



## Discoursing children characteristics of Zenith bank®, Nigeria, advertising: an expression of clause as representation

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### APA Citation:

Dalamu, T. O. (2020). Discoursing children characteristics of Zenith bank®, Nigeria, advertising: An expression of clause as representation. *Journal of Language and Linguistic Studies*, 16(1), 333-365. Doi: 10.17263/jlls.712842

Submission Date: 25/02/2019

Acceptance Date: 19/01/2020

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### Abstract

This study illuminated the strategy of Zenith Bank®, employing characteristics of children as fascinating instruments to persuade parents-cum-guardians to open a ZECA account for their children. Mrs. Bonke and the author randomly collected the advertisements for one year and nine months with a camera, utilizing a laptop to adjust the advertising frameworks. The author stratified the advertisements, enabling nine advertisements, entwined with features of children, for appropriate analysis. The application of Systemic Functional Linguistics' 'Clause as Representation' facilitated the calibration of the recurrences of the clause processes and circumstantial devices. Nevertheless, tables and graphs explicated the frequency and flow of the grammatical components. The study revealed that Material (holds, give and starts), Mental (matters to, smiles and experience), and Behavioral (speaks and mimic) processes dominated the texts; whereas Location (in your best interest, today and away from me) and Cause (for the first time and of building towards a brighter future) are major enhancing informative mechanisms. The verbal modes and non-verbal modes exhibited general facilities and specific elements in the communications. Some of the universal aspects are open a ZECA account, special memories, the grey background and the Zenith Bank logo. The Hold, The Smile, The Step and The Mimic are parts of the definite building blocks of the advertisements, which appeared in the form of maternal affiliation, paternal partnership, and the child's image. The investigation further demonstrated these modes in connotative figures. Among others, the images of hands in Plates 1 and 9 reflected strong ties among Zenith Bank's stakeholders. Owing to the innovativeness of these advertisements, one might call for the production of advertisements in marital domains because such constructs might engender deep love in family affairs.

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*Keywords:* Advertising; clause as representation; connotation; denotation; discourse

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## 1. Introduction

In recent time, capitalism has led to large quantities of production of goods and services. Such industrial deed does not only entice competition (Sklair, 1994), but a large production of products has become a challenge to manufacturers (Hodgson, 2015), whose intention is to sell the manufactured goods and services (Ratliff & Rubinfeld, n.d.). To this end, advertising has become a quick-witted phenomenon of influencing human desires for consumption (Friestad & Wright, 1994, Campbell & Kirmani, 2000; Fecteau & Munoz, 2006). Doing just that, one might say, needs a well-structured strategy to convince the target audience. It is the consciousness of the *modus operandi* of conviction, in Dalamu's (2018b) exhibition, that informs the publicist's behavior of appealing to consumers' emotional senses instead of logical intellects. Myers (1986) recognizes that approach to comment that;

[...] advertising is an aid to the supply demand equation, informing consumers of their choices, easing the flow of distribution and pioneering the cause of new goods about to enter the market place, it is also patently clear that rational man does not necessarily make rational choices on the basis of this information (p. 12).

The psychological inducement operates in advertising frames to promote the product as a means of provoking consumers to patronization. In parallel with that persuasive flame, Zenith Bank<sup>2</sup> has perceived children characteristics as a channel of stimulating the public to one of its financial products.

By children characteristics, this study refers to the children behaviors as social values that advertisers deploy to overtly stimulate consumers. Children attitudes towards the issues of life seem to function as the publicists' selling point of connecting parents and guardians to the message of advertising frameworks (Calvert, Jordan & Cocking, 2002; Martinez, Sandberg & Jarlbro, 2013). Dalamu (2017c) particularly suggests that the tactic of utilizing children behavioral features as advertisements' (henceforth: ads) nuances rests on the assumption that children and parenting persons have strong, and perhaps, unbroken relationships. Children characteristics, in John's (1999), Valkenburg and Cantor's (2002), and Calvert's (2008) points of view, have three distinctions of physical, socio-emotional, and cognitive spheres.

From the physical domain, children fall in love with small group cooperative games, associated with long periods of free plays, as well as development of eye-hand and body coordination (Lapierre, 2013). As side attraction is paramount to children, Pike and Jennings (2005) add that physical affection inspires children to have a strong drive towards toys. The socio-emotional hemisphere, as Wallis (2010) and Vega (2009) elucidate, points to dramatic plays and enjoyment of praise or exaltation that children receive from adults. At this juncture, children are eagerly adventurous, as initiated by elderly people. Such quality sensitizes children to explore, in Klein and Foerster's (2001) perspective, new materials and equipment. Sometimes, children also involve in certain responsibilities that are handy, though with an element of selfishness. The cognitive inclination, one might argue, is similar to socio-emotional status. This is because children understand language as these individuals are enthusiastic and disposed to learning curves. A sense of humor also characterizes children's cognitive fondness.

Significantly, there is no shortage of substantiation that advertising, in connection with children, has attracted scholars (Calvert & Wilson, 2008), rather there are numerous evidence to that effect. Given that authentication, McQuail (2010) and Potter (2011) discuss overt communication models, which make children vulnerable to advertising (Nairn & Fine, 2008). Advertising distraction, being the domain of Kuisma's (2015) and Martinez's (2016) research areas, creates aggression and embarrassment (Anderson & Bushman, 2002) for children of certain age (Harris, Speers, Schwartz, & Brownell, 2012). Andersen (2002) explains that children have strengths for understanding ads, specifically those ones

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<sup>2</sup> *Zenith Bank* is a reputable financial institution in Nigeria.

accommodated with relevant pictures and multi-visual facilities (Itti & Kock, 2001; Hendersen, Brockmole, Castelhana & Mack, 2007). As Diamond's (2013) exploration reflects children's responses to restrict advertising components, Jorlbro (2001), Munoz and Everling (2004), and Sjöberg (2013) explicate the influences of governmental agencies in protecting children from squeamish advertising frameworks.

Consequently, this study is a contribution to earlier endeavors. As an interdisciplinary exploration, this research investigates the ways in which Zenith Bank employs some characteristics of children to encourage readers to patronize their services. The concept of Clause as Representation, as Halliday and Matthiessen (2004) espouse, primarily functions as an instrument of data analysis. Thus, this work is distinct from Awonusi's (1996) expressions on political communications, Adedun's (2006) literary devices of ads, Osoba's (2014) and Dalamu's (2017b) explorations of Anglo-Nigerian Pidgin, regarding the Nigerian advertising industry. In addition, connotation and denotation expressions (Gieszinger, 2001) operate as the secondary processing tools of pictorial elements of the ads. Thus, these theoretical models will yield useful meaning potential of the Zenith Bank ads.

### *1.1. Literature review*

The hemisphere of the review of literature rests on the discourse of advertising in relation to the parent-child concerns. Thereafter, the theoretical survey offers explanations on Clause as Representation, denotation and connotation insights.

### *1.2. Advertising discourse and parents-children issues*

The discourse of advertising has no bounds. This remark is owing to fundamental issues that surround the communication enterprise such as dissemination of information, education, and selling of products to the target audience. In Adedun's (2008) sense, the intention of selling influences advertising experts to source for campaigned resources that have the prowess to compel consumers to purchase goods and services. The target audience, which Ang (1991) labels as the 'collective taxonomy', does not exclude anyone except for the constraint of legal implications. Parents as well as children, in the communicator's stylish workshops, are parts of the material collection sites. The situation of wheedling might take about three related shapes. These are (i) focusing on children as the target audience; (ii) focusing on parents as the target audience; and (iii) focusing on parents and children as the target audience. It is also possible that the advertisers' collective taxonomy could encompass consumers in their entirety.

When children are the target subject of advertising, ads socialize children in terms of the product's knowledge, as Gauntlett (2005) observes, in order to create economic awareness in return. Such understanding, in Livingstone and Helsper's (2006) manifestation, could awaken the consciousness of children in material wealth and social wellbeing. Particularly, the product's information, Blumberg, Williams and Kelley (2014) assert, tends to initiate in children the discursive notion of consumer behavior. It is worth stressing, as the communication, most times, entertains children, perhaps, of all age brackets, the internalized message escalates the knowledge of children about product's brands that are available in the market and features accompanying the goods (Blades, Oates, Blumberg & Gunter, 2014). Anyway, the latter is actually a motive of publicity. It is not hesitant that there are repercussions emanating from ads that target children (Harris, Sarda, Schwartz & Brownell, 2013; Jernigan, Ostroff & Ross, 2005). Consequently, governments and parents regulate, to a considerable extent, the nature of ads that children consume from the public domains. Parents' controls may result to certain conflicts (Buijzen & Valkenburg, 2003; Buijzen, 2007; Evans, Carlson & Grubbs, 2013; Spiteri, 2014).

Moreover, the focus of advertising on the parents and general public is seemingly as that of the children. In that wise, the advertising industry informs readers about the choice, characteristics, and

location of the product (Weinberger, Spotts & Markos, 2010). Besides highlighting better benefits of a product when compared with the other competing ones, the advertising communication aims at establishing the product as a worthwhile brand within a popular culture, thereby retaining consumer loyalty (Posner, 1974; Ambler, Broadbent & Feldwick, 1998). As publicists create and develop a new market, fulfilling the idea of product life cycle or product shelf life, regulatory bodies publish or circulate policies to checkmate excesses (Heckman, Flyer & Loughlin, 2008; Ambler, 1996). However, the kind of regulatory measures on children advertising modes, one must understand, is not at all times similar to the adolescent's and adult's themes.

### 1.3. Theoretical lens

The theoretical roof of this study covers the systemic dais of Halliday's 'Clause as Representation' and the terminologies of denotation and connotation. The former is primary because the concept accounts for the linguistic elements of the clauses, using semiotic slots. The latter is secondary as the paradigms contribute in offering explanations to the images in the ads.

#### 1.3.1. Clause as representation

In communicative domains, language possesses numerous resources employable to depict internal entities – beliefs, feelings, etc. and external entities – doing, acting, etc. in the worlds around humankind (Halliday & Hasan, 1985; Martin, 2016; Steiner, 2018; Dalamu, 2019d). As individuals interact one with another, these relational entities are what Halliday (1995) refers to as revealing some goings-on. The goings-on are content devices, in a Thompsonian argument, that are meaningful as well as analyzable in all facets (Thompson, 2004). However, the concept of realizing and analyzing the meaning potential of the clause in semiotic slots is known as Transitivity – the grammatical transpose of Ideational Metafunction. Butler (1985), and Halliday and Matthiessen (2004) explicate that processes, participant, and Circumstantials are functional facilities of interaction. Among the Halliday's tri-transitivity linguistic elements, the process is axiomatic in the mode of reflecting the flow of events, as shown in Figure 1 below.



**Figure 1.** Six processes in English (Halliday & Matthiessen, 2014)

The good reason for such significance, Eggins (2004) remarks, is that experience assists interactants to construct the world around individuals, where some entities execute worthwhile communicative projects (p. 213-215). Given the experiential exhibition in relation to the processes' fundamental tenets, Kress and van Leeuwen (2003) submit that the content of the clause determine its core meaning. As

illustrated in Figure 1, above, it is worth mentioning that Halliday's (1985) model of the goings-on has six processes.

Although, the disc in Figure 1, representing the six processes, presents the processes as being equal in their capacities, Halliday and Matthiessen (2004) categorize the processes into major and minor ones. Thus, Material, Mental and Relational processes are major, whereas, Behavioral, Verbal, and Existential are minor. The reason for being minor is that Behavioral, Verbal, and Existential processes operate at the borderlines of Material, Mental, and Relational processes (Bloor & Bloor, 2003; Dalamu, 2019a). The minor processes, Butler (2003a) emphasizes, are rarely functional in general communication engagements. In sum: Material processes account for the world of doing and happening; Mental processes denote a state of imagination and consciousness; Relational processes represent the goings-on of being and having; Behavioral processes signify human psychological attitudinal symbol; verbal processes signify the content of saying; and Existential processes depict referential events (Ravelli, 2000; Butler, 2003b, Fontaine, 2013; Dalamu (2017d).

As the processes are the crux of the Transitivity system, Halliday and Matthiessen (2014) point out that the process of the clause determine the labels of the participants. As a result of that quality, the participants of Material processes, as Bloor and Bloor (2013) explain, are dissimilar to the Mental processes. Furthermore, the circumstantial, as Martin (1992), and Christie and Unsworth (2000) suggest, are elements of the Transitivity, which provide additional information to the clause. As parasitic communicative components, in Dalamu's (2019b) approach, Circumstantials are mobile. Following Thompson (2014), the Circumstantials are of different classifications, made up of prepositional phrases, prepositional groups, and adverbials. These features, Thompson (2014) clinically submits that Circumstantials occur in any part of the clause with a wide range of possible conditions.

### 1.3.2. Denotation and connotation

Prominently, scholars have approached meaning derivation of an event from several dimensions (Chandler, 2012). Among others, there are denotative and connotative meanings. Fiske (1982) describes denotation as being literal while connotation is an entwined culturally associative meaning. It seems that denotation encompasses natural meaning based on the dictionary contents of the word. Connotation is a probable representation of contextual meaning that is open to interpretations in variegated forms. This is because Williamson (1995) attests that the norms of a society determine the meaning of an object in view. As a result of this, denotation and connotation exemplify the partnership between the signifier and the signified. This is perhaps a semiotic representation of two signifieds. That is, denotative signified connects readers to commonsensical meaning and connotative signified links recipients to cultural depiction of an entity (Dyer, 2005). The first degree of meaning is the understanding of a sign in the ordinary way. The second degree is the knowledge of a sign through cultural specific ideological and emotional standards. As Panofsky (1970) particularly argues, personal associations stimulate the obtainment of multiple meanings from a sign. By implication, everyone could recognize denotative signification; whereas connotative signification, which actually depends on denotative devices, needs conventional prerequisites for its elucidation.

Most advertising frameworks accommodate the text and image. Patently, either the text or the image has the propensity to function in the spheres of denotation and connotation, depending on the advertising stylists. With the assistance of language compendiums, Forceville (1996) claims that meanings of the text are sometimes obtainable. However, no dictionaries have such semantic prowess to reveal the meanings of the images. On that ground, Barthes (1986) initiates the deployment of the linguistic message as a revealer of the meanings of the image. Consequently, the concepts of anchor and relay are functional linguistic elements of interpretation in order to avoid ambiguity. Apart from unframed images

(Edell & Staelin, 1983; Kroeber-Riel, 1986), the anchorage function provides an unequivocal meaning to the image, while the relaying function is reciprocal, enhancing the meaning of the image.

#### 1.4. Research questions

The goal of this research effort is to demonstrate the strategies that Zenith Bank has employed to persuade readers and ensure that customers are loyal to its banking facilities and products. The following research questions are pilots of this study to elucidate the set goal

1. How has Zenith Bank constructed the goings-on in the clauses, communicating the processes as a flow of different contents?
2. In what forms has Zenith Bank employed augmentation devices to illuminate the intended information to the target audience?
3. Are there common and specific contents of advertising texts?
4. What are the contextual elements of the communications, which signify suggestive meanings?

This study has addressed these questions in order to create awareness on the motives for the Zenith Bank to utilize children characteristics to motivate readers.

## 2. Method

### 2.1. Participants

*Zenith Bank* has several ads focusing on the behaviors of children as a channel to encourage the parents-cum-guardians to consumption. Such ads are observable in newspapers, billboards, posters, flyers and the Internet. The newspaper, bill boards and Internet function as the sources of *Zenith Bank's* children ads for a reason of appropriateness (Keyton, 2006). Mrs. Bonke, a 36 year individual, joined the author to collect the ads meant to be analyzed and discussed. The choice of Bonke, a young woman, anchored on her knowledge of Lagos hinterland, where *Zenith Bank* branches are situated and displaying charming ads. Besides that, Bonke drives smoothly in the congested streets of Lagos.

The ads' harvesting durations were as follow: September 2017 to August 2018 represented the time for The Punch newspaper and the Internet collection activities, and January 2018 to September 2018 was the collection period from the billboard. The disparity in duration emanated in January 2018 when the analyst detected a children ad at the Idimu<sup>3</sup> branch of the *Zenith Bank*. Consequently, the author extended the on-going harvesting of the children ads to a new idea of visiting some *Zenith Bank* branches in other parts of Lagos, being the commercial nerve center of the Nigerian economy (Osoba, 2012; Oduwaye, 2012). Bonke and the author visited twenty branches of *Zenith Bank*. Fortunate enough, all the branches visited have seemingly similar communications. Hence, a population of 36 ads was harvested from The Punch newspapers, billboards and Internet, regarding the children ads.

### 2.2 Research design and instrument

The study adopted a quantitative sampling method in this study, which permitted the author to stratify the ads into nine sub-groups (Gentles, Charles, Ploeg & McKibbon, 2015). Thereafter, the writer selected only one ad from each stratum, operating as the representative value of other ads in the segments. There were two major devices that assisted the researcher in the collection procedures of the *Zenith Bank* children ads. These are: a Samsung WB50F<sup>®</sup> camera and an hp<sup>®</sup> laptop. The analyst used the camera to capture the ads from The Punch newspaper and billboards, which were later transferred

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<sup>3</sup> *Idimu* is a community in Lagos close to Ikeja, the Capital city of Lagos State.

to the hp® laptop for the necessary adjustment. Having relocated the 36 children ads in the laptop, the researcher employed the *Microsoft Picture Manager*® to regulate the ads into required shapes and sizes, without influencing the color contents. Conversely, the author printed out the 36 copies of the ads in order to select the subjects suitable for the analysis.

### 2.3 Procedures

The author classified the 36 population of the ads into nine categories, where one ad was chosen from each taxonomy (Charmaz, 2014), making nine ads to operate as the subjects. The contents of the children ads in relation to verbal and non-verbal modes and their structural qualities motivated the researcher to the choice of ads for investigation. Moreover, the delimitation of the population to nine subjects facilitated easy exploration and a quick decision on the communications. The nine ads also afforded the researcher the opportunity to avert unnecessary burden of texts, which might distract the focus of this study (Lichtman, 2013; De Vaus, 2014).

As discussed above in the theoretical mapping, Halliday’s ‘Clause and Representation’ serving as the tool of analysis for the theoretical concept, has a prowess to describe the Transitivity embodiment of the clauses in terms of structural components and semantic implications. As demonstrated in Table 1, below, the study presented the verbal contents in a table, whereas Figure 3 exhibits the application of the Transitivity terminologies to the texts of the ads. Following Bryman (2012), and Miles, Huberman and Saldaña (2014), this study has deployed a combination of quantitative and quality procedures to evaluate the communication meaning potential parameters. The complementary conception of quantitative and qualitative approaches necessitated their sequential applications in this study (Teddlie & Tashakkori, 2009). The qualitative provides the quantitative a tabulated and graphical leeway to account for the structural resources of the verbal texts, revealing their frequencies to readers (Maxwell, 2013; Patton, 2015). Nonetheless, the qualitative procedure further assisted in discussing the devices of the tables and graphs (Corbin & Strauss, 2015), illustrated as Tables 2 and 3, and Figures 3 and 4 latter.

### 2.4. Data presentation

Table 1, below, accommodates the clause structures of the *Zenith Bank* ads.

**Table 1.** *Zenith Bank* ads clauses

Text	Clause
1a	What matters to you, Matters to us too
1b	...experience Zenith ZECA - Zenith Children's Account ...in your best interest
2a	The Hold...
2b	The special moment// when your child holds your finger for the first time
2c	...give your child that and more to hold unto:
2d	Open a ZECA account today
2e	Special memories
2f	ZECA -Zenith Children's ccount
3a	The Smile...
3b	That special moment// when your child smiles for the first time
3c	...ensure your child smiles biggest through life.

Text	Clause
3d	Open a ZECA account today
3e	Special memories
3f	ZECA -Zenith Children's ccount
4a	The Step...
4b	That special moment// when you child takes his/her first step away from you.
4c	...help your child step into a brighter future.
4d	Open a ZECA account today
4e	Special memories
4f	ZECA -Zenith Children's ccount
5a	The Word...
5b	That special moment// when your child says his/her first word.
5c	...equip your child with the ability to create other genius moments
5d	Open a ZECA account today
5e	Special memories
5f	ZECA -Zenith Children's ccount
6a	The Mimic...
6b	That special moment// when your child mimics you for the first time
6c	...encourage his/her talent
6d	Open a ZECA account today
6e	Special memories
6f	ZECA -Zenith Children's ccount
7a	The Hi-5...
7b	That special moment// when your child gives you a hi-5 for the first time
7c	Bond with his/her over the values of building towards a bright future
7d	Open a ZECA account today
7e	Special memories
7f	ZECA -Zenith Children's ccount

### 2.5. Data analysis

Figure 2, below, illuminates the analysis of the *Zenith Bank* ads, characterized through children attitudes.

TEXT	What matters to you	matters to	us		
1a	Phenomenon	Pro: Mental	Senser		
1b	experience	Zenith ZECA - Zenith Children's Account	in your best interest		
	Pro: Mental	Senser	Circ: Location		
TEXT	The hold	[is]	that special moment		
2a	Token	Pro: Rel, ident	Value		
2b	when	your child	holds	your finger	for the first time
	Circ: Location	Actor	Pro: Material	Goal	Circ: Cause
2c	give	that and more	to hold	unto	
	Pro: Mat-	Goal	erial	Circ: Location	
2d	Open	a ZECA account	today		
	Pro: Material	Goal	Circ: Location		
2e	Special memories	2f	ZECA - Zenith Children's Acconut		
	Participant		Participant		

TEXT	The smile	[is]	that special moment			
3a	Token	Pro: Rel, ident	Value			
3b	when	your child	smiles	for the first time		
	Circ: Location	Phenomenon	Pro: Mental	Circ: Cause		
3c	ensure	[that]	your child	smiles	biggest	through life
	Pro: Material		Phenomenon	Pro: Mental	Senser	Circ: Extent
3d	Open	a ZECA account	today			
	Pro: Material	Goal	Circ: Location			
3e	Special memories	3f	ZECA - Zenith Children's Account			
	Participant		Participant			
TEXT	The step	[is]	that special moment			
4a	Token	Pro: Rel, ident	Value			
4b	when	your child	takes	his/her first step	away	from you
	Circ: Location	Actor	Pro: Material	Goal	Circ: Location	Circ: Loc.
4c	help	your child	step	into a brighter future		
	Pro: Mat-	Goal	erial	Cic: Location		
4d	Open	a ZECA account	today			
	Pro: Material	Goal	Circ: Location			
4e	Special memories	4f	ZECA - Zenith Children's Account			
	Participant		Participant			
TEXT	The word	[is]	that special moment			
5a	Token	Pro: Rel, ident	Value			
5b	when	your child	speaks	his/her first word		
	Circ: Location	Behavior	Pro: Behavioral	Behavior		
5c	equip	your child	with the ability	to create	other genius special moments	
	Pro: Mat-	Goal	Circ: Accompaniment	erial	Scope	
5d	Open	a ZECA account	today			
	Pro: Material	Goal	Circ: Location			
5e	Special memories	5f	ZECA - Zenith Children's Account			
	Participant		Participant			
TEXT	The mimic	[is]	that special moment			
6a	Token	Pro: Rel, ident	Value			
6b	when	your child	mimic	for the first time		
	Circ: Location	Behavior	Pro: Behavioral	Circ: Cause		
6c	encourage	his/her talent				
	Pro: Mental	Senser				

6d	Open	a ZECA account	today			
	Pro: Material	Goal	Circ: Location			
6e	Special memories	6f	ZECA - Zenith Children's Account			
	Participant		Participant			
TEXT	The Hi-5	[is]	that moment			
7a	Token	Pro: Rel, ident	Value			
7b	when	your child	gives	you	a hi-5	for the first time
	Circ: Location	Actor	Pro: Material	Goal	Attribute	Circ: Cause
7c	Bond with	him/her	over the value	of building towards a bright future		
	Pro: Material	Goal	Circ: Location	Circ: Cause		
7d	Open	a ZECA account	today			
	Pro: Material	Goal	Circ: Location			
7e	Special memories	7f	ZECA - Zenith Children's Account			
	Participant		Participant			
TEXT	The savings	[is]	that special moment			
8a	Token	Pro: Rel, ident	Value			
8b	when	your child	starts	saving		
	Circ: Location	Actor	Pro: Material	Goal		
8c	Open	a ZECA account	today			
	Pro: Material	Goal	Circ: Location			
8d	Special memories	8e	ZECA - Zenith Children's Account			
	Participant		Participant			
TEXT	Who	looks after	your best interest?			
9a	Phenomenon	Pro: Mental	Senser			
9a	experience	Zenith				
	Pro: Mental	Senser				

**Figure 2.** Analysis of *Zenith Bank ads*

One needs to mention clearly that, although the analysis in Figure 2 indicates Relational processes for certain clauses, as observable, for instance, in TEXT 2a, 3a, and 4a; the purpose for such identification is to assist the study to allot the appropriate participants for the clauses. For this reason, the punctuated Relational process, [is], revealed in the concerned clauses are not accounted for as part for the frequent communicative elements in Table 2 and Figure 4 below.

### 3. Results

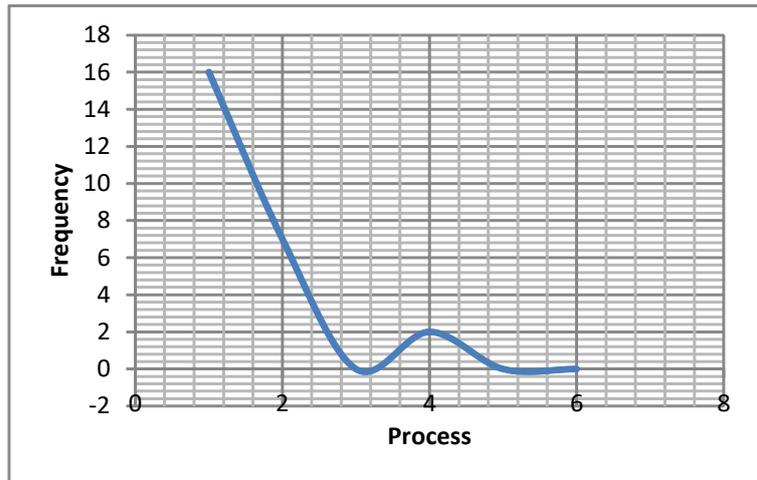
The study utilizes statistical facilities to illustrate the analysis in Figure 2. Thus, Table 2 and Figure 3 show the recurrence of processes, while Table 3 and Figure 4 display the frequency of circumstances in the *Zenith Bank* ads.

**Table 2.** Computation of processes of *Zenith Bank* ads

TEXT	Processes					
	Material	Mental	Relational	Behavioral	Verbal	Existential
1a	0	1	0	0	0	0
1b	0	1	0	0	0	0
2a	1	0	0	0	0	0
2b	1	0	0	0	0	0
2c	1	0	0	0	0	0
2d	0	0	0	0	0	0
2e	0	0	0	0	0	0
2f	0	0	0	0	0	0
3a	0	0	0	0	0	0
3b	0	1	0	0	0	0
3c	1	1	0	0	0	0
3d	1	0	0	0	0	0
3e	0	0	0	0	0	0
3f	0	0	0	0	0	0
4a	0	0	0	0	0	0
4b	1	0	0	0	0	0
4c	1	0	0	0	0	0
4d	1	0	0	0	0	0
4e	0	0	0	0	0	0
4f	0	0	0	0	0	0
5a	0	0	0	0	0	0
5b	0	0	0	1	0	0
5c	1	0	0	0	0	0
5d	1	0	0	0	0	0
5e	0	0	0	0	0	0
5f	0	0	0	0	0	0
6a	0	0	0	0	0	0
6b	0	0	0	1	0	0
6c	0	1	0	0	0	0
6d	1	0	0	0	0	0
6e	0	0	0	0	0	0
6f	0	0	0	0	0	0
7a	0	0	0	0	0	0
7b	1	0	0	0	0	0
7c	1	0	0	0	0	0
7d	1	0	0	0	0	0
7e	0	0	0	0	0	0
7f	0	0	0	0	0	0
8a	0	0	0	0	0	0
8b	1	0	0	0	0	0
8c	1	0	0	0	0	0
8d	0	0	0	0	0	0
8e	0	0	0	0	0	0
9a	0	1	0	0	0	0
9b	0	1	0	0	0	0
Total	16	7	0	2	0	0

Figure 3, below, represents the flow of processes in Table 2.

Process	Frequency
Material	16
Mental	7
Relational	0
Behavioral	2
Verbal	0
Existential	0



**Figure 3.** Flow of processes in *Zenith Bank* ads

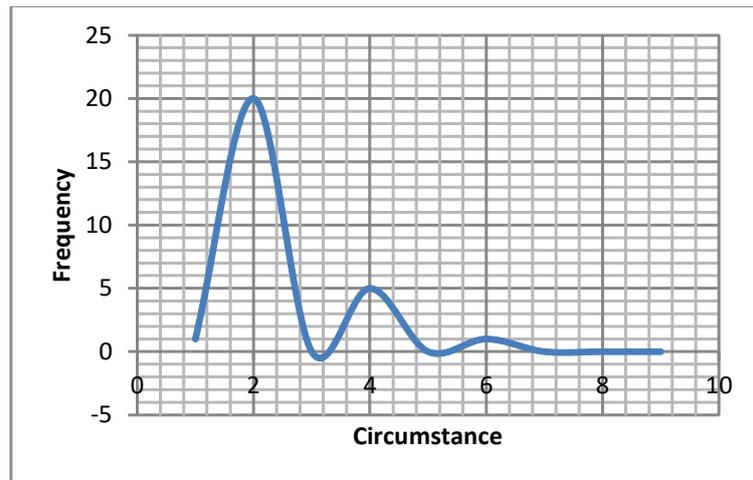
As demonstrated above, Figure 3 pinpoints the Material processes, with 16 points, as the most employed communicative facilities in the ads. The Mental processes are the next to that with seven points. Although, insignificant, the Behavioral processes score two points, making the elements part of the sensitizing devices. Moreover, one might say that the flow of the processes commences from the Material process to end with the Behavioral. By implication, the *Zenith Bank* advertising communicator enjoys the deployment of the Material processes, as elements of being and having to convince readers to patronization. One can also add that the utilization of the Mental processes becomes necessary in the communications in order to create emotional feelings for recipients. The publicist seems to connect such creativity to readers' body language in relation to children attitudes.

**Table 3.** Computation of circumstances of *Zenith Bank* ads

TEXT	Circumstances								
	Extent	Location	Manner	Cause	Contingency	Accompaniment	Role	Matter	Angle
1a	0	0	0	0	0	0	0	0	0
1b	0	1	0	0	0	0	0	0	0
2a	0	0	0	0	0	0	0	0	0
2b	0	1	0	1	0	0	0	0	0
2c	0	1	0	0	0	0	0	0	0
2d	0	1	0	0	0	0	0	0	0
2e	0	0	0	0	0	0	0	0	0
2f	0	0	0	0	0	0	0	0	0
3a	0	0	0	0	0	0	0	0	0
3b	0	1	0	1	0	0	0	0	0
3c	1	0	0	0	0	0	0	0	0
3d	0	1	0	0	0	0	0	0	0
3e	0	0	0	0	0	0	0	0	0
3f	0	0	0	0	0	0	0	0	0
4a	0	0	0	0	0	0	0	0	0
4b	0	3	0	0	0	0	0	0	0
4c	0	1	0	0	0	0	0	0	0
4d	0	1	0	0	0	0	0	0	0
4e	0	0	0	0	0	0	0	0	0
4f	0	0	0	0	0	0	0	0	0
5a	0	0	0	0	0	0	0	0	0
5b	0	1	0	0	0	0	0	0	0
5c	0	0	0	0	0	1	0	0	0
5d	0	1	0	0	0	0	0	0	0
5e	0	0	0	0	0	0	0	0	0
5f	0	0	0	0	0	0	0	0	0
6a	0	0	0	0	0	0	0	0	0
6b	0	1	0	1	0	0	0	0	0
6c	0	0	0	0	0	0	0	0	0
6d	0	1	0	0	0	0	0	0	0
6e	0	0	0	0	0	0	0	0	0
6f	0	0	0	0	0	0	0	0	0
7a	0	0	0	0	0	0	0	0	0
7b	0	1	0	1	0	0	0	0	0
7c	0	1	0	1	0	0	0	0	0
7d	0	1	0	0	0	0	0	0	0
7e	0	0	0	0	0	0	0	0	0
7f	0	0	0	0	0	0	0	0	0
8a	0	0	0	0	0	0	0	0	0
8b	0	1	0	0	0	0	0	0	0
8c	0	1	0	0	0	0	0	0	0
8d	0	0	0	0	0	0	0	0	0
8e	0	0	0	0	0	0	0	0	0
9a	0	0	0	0	0	0	0	0	0
9b	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>20</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>

Figure 3, below, represents the flow of circumstances in Table 3.

Circumstance	Frequency
Extent	1
Location	20
Manner	0
Cause	5
Contingency	0
Accompaniment	1
Role	0
Matter	0
Angle	0



**Figure 4.** Flow of circumstances in *Zenith Bank* ads

Out of the circumstantial structures in Figure 4, only four of the enhancing elements function to motivate the target audience. Obviously, Location, with 20 points, dominates the structures. Cause is the next enhancer with only five points. Extent and Accompaniment operate within the clime limit of one point respectively. The graphical position of Figure 4 is that, Location, perhaps, intimidates other circumstantial flairs in the communications' flow chart. This linguistic behavior acknowledges that the advertising practitioner deliberately utilizes Location augmentation in terms of time to reveal 'when' and in relation to place to illustrate 'where' to persuade the public.

#### 4. Discussion

This study approaches the discussion from a general perspective and the peculiar elements of the individual advertising schema. The general perspective appreciates the common phenomenal contents of PL 1 to PL 9. The individual examination singularizes PL 1 to PL 9 in order to decipher and understand the communicative messages of an ad. In addition, the notion of 'Clause as Representation', in connection to the analysis and outcomes, exhibited in Figures 2, 3 and 4, performs elucidatory description of the textual devices. Denotation and connotation ideas conceptualize the position of the images in the communications. As earlier stated, Halliday and Matthiessen (2004), and Dyer (2005), among others, are the theoretical insights that predicate the explanatory paradigms.

As there are many common informative accounts in the *Zenith Bank*<sup>®</sup> ads, I have discussed the common features of the images within the following perspectives. First, the grey color is normative as the background of PL 1 to PL 9, indicating coldness, and perhaps, distancing *Zenith Bank* from other banks of its equal. Such quality might make the bank exceptional in financial activities. The grey color also portrays the bank as being careful in handling customers, dedicating to getting good results, and focusing on long term prospects (Sells & Gonzalez, 2002). The logo, as shown in the upper right hand corner of the ads in exception of PL 9, exhibits a red color in addition to the grey color. Thus, the red color symbolizes *Zenith Bank* as a dynamic, passionate, and courageous financial firm that wisely demands the attention of readers. The red signification connotes a strong leadership, aggressively striving for successes, which might lure recipients to greatly emotionally become customers of the bank (PPG Industries, 2016). Furthermore, the advertiser illustrates the text, *ZECA – Zenith Children's*

*Account*, in multicolor. The multicolor configuration seems an aesthetic purpose as a means of reflecting children's tendencies of love for colors.

Second, there are four types of image depictions in PLs 1 to 9. These are: the mother-child representation in PLs 1, 4, and 7; the father-child representation in PLs 3 and 8; the child representation in PLs 5 and 6; and the hands representation in PLs 2 and 9. The maternal representation frequently occurs three times to indicate the affection of women for children. Projecting this characteristic three times, one might remark, is intentional. This is because the advertising practitioner might love to demonstrate to the world that the mother is primarily close to children. Two times regular recurrences of paternal representation connote the love of the father for children, as being next and second to the mother in family parenting circles. The representation of the child for two times signifies the behaviors of children at a tender age, which is to be an object of attraction for the public in its entirety. The two times depiction of human hands is a probable symbolization of cooperation, significantly needed in the family affairs.

Third, the textual devices with commonplace are *experience Zenith*, as in PLs 1 and 9; *Open ZECA account today*, functional in PLs 2, 3, and 8, *special memories*, operational in PLs 2, 3 to 8, and *ZECA – Zenith Children's Account* as explicated in PLs 2, 3, and 8. The imperative construct of *experience Zenith ZECA* has two denotative structures. These are: *experience* – Mental process and *Zenith ZECA* – the Senser. In this sense, there is no participating Phenomenon because the command clause is not a marked type. The Mental process is cognitive, enthralling readers to gather knowledge about the financial performances of *Zenith Bank*. Specifically, the Senser, that is, *Zenith ZECA* is particularly the subject of the promotion at this point in time. That focus seems the *raison d'être* for the ad to entice recipients to *Open a ZECA account today*. The maxim-imperate, which Halliday and Matthiessen (2004) refer to as demanding goods and services, is widespread from PL 2 to PL 8. The analyst might comment that such a textual stretch-cum-emphasis denotes the key message of the ads. The Material process, *Open*, tends to create a lasting relationship between a consumer and the bank. Contextually, *Open* typifies unimpeded access that a consumer will have in order to transact business with *Zenith Bank*.

As a communicative structure, *special memories*, is circulated from PL 2 to PL 8, so also is the fabrication of *ZECA- Zenith Children's Account* disseminated from PL 1 to PL 8. The mutual appearance, as earlier mentioned, is an indicator of prioritizing the orbit of the ads' spotlight. *Special memories* and *ZECA- Zenith Children's Account* are ordinary participants from the point of view of the systemic theory. This is owing to the fact that the process on the clause, which these structures do not have, attracts a particular participant to the clause (Thompson, 2014). Nonetheless, *special memories* and *ZECA – Zenith Children's Account* are deliberately punctuated phrases from the clause. It is noteworthy to stress that the linguistic unit, *special memories*, in the communicator's perspective, is mentally cognitive (Bowcher, 2018). This is because the textual facility hypnotizes readers to remember and recall some parenting events, knowing well that the memory is an organic faculty usual in all human beings. At this point in time, however, the *memories* of maternity and paternity are the events in focus. There are no doubts that *ZECA* is not an English lexeme; *Zenith Bank* management coined the lexicon. As elucidated in the communication formats, *ZECA* is a morphological realization from *Zenith Children's Account*; which Matthew (1974), Bauer (1983), Plag (2003), Booij (2007), and Lieber (2010) label as a compounding procedure. The formation quality shows the advertiser's freedom of word construction known as poetic license.

Having explicated some common communicative methods of the *Zenith Bank* ads; this study progresses to explain the communicative systemic paraphernalia of each ad in terms of the text and image. These children inclined ads, to the analyst, are characteristic of letter writing with a standard style. The justification for the suggestion is that PL 1 appears as the introductory part. PLs 2, 3 to 8 operate as the body, with adequate elaborations of *The Hold*, *The Smile*, *The Step*, *The Word*, *The Mimic*,

*The Hi-5* and *The Savings*. And PL 9 seems to conclude the messages projected to the target audience, questioning readers about the body that protects their *interest*.

Plate 1



In TEXT 1a, the advertising paradigm has *What matters to you, Matters to us*. The indicative clause, as an introduction, sensitizes beneficiaries to a particular issue that is important in their lives. However, the advertiser does not reveal *What matters* to readers yet. At this juncture, readers are kept in suspense. In a way, *What matters to you* is structurally denotative and semantically connotative. By implication, it becomes necessary for the audience to pick interest in reading the other similar ads for proper illumination of *What matters* to recipients.

Moreover, *What matters to you, Matters to us* construes readers and *Zenith Bank* management as operating in a similar level of reasoning, logic, and business transaction, creating a functional platform of ‘homophily’ (Bittner, 1985). The deployment of the Mental process, *matters to*, further manifests the desire of *Zenith Bank* regarding the target audience. As a mental systemic phrase, *matters to* could operate within the limelight of cognitive (e.g. *Your dream is my dream.*), desideration (e.g. *What you want is what I want.*), and emotive (e.g. *What you love is what I love.*) constructs. That being said, persuasion continues with the introduction of the *ZECA account* augmented with *...in your best interest*. Despite the call for cooperation, *Zenith Bank* tactically goes ahead to be neutral in the advantageous affair, claiming that the *ZECA account* is *...in your best interest*. It then implies that *Zenith Bank* tends to stay away from any gain from the proposal, rather *ZECA account* is a product that benefits only consumers.

PL 1 shows the image of a woman and child. The raising up of the child signals that the woman is playing with the child. The demonstration is simply denotative. Nevertheless, the goal of the images is symbolic for the love of a woman for a child is illustrated, which *Zenith Bank* explores. Without the text anchoring the images (Vestergaard & Schroder, 1985), the interpretation of connotation would have been in jeopardy. Consequently, *ZECA – Zenith Children’s Account* provides detailed meaning potential of the mother and child pictures.

Plate 2



The advertising constructs in PLs 2, 3 to 8 have splintered structures at the beginning with emphasis on *The Hold*, *The Smile*, *The Step*, *The Word*, *The Mimic*, *The Hi-5*, and *The Savings*, characterizing some children behaviors. Three distinct clauses decorate PL 2 with *The Hold* as the ardent device, laying emphasis on the grip of a child at a tender age. The three clauses are: *The Hold... that special moment; when your child holds your finger for the first time;* and *give that and more to hold onto.* *The hold*, as highlighted in the ad, has an applicable association with the motor neuron control unit, sensibility, and sensory processing and assistance of primitive grasp reflex (Azzam, 2012). *The Hold* hints readers about the good health of a child (Newman, Pearn, Barnes, Young, Kehoe, & Newman, 1984). Thus, an appropriate grip of the parent's hand seems a channel for the advertiser to connotatively ask that 'When your child can healthily grip your hand, what next?' The next action, in the advertiser's point of view, is to *open a ZECA account* that will take care of your child's future.

The advertising expert pinpoints *The Hold* as a behavior of the past, which is illustrated as that *special moment*. That uniqueness is the center of conviction for patronization. In that sense, *for the first time* creates logical reasoning for parents, who are the target audience. There is a call to flashback the memory lane in order to remember *the first time* that one's child *holds* the individual's finger. *Give that and more to hold unto* in TEXT 2c constructs a connection between the past, represented as *The Hold ... for the first time* and the present need, decorated as the opening of *a ZECA account*.

The systemic platform displays TEXT 2a in a splintered form, leaving only Token, *The Hold* and Value, *that special moment* as informative facilities. As readers have been left alone to suggest the missing structure of the clause (Thompson, 2004), the addition of an element of the copula verb, to be, (*is*) has made the construction a Relational identifying clause (Bloor & Bloor, 2004). TEXT 2b is a Material clause with *When* and *for the first time*, enhancing the process, *holds*, in terms of time and purpose.

The images of the parent and child's hands, operating as an indivisible entity, project both denotative and connotative relevance to the audience. The first insight is that two hands are joined together. The second idea, in a deep way, projects the parent-child ties, which seemingly are not disconnected. Nonetheless, the two positions, as explained, do not have any germane financial meaning to viewers (Forceville, 1996). The texts, accommodated in the plate, secure the message of the grip to recipients.

Plate 3



Three clauses are peculiar to Plate 3. These are: *The smile... that special moment; when your child smiles for the first time; and ensure your child smiles biggest through life.* TEXT 3a is a Relational clause, TEXT 3b is a Mental clause; and TEXT 3c is an amalgam of Material and Mental clauses. The dual processes, operational in the communicative sphere, one observes, is the reason for such complexity. In TEXT 3a, *The Smile* functions as the main point of connecting the audience with the intended message. Nonetheless, *The Smile*, in this context, is particular to *the first time* that a child exercises the act. Such *smile* occurs to a child between six to eight weeks, or perhaps, about three months (Wolff, 1961; Shimada, 1969; Takai, 2005). It is possible that the man of reference, as indicated in the frame, might not remember the actual time of the child's *first time* to smile. The *Zenith Bank* advertiser institutes an element of logical reasoning for the father and entire target audience.

The publicist demonstrates *smile* as a core text in the communication by deploying *smile* three times. TEXT 3a utilizes *smile* as Token; TEXT 3b employs *smile* as a Mental process; and TEXT 3c deploys *smile* as another Mental process. The repetition of *smile*, in my manifestation, is a matter of emphasis (Packard, 2007). TEXT 3c creates an impression, which commandingly excites readers to patronize the *ZECA account*, saying that *ensure your child smiles biggest through life.* By implication, the concept of *smile* references a preparation of financial sources for a child – a strategy to prepare the future for the child. When this is available, then a child, in the perspective of the advertiser, *can smile biggest through life.* This submission portrays availability of cash as a probable source of consistent joy and continuous laughter in human domains. In a simple term, *Zenith Bank* persuades parents to provide financial security for their children, who perhaps, might not have the opportunity that the parents currently have.

The attitudes of smiling of the father and child are iconic denotative without any ambiguity. Such behavioral modes have a verbal representation in the clauses. That is, *smile* as emphasized many times. However, the opening of a *ZECA account* in order to make cash available for the child now and future exhibits the connotative nature of the *smiles* of the father-cum-child.

Plate 4



Another special moment of infancy that the publicist uses to promote the *ZECA account* is *The Step* (the first step) of a child. TEXTs 4a, 4b and 4c communicate the verbal message in verbal forms. Thus, there are: *The Step... that special moment; when your child takes her first step away from you;* and *help your child step into a brighter future*. Although TEXT 4a is Relational, TEXTs 4b and 4c are Material with *take* and *help... step* as the Mental processes. In addition, TEXTs 4b and 4c have circumstantial devices of *when*, *away from you*, and *into a brighter future* pinpointing location. There is a need for these enhancing facilities in order to offer further information to *The Step* of the child. The Material construct, *when your child takes* explains to readers a period, in which a child attempts to scantily walk with his/her legs, commencing and performing a movement from one place to another, sometimes between nine months and two years (Wolff, 1987; Zelazo, 2013). In this case, the movement is the easy beginning experienced that a child undertake to go away, *for the first time*, from the parent.

Notably, TEXTs 4a and 4b are excitements whereas TEXT 4c is a request, influencing the parent to render appropriate assistance to the child. The request is *help your child step into a brighter future*. The request of a maternal aid is a connotative statement, which refers to the opening of the *ZECA account*. As illustrated in Plate 4, the denotative manner that the mother holds the hands of the girl to walk, is the same way that parents, who are the target audience, should *help their children to step into a brighter future*. *Brighter future* is a metaphorical way of imploring parents to empower their children with the power of affluence available to them now. The major way of doing that, as the *Zenith Bank* ad suggests, is to *open the ZECA account*. Seemingly though, as the child grows, the cash in his/her *ZECA account* also grows to increase in value. The text *help... step* and the action of the woman on the child are similar representative modes communicating the same meaning to readers (Vestergaard & Schroeder, 1985).

Plate 5



The first time that a child speaks a word, at the average age of six months (Freedman, 1974), which the publicist labels as *The Word*, is the communication anchor of Plate 5. TEXTs 5a and 5b expound *The Word* as the focus of the ad. The Relational clause in TEXT 5a points out that *The Word* as a *special moment*; TEXT 5a further reveals *The Word* as a behavior. Consequently, *when your child speaks his/her first word* is a Behavioral clause because of the process, *speaks*. One might stress that *when*, which seemingly appears as a hypotactic connection functions as a circumstantial element, indicating time (Halliday & Matthiessen, 2004). Unlike the actions of a child in terms of *The Hold*, *The Smile*, and *The Step*, the first time that a child speaks as campaigned in Plate 5 is probably hazy. This is because the talking of a child is attained in phases. Even with the involvement of the caretaker speech, a child still gets involved in pre-linguistic sounds known as cooing at the age of three to five months, and babbling at the age of six to nine months (Snow, 1989; Rochat, 2001). Thereafter, 12 to 18 months are the time for a child to produce one-word or the technical terminology of holophrastic stage. The two-word stage (18 – 20 months) and the telegraphic speech of two to three years precede the language acquisition process (Yule, 2010; Gabig, 2013). With these stages, the *first word* that the advertising communication refers to might not be identified. The *first word* that a child speaks could be imaginary to most parents, who are the audience, perhaps when such individuals are not observant.

One might argue that the innateness of language (McGilvray, 2006; Cowie, 2008; Grüter, 2014) informs the decision of the advertising practitioners to direct the parents thus: *equip your child with the ability to create other genius special moments*. Flashing back to some verbal elements of Plates 2, 3 and 4, there are: *give that and more to hold unto* (TEXT 2c); *ensure your child smiles* (TEXT 3c); and *help your child to step into a brighter future* (TEXT 4c). Nevertheless, TEXT 5c takes a different communicative dimension, stimulating parents to search for other opportunities to assist children. The advertiser utilizes the Material process, *equip... to create*, with a Scope, *other genius special moments* as the persuasive strategy. That manifestation suggests that there are other areas that parents could assist their children despite the little that parents could do concerning the child's language acquisition procedures.

The image of a child in Plate 5 is a non-verbal mode that displays a child, who raises her hands up and opens her mouth. Critically, one might not consider the iconic image as a talking subject. One, the opening of a mouth does not amount to speaking. Two, one might consider the opening of the mouth as a gestural mode of surprise. Three, the appearance might be termed as a laughing exercise. For the ambiguous message of the girl-child image (Leech, 1981), I might suggest that the image is connotative beyond the claim of speaking from the advertising expect. One understands that the print might face some challenges in representing the speaking/talking actions of an individual except through the callouts.

Plate 6



*The Mimic* is the communicative hub of Plate 6, as espoused in TEXT 6a (Nielsen, 2012). To this end, TEXTf 6b and 6c elaborate *The Mimic* quality, saying *when your child mimic you for the first time; encourage her/his talent*. The three clauses function as Relational, Behavioral, and Mental conversations. The Behavioral clause deploys *that special moment* in a reversible way as *The Mimic*. *The Mimic*, one might accent, is a sort of imitation in a ridiculous manner. In this context, the child takes the appearance of the parent in the form of camouflage. Thus, the reproduction is to model the activities of the parent, making the child ‘a flip of the same coin’ (Stephens, 2007; Over & Carpenter, 2013). As displayed in Plate 6, the child emulates the parent, as a role model, in the way that such parent has been practically using the telephone and personal computer e.g. a laptop device to achieve a goal. Besides the process, *mimic*, in TEXT 6b, the Behavioral clause employs the circumstance of location, *when*, and *for the first time*, cause, to augment the credible message.

By emphasis, a child is a human being, who loves to grow to adulthood. That might be a reason for the individual to ubiquitously consistently replicate the action of the parent somewhat at the age of 14 months (Fox & Worhol, 1999). This repetitive action has some benefits. *The Mimic* is a foundation of particular knowledge. The notion is a transmission of the parental way of life. And *The Mimic* is a conveyor of regional cultural ideas (Buchsbaum, Gopnik, & Griffiths, n.d.; Nielsen, 2006; Gopnik & Schulz, 2007). These are some of the probable features that the publicist considers to persuade the parent to *encourage* the child’s *talent*. Observations signify that *mimic*, as the crux of this communication, is not a *talent* because every child, in one way or another, copy the actions of the parents.

Critically, claiming that *mimic* is a *talent* seems a derail from the motivational matter arising. Perhaps, the advertiser did not consider the relationships between *mimic* and *talent* before projecting the ad to the public. To me, *mimic* and *talent* do not have similar semantic implications. Nonetheless, one might state that the opening of the *ZECA account* is paramount to *Zenith Bank*. Irrespective of the verbal content of affiliation, the cash saved on behalf of the child, when managed well, might influence the development of the *talent* of such an individual. The image of the child in action, as she duplicates the parent’s activities, using a cell phone and laptop is iconic without so much connotative implications. However, the verbal mode of *mimic* and the non-verbal modes of a cluster of images interconnect to communicate the mind of the advertiser to the target audience.

## Plate 7



Plate 7 contains three special clauses, different from all the other advertising frameworks considered earlier. These clauses are: *The Hi-5... that special moment; when your child gives yo a hi-5 for the first time;* and *Bond with him/her over the value of building towards a brighter future.* The disjunctive structures in TEXT 7a is Relational as one is at liberty to suggest the missing element of the structures in order to make appropriate meaning (Thompson, 2004). Inserting *[is]* as the deleted choice projects the clause as *The Hi-5 [is] that special moment,* where *The Hi-5* is Token and *that moment* is Value. *That moment* operates to identify *The Hi-5.* The advertising practitioner introduces TEXT 7b with a conjunctive marker, *when,* which also functions as a circumstantial element, indicating location in terms of time.

The Mental clause deploys *gives* as the process *with your child* and *you,* operating as Actor and Goal respectively. As a support of TEXT 7b, TEXT 7c is also a Material clause, utilizing the phrase, *Bond with,* as the process. On the ground that the clause is imperative, there is only *him/her* as the participant operative. However, *over the value,* pinpointing place and *of building towards a brighter future,* signifying a cause of the future are circumstantials, enhancing the semiotic implications of the Transitivity system. Among the systemic choices in TEXTs 7a, 7b, and 7c, *Hi-5* is, perhaps, the pivotal device of the communication. This remark is owing to the fact that *Hi-5* operates about two times in the clauses. Besides, the non-verbal images of the mother and child reflect *Hi-5* in practice. This axiom in Plate 7 inspires me to make brief comments about *Hi-5.*

Consequently, one might suggest that the idea of *Hi-5* represents a kind of greeting or a gesture of celebration, in which two people undergo an expression of admiration. The concerned people raise their hands above their shoulders and bring the fronts of the individuals' hands together with a force in the form of slapping each other's palms (Brigham, 1995; Pasricha, 2010; Martin, 2019). Friends, military officers, sports men and women, etc. are fond of this kind of celebration gesture. *Hi-5* seems to be curious between two people, who achieve a particular feel. Apart from the classic *HI-5,* other variants of the notion are 'Down low Hi-5', 'Victim misses Hi-5', 'Too low Hi-5', and 'Air five Hi-5'. Although *Hi-5* is an informal interjection, African-American low five culture (1920), French's Breathless movie (1960), Michigan State women's volleyball circuit (1960), and Murray State University basketball players (1970) are claims to its origins. Other reliable sources of *Hi-5* are: a gesture between Dusty Baker and Glenn Burke at Los Angeles Dodgers Stadium (1977), University of Louisville Cardinal basketball (1980), and ESPN 30 for 30 film (1982) (Spears, 2007; Lundmark, 2010; Mooallem, 2011; Peckham, 2012).

Moreover, there are little doubts about the iconic portrayal of the mother and child in the advertising plate. The hairstyle appearance of the child suggests to me that the child is a girl. Nevertheless, the sign

of the *Hi-5* that the mother-cum-child demonstrates has some connotative implications. Despite that the pieces of embedded meaning potential are not totally revealed. One observes such contextual meanings in the attributed circumstance of *a hi-5, for the first time*. This cause points readers to a successful event of the past that the mother and child celebrated. In addition, the Material going-on of *Bond with* reveals to the audience the continuation of earlier admiration, which should kindle the mother or parent to *open a ZECA account* for the child as a means of creating *a bright future for the child*.

. Plate 8



It seems that Plate 8 is the mission for the team of ads characterizing the behaviors of children in various dimensions. The crux of Plate 8, *The Savings*, attests to that claim. As *The Savings* is the core of Plate 8 so also the insight is the center point of attraction of Plates 2, 3 to 8. In addition to that remark, Plates 1, 2 to 8 have been clamoring for and exciting parents toward the *ZECA account*. Thus, Plate 8 comes in a ‘boldface’ to reveal the intention of *Zenith Bank*, promoting the *ZECA* product’s brand. The advertiser uses two different clauses to orchestrate the fundamental goal of the set of ads. These are: *The Saving... that special moment* and *when your child starts saving*. The first clause is Relational while the second one is Material. The goings-on [*is*] and *starts* mark the clause kinds. *That special moment*, in the viewpoint of the publicist, is *The Savings*. *The Savings* as the Token is probably the most important moment that all the other referential moments employed in the ads. *The Savings* in this environment exhibits the money that one saves that is neither spent nor used for anything. In a simple term, *The Savings* remains under the custody, management and protection of *Zenith Bank* (Bryant & Zick, 2006; Fisher & Anong, 2012).

Moreover, observations indicate that the *Zenith Bank* publicist tends to keep readers in suspense, using *open a ZECA account* without telling parents the next thing to do after that. The excitement through *The Hold*, *The Smile*, *The Step*, *The Word*, *The Mimic*, and *The Hi-5* keeps on progressing until Plate 8, where parents-readers receive a concise instruction to save in the *ZECA account*. Such suspense becomes necessary so that parents could understand the motive that they should *open a ZECA account* for their children. That is why *Zenith Bank* influences parents to flashback to first days of *special moments*’ depicting certain maternal-paternal social engagements. The advertising expert further emphasizes *The Savings*’ characteristic, submitting that *when your child starts saving* is a *special moment*. This remark clearly illustrates the heartbeat of the communication. In that sense, the commencement of *The Savings* for a child, using *a ZECA account* dominates all the other moments propagated in the ads.

That being said, the father, child and piggy bank are the major non-verbal modes of the ad. As these objects are iconic, the money on the ‘table’ and the laughing habits of the father and child have connotative contextual applications. On the one hand, the money of the ‘platform’ demonstrates the

prompt action of the father hearkening to the advertising instructions, which might serve to wheedle other parents to immediately swing to action. On the other hand, the laughter decorates the father and child as being happy with the enthusing campaigned *ZECA account*. Such attitudes might be considered as an endorsement for *ZECA account*. Hence, this is a probable sensitization for parents-readers.

Plate 9



Plate 9 is the culmination of the information that *Zenith Bank* disseminates to parents regarding the financial welfare of their children. The advertising communicator propagates the message through two clauses, explicated as: *Who looks after your best interest?*; and *experience Zenith*. The formal is interrogative, whereas the later is imperative. As the interrogative asks a question so also is the imperative commands and instructs parents on the next action to take (Halliday & Matthiessen, 2014). Nonetheless, the interrogative and imperative constructs are Mental clauses. The communication thus implies that the advertiser targets both the perceptive and cognitive capacities of the audience. TEXT 9a deploys the Phenomenon, *Who*, to challenge parents to think deeply on matters where their best interest lies. The choice might create a logical regurgitation on the affairs of their children. Consequently, *Who looks after your best interest?* seems to generate psychological impulses in the form of awareness to the parents. The construct might also function as a warning to the parents-readers, inspiring them to make appropriate decisions on issues concerning their children.

The Mental process, *looks after*, might connotatively be referred to as takes care of. That sheds light on and intimidates parents-cum-guardians to think on the institution or body that provides the needs and still keeps them safe. In other words, *Zenith Bank* queries parents on who is actually responsible for the welfare of their children wellbeing, even perhaps, the parents' welfare and financial safety? Probably, the parents have not had any trustworthy institution; *Zenith Bank* has made itself and its services available to the people. That is why the communicator introduces *experience Zenith* to the target audience. The choice of this command refers that the parents must understand *Zenith* and familiarize with the bank's products and services, in which the *ZECA account* takes the lead, as campaigned this time. Furthermore, the Senser, *your best interest* is ambiguous in some ways (Lagerwerf, 2002). One might articulate the following propositions: an activity that the parents are involved in as stakeholders; features of an entity that draw the parents' attention and make their conditions fair and safe; and the extra or superfluous cash that a bank pays a customer back on the individual's cash deposit after a while. In addition, *your best interest* might tend to signify an institution or a body that gives a client a better advantage over others by sharing the thoughts, goals, and ideas of an individual.

The non-verbal modes in Plate 9 express three hands in an iconic appearance. One might suggest that the hands are for either two or three persons: of the father, mother and child; the father and child; or the mother and child. Because these communicative elements are punctuated modes, it becomes a challenge to directly pinpoint whose hands the images are. Irrespective of the representations, the connotative

implication is that the hands are a signification of a strong bond, well-built relationship and tough rapport that must be intact and sustained. It is probable that *Zenith Bank* utilizes the sign as a metaphor (Lakoff & Johnson, 1980; Kövecses, 2010) of a desired connection among the parent, the child, and the bank, *Zenith Bank*, in order to affiliate and cooperate one with another.

## 5. Conclusions

Certain features, peculiar to children, are the focus of the *Zenith Bank* ads, as investigated in this study. The goal is simply to explore the characteristics of as convincing facilities to inspire the parents to *open a ZECA account* for their children. The motive of the account, in the advertiser's perspective, is to provide financial support and security for the future of the children. In the frameworks, linguistic-cum-communication apparatuses operate as stimulating devices.

Structurally, the analysis reveals the Material processes such as *holds*, *give*, and *starts* as the systemic choices, functioning at the height of the communications. Mental processes of *matters to*, *smiles* and *experience* and Behavioral process of *speaks* and *mimic* also play some parts in the messages of the ads. One observes the dominion of augmentation in the form of Location (*in your best interest, today and away from you*) and Cause (*for the first time and of building towards a brighter future*). Though insignificant, others in the spheres of enhancement are Extent (*through life*) and Accompaniment (*with the ability*). Moreover, there are frequent verbal and non-verbal modes, utilized as persuasive strategies. Among others, *open a ZECA account* and *special memories*; and the grey background color and the *Zenith* logo are textual and imagery devices widespread in all the ads. The specific communication elements are *The Hold* (Plate 2), *The Smile* (Plate 3), *The Step* (Plate 4), *The Word* (Plate 5), *The Mimic* (Plate 6), *The Hi-5* (Plate 7) and *The Savings* (Plate 8). Non-verbal modes in this category are the maternal affiliation (Plate 1, 4 and 5) and paternal association (Plates 3 and 8), and the images of the child (Plates 5 and 6). Besides, Plates 2 and 9 illustrate human hands as the pictorial modes of the communicative appliances.

However, the analysis further explicates these verbal and non-verbal modes within the auspices of connotative implications. Some of these inferences are as follow: *What matters to you matters to us too* as shown in Plate 1. This refers that the thoughts of parents dominate and control that of the advertiser. It is another way of encouraging the audience that *Zenith Bank* is operating just to satisfy customers. Also, the image of the child that the mother raises up in Plate 1 receives explanations through the verbal content of the *ZECA account*. There are verbal and non-verbal modes in Plates 3 and 8 displaying smiles. The modes replicating smiles elucidate a kind of joy that seemingly accompanies and overwhelms anyone, who has a financial bounty in his/her bank account. The *ZECA account*, as exemplified in Plate 4, represents a *bright future* as the imitating image connotes some activities that the parents execute, which children can also do. Moreover, the same vein that *Hi-5* indicates a past successful event of the mother and child so also is *look after* in Plate 9 means that the *Zenith Bank* will take care of the financial security's desire of the parents for their children. The study also contextualizes the holding of the hands in Plates 1 and 9 to depict strong ties among the parents, the child and *Zenith Bank* as the stakeholders of the communications and the bank.

These sets of ads are quite innovative for connecting the parents to the observable activities of children. Upon this backdrop I love to suggest that ads that demonstrate maternal and paternal 'ideologies' should be propagated more. Communications of such parameters have the capability to 'cement' family relationships. As one is aware that advertising resources seem inexhaustible, the publicists might extend their constructs to marital relationships for such campaigns might inspire some tolerance between couples.

## 6. Ethics Committee Approval

The author confirms that this study does not need ethics committee approval. (Date of Confirmation: 21.03.2020)

## Acknowledgements

The author appreciates Bashy Motors for the financial supports and Mrs. Bonke Adeyeni for the roles played during the advertising harvesting periods.

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## Çocukların Zenith bank®, Nijerya, reklamcılık özelliklerini keşfetmesi: reklam: bir cümlelerin temsil olarak ifadesi

### Öz

Bu çalışma Zenith Bank®'ın stratejisini aydınlattı ve çocukların özelliklerini ebeveynler-cum-guardianları çocukları için bir ZECA hesabı açmaya ikna etmek için büyüleyici araçlar olarak kullandı. Bayan Bonke ve yazar, reklam çerçevelerini ayarlamak için bir dizüstü bilgisayar kullanarak bir yıl dokuz ay boyunca reklamları rastgele bir kamerayla topladılar. Yazar, reklamları katmanlaştırdı ve uygun analiz için çocukların özellikleriyle iç içe dokuz reklamı mümkün kıldı. Sistemik İşlevsel Dilbilimin "Temsil Olarak Madde" nin uygulanması, madde işlemlerinin ve koşullu cihazların yinlemelerinin kalibrasyonunu kolaylaştırdı. Bununla birlikte, tablolar ve grafikler gramer bileşenlerinin sıklığını ve akışını açıklamıştır. Çalışma metinlere Maddi, Zihinsel ve Davranışsal süreçlerin hâkim olduğunu ortaya koymuştur; oysa Yer ve Sebep büyük ölçüde artırıcı bilgilendirici mekanizmalardır. Sözlü modlar ve sözel olmayan modlar, iletişimdeki genel tesisleri ve belirli unsurları sergiledi. Evrensel yönlerden bazıları bir ZECA hesabı, özel anılar, gri arka plan ve Zenith Bank logosudur. Muhafaza, Gülümseme, Adım ve Mimik, reklamların, ana ortaklık, baba ortaklığı ve çocuğun imajı şeklinde ortaya çıkan belirli yapı taşlarının parçalarıdır. Araştırma ayrıca bu modları çağrışımsal rakamlarla göstermiştir. Diğerleri arasında, Levha 1 ve 9'daki ellerin görüntüleri Zenith Bank'ın paydaşları arasındaki güçlü bağları yansıtıyordu. Bu reklamların yenilikçiliği nedeniyle, medeni alanlarda reklam üretimi talep edilebilir, çünkü bu tür yapılar aile işlerinde derin bir sevgi doğurabilir.

*Anahtar sözcükler:* Reklamcılık; temsil maddesi; çağrışım; anlam; söylev

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Dr. T. O. Dalamu earned a PhD from the University of Lagos, Nigeria, under a methodical supervision of Prof. Adeyemi Daramola, with specialization in Systemic Functional Linguistics, Discourse Analysis, and Digital Humanities in relation, mostly, to advertising communications. Currently, Dr. Dalamu is a member of International Systemic Functional Linguistics Association, and teaches English courses at Anchor University, Lagos, Nigeria. Nevertheless, this scholar has a variety of 29 publications in reputable international journals across the globe. See: [www.hq.ssrn.com/taofeekdalamu/papers](http://www.hq.ssrn.com/taofeekdalamu/papers), [www.academia.com/taofeekdalamuuniversityoflagos](http://www.academia.com/taofeekdalamuuniversityoflagos), and [www.researchgate.net.cdn/taofeekdalamu](http://www.researchgate.net.cdn/taofeekdalamu).