
IMPACTS OF VERBAL-VISUAL ELEMENTS IN SELECTED BANK INDUSTRY ADVERTISEMENTS ON VIEWERS BEHAVIOUR IN NIGERIA

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ABSTRACT: *The study examined the verbal-visual elements in selected banking industry advertisements in Nigeria. Verbal-visual messages are very prominent of recent in advertising activities in our society. It presents both facts, vague, false, state of individual lives and prevalent issues in the whole world. Most industries, including banks rely on verbal-visual elements in their advertisements to pass their intended messages to target audience. This study explored the way verbal-visual elements are used to relate events and activities of various banks to the world at large on television in order to attract customers' attention and affect their attitude positively and earn high patronage from the viewers. The study adopted a mixed method, research design, using the three meta functions of meaning as projected by M. A. K. Halliday, elements of reading images by Kress and Van Leeuwen and survey to determine the impact of verbal-visual elements on television advertisements of selected banks on the viewers. The data comprised of 30 purposively selected banks advertisements from 3 prominent banks. The banks selected are: First Bank, Zenith Bank and Access Bank. The study revealed that there is interplay between verbal and visual elements used in the adverts which revealed the advertisers intended messages to the viewers. It revealed the viewers' state of mind on the banks and the effectiveness of the banks services to the general populace. The study concluded that visual and verbal elements mutually reinforce one another as used by the advertisers.*

KEYWORDS: verbal and elements, advertisement, interplay, target audience

INTRODUCTION

In every economy, the banking industry plays a significant and indispensable role. This industry indubitably paves the way for the economic growth of every nation. Some of the functions of banking sector include provision of capital for businesses, intermediation between the government and its populace in financial transactions, safe-keeping of money for people, financing of projects and so on. Iqbal and Molyneux (2005) observe that one of the responsibilities of banks in an economy is the distribution of income and level of price in a country.

According to Ekezie (1997), deposit mobilization is one of the most important functions of a bank. This function enables banks to mobilize deposits, which are thereafter made available to the deficit unit for economically and socially desirable purposes. Incidental to this primary function of financial intermediation is the monitoring function and credit creation ability of banks (Scholtens & Van Wesveen, 2000). Since the business of banks is hinged on customers' patronage, it then becomes necessary that banks communicate

their services and products through a means to reach a large audience. This need, therefore, makes advertising a veritable tool in the hands of banks. Advertising is a form of non-personal communication about an organization's products through a mass medium. It is paid for by an identified sponsor and the messages are target at specific audience. Balogun (2006, p. 39) submits that most advertisers employ the services of an agency in order to increase sales, move the product from the warehouse and generate enough demand from the consumer. Often, such campaign will equally attract new customers of the product thereby increasing sales.

In other words, advertising is the means by which producers of products and services market their wares to the consumers for a greater leverage in the competitive space. Schudson (1993) opines that advertising shapes consumers' desires and makes them have a yearning for things they do not really need. He further states that many advertisers, however, do not agree with the opinion stated but he claims that the reason advertisers advertise is not to change people's product choices but to change their *brand* choices. Advertising is not a war on consumers' minds but a competitive war against commercial rivals for a share of a market whose size is either constant or, if changing, changing for reasons far beyond the power of advertising to affect (p.9).

In other words, advertisements can be done through any form of media for the target audience. This means that there is no personal interaction between the advertiser and the audience like in the case of personal selling where there is a face-to-face presentation and promotion of the products and services by the sales person. It is usually delivered through a media and also paid for by an identified sponsor. Advertising plays a vital role not only to the agencies that practice it but to the manufacturers, media and customers as well. This is confirmed by Doghuje (1990), who contends that advertising is a promotion tool whose sole goal is to build favourites for advertised brands or services.

Advertisement is a result of the interplay of a repertoire of semiotic resources, not just language alone, and it is basically expressed through a range of modalities. This study was aimed to understand visual images and textual elements in the television advertisements of the selected banks.

The professional significance of the study is its usefulness for advertising practitioners and banks to be able to know what appeals to the audience more in linguistic choices, visual representations and audio effects, thereby enhancing their competitive edge. Apart from this, the findings of this study will enrich the policy formulation in advertisement packages of each banking institution.

Practically, the study provides a useful insight into the multimodal discourse analysis of television advertisements. This will alert banks and advertising agencies to what they are likely to come across, when writing advertisement copy for banks, using linguistic resources and visual images for easy understanding of the viewers. Thus, it lies with these agencies to thoughtfully carry out their promotion.

Theoretically, this study contributes to the applicability of multimodal theory of communication to the advertisement of goods and services. Similarly, it serves as a complement to the existing studies on bank advertisement discourse and contribute to some studies by contemporary researchers investigating the multimodal nature of discourse in bank advertisements.

Verbal-visual Elements as Semiotic Resources (Representation and Interaction)

Verbal and visual forms of semiosis differ from each other in a fundamental sense. A linguistic text typically unfolds syntagmatically as a chain which is sequentially processed, and meaning progressively becomes clear as the text unfolds. Systemic Functional Linguistics (SFL) is concerned with the analysis of the sequence of parts (i.e. the words, word groups, clauses, clause complexes and paragraphs) which form stages in the development of the text. The progressive structures are modeled according to meta-functions (O'Halloran K. L., 2008). The visual component of a text plays a pivotal role in the expression of meaning in visual communication. However, O' Halloran (2004), submits that the analysis and understanding of language use is contextualised, for example, in addition to linguistic choices and their typographical instantiation on the printed page, multimodal analysis takes into account the functions and meaning of the visual images, together with the meaning arising from the unified use of the two semiotic resources.

Representation and interaction of semiotic resources in the realisation of texts are very critical to MDA as a communication mode. Language and visual communication are taken by (Kress & Van Leeuwen, 2006) as having capacity to be used to realise the same fundamental systems of meaning that constitute our cultures, but that each does so by means of its own specific forms, does so differently and independently. According to (Van Leeuwen, 2005), 'images have for the most part been studied as representations rather than interactions.' In other words, the focus of attention in the studies of visual communication has been about the singularity of each of the images represented in visual design. In distinguishing between the peculiarities of language and visuals, they assert that while mental process clauses and nominalisation are unique to language, perspective is unique to images. In other words, each has its own possibilities and limitations of meaning.

Visuals (images) have their own peculiar elements that are important for meaning-making. (Kress & Van Leeuwen, 2006) submit that while language does not have or need angles of vision to achieve perspective, nor does it have or need spatial dispositions of elements to achieve the meanings of syntactic relations, images have and need both. They assert that images offer us resources for understanding and for meaning-making different from those of the world represented in language.

Barthes (1977), cited in Kress and van Leeuwen (Kress & Van leeuwen, 1985, p. 16) distinguished between an image-text relation in which the verbal text extends the meaning of the image, or vice versa, as is the case, for example, with the speech balloons in comic strips, and an image-text relation in which the verbal text elaborates the image, or vice versa. In the former case, which he called relay, new and different meanings are added to complete the message. In the latter case, the same meanings are

restated in a different (e.g. more definite and precise) way, as is the case, for example, when a caption identifies and/or interprets what is shown in a photograph. Of the two, elaboration is dominant. Relay, said Barthes, is rarer. He distinguished two types of elaboration: one in which the verbal text comes first so that the image forms an illustration of it, and one in which the image comes first so that the text forms a more definite and precise restatement or 'fixing' of it (a relation he calls anchorage).

In visual communication, images, apart from being aesthetic and expressive, have the structured social, political and communicative dimensions (Kress & Van Leeuwen, 2006). They further assert that images are used to do things to or for people. In other words, represented images can be used to show or express certain processes of interactions or social relations within a particular visual space. The 'gaze' 'gesture', 'type face', facial expression', 'lay – out' etc. are the illocutionary force or communicative functions that are used to negotiate communicative acts in visual communication as contained in the Speech Act Theories of Austin (1962) and Searle (1969).

Xian & Chen (2020), worked on A Multimodal Discourse Analysis of National Publicity Films in China, the study made use of Kress and Van Leeuwen's Grammar of Visual Design and Zhang Delu's Comprehensive Theoretical Framework of Multimodal Discourse Analysis. The study conducts a multimodal analysis on National Publicity of Films in China and it reveals that the publicity films mainly involved two kinds of modalities: visual sense and auditory sense. The visual sense includes light, images, colour, body movement and facial expression while auditory sense falls into language, music and sound. The study concludes that the multimodal discourse is revealed in both visual sense and auditory sense.

Furthermore, Alyousef (2016), examined Multimodal Discourse Analysis of the Textual and Logical Relation in Marketing Texts Written by international Undergraduate students. The study employed a Systemic Functional Multimodal Discourse Analysis (SF-MDA) to investigate and compare thematic progression patterns and composition of information value in five business marketing plan reports. The findings reveals the extensive use of theme reiteration pattern, followed by linear thematic progression patterns. The implication of all these study is that text makers make use of visual and verbal elements in one way or the other to pass their intended message(s) to the target audience through one means or the other.

In addition, Aroge (2016), worked on A Multimodal Study of Inscriptions on T-shirts Worn by Adherents of Different Religions Group in Southwestern Nigeria. The data for the study were analysed using a combination of Mayr's and Machin (2012) Multimodal Discourse Analysis Approaches. It identified two main multimodal features of verbal and visual elements used in selected T-shirt messages and described the features of ideology and identity in the messages and inscriptions on the T-shirts. The study concludes that there is interplay between verbal and visual resource in the inscriptions on T-shirts worn by adherent of different religions groups in Southwestern Nigeria and that these religions groups either use the verbal-visual resources to call the

attention of people to their different programmes. T-shirt messages also give better understanding of the intended messages to the target audience.

THEORETICAL FRAMEWORK

To arrive at an accurate and meaningful analysis of the data, insights was drawn from Halliday's (1994) three levels of meaning , namely Ideational, Interpersonal and Textual functions for the verbal elements while the visual elements were analysed using the Kress and Van Leeuwen's (2006) and Multimodal discourse of (2001). It is very important and necessary to highlight and review the theoretical framework. For the multimodal discourse analysis of television advertisement of this study, the first step the researcher took after collecting the data, was to watch and listen to the advertisements critically and transcribe the linguistic content from verbal to written texts. The moving images were also screen shot into motionless clippings for ease of analysis. The significant images were then subjected to description and then analysed on 3 different layers which are; *Language, pictures and Colour*. These are different modes that brought to the fore the advertising messages of the selected banks. The language was analysed using Halliday's (1994) three levels of meaning, namely Ideational, Interpersonal and Textual functions, while the elements used to analyse the Visual images were selected from Kress and van Leeuwen, reading images of (2006) and Multimodal discourse analysis of (2001). For survey, the data collected were analysed descriptively. The descriptive statistics employed were frequency and percentage. Data analysis thus helped to answer the research questions.

Halliday's (1994) Systemic Functional Grammar Three Levels of Meanings

In the past, representational, interpersonal and textual meanings as developed by Halliday (2004) tend to be organised through the traditional modes of speaking and writing. However, nowadays, both written and visual components are considered to be crucial tools in our society for the construction of meaning. Halliday (1985) also draws attention to the way that signs often come in predictable combinations and that these combinations themselves have meaning. In complex systems, we have meanings being created through the arrangements, or chunks of grammar, which almost take on the quality of signs in their own right, also having meaning potential. So we can conclude that signs also tend to come in predictable combination.

English language according to Systemic Functional Grammar has five units which are: The Sentence, The Clause, The Group/Phrase, The Word and Morpheme. The units can be arranged on 'a scale or hierarchy' according to the size and this is called rankscale. It is expected that each unit would be made up of members of the unit next below it on the scale. The highest rank on the scale is the sentence; hence, we should usually expect sentences to be made up of clauses, clauses to be made up of groups, groups to be made up of words and words to be made up of morphemes. The advertisers always make use of all these units in their adverts in order to make texts coherent and to pass their intended message across to the target audience.

According to Bloor and Bloor (2004), functional linguists are the contemporary linguists that have been in the forefront of the aspect of language that accounts for how

human language works. The functionalist approach enables the analyst to focus, not only on the formal features of discourse, but also on the use of language in particular contexts of situation. In view of the above, Halliday's systemic Functional Linguistics has been found to be one of the most applicable theories for the analysis of text slash context relationship in language by many scholars like Bloor and Bloor (2004) and Halliday and Hasan (2004). The reason why the Hallidayan approach seems to be one of the most appropriate linguistic theories for explaining the interrelationship between text and the visual is its concern about how people use language to express their wants, desires, passions and sentiments. So, the functional linguists use language to achieve different ends in different situational, cultural and psychological contexts.

As it has been said earlier that language functions go beyond the art of giving and receiving information, it gives emotive emphasis, which is in discourse; language is used to express emotions and the attitude of the speaker; it helps to produce useful utterance to influence the attitude and behaviour of the hearers. In Systemic Functional Linguistics, the interpersonal meaning includes, along with the expression of opinion and attitude, the mood of the clause expressed in English by the presence/absence and ordering of the subject and the finite verb. In addition, in semantics, interpersonal meaning includes the type of speech acts chosen (statement, offer, question, and directives), realized by grammatical options and encoded the mood system (declarative, interrogative and imperative). Advertising is an affective discourse whose imperative, indicative and interrogative 'mood types' carry with them and produce different sorts of emotions e.g. the imperative gives advice, suggestion, promise, and invitation, the declarative mood is employed in adverts for pragmatics reasons. They function as a kind of forceful affirmation in banks advertisements.

Kress and Van Leeuwen's (2006) and Multimodal discourse of (2001)

Colour as Social Semiotic Resource

Kress and van Leeuwen (2001), observe that colour offers a specific sensory appeal, through sight and its physiology, and via both the physiological and experiential meanings of colour for humans as biological /physiological beings and the cultural/ experiential meanings of colour. According to Adegaju (2008, p.25), 'the meaning potential of colour is tied to the cultural world of the transmitters and the receivers. For instance, while the colour black often stands for death in western society, its opposite 'white' symbolises death in eastern cultures. This is why colour is regarded as having two types of *affordances* (Kress and van Leeuwen, 2001). The first type of affordance is origin or association. Consequently, the second type of affordance relates to the different features of colour which are: value, saturation, purity, modulation, differentiation and hue. In view of this, Kress and van Leeuwen (2001) believe that, 'colour as a mode is entirely distinct from language as a mode.' To them, seeing the word 'BLUE' and seeing the colour 'BLUE' creates entirely different experiential effects: hearing the word *blue* is not the same as seeing a deeply saturated *blue* (2001, p.27). In other words, colour is a natural phenomenon that has great psychological impact in visual communication. It has strong influence on the feelings and emotions of people (Abdulasheed). Thus, it has a considerable semiotic significance in

communication. However, the meanings of colours in visual communication are usually context- determined.

Colour is, therefore, an important tool in any form of visual communication as it can elicit different moods and effects from different people at the same time. Gribbons cited by Abdulrasheed (2011, p.51) contends that ‘colour is a form of communication in itself and a powerful one. It has complicated effects on the human body – both physiological effects (like making you hungry) and emotional effects (like making you sad)’. Ads use colours to communicate, and advertisers have known for years how to use colour. Have you ever noticed a bright green ad, say a newspaper that keeps drawing your eye toward it? Or looked at an ad for something expensive and realized how elegant the ad looked? Some of that is done with colour. (cited in Abdulrasheed 2011, p.51).

METHODOLOGY

The study adopted the mixed method research design by combining both the quantitative and qualitative method in its analysis. While the qualitative method is predominantly used. the quantitative method was used in aspects of the analysis as the data and objective dictated.

The qualitative method allows for flexibility, while the quantitative method enjoins accuracy largely. Hence, the combination of the two methods helped in balancing the outcomes of the research.

Data Presentation

The data comprised of 30 purposively selected banks advertisements from 3 prominent banks used by both young and old people. The banks selected are: First Bank, Zenith Bank and Access Bank. The primary data were from television advertisements uploaded on the pages of selected banks YouTube channels through the internet. For survey, data collection process was through the administration of questionnaires.

Data Analysis Procedures

For this study, the adverts were watched and listened to critically and transcribed from verbal to written texts. The moving objects were screen shot into motionless clippings for ease of analysis. the visual images were analysed using Kress and Van Leeuwen’s reading images of (2006) and Multimodal discourse analysis of (2001) while the verbal elements were analysed, using Halliday’s (1994) meta discourse theory.

For survey, the data collected were analysed descriptively. The descriptive statistics employed were frequency and percentages.

ANALYSIS, RESULTS, FINDINGS AND DISCUSSION OF FINDINGS

Research Question 1: How effectively do the hidden meanings from the visual images, verbal and linguistic modes in the advertisements co-articulate to communicate to the consumers/ viewers?

Table 1: Visual Images, Verbal and Linguistic Elements in Television Advertisements

Visual Images, Verbal and Linguistic Elements in Television Advertisements	Level of Agreement*0%				Overall	
	1	2	3	4	5	%
Sounds in banks' television advertisements call my attention to the advertisements	46.9	34.1	5.2	6.9	6.9	100%
Unfamiliar music in banks' television advertisements negatively affects my decision	10.7	34.1	16.9	29.3	9.0	100
Slogans of banks being advertised communicate to me	31.0	48.6	4.1	8.3	7.9	100
Unfamiliar music enhances attention	15.5	40.7	10.3	24.1	9.3	100
Sound in banks' television advertisements sustain my interest in watching the advertisement	27.6	52.8	5.5	7.9	6.2	100
Sound in banks' television advertisements communicate to me	18.3	59.0	4.1	10.7	7.9	100
Familiar music in banks' television advertisements positively influences my decision	35.5	31.0	7.2	16.9	9.3	100
Bright Colour in banks' television advertisements sustain my interest	17.9	56.6	5.9	13.4	6.2	100
Dull colours in banks' television advertisements do not sustain my attention	26.6	39.0	9.0	15.5	10.0	100
Specific colours in banks' television advertisements convey meanings to me.	18.6	44.1	5.5	16.6	15.2	100

The use of a particular colour for a brand enhances product recall.	40.3	37.9	8.3	4.8	8.6	100
Images in banks' television advertisements communicate to me	30.7	51.7	3.1	7.2	7.2	100
Through images in banks' television advertisements, I always have positive impressions about the banks being advertised	30.7	40.0	6.9	10.7	11.7	100
The position of models in television advertisements convey different meanings to me	19.7	43.1	6.9	17.2	13.1	100
Images in banks' television advertisements make messages in the advert more understandable	44.8	36.9	4.5	5.2	8.6	100

*Source: Author's computations from field survey, 2018.*Scale: 1= Strongly Agree 2= Agree 3=Neutral 4=Disagree 5=Strongly Disagree.*

The data in table 1 indicated that, respondents which represent 46.9% of the total respondents strongly agreed that *sounds* in the banks' television advertisements call their attention to the advertisements while 34.1% of the respondents agreed that unfamiliar music in banks' television advertisements negatively affects their decision and 48.6% of the respondents agreed that slogans of banks being advertised communicate to them meaningfully.

By implication, the majority of the respondents that constituted 40.7% of the respondents agreed that unfamiliar music enhances their attention while 52.8% of the respondents agreed that *sound* in banks' television advertisements sustain their interest in watching the advertisements and 59.0% of the respondents agreed that *sound* in banks' television advertisements communicate them. Moreover, the data in table 1 reveal that 35.5% of the respondents strongly agreed that familiar music in banks' television advertisements positively influences their decision, while 56.6% of the respondents agreed that bright colour in banks' television advertisements sustain their interest. 39.0% of the respondents agreed that dull colours in banks' television advertisements do not sustain their attention. Conversely, 44.1% of the respondents agreed that specific colours in banks television advertisements convey meanings to them while 40.3% of the respondents strongly agreed that the use of a particular colour for a brand enhances their product recall. 51.7% of the respondents agreed that images in banks' television advertisements communicate to them.

40.0% of the respondents agreed that through images in banks' television advertisements they always have positive impressions about banks being advertised

while 43.1% of the respondents agreed that the position of models in television advertisements convey meanings to them. 44.8% of the respondents strongly agreed that images in banks' television advertisements make messages in the advert more understandable to them.

Research Question 2: To what extent do the verbal and linguistic elements in the television advertisements conform to the language in use in the Nigerian context?

Table 2: Extent of Verbal and Linguistic Elements in TV Advertisements Conform to the Language in Use in the Nigerian Context

Verbal and Linguistic Elements in Television Advertisements on Viewers' Behaviour	Level of Agreement*0%					Overall %
	1	2	3	4	5	
The meanings of the words in the banks' television advertisements conveyed are clear to me	45.2	37.6	3.4	5.5	8.3	100
The words used in the banks' advertisements convey cultural meanings to me.	18.6	36.9	12.1	16.6	15.9	100
Sometimes, I don't understand some words used in banks' television advertisements	27.9	34.5	9.3	19.3	9.0	100
The words used in the banks' television advert convey capitalist ideology	17.9	39.0	8.3	14.8	20.0	100

*Source: Author's computations from field survey, 2018.*Scale: 1= Strongly Agree 2= Agree 3=Neutral 4=Disagree 5=Strongly Disagree.*

The data in table 2 indicates that majority of the respondents which constituted 45.2% of the total respondents strongly agreed that the meanings of the words in the banks' television advertisements conveyed are clear to them. In addition, 36.9% of the respondents agreed that the words used in the banks' advertisements convey cultural meanings to them. While 34.5% of the respondents agreed that sometimes they do not understand some words used in banks' television advertisements, 39.0% of the respondents agreed that the words used in the banks' television advert conveyed capitalist ideology.

Table 3: Impact of Visual Images, Verbal and Linguistic Elements in Television Advertisements on Viewers' Behaviour

Impact of Visual Images, Verbal and Linguistic Elements in Television Advertisements on Viewers' Behaviour	Level of Agreement*0%					Overall	
	1	2	3	4	5		%
Contents of messages in banks' television advertisements enhance my patronage		44.5		31.4	6.9	8.6	100
Contents of messages in banks' television advertisements enhance the product's recall		32.1%		48.3	3.4	7.2	100
Contents of messages in banks' television advertisements win my preference for the product		36.6		34.5	8.3	11.4	100
Contents of messages in banks' television advertisements appeal and win my conviction		24.1		46.6	8.3	10.0	100
The advertising message of the bank being advertised portrays the bank's services		35.5		42.1	5.5	7.9	100

*Source: Author's computations from field survey, 2018.*Scale: 1= Strongly Agree 2= Agree 3=Neutral 4=Disagree 5=Strongly Disagree.*

The data in table 3 indicate that majority of the respondents that constituted 44.5% of the respondents strongly agreed that contents of messages in banks' television advertisements enhances their patronage. While 48.3% of the respondents agreed that contents of messages in banks' television advertisements enhance the products' recall, 36.6% of the respondents strongly agreed that contents of messages in banks' television advertisements win their preference for the product.

The data also show that 46.6% of the respondents agreed that contents of messages in banks' television advertisements appeal and win their conviction and lastly, 42.1% of the respondents agreed that the advertising message of the bank being advertised portrays the banks' services.

In summary, it was strongly agreed by the majority of the respondents that the contents of messages in banks' television advertisements enhance patronage, products' recall, increased preferences for and conviction about banks' products. Therefore, it is

reasonable to conclude that the viewers' interpretations of evaluative meanings in the banks' television advertisements in Nigeria are good and positive.

CONCLUSION

In conclusion, it was strongly agreed by the majority of the respondents that the contents of messages in banks' television advertisements enhance patronage, products' recall, increased preferences for and conviction about banks' products. Therefore, it is reasonable to conclude that the viewers' interpretations of evaluative meanings in the banks' television advertisements in Nigeria are good and positive.

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