GENERIC STRUCTURE POTENTIAL (GSP) AND DISCOURSE FEATURES IN SELECTED BANKING DISCOURSES IN IBADAN, OYO STATE, NIGERIA

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ABSTRACT: *This paper examines the Generic Structure Potential and Discourse Features in selected banking discourses in Ibadan, Oyo state, Nigeria. The data, which comprised the recorded interactions between the customer service officer and the customers in the selected banks were transcribed, categorized and analysed based on the Generic Structure Potential model by Halliday and Hasan and the Metadiscourse Model by Hyland and Tse. The findings indicate that the Generic Structure Potential deployed five obligatory elements which are Greeting Initiation (GI), Customer Complaint (CC), Question and Response (QR), Proffering of solution (PoS) and Close (Cls) and four optional elements which are Request for Customer's Complaint (RCC), Request for Account Details (RAD), Confirmation of Customer Details (CCD) and Apologies for Delay (AD). The Discourse Features include Opening, Closing, Questioning, Turn and Turn taking while the markers deployed by the CSO and customers include transitional markers, frame markers, hedges, attitude markers, self-mention, engagement markers and boosters. The paper concludes that GSP shows the structure of conversations, while Discourse Features help to aid better understanding between CSO and customers in banking discourse.*

KEYWORDS: Generic Structure Potential (GSP), discourse features, banking discourses, Ibadan, Oyo State, Nigeria.

INTRODUCTION

Discourse according to Wale (1987) is defined as a series of connected utterances while utterance according to Harris (1951) is defined as "any stretch of talk, by a person before or after which there is silence on the part of that person". Discourse according to Johnstone (2010) is defined as the actual instances of communicative events in the medium of language", these communicative events can be said to be texts, talk or video recordings. Language and Discourse are complementary, discourse is language in use as indexed by context hence it can be said that Discourse is language in real life events.

Discourse analysis however, is a general term for many approaches to analyse written, vocal, or sign language used for any significant event. According to Yule, "by the analysis of discourse we mean the analysis of language in use" (Yule, 1983). Human beings use language in different context and purpose. Discourse analysis is not only concerned with the complex utterances by one

speaker but also with the turn-taking interaction between two or more speakers and with the linguistic rules and conventions that are taken to be in play and govern the discourses in their given context. The goal of Discourse analysis is to explain how language users construct and interpret meaning in discourse. It is an approach to language that focuses on the use of discourse in the society and the role of context in the interpretation of discourse. The goal of discourse analysis is to bring out salient discourse features in texts.

Banking however, is a financial discourse, it is a medium through which matters concerning finance are discussed between the customer and the staffs of the bank, these matters are discussed to come to an agreement and to guide, teach, help and enlighten customers. Rose (1999) defines banks as any financial institution that offers a broad range of financial services which includes the provision of credits, deposits and payment systems, in the same vein, Learner and Tufano (2011) define banking as the act of creating and then popularizing new financial assets or products as well as new financial technologies, organizations and markets.

Discourse analysis has become a very important field in the study of language and as such the need has arisen for a careful discussion of the features of discourse and the various processes or procedures embedded in discourse itself and its analysis. We can then take up the major ones in turn. There are certain features that characterized discourse. These features varies in number but what makes them important is that they are embedded in the field of discourse and their knowledge makes the analysis of discourse easier for scholars who are not very familiar with discourse. Osisanwo (2003) identifies some major features of discourse analysis such as conversation, turn and turn taking, repetition, opening and closing etc. while discourse markers are the devices or cues words used to mark boundary of an utterance in discourse to show relations. They show how a piece of discourse is connected to another piece of discourse, that is, they show connection between what has been said or written and what will be said or written. For example, "*mind you*", "*still*", "*however*" "*like*" etc. Discourse markers are generally defined as linguistic expressions of different lengths which carry pragmatic and propositional meaning. They are used to combine clauses or to relate sentences and paragraphs to each other.

METHODOLOGY

The data for this study comprised 16 conversations, eight each selected from FBN and FCMB recorded by means of audio recorder. The audio recording was largely transcribed for a reliable and wholesome analysis. Notes and keen observations on the CSO methodologies were also made. The study employs both quantitative and qualitative approaches to its data. It adopts the convenient sampling method and data was subject to discourse analysis.

LITERATURE AND THEORETICAL PERSPECTIVE

Banking discourse is a form of social communication in which a link to financial transactions is foregrounded as a result of specific descriptions of the social interaction. The banking discourse consists of things that have financial transaction contents or are related to banking particularly customer service relations. Banking discourses could either be written or spoken and they include things such as form filling, question and answer sections. In a banking setting, when the conversation between the customer service officer and the customer occurs, one may be sure that the first thing the CSO will do is to greet the customer and then go on with the enquiry of the customers complaint. This sequence may be guessed to be like that as a result of one's familiarity with the norm. However, there is likely to be a slight change where another bank is concerned. The order of service delivery by FBN & FCMB which will be investigated will help to discover the structure of conversations between CSO and customers as well as make known some features which are likely to either be present or absent in either of the selected banks conversations between CSO and customers.

The obligatory elements in the conversation can therefore be Greeting Initiation (GI), Customer Complaint (CC), Proffering of Solution (PoS), and Close (Cls). In a case where there the customer is agitated, there is likely to be a change in the elements. Thus, the elements can be seen as optional elements which can be Apologies for Delay (AD), Complaint Form Filling (CFF). Among the above mentioned elements of the structure of the conversation between CSO and customers, some of them would also be considered as obligatory and some optional.

Banking as a financial discourse, is a medium through which matters concerning finance are discussed between the customer and the staffs of the bank, these matters are discussed to come to an agreement and to guide, teach, help and enlighten customers.

Few works that have been done on banking discourse includes works such as Muna (2016) who worked on the discourse of banking in the UAE using Critical Discourse Analysis as the framework of the study analyzing both text and talk. The wok discovered that social media advert has changed the way people communicate and access information. Rose (1999) also define banks as any financial institution that offers a broad range of financial services which includes the provision of credits, deposits and payment systems. In addition, Learner and Tufano (2011) define banking as "the act of creating and then popularizing new financial assets or products as well as new financial technologies, organizations and markets".

Chidi (2004) also worked on a comparative Critical Discourse Analysis of selected banking advertisement published in the press in 1994 and 2004, the research made use of Fairclough's theory and method of Critical Discourse Analysis, and the study found some reproduction of discourses from 1994 in 2004 advertisement, the study further shows that in terms of themes,

verbal and visual features the 2004 advertisement suggest that there is a significant discourse shift as the 1994 advertisement focus on issues which are of socio economic transformation while the advertisement in 2004 deal with themes of Black economic empowerment and the resurgence of the themes of social responsibility.

Another work done on banking discourse is that of Zheng (2014) which is A Critical Discourse Analysis of financial remarks using the Critical Discourse Analysis adopting Fairclough's three-dimensional framework of Critical Discourse Analysis, the study contributes to a better understanding of financial language and the teaching of such language as well as the practice of Critical Discourse Analysis. Orul and Mordi (2016) worked on authenticity of employee voice channels: A Critical Discourse Analysis of Nigerian banking & ICTs sector using Critical Discourse Analysis as the frame work to uncover Nigeria's unique cultural environment dynamics driving the adoption of non-unionized employee voice systems by organizations and discovered that they are discourse strategies and linguistic constructions which define Critical Discourse Analysis.

Walya (1996) explores the structure of Kenyan banking discourse. In addition, it outlines those discourse strategies that the interactants apply in their conversations and the effects that they have on banking interactions. The background of the problem raises some of the basic concepts in discourse analysis which offers some insights in interpreting the entire study. The observations in the study are made within the framework of the Speech Act Theory with specific reference to Edmond's (1981) model. The study achieves its objectives through the use of spontaneous conversational data between bankers and customers. These were supplemented by research notes made by the researcher during data collection. The findings of this study reveal that the structure of Kenyan banking discourse and the strategies that the interactants use are greatly influenced by both verbal and non-verbal forms of communication. Further, the code used by the interactants has major significance on the entire discourse. However, the linguistic items used in this discourse remain primary since they affect the manner in which the discourse is understood and interpreted. The work concludes that it is difficult to separate linguistic behavior from the interactants social behavior.

The language used by the customer service officers in this present study is the English language. The English language is used by them because majority of the customers at FBN and FCMB Agbowo branch speak and understand English. The customer service officers speak in a simple and comprehensive language so that the customers would be able to easily communicate and pass their complaint. This study however concludes that banking discourse is best described as a kind of discourse in which the customer service officers appears to always find a means to satisfy the customers. This present study, however, looks at customer service officer and customer conversations as a part of banking discourse. Banking is a financial discourse, it is a medium through which matters concerning finance are discussed between the customer and the staffs of

the bank, these matters are discussed to come to an agreement and to guide, teach, help and enlighten customers.

Generic structure as the framework for this study, can either be written or spoken discourses which are usually structures in a functional way such that each stage of the discourse performs a distinct function or functions in fulfilling the purpose as a whole. Thus, a discourse is not just an ordered succession of data but a structured whole where all information comes in at a certain functional stage (Van Mol and O'Donnell 1993). The term Generic Structure (GS) is used by systemic linguists to describe functional structures of texts which re-occurs often in the society. The same structure is used again by different individuals which makes the GS a socially shared way of getting tasks done. The Generic Structure adds to the meaning of the text which is interpreted based on the stage it is in or what function it is serving. Generic structures are socially shared, thus, readers are exposed to multiple instances of generic structure and learn to recognise their structures. The knowledge of the structure of a text makes reading easy as the ready already has an idea of the function of each section. Generic structure refers to the staging of genre, it attendant sequencing and formalization within the cultural experience. It is the way in which the elements of a text are arranged to match its purpose. Genres are associated with categorisation of texts are either ideal types or actual forms. As ideal types, genres are seen as a classificatory category for categorizing individual texts into various groups, for instance, secular or banking genres. Genres are also classified according to their functions and different functions are highlighted depending on the disciplinary approach (Imtihani 2010). The genre structure of a message forms the various genres that exist. In relation to contextual configuration, Halliday and Hassan (1989) state that it is possible to express the total range of optional and obligatory elements in such a way that we exhaust the possibility of text structure for every text that can be appropriate to a particular contextual configuration. This led to the introduction of the concept Generic Structure Potential (GSP). Halliday and Hassan's genre theory is comprised of two elements:

- The Contextual Configuration (CC)
- Generic Structure Potential

The systemic notion of register interprets what they call the situation's contextual configuration. Contextual Configuration is a specific set of values that realises the three contextual variables. It is an account of the essential attributes of a communicative event. It enables us to delineate the structure of the text because it is the value of the variables that permits statements about the texts structure. The Generic Structure Potential was properly introduced by Halliday and Hassan in 1989, they defined it as "descriptive of the total range of textual structures available within the generic G". It evolved from Systemic Functional Linguistics. It was developed because of the shortcomings of Contextual Configuration to acknowledge possible elements which are likely to occur in any discourse. These elements could be optional, obligatory and recursive. Generic Structure Potential represents all textual elements available for the development of a genre. It is

analytical and aids the description of the possibilities of specific application of a general classification of any genre or discourse. Hence, Contextual Configuration is paramount in the structural unity of texts and displays the nexus between a text and its context.

The framework of a Generic Structure Potential, therefore described the obligatory and optional elements within a genre, as well as the sequence and recursion of the elements. It can be inferred that what determines the generic type of one text are the obligatory elements it involves. We can ascribe a text to belonging to a particular genre only if it is conclusive of all the obligatory elements required by that genre type. Quoting Halliday and Hassan (1989), Olagunju in her work buttresses the importance of contextual configuration in the structural unit of texts and how it reveals the relationship between text and its context. She affirms that contextual configuration can predict the following about text structure:

I.   Obligatory elements – What elements must occur?
II.   Optional elements – What elements may occur?
III.   Sequencing the elements – What arrangements of elements are obligatory and optional?
IV.   Iteration – How often may what elements occur?

Generic Structure Potential is linked with register and genre. Register is the word used to achieve a relationship through medium or means of communication. The words within the register belong to a domain of language use. Genre is the communication indexed by language through register. One is likely to have the literary genre in the kind of communication to language indexes, the scientific, every day or interactional genre, educational genre, etc. While register is the context of situation, genre is the context or culture. General structure potential catalogue is used for analyzing the structure and elements of the interaction of the discourses being investigated. Hassan (1985) gave some symbols with which a text can be written and interpreted in a genetically coded form, some of these symbols of generic structure potential include: ^, [ ], ( ), { } and <>.

^   - This is a caret sign that shows sequence. That is, how elements are arranged in their sequential order.
[ ]- The square brackets include restriction of elements. This indicates stability of occurrence, it means that elements enclosed with the square brackets can only occur in a given position.
( ) - This indicates optionality, whenever an element is enclosed with plain brackets it means the element may or may not occur.
{ } - This symbol indicates recursiveness as a whole;
<> - This symbol indicates recursiveness at once. By recursiveness at once, we mean when a particular item occurs in only one interaction out of many interactions being analysed while recursiveness as a whole is when an item occurs during all interactions being analysed.

Metadiscourse is often characterized as simply 'discourse about discourse' or 'talk about talk'. Metadiscourse is a widely used term in current discourse analysis and language education,

referring to an interesting approach to conceptualizing interactions between text producers and their texts and between text producers and users. Metadiscourse refers to the pragmatic use of language to comment reflexively on discourse itself. It shifts the focus of attention from ongoing communication, putting some stretch of discourse in a context or frame designed to influence the meaning and practical conduct of communication. Metadiscourse is a term which describes a range of open class lexical items (words and expressions), each of which has a relatively stable pragmatic role, and whose main function is to enhance communicative efficiency. It has been important in writing instruction for academic purposes, as a way of helping both native and non-native speakers of English to convey their ideas and engage with their readers effectively. With the growth of discourse analysis as a key tool in understanding language use, the importance of interaction in writing as much as in speech has become ever more obvious, and metadiscourse has emerged as a way of bringing these interactional features to prominence. According to Hyland (1999), Metadiscourse is characterized as simply "discourse about discourse" or 'talk about talk' that can also be seen as "the author's linguistic manifestation in a text". Metadiscourse is a widely used term in current discourse analysis and language education, referring to an interesting approach to conceptualizing interactions between text producers and their texts and between text producers and users.

Metadiscourse Typology
Hyland (2005) divides metadiscourse into two broad categories:
- Interactive Metadiscourse
- Interactional Metadiscourse.

Interactive Metadiscourse-This metadiscourse according to Hyland (2005) has to do with the features used to organize propositional information in ways that the target reader should find coherent and convincing. The markers here are based on the functions they have in the text, it is divided into five subtypes: endophoric markers, frame markers, logical connectives, code glosses and evidentials.Interactive Metadiscourse refer to the organisation of discourse, their main function is to fulfil a persuasive function and attain a persuasive effect, Hyland and Tse further sub classified interactive discourse markers into seven classifications and they are;

I. **Evidentials:**
They are metalinguistic representations of an idea from another source and help to establish authorial command of the subject.

II. **Transition markers*:***
They are primarily conjunctions and conjunctives that help the readers determine the logical relationships between propositions. Authorities have proposed a number of categorizations, including Halliday and Hasan (1976):
(a) additive — moreover, for example (also an endophoric marker), similarly
(b) causal — therefore, as a result, it follows that
(c) adversative — however, that being said, nevertheless

(d) temporal — first, second, next, then, finally

III.   Frame markers:

These are used to sequence parts of the text or order arguments in the text. They serve four specific purposes:

(a) to sequence — first, next, lastly, I begin with, I end with

(b) to label stages — all in all, at this point, in conclusion, on the whole

(c) to announce goals — my focus, goal, objective is to, I seek to

(d) to shift topic — back to, in regard to, return to, turn to

IV.   Code Glosses:

Code glosses are markers that explain, rephrase, expand or exemplify propositional content. Code glosses supply additional information by rephrasing, illustrating or explaining. They reflect the writer's assumptions about the reader's cognitive environment. Examples: *called, defined as, e.g., in other words, specifically*

V.   Endophoric Markers:

They refer to other parts of the text to make additional information available, provide supporting arguments, and thus steer the reader toward a preferred interpretation.

Interactional Metadiscourse-This metadiscourse on the other hand has features that draw the reader into the discourse and give them an opportunity to contribute to it and respond to it by alerting them to the writer's perspective on propositional information and orientation and intention with respect to that reader (Hyland 2005). He further divided the interactionalinto five subtypes which are: are hedges, attitude markers, self-mention, engagement markers and boosters;

I.   Hedges:

They are markers that withhold full commitment to the statement displayed in the text or discourse. From a linguistic point of view, epistemic verbs (may, might, would), probability verbs (perhaps, maybe) and epistemic expressions (it is likely, it is probable…) have been analysed.

II.   Attitude markers:

These markers express the writer's affective values towards the reader or the interactants and the content presented in the text. Linguistically, these markers can adopt the following form: *denotic verbs* (must, have to); *attitudinal verbs* (surprisingly…); *adjectival constructions*; *cognitive verbs*: (I think, I believe…).

III.   Self-mention:

This refers to explicit authorial presence in the text and gives information about his/her character and stance. Examples: I, we, the author.

IV.   Engagement markers:

They explicitly address readers to draw them into the discourse. Examples: we, our (inclusive), imperative mood

V.   Boosters:

They allow the writer to anticipate and preclude alternative, conflicting arguments by expressing certainty instead of doubt. Examples: *beyond doubt, clearly, definitely, we found, we proved, it is an established fact*

Hyland and Tse (2004) make a distinction between interactive and interactional metadiscourse. Although both have an interpersonal function, the former helps the reader through the text to have better understanding with the help of signposts like transition markers, sequencers, code glosses, frame markers etc. These interactive resources are on par with Halliday's (1994) textual metafunction. Interactional metadiscourse, on the other hand, expresses the opinion of the writers, and their association and interaction with their readers. Hence, interactional resources are more related to Halliday's interpersonal metafunction (Hyland, 2005). While interactive metadiscourse primarily involves the management of information flow, interactional metadiscourse is more personal and engages the reader more explicitly in the text by noticing and evaluating the text material (Hyland, 2005). Consequently, this new model proposes that metadiscourse is engrossed in the socio-rhetorical context in which it occurs, and with regard to this fact, variation in the use of metadiscoursal features has been demonstrated to be strongly dependent on the intentions of writers, the audience or community, as well as socio-cultural contexts.

DATA ANALYSIS
Generic Structure Potential elements in the selected Banking Discourses

Obligatory Elements

Greeting Initiation (GI):
This element is used to start up the conversation between the customer service officer and a customer. It is the first thing that occurs in the conversations in banking discourse, the CSO must first acknowledge the presence of the customer before the transaction continues. The greeting initiation involves the greeting from the CSO and the customer's response to the greeting, itis an obligatory element and it is found in all the sixteen conversations from first bank and FCMB and they are;

FBN
Text 1:
CSO: Good Morning Sir, you are welcome, how may I help you?
　　　Customer: This morning, the ATM swallowed my card
　　　CSO: Sorry sir, please have your sit
　　　Customer: I need it to sort some things out, so I had to rush inside…

FCMB
Text 2:

CSO: Hello, good morning ma
Customer: Good morning
CSO: How may we help you? You are welcome to FCMB.
Customer: I was trying to use my ATM to make transfer, it hasn't been working since last week…

Customer's Complaint:
This element most times occurs after the greeting initiation in the conversation between the customer service officer and a customer. It is the next thing that occurs in the conversations in banking discourse, the CSO after he or she must have first acknowledged the presence of the customer asks for details on how to help the customer. Customer Complaint involves the customer's reason for being in the bank at that moment, this is when the customer states his or her complaint. It is found in all the sixteen conversations from first bank and FCMB because it is the element that is the most germane among other elements. It is said to be the nucleus of the discourse that is being analyzed it is the main issue that is being discussed this makes it an obligatory element and they are;
FBN
Text 1:
CSO: Good Morning Sir, you are welcome, how may I help you?
    Customer: This morning, the ATM swallowed my card
    CSO: Sorry sir, please have your sit
    Customer: I need it to sort some things out, so I had to rush down
    CSO: Sorry for the inconveniencies. Firstbank card?

FCMB
Text 1:
    CSO: Hello, Good morning ma
    Customer: Good morning
    CSO: You are welcome to FCMB
    Customer: Thank you
    CSO: please how may we help u?
    Customer: I want a cheque book
    CSO: Ehnehnn, ok did you receive any alert to come for it?
    Customer: Yes…

Question and Response:
This element is another obligatory element that occurs in the conversation between the customer service officer and a customer. The conversations in banking discourse make use of the question and answer style in its conversations as the CSO has to ask questions concerning the transactions and the customer gives answer so as to make the resolution process fast and understandable, the questioning is however not limited to the CSO alone as the customer can also assume that role

when he or she takes the turn in the conversation, he or she can ask the CSO questions on issues that are not clear or on issues that they want resolved. It is also an obligatory element as all conversations between the customer service officers and customers are in form of questions and answers, below are the examples of the question and answer elements from the conversations;

FBN
Text 1:
CSO: Good Morning Sir, you are welcome, how may I help you?
    Customer: This morning, the ATM swallowed my card
    CSO: Sorry sir, please have your sit
    Customer: I need it to sort some things out, so I had to rush down
    CSO: Sorry for the inconveniencies. Firstbank card?
    Customer: Access Bank
    CSO: Wow ok, please hold on Sir…

FCMB
Text 1:
    CSO: Hello, Good morning ma
    Customer: Good morning
    CSO: You are welcome to FCMB
    Customer: Thank you
    CSO: Please how may we help u?
    Customer: I want a cheque book
    CSO: Ehnehnn, ok did you receive any alert to come for it?
    Customer: Yes…
    CSO: What is the account name?
    Customer: His Grace and Mercy…

Proffering of Solution:
This element is also an obligatory element that occurs in the conversation between the customer service officer and a customer. One of the key duties of the customer service representative in the banking discourse is to be able to help proffer possible solutions to the customer's issues and so this element is mandatory in the conversations between the customer service officers and customers. Proffering of solution occurs after the CSO must have questioned the customer and adequately getting enough information from them which would enable him or her know the kind of solution to give to the customer, below are the examples of proffering of solution elements from the conversations between the customer service officers and customers;

FBN
Text 2:
    CSO: So, you are changing signature also?
    Customer: No, it is the same thing

CSO: Are you sure it is?
Customer: Yes
CSO: So, you want to change signature and upgrade your account? you would have to check back, it is not instant please check back, it is not instant please check back in three working days, you would write a letter
Customer: Ah! a letter?
CSO: Yes, a letter, come with a letter for your account upgrade, hand rite it doesn't have to be typed.
Customer: is that all
CSO: yes, so come back with it after three working days
Customer: Ok.

FCMB
Text 2:
      CSO: How can we help you? You are welcome to FCMB
Customer: I was trying to use my ATM to make transfer and it hasn't been working since last week
      CSO: Ok, can you withdraw from it?
      Customer: No
      CSO: Ok let me have you account number on this paper…you may need to upgrade your account because there is a limit o your account and you have exceeded the threshold, so we need to upgrade it.
      Customer: Ok
      CSO: Alright ma, please fill this form…

Close:
This element is an obligatory element that occurs in the conversation between the customer service officer and a customer. It is usually used to round off the conversation between the customer service officer and a customer in a banking discourse.
Close usually occurs as the last element among other elements as it is used to round up the conversation or to show an end in the conversations, below are the examples of close elements from the conversations between the customer service officers and customers;
FBN
Text 1:
CSO: You ID sir and Here is you card
      Customer: Thank you, God bless you. Can I use I now?
      CSO: Yes sir
      Customer: Thank You
      CSO: You are Welcome

FCMB
Text 1:
CSO: Ok Ma, we have your cheque book ready, please sign here for it ma, Thank You.
Customer: Thank you

Optional Elements
Request for Customer Complaint:
This element most times occurs after the greeting initiation just before the customer's complaint in the conversation between the customer service officer and a customer. It is the next thing that occurs in the conversations in banking discourse, the CSO after he or she must have first acknowledged the presence of the customer asks for details on how to help the customer. Request for Customer Complaint involves the CSO asking for the customer's reason for being in the bank at that moment. It is not found in all the sixteen conversations from first bank and FCMB because it is an optional element as some customers do not wait to be asked for their request by the CSO before they state what their request is. Some of the conversations that have this optional element are;
FBN
Text 1:
CSO: Good Morning Sir, you are welcome, how may I help you?
        Customer: This morning, the ATM swallowed my card
        CSO: Sorry sir, please have your sit

FCMB
Text 2:
        CSO: Hello, Good morning ma
        Customer: Good morning
        CSO: How can we help you? You are welcome to FCMB
Customer: I was trying to use my ATM to make transfer and it hasn't been working since last week
        CSO: Ok, can you withdraw from it?
        Customer: No
        CSO: Ok let me have you account number on this paper…

Request for Account Details:
This element occurs after the customer states his or her complaint in the conversation between the customer service officer and a customer. It is the next thing that occurs in the conversations in banking discourse, the CSO after he or she must have asked for the customer's complaint asks for account details so as to enable the CSO check what the issue is on the customer's account to enable him or her help the customer solve his or her issue adequately. This is also an optional element as

it is not all the conversations or customer complaint that involves issues that deals with the account of the customer, the conversations that have this element are as follows;
FBN
Text 5:

> **CSO**: Good day ma
> **Customer**: Yesterday I made payment with the POS but it was declined, I paid cash but I was still debited
> **CSO**: Oh sorry, may I have your account number
> **Customer**: 312029384
> **CSO**: Rosemary Aka?

FCMB
Text 3:
CSO: Hello, good morning Sir, you are welcome to FCMB
Customer: Good morning, I logged a cheque to my account last week, other bank cheque, first bank cheque but the money is yet to be deposited into my account
CSO: Ok sir, please have a sit sir, do you receive alert?
Customer: Yes, in fact I worked on a transaction over the weekend and I got alert for it
CSO: Ok sir, sorry about that sir, please wrote your account number on this paper… Sir the cheque was logged as at when you brought it sir, but the issue is from first bank, the senders account, you can put a call through to the signatory of the account to ask if they got any debit for the transaction so that we can know how to proceed from there
Customer: Ok Thank you
CSO: Thank you sir

Confirmation of Customer Details:
This element occurs after the CSO asks for the Customer's account details. It is the next thing that occurs in the conversations in banking discourse, the CSO after he or she must have asked for the customer's complaint asks for account details checks to confirm if the details given by the customer are correct and usable to continue the conversation. This is also an optional element as it is not all the conversations or customer complaint that involves the confirmation of the customer's details by the CSO, thus, the conversations that have this element are as follows;
FBN
Text 5:

> **CSO**: Good day ma
> **Customer**: Yesterday I made payment with the POS but it was declined, I paid cash but I was still debited
> **CSO**: Oh sorry, may I have your account number
> **Customer**: 312029384
> **CSO**: Rosemary Aka?

Customer: Yes, it is in my ledge but not in my balance

FCMB
Text 3:
Customer: Good morning, I logged a cheque to my account last week, other bank cheque, first bank cheque but the money is yet to be deposited into my account
CSO: Ok sir, please have a sit sir, do you receive alert?
Customer: Yes, in fact I worked on a transaction over the weekend and I got alert for it
CSO: Ok sir, sorry about that sir, please wrote your account number on this paper… Sir the cheque was logged as at when you brought it sir but the issue is from first bank, the senders account, you can put a call through to the signatory of the account to ask if they got any debit for the transaction so that we can know how to proceed from there

Apologies for the Delay:
This element is also an optional element that occurs in the conversation between the customer service officer and a customer. In the bid to proffer solution in the banking discourse the customer service officer must be able to apologies if there is any form of delay in the cause of the conversation, he or she must be able to show empathy to the customer to show that he or she understands what the customer is going through and the best solution to the issue will be proffered speedily.
Apologizing occurs once in a while during the cause of the conversation while trying to proffer solutionsto the customer's complaint, below are the examples of apologies for the delay elements from the conversations between the customer service officers and customers;
FBN
Text 1:
CSO: Good Morning Sir, you are welcome, how may I help you?
    Customer: This morning, the ATM swallowed my card
    CSO: Sorry sir, please have your sit
    Customer: I need it to sort some things out, so I had to rush down
    CSO: Sorry for the inconveniencies. Firstbank card?
    Customer: Access Bank
    CSO: Wow ok, please hold on Sir…

FCMB
Text 3:
Customer: Good morning, I logged a cheque to my account last week, other bank cheque, first bank cheque but the money is yet to be deposited into my account
CSO: Ok sir, please have a sit sir, do you receive alert?
Customer: Yes, in fact I worked on a transaction over the weekend and I got alert for it

CSO: Ok sir, sorry about that sir, please wrote your account number on this paper… Sir the cheque was logged as at when you brought it sir but the issue is from first bank, the senders account, you can put a call through to the signatory of the account to ask if they got any debit for the transaction so that we can know how to proceed from there

Sequence of obligatory and optional elements
In analyzing the conversations gathered for this study, two types of elements, viz: obligatory elements and optional elements were identified. In all, nine elements were identified which include: Greeting Initiation (GI), Request for Customer's Complaint (RCC), Customer Complaint (CC), Request for Account Details (RAD), Confirmation of Customer Details (CCD), Question and Response (QR), Proffering of Solution (PoS), Apologies for Delay (AD) and Close (Cls).
Five elements were identified as obligatory while four elements were identified as optional. The obligatory elements include: Greeting Initiation (GI), Customer Complaint (CC), Question and Response (QR), Proffering of Solution (PoS) and Close (Cls). And can be sequenced as:

$$[GI] \wedge [CC] \wedge [QR] \wedge [PoS] \wedge [Cls]$$

The caret sign (^) indicates sequencing markers or ordering with respect to another stage and the square bracket [ ] indicates stability of occurrence.
Four elements were identified as optional elements and they are: Request for Customer's Complaint (RCC), Request for Account Details (RAD), Confirmation of Customer Details (CCD), Apologies for Delay (AD) and can be sequenced as:

$$(RCC) \wedge (RAD) \wedge (CCD) \wedge (AD)$$

The round brackets ( ) indicate optionality that is, they do not appear in all the conversations that were analysed.
conversation, the sequence of the obligatory and optional elements of the conversations and the derivation of a routinized generic structure potential of conversations between customer service officers and customers at First bank and FCMB.

Discourse Features and Markers in selected banking discourses.
Discourse Opening in the selected banking discourses.
Discourse opening is the initial exchange at the commencement of the interaction between customer service officers and customers at FBN and FCMB UI branch, it is the preliminary exchanges that must take place before conversation or the real complaint begins in the banking discourse, it is usually brief and may be in form of a greeting or summoning. In the banking discourse, the conversation is usually between the customer service officer and the customer, these are the two major participants involved in this discourse. The conversations usually start with an opening which could either be opened by the CSO or the customer.

Opening Discourse
FBN
Text 1:

CSO: Good Morning Sir, you are welcome, how may I help you?
    Customer: This morning, the ATM swallowed my card
    CSO: Sorry sir, please have your sit

FCMB
Text3:
CSO: Hello, good morning Sir, you are welcome to FCMB
Customer: Good morning, I logged a cheque to my account last week, other bank cheque, first bank cheque but the money is yet to be deposited into my account

In the above examples, four conversations were selected from FBN and FCMB conversations. It was discovered that the discourse opening can take two forms, which are the greeting and the welcoming. Opening is the first discourse feature that appears in the banking discourse, however, in the conversations, the CSO is seen to always greet the customer first because that is the ethics of the job. In the banking discourse, the CSO is expected to greet customers and offer them seats before the conversation or complaint commences irrespective of the fact that some customers do not respond due to the angry their complaint might bring or due to them being in a hurry. This study discovered that the discourse opening features in both Firstbank and FCMB as greeting is peculiar to both banks but only FCMB makes use of the welcoming which is "You are welcome to FCMB", which is seen as a tradition peculiar to FCMB as an institution.

Discourse Closing in the selected banking discourses
Closing of discourse has to do with the concluding remark made by one of the participants to show the conversation has come to an end. It entails the climax and the conclusion of the conversation. Conversations can be concluded on the note of an exchange which involves paired utterances such as question and answers or other cues such as "bye", "good bye" or "final", which could also be used to close conversations between customer service officers and customers at FBN and FCMB UI branch.
FBN
Text 2:
Customer: is that all?
CSO: Yes, so come back with it after three working days
Customer: Ok. Thank you
CSO: You welcome sir
FCMB
Text1:
CSO: Ok Ma, we have your cheque book ready, please sign here for it ma, Thank You.
Customer: Thank you

Discourse closing in Firstbank and FCMB is similar as they usually end on a "thank you" or "have a nice day" note from the CSO after he or she must have proffered solution to the complaint of the customer. However, in the FCMB text 5 example, even though the customer left on an angry note the CSO had to ensure she closed the conversation with "Have a nice day ma", this shows that discourse closing is a general tradition in all banks that has to be done irrespective of the fact that the CSO might not get any response from an angry customer. In the banking discourse, it is believed that customers are always right and so everything to pacify them must be done in order not to lose any.

Discourse Repetitions in the selected banking discourses
This has to do with the repetition of a word or sentence in a discourse. Repetition is a strategy of the response elicitation which the CSO uses as a means of getting the attention of customers, to gain total control of customers and alsoto delay a little bit to find the right solution to the customer's issue without necessarily being silent about it. They are somewhat related to gap filler because they can also be used to fill gaps to show the customer that the CSO is following the conversation closely. Here, CSOs deliberately ask the customer to repeat information or they themselves deliberately repeat the information passed across by the customer before giving a response. Repetition is a common feature in conversations between customer service officers and customers at Firstbank as against the conversations at FCMB, examples can be seen below
FBN
Text7:
 Customer: There is a problem with my account, **there is a difference between the ledger balance and normal balance**
 CSO: Ok, **there is a difference between ledger balance and normal balance**. Can I have your account please?
 Customer: **31291838298**
 CSO: **31291838298** right?
 Customer: Yes…
CSO: **Did you get any SMS alert for the charge**?
 Customer: Ehn?
 CSO: **Did you get any SMS alert for the charge**? for that payment?
FCMB
Text1:
Customer:His Grace and Mercy
CSO: Ma? Please come again
Customer:His Grace and Mercy, it's a company account

Repetition is a common feature in FBN and FCMB conversations as it is a tool used by the CSO to be sure he or she got the right information from the customer, it is used to ensure that the correct information has been passed. Repetition as a tool for clarifying the account details of a customer

is more prominent in the Firstbank texts than in the FCMB texts because the CSOs at FCMB usually give out sheets for customer's account details to be written on it so as to make the work faster and to ensure that the adequate information is given without confirmation which helps them to save time in attending to customer complaint. In addition, this study ascertains that the CSOs use repetition more that the customers in this banking discourse to discover the problem and to ensure the correctness of complaint made by the customer. This discourse feature can also be seen to function as a tool for discourse continuity, it is also used by the CSOs to prolong the conversation with the customer so as not to have a break in conversation while attending to the customer's complaint to avoid the customer feeling neglected.

Turn and Turn-Taking in the selected banking discourses
Turn and turn-taking in banking discourse has to do with the process of each participant talking or taking the floor. It is the moment when the floor is open for each participant to talk, which is also known as turn taking. In banking discourse, participants take the floor one after the other most times because most of the conversations between the customer service officer and the customers involve a lot of question and answer moments which somehow makes it difficult for them to cut into each other's conversations as one has to wait for the floor to be opened for them to proceed with his or her own turn.

The conversations between the customer service officer and customers can however be hijacked or overlapped in a split second of silence depending on the tone of the conversation between the customer service officer and the customers. Turn taking is important because the banking discourse is not a monologue, it is a dialogue as it is a discourse between the customer and the CSO and so each participant must take turns in the conversation. Olateju (2004) looking at the work of Sinclair and Coulthard (1976), grouped turn and turn taking into five groups: lesson, Transaction, Exchange, Move and Act. These five categories will be used to analyse some banking discourse.

ACT
This is the smallest of the discourse structures. Acts are defined principally by their functions. This study discovered that there are three common types of acts in the banking discourse and they are; the Informative act, the Elicitative and the Directive act.
   Informative Act in the selected banking discourses
FBN
Text1:
   Customer: This morning, the **ATM got swallowed my card**
   CSO: **Sorry sir,** please have your sit
   Customer: **I need it to sort some things ou**t, so I had to rush down here
   CSO: **Sorry** for the inconveniencies sir. First bank card?

FCMB
Text 4:

CSO:How may we help you? You are welcome to FCMB.
Customer:I want to get an ATM card the one I was using is going to expire at the end of the month

The main function of informative act identified in this study is to provide information. In banking discourse, informative act is an important feature as it is an act used to give information about the complaint of the customer, it is also used by the CSO to provide details or information about the solution to the customer's problems. In the above examples from Firstbank and FCMB, it can be seen that informative act is used by the customer to give details of their transactions or complaint to the CSO while the CSO in return used the informative act to respond and give solution to the customer's complaint as seen in the examples above.

Directive Act in the selected banking discourses

FBN
Text 4:
> **Customer**: So, **what should I do now?**
> **CSO**: **Just give it time** sir. Have a great day sir.

FCMB
Text 1:
CSO: Ma? Please **come again**
Customer: His Grace and Mercy, it's a company account

Directive act is a statement that is used to give direction or to give information on what to do about a complaint. The main function of directive act is to direct and the response to a directive act is an acknowledgement of attention or understanding from the listener. This is also a common type of act used in the banking discourse, it is used mainly by the CSO to direct the customer towards the resolution of his or her complaint. This type of act is prominent in both Firstbank and FCMB as it is used to give customers direction on what to do to get their complaint solved, examples can be seen in text 4 & 5 of FCMB as the CSO requires that the customer fills a form so as to enable the CSO work on the complaint in order to solve the customers issue.

Elicitative Act in the selected banking discourses

FBN
Text 4:
CSO: Good morning sir, Mr. Adura, **when was the transaction you made?**
Customer:That was Friday
CSO: Last week Friday? **What kind of transaction was it?**
Customer: Online transaction (CSO types)

FCMB
Text 1:
> **Customer**: Thank you
> **CSO**: Please **how may we help u?**
> **Customer**: **I want a cheque book**
> **CSO**: Ehnehnn, ok did you receive any alert to come for it?
> **Customer**: Yes…

Elicitative act is an act that is realized by a question, its function is to request a linguistic response. It is used to give answer to a question. This kind of act is also very paramount in the banking discourses because those conversations mainly contain enquiries which are made through the asking and answering of questions. In the examples above, there are different elicitation acts in the FCMB and FBN discourses which are realised by the responses to questions asked by either the CSO to the customer or from the customer to the CSO.

Movein the selected banking discourses
Move refers to the contribution made by one of the participants in the discourses at a point in time. The participants in a conversation take turns and when they have the floor they speak for a period of time before another speaker takes over. In the banking discourse however, the most commonly used type of move is the opening and answering move as it is used to ask questions, make a request, supply information or direct an action to take place. It starts off a conversation for the participants to follow. Example of the opening and answering move are:
FBN
Text 1:
CSO: Good Morning Sir, you are welcome, **how may I help you?**
> **Customer**: **This morning, the ATM swallowed my card**
> **CSO**: Sorry sir, please have your sit
> **CSO**: Ok please give me few minutes sir, **which of the machines sir?**
> **Customer: Second one**

FCMB
Text 1:
CSO: Please **how may we help you?**
Customer: **I want a cheque book**
CSO: EhnEhnnn, ok **did you receive any alert to come for it?**
Customer:Yes

Move according to this study has to do with the contributions made by either the CSO or the customer in the discourse at a point in time. The CSO and customers take turns in a conversation therefore, when the CSO has the floor, they speak for a period of time before the customer takes

over with their complaint. The customers can always ask questions and make demand from the CSO as customers are first and are always right.

Exchangein the selected banking discourses
An exchange is formed by a set of moves. Thus, when a speaker X initiates a talk and speaker Y responds while speaker X gives a follow up or feedback an exchange has been achieved.

FBN
Text1:
CSO: Good Morning Sir, you are welcome, how may I help you?
     Customer: This morning, the ATM swallowed my card
     CSO: Sorry sir, please have your sit

FCMB
Text 1:
CSO: Hello, good morning ma
Customer: Good morning
CSO: You are welcome to FCMB
Customer: Thank You.
CSO: Please how may we help you?
Customer: I want a cheque book

Exchange in discourse has to do with the taking of turns between the CSO and the customer. When the CSO takes a turn and the customer responds with a question or a statement that means an exchange has successfully taken place. Exchange in the banking discourse is however paramount because the CSO asks questions from the customer which is a turn while the customer responds to the question with an answer which is another turn, the exchange of turns however, is what is referred to as an exchange. This study discovered that in the banking discourse, exchange is prominent in all because that is what the conversation entails.

Transaction and Lesson in the selected banking discourses
Lesson is the basic unit of interaction, it is made up of several transactions. Lessons do not constitute the structure of any other discourse unit. It has to do with the minimal contribution made by the participants in a discourse. Every transaction has an opening, which is usually a greeting and it possibly closes with a greeting as well. Transactions are what make up exchanges.
FBN
Text 4:
CSO: How may we help you? You are welcome to FCMB.
Customer:I want to get an ATM card the one I was using is going to expire at the end of the month

CSO: Oh, ok sir because from what I can see on your account, the account number written in your form and the one in your account is totally different sir, so you would have to do your account upgrade to update your phone number before you can be given ATM.

FCMB
Text 3:
CSO: Hello, good morning Sir, you are welcome to FCMB
Customer: Good morning, I logged a cheque to my account last week, other bank cheque, first bank cheque but the money is yet to be deposited into my account

In the examples from FBN and FCMB conversations, it is seen that lessons are made up of transactions. They do not constitute the structure of any other discourse unit as it is the basic unit of interactions. Every transaction has an opening, which is usually a greeting and it possibly closes with a greeting as well. This study discovered that turn and turn-taking is made up of five categories which are lesson, Transaction, Exchange, Move and Act. In this work the major acts used are the informative act, the elicitative act and the directive act; the informative act functions to provide information as the name implies, it is an important feature as it is an act used to give information about the complaint of the customer, it is also used by the CSO to provide details or information about the solution to the customer's problems. In the texts from Firstbank and FCMB, it can be seen that informative act is used by the customer to give details of their transactions or complaint to the CSO while the CSO in return used the informative act to respond and give solution to the customer's complaint. Directive act on the other hand is a statement that is used to give direction or to give information on what to do about a complaint, it is an acknowledgement of attention or understanding from the listener. This is also a common type of act used in the banking discourse, it is used mainly by the CSO to direct the customer towards the resolution of his or her complaint. This type of act is prominent in both Firstbank and FCMB as it is used to give customers direction on what to do to get their complaint solved, examples can be seen in text 4 & 5 of FCMB as the CSO requires that the customer fills a form so as to enable the CSO work on the complaint in order to solve the customers issue.

Elicitative act which is the third type of act peculiar to this discourse is an act that is realized by a question. It is used to give answer to a question. This kind of act is also very paramount in the banking discourses because those conversations mainly contain enquiries which are made through the asking and answering of questions. In the texts, there are different elicitation acts in the FCMB and FBN discourses which are realised by the responses to questions asked by either the CSO to the customer or from the customer to the CSO.
Move which is another classification under turn-taking, according to this study has to do with the contributions made by either the CSO or the customer in the discourse at a point in time. The CSO and customers take turns in a conversation therefore, when the CSO has the floor, they speak for a period of time before the customer takes over with their complaint. The customers can always

ask questions and make demand from the CSO as customers are first and are always right. Exchange, the third classification has to do with the taking of turns between the CSO and the customer. When the CSO takes a turn and the customer responds with a question or a statement that means an exchange has successfully taken place. Exchange in the banking discourse is however paramount because the CSO asks questions from the customer which is a turn while the customer responds to the question with an answer which is another turn, the exchange of turns however, is what is referred to as an exchange. This study discovered that in the banking discourse, exchange is prominent in all because that is what the conversation entails.

Questioning in the selected banking discourses
Questions as a verbal act is employed in conversations between customer service officers and customers at First bank and FCMB to emphasize a point, clarify issues, seek information and create a direction or heads way to the solving of a customer's complaint. This gives credence to Montgomery (1995) said "those utterances that we feel fairly confident in calling questions turn out to have a bewildering variety of additional purposes". This study identifies two types of questions such as – Wh-questions and Polar questions. Wh-questions are questions starting with the "Wh" words such as what, when, where, who, whom, whose, why and how while polar questions are questions that require the yes or no answers. We have both instances of wh-questions and polar questions in the banking discourse.

Wh-Questionsin the selected banking discourses

FBN
Text 1:
CSO: Good Morning Sir, you are welcome, **how** may I help you?...
    CSO: Ok please give me few minutes sir, **which** of the machines sir?

FCMB
Text 1:
CSO: Please **how** may we help you?
CSO:What is the account name?

Polar Questionsin the selected banking discourses

FBN
Text 5:
CSO:You used a master card?
Customer:Yes
CSO: Ok, that is a lien but **was it declined at the point of payment?**
Customer:Yes…

FCMB
Text 1:
CSO: EhnEhnnn, ok **did you receive any alert to come for it?**
Customer:Yes

Question is an important discourse feature in the banking discourse as no conversation in the bank can be successfully completed without the asking of somequestions from either by theCSO or the customers on how to go about a certain transaction or the solving of an issue.This study discovered that banking discourse consists of two types of questions, which are the Wh-questions and the Polar questions. The banking discourse makes use of the wh-questions the most as the CSO is able to obtain adequate information about the customer, information about the period of occurrence, where it happened i.e location, who or whom it affected and how to solve the issue. The customer also uses wh-questions to request for details that concerns him or her and to also seek for help concerning a situation. Wh-questions are used more than polar questions in the conversations between CSO and customers at FBN and FCMB UI branch because it helps the CSO get more information from the customer than polar questions which only give the Yes/No answer that ascertains if something is true or false without giving any additional information to help the complaint at hand. The table below consists of the several discourse features that occurred in the banking discourse at FBN and FCMB UI. In the data analysed, there different occurrences of discourse features. The table below shows the frequency of the features as seen in the data.

Discourse Markersof banking discourses in Firstbank and FCMB branches
Discourse markers can be defined as those linguistic elements such as *you know,I mean, well, oh, you see, look, listen, so*etc that have a distinct prosodic entity, they tend to have a specific semantic meaning and contribute to scaffold the pragmatic coherence of interactions (Trillo 2009). The Discourse Markers in selected banking discourses in Firstbank and FCMB U.I branches contain both the interactive and interpersonal markers. Interactive markers refer to the organisation of the discourse, their main function is to fulfil a persuasive function and attain a persuasive effect. Interactive markers are further divided into seven and some of them can be found in the banking discourse some examples are:

Transitional Markers: They primarily include conjunctions which helps the readers determine the logical relationship between prepositions. The most used of these transitional markers in this banking discourse are **BUT** which is an adversative, **AND** which is an additive, **SO** which is a causal;
"BUT"
FBN
Text 1:
      CSO: So sorry, ATM 8, **But** it is usually very fast
      Customer: yeah, it is fast **but** when you slot in your card it goes slowly

FCMB
Text 3:
CSO:…Sir the cheque was logged as at when you brought it sir**but** the issue is from first bank…

The transitional marker ***BUT*** is an adversative marker. Its functions are diverse in the banking discourse, apart from the main function of contrast which is to denote a contrastive state of affairs, it can also be used as a repair marker, turn taker, sequence marker etc. In other words, ***but*** denotes a denial of expectation between the two utterances. This can be seen in the FCMB text 3 example, which involves the contrast relation between the two discourse units, the customer might be led to expect something to be done from FCMB which was then denied as the CSO confirmed it was an issue from another bank. ***But*** also fulfils the function of initiating discourse which includes claiming the attention of the listener like in text 6 FBN and text 4 FCMB, ***but*** is used here to get the attention of the CSO in text 6 FBN and to get the attention of the customer in text 4 FCMB. Speakers may also take turns while speaking and the beginning of a speakers turn may be begun with ***but***such as Text 4 and 5 FCMB, the sentences from the CSO and the customer started with the marker ***but***. ***But*** is also mainly used to signal a return to the main topic of discussion, it is used by either the CSO or the customer to take the other participant back to the topic of discussion when they seen to have diverted. When speakers shift to a new topic or to a different aspect of topic, they can begin with ***but*** to indicate that there is a transitioning in the discourse example can be seen in FBN text 5 and FCMB text 4.***But*** also performs the function of topic changer in the banking discourse as it can also be used to change the topic of discussion from one topic to another.
"SO"
FBN
Text 1:
    Customer: I need it to sort some things out, **so** I had to rush down

FCMB
Text 2:
CSO: …**So** you need to upgrade it.

SO which is a causal marker is used not only for discourse continuity but also for turn giving, topic switching and filling. Thee discourse marker ***so***is mostly used to show continuity and to give additional information, which can be seen in text 2 and 4 of FBN and also in text 4 of FCMB. ***So***is also used as a turn giver to aid the speaker in acquiring the floor, for example in text 2 FBN "**Customer: So***, what do I do now?*", this statement from the customer to the CSO shows the customer giving the CSO the floor to talk, to take his or her turn. The use of ***So*** in text 1 FBN and text 2 FCMB displays the marker simultaneously as a causal marker and a topic changer. The causal marker ***So,*** can also be used as a sequence changer, which indicates the sequential dependence of the utterance such as in FCMB text 4. ***So*** can also function as fillers, they are used to fill conversations or delaying tactics used to sustain the banking discourse or to hold the floor

example of this can be seen in FBN text 2 and FCMB text 4, it is commonly used by the CSO as fillers to avoid silence while trying to solve a customer's complaint.

"AND"

FBN

Text 1:

   Customer: Yes**and** I always avoid the machine because It always stocks cards

FCMB

Text 2:

Customer: I was trying to use my ATM to make transfer **and** it hasn't been working since last week

CSO:…Alright ma, it will be worked on **and** there will be an upgrade in 72 working hours

And is one of the mostly used transitional markers in the banking discourse. The function of the discourse marker *and* is not only for discourse continuity, but also of turn giving, topic switching, sequence marker, information indicator and fillers. Most of the uses of the discourse marker *and* are related to the textual functions of discourse that of showing continuity and adding of information which can be seen in text 1 of FBN and also in text 2 and 4 of FCMB. However, *and* is used not only to mark continuity but also as a turn giver to aid the speaker in acquiring the floor, for example in text 2 FBN "**CSO**: So, you want to change signature **and**upgrade your account?" this statement from the CSO to the customer shows the CSO giving the Customer the floor to talk, to take his or her turn by asking a question that can aid him or her taking the floor. The use of *and* in text 3 FBN and text 4 & 5 FCMB displays the marker simultaneously as an additive marker and as a topic changer such as in FBN text 1 and FCMB text 5.

And can also be used as a sequence changer, which indicates the sequential dependence of the utterance such as in FCMB text 5. In addition, *and* can also serve as the function of information indicator, explaining either new or old information such as in FBN text 1.The frequent function of the discourse marker *and* in the banking discourse is that of fillers, and serves as a filler or delaying tactics used to sustain the banking discourse or to hold the floor example of this can be seen in FBN text 1 and FCMB text 4, it is commonly used by the CSO as fillers to hold the floor while trying to solve a customer's complaint.

Frame markers: They are also types of markers under interactive discourse, these are used to sequence parts of the text or order arguments in the text. They serve four specific purposes: to sequence — first, next, lastly, I begin with, I end with; to label stages — all in all, at this point, in conclusion, on the whole; to announce goals — my focus, goal, objective is to, I seek to; to shift topic — back to, in regard to, return to, turn to.

FBN

Text 3:

   Customer: ...that very day I **later** had to make transfer to the person around to seven.

   CSO: You already complained **earlier**?

FCMB

Text 4:
Customer: But I did that **recently**, they told me to bring nepa bill…
CSO: oh, so sorry about that ma, please see the CSO that did it for you the **last time** ma…

Frame markers are interpersonal markers from interactive markers, they can be used to sequence such as in FBN text 3 "**CSO**: *You already complained earlier*?". The CSO uses the frame marker earlier to ask the customer about the particular time sequence, in which the complaint occurred, this can also be seen in the FCMB 4 Text 4"**Customer:***But I did that **recently**, they told me to bring nepa bill"*. The conversation here shows that the customer did a documentation recently which also shows the time sequence of the last occurrence. Another feature of frame markers is to announce goals and to shift topic, which can be seen in text 3, where the customer made his or her complaint but the CSO had to shift or move the topic of discussion to know about details of if there had been an earlier occurrence from the customer. Frame markers are necessary in conversations because they help the CSO to get detailed and accurate information from the customer in order to give prompt response to their complaint.

Interactional markers: This contains markers that draw the listener's attention to the discourse and gives them an opportunity to contribute to it and respond to it by alerting them to the speaker's perspective. Interactional metadiscourse expresses the opinion of the writers, and their association and interaction with their readers. This is further classified into five main groups which are hedges, attitude markers, self-mention, engagement markers and boosters.
Hedges
FBN
Text 6:
CSO: …That it wasn't successful **maybe** an error? Did it happen at all?
CSO: Erm, if that is the case, I **willstill** plead for the grace of twenty-four hours, so by tonight till tomorrow it should be reversed if not, if not it **will** be logged tomorrow morning

FCMB
Text 1:
CSO: Please how **may** we help you?

Hedges are markers under the interactional metadiscourse that deal with epistemic verbs, probability adverbs and epistemic expressions, they are discourse markers that signal the writer's or speaker's reluctance to display some propositional information categorically. They make use of words such as maybe, may, could etc not to categorically admit to specific information. This can be seen to be a common feature in the banking discourse as the CSO make use of hedges often, they make use of this marker when they do not want to categorically affirm information or to give out specific information. For example, in FCMB text 2 the CSO admonishes the customer to upgrade his or her account but the CSO says it uses the marker ***may***, which means that he or she

is not categorically forcing the customer to have an upgrade while also giving an advice to have an account upgrade to ensure less issues for the customer. Another example of hedges is FBN text 6 **"CSO**: *…That it wasn't successful **maybe** an error*?" here, the CSO makes use of the marker ***maybe*** because he or she was not with the customer at the point of the transaction and so he cannot categorically say if it failed or not this is the reason why the CSO asks if there was an error.

Attitude Markers

FBN

Text 3:

      Customer 2: (Another customer cuts in)Good morning, I **want** to…
      Customer: But I **need** the money soon

FCMB

Text 1:

Customer: I **want** a cheque book
CSO: It's a company account, ok, let's check…Ok Ma, we **have** your cheque book ready…

Attitude markers are also markers under the interactional metadiscourse, they contain denotic verbs, attitudinal adverbs, attitudinal adjectives and cognitive verbs. They are used to present the writers or the speakers appraisal of propositional information, showing surprise, force, approval, importance and so on. They make use of words such as have, need, I think, I agree etc. In the banking discourse, customers make use of the attitude markers a lot because it is what they use to express their feelings and disposition towards their issues at the bank to the CSO. For example, in the FBN text 3, the customer expresses her displeasure, stating that she needs money urgently and something had to be done for her complaint to be solved, the CSO also makes use of attitude markers such as have like in FCMB text 3 to offer the customer a sit, to show that they will be pleased and they are ready to solve their complaints.

Self-Mention

FBN

Text 2:

      Customer: Good morning, please **I** want to change my signature…
      CSO: Ok sir (checks through) have you given **me** your passport?

FCMB

Text 1:

Customer: I want a cheque book…

Self-mention is also under the interactional metadiscourse, it makes use of first person pronouns mainly and offers the extent of the presence of the writer in form of possessive and first person pronouns. It is used to schematic text structuring, for including items used to sequence, to label

stages, to announce discourse goals and to represent topic shift. I, me, my, mine are the pronouns used to identify self-mention. The customer makes use of this marker a lot because whenever they have a complaint they usually make use of the personal pronoun when giving their explanation. This can be seen in all the examples above, the pronoun *I* is the most frequently used self-mention in the banking discourse.

Engagement Markers:

FBN

Text 1:

CSO: Good Morning Sir, **you** are welcome, how may I help **you**?...

    CSO: Sorry sir, please have **your** sit…

    CSO: Sorry sir, is **your** name written on the card?

FCMB

Text 1:

CSO: You are welcome to FCMB…

CSO: Please how may **we** help you?

CSO: EhnEhnnn, ok did **you** receive any alert to come for it?

Engagement markers also fall under the interactional metadiscourse, they contain second person pronouns, interjection, imperative verbs and necessity models. Engagement markers in the banking discourse explicitly refer to the participants, either by focusing their attention selectively or by including them as text participants through the use of the second person, pronouns, imperatives, question forms and so on. This feature made use of second person pronoun in almost all conversations and it is used by both the CSO and the customers as it can be seen from the text examples above from FBN and FCMB.

Boosters

FBN

Text 1:

    CSO: So sorry, ATM 8, but it is **usually** very fast

    Customer: yeah, it is fast but when you slot in your card it goes **slowly**

FCMB

Text 6:

Customer: Ok, so is it **instant** and can I use it **immediately**?...

Customer: Ok there is no problem as long as I can get the booklet immediately I need to withdraw **immediately**

Boosters are also interactional markers that contain emphatics and amplifying adverb. They are used to represent certainty and emphasise the force of proposition. In the banking discourse, boosters are used to express certainty such as in text 6 of FCMB, the customer asked the CSO if it is possible to get his ATM card blocked while the CSO responded that it can be done immediately. Boosters can also be used in the banking discourse to describe how soon the complaint can be

resolved. For instance in the FCMB text 4 and text 6, we can see the use of instantly, immediately, regularly, recently which is used to show accuracy in the banking discourse.

On the whole, the discourse markers identified in this banking discourse consists of both the interactive and the interactional markers, all these various types of markers at one point of the other appeared in the banking discourse. In the data analysed, there are numerous occurrences of the discourse markers. The table below shows the frequency of the markers as seen in the data.

Table showing the distribution of Discourse Markersin the selected banking discourses

MARKERS	Examples	Frequency in firstbank	Frequency in FCMB	Total in FBN and FCMB	Percentage %
Transitional markers	**Additives- And** **Adversatives- But** **Causatives- So**	16 13 10	17 6 10	33 19 20	7.53 4.34 4.57
Frame markers	**First, recently, last later, earlier, second, twice,**	11	6	17	3.88
Hedges	**Maybe, will, still, was, should, may, can**	18	17	35	7.99
Attitude markers	**Want, need, sure**	14	16	30	6.84
Self-mention	**I, my, me, we, us**	59	50	109	24.88
Engagement markers	**You, your, we**	76	73	149	34.02
Boosters	**Usually, slowly, successful, finally, cleared, regularly, instantly, totally, recently, immediately, instant, possible, quickly**	12	14	26	5.93

The table above is the distribution of markers in the conversations. Among all the markers identified, engagement markers are the most frequently used ones, followed by self-mention, hedges and transitional markers in frequency. The table shows that engagement markers and self-mention are the most used discourse markers in banking discourse because they are the markers that are used to show commitment and to engage the customer in the discussion to hold the customers attention down, while transitional markers are additives that are used as connectors between two units of talks. They are also used to signify intertextual relationship between previous clause and the after clausal element.

SUMMARY OF FINDINGS

This study investigated the discourse features and discourse markers using Hyland and Tse's metadiscourse model in selected conversations between customer service officers and customers and discovered;

- Discourse opening, closing, questioning, turn and turn-taking were the most frequently used features in this banking discourse while repetition and repeated sentences occur in few instances. Opening is seen as the first discourse feature that appears in the banking discourse as this study discovered that discourse opening is in form of greeting and welcoming. This study, therefore, discovered that the discourse opening feature is in both Firstbank and FCMB. Greeting is used by both banks but only FCMB makes use of the welcoming which is "You are welcome to FCMB", this is seen as a tradition peculiar to FCMB as an institution as the CSO is obliged to greet the customers regardless of if he or she gets a response or not.

- This study also discovered that banking discourse consists of two types of questions, we have the Wh-questions and the Polar questions. The discourse made use of the wh-questions the most as the CSO is able to obtain adequate information about the customer, information about the period of occurrence, where it happened i.e location, who or whom it affected and how to solve the issue. The customer also uses wh-questions to request for details that concerns him or her and to also seek for help concerning a situation. Wh-questions are used more than polar questions in conversations between CSO and customers at FBN and FCMB UI branch because it helps the CSO get more information from the customer than polar questions which only give the Yes/No answer that ascertains if something is true or false without giving any additional information to help the complaint at hand.

- Turn and Turn taking also helps the CSO to maintain a form of dialogue discussion with the customer, it helps them to know when to take turns and when to allow the customers take their own turns to make their complaints and explanation also without it being a monologue. This study discovered that turn and turn-taking is made up of five categories which are lesson, Transaction, Exchange, Move and Act. In this work the major acts used are the informative act, the elicitative act and the directive act; the informative act functions to provide information as the name implies, it is an important feature as it is an act used to give information about the complaint of the customer, it is also used by the CSO to provide details or information about the solution to the customer's problems. In the texts from Firstbank and FCMB, it can be seen that informative act is used by the customer to give details of their transactions or complaint to the CSO while the CSO in return used the informative act to respond and give solution to the customer's complaint. Directive act on the other hand is a statement that is used to give direction or to give information on what to do about a complaint, it is an acknowledgement of attention or understanding from the listener. This is also a common type of act used in the banking discourse, it is used mainly by the CSO to direct the customer towards the resolution of his or her complaint. Elicitative act which is the third type of act peculiar to this discourse is an act that is realized by a question. It is used to give answer to a question. This kind of act is also very paramount in the banking discourses

because those conversations mainly contain enquiries which are made through the asking and answering of questions. In the texts, there are different elicitation acts in the FCMB and FBN discourses which are realised by the responses to questions asked by either the CSO to the customer or from the customer to the CSO. Move which is another classification under turn-taking, according to this study has to do with the contributions made by either the CSO or the customer in the discourse at a point in time. The move peculiar to this banking study is the opening and closing move it has to do with when the CSO and customers take turns in a conversation therefore, when the CSO has the floor, they speak for a period of time before the customer takes over with their complaint, which means a move has successfully taken place. The customers can always ask questions and make demand from the CSO as customers are first and are always right. Exchange, the third classification has to do with the taking of turns between the CSO and the customer. When the CSO takes a turn and the customer responds with a question or a statement that means an exchange has successfully taken place. Exchange in the banking discourse is however paramount because the CSO asks questions from the customer which is a turn while the customer responds to the question with an answer which is another turn, the exchange of turns however, is what is referred to as an exchange. This study discovered that in the banking discourse, exchange is prominent in all because that is what the conversation entails.

- Repetition in this study is used for vividness and emphasis, it is used when the speaker has said something before and is saying it again, this will appeal to the reasoning of the hearer that emphasis is laid on the subject matter, however, this feature does not appear in all the conversations because not all the conversations require repetition some are understood, repetition is mostly used in FBN conversations because most of the information are spelt out unlike FCMB where customers put their details into writing so as not to give room for mistakes while also making it easy and time effective and to also ensure that customer information are not divulged to other customers in the bank. Discourse features in general help the CSO to be able to get not only information but useful information that would aid the easy solving of the customer issues.

- Discourse Markers on the other hand are also found in the discourse as they also perform so many functions. They are Transitional markers, Frame markers, Hedges, Attitude markers, Self-mention, Engagement markers and Boosters. One of the markers found in the banking conversations are transitional markers, they consist of So, And, But. "So" is a causal marker, it is used in the discourse to show or explain why something happened, the CSO could use the marker 'so' to explain a reason or a result etc. "But" on the other hand is an adversative marker, it is used to give another option to the already said discourse, it is used by the CSO to give the customer or to inform the customer of the alternatives available to him or her. And an operative on the ideational structure of the discourse, it is an additive, it is used in the banking discourse to ad or give more information on what is already said. Frame markers, hedges, attitude markers, self-mention, engagement markers, boosters are also interpersonal discourse markers that are employed in the discourse. Self mention and boosters are the mostly used markers in the conversations as it is a strategy employed to maintain rappot, bridge gaps, sustain attention, engage, face-threaten, and condemn the customers. Furthermore, they are used to include, exclude, bridge gap and

shorten distance between the speaker and the hearers. This to a large extent contributes to the persuasiveness of the CSO in the conversations.Lastly, discourse markers in this study have been seen to contribute to the persuasiveness of the conversations which is in line with Hyland and Tse (2004) submission that discourse markers are used to achieve persuasiveness.

• This study also identified nine structural elements using the generic structure potential; Greeting Initiation (GI), Customer Complaint (CC), Request for Customer's Complaint (RCC), Request for Account Details (RAD), Confirmation of Customer Details (CCD), Question and Response (QR), Proffering of Solution (PS), Apologies for Delay (AD) and Close (Cls).Five elements were identified as obligatory while four elements were identified as optional. The obligatory elements include: Greeting Initiation (GI), Customer Complaint (CC), Question and Response (QR), Proffering of Solution (PoS) and Close (Cls) while the optional elements are: Request for Customer's Complaint (RCC), Request for Account Details (RAD), Confirmation of Customer Details (CCD), Apologies for Delay (AD). The study, thus, postulated that the routinized generic structure potential of conversations between customer service officers and customers can be catalogued as: [GI] ^(RCC) ^ [CC] ^ (RAD) ^ (CCD) ^ [QR] ^ [PoS] ^(AD) ^ [Cls].This study thus reveals that although the conversations were gotten from FBN and FCMB which are different banks there is still a kind of similarities in the structures of their conversations.

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