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**A MULTIMODAL STUDY
OF
BANK WEBSITES**

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Ph.D

The Hong Kong Polytechnic University

2015

**The Hong Kong Polytechnic University
Department of English**

A Multimodal Study of Bank Websites

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**A thesis submitted in partial fulfillment of the requirements
for the degree of Doctor of Philosophy**

February 2014

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ABSTRACT

As technology advances, banks promote their products and services on the Internet. Yet there has been little research on the genre of bank websites in marketing contexts. This study, focusing on the Corpus of Hong Kong Bank Brochure Websites (HKBBW), investigates the multimodal features of bank brochure websites, adopting the socio-semiotic multimodal approach (Kress, 2010) and the critical genre approach (Bhatia, 2004).

A variety of modes, namely image, colour, layout, hyperlink and writing, are found on bank brochure websites. Images are examined by adopting the visual grammar (Kress and van Leeuwen, 2006). Hyperlinks are examined in terms of generic and specific links (Askehave and Nielsen, 2005). Image-text relations are explored based on elaboration and extension (van Leeuwen, 2005).

Findings show that layouts and colours reflect cultural differences among financial institutions and project institutional identities. Visual analysis shows that representational structures make readers capable of interpreting the information communicated by images thanks to their familiarity to the contexts. With respect to the interactive meaning, readers are positioned to interpret the meaning potentials of images with objective standpoints. When the images contain both object and human participants, the latter ones are usually highlighted to integrate all the elements into a meaningful whole, because they are pictorial representations of potential customers.

Wmatrix (Rayson, 2009) is used to analyse the corpus of HKBBW and the fourteen move sub-corpora. The findings suggest three categories of keywords. Ideational keywords tend to: (1) provide the information about financial business or financial services; (2) identify the parties involved in financial services of mortgage or loan; (3) indicate the geographical contexts; (4) modify the nominal information; and

(5) communicate the actions. Textual keywords indicate options or possibilities. Interpersonal keywords enable and achieve interactions in discourse. The key semantic fields in the corpus of HKBBW could be classified into six semantic sets, functioning to: (1) present the contents of financial products or services; (2) modify the features of financial products; (3) indicate the relationships in financial business; (4) describe the actions involved in financial services; (5) circumscribe the description of financial products or services; and (6) highlight the value and quality of financial services. The keywords and key semantic fields specific to each move manifest particular features to fulfil individual communicative functions.

From the socio-cognitive perspective, it is found bank brochure websites, though perceived as a marketing genre, are more informative than promotional, which tend to colonise four discourses through interdiscursive appropriation and manifest two dimensions: (1) in terms of multimodal modes, colonising written discourse and web-mediated discourse; (2) in terms of communicative purposes, colonising promotional discourse and informative discourse. From the socio-critical perspective, the genre shows a rich array of discursive practices shaped in response to disciplinary norms and professional practices in financial services.

The study proposes a model for exploring discourse realisation in Internet marketing contexts, and describes both theoretical and educational implications, aiming to enrich the understanding of web-mediated genres and enhance the discursive competence of professionals in Internet marketing.

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Chapter 1 Introduction

1.1 Background

Globalization has brought about increasing international competition in the financial market. An important strategy for financial institutions to enhance competitiveness is to design and produce financial promotional materials to both manage their public image and to draw potential customers' investment interests, echoing Bhatia (2005: 213):

...the most significant changes were found in the eighties in traditional financial sectors, especially in banking and investment, which turned advertising into a subtle art form rather than traditional hard selling.

Scholars have examined various kinds of financial promotional materials in the business and financial services industry in various communication media and channels, such as advertisements, commercials, posters, brochures, and websites. Promotional materials can be in print or web-mediated. The Internet as 'a knowledge-based information technology' revolutionises the traditional way 'in which we produce ideas and contents and how we encode and decode them' (Petroni, 2010: 280). Web-mediated material has 'clear advantages over printed company material in terms of costs, space, and availability' (Pollach, 2003: 279).

A brochure refers to 'a pamphlet or booklet, esp. one containing summarized or introductory information or advertising' (Collins English Dictionary and Thesaurus,

1993: 139), and a printed piece of six or more pages, published only once and distributed to special publics for a single purpose (Newsom and Haynes, 2011: 314). Financial institutions, such as banks, often use this kind of literature to promote new financial products or services and arouse the potential customers' interest in investment. Customers can get bank brochures over bank counters free of charge. In essence, bank brochures help to build a direct channel between banks and customers and perform interpersonal, communicational and promotional functions. With the widespread use of the Internet, there has been immense growth in promoting financial products via bank brochures on the websites for marketing purposes.

Some studies have been carried out on promotional discourses in financial services or banking settings from a linguistic perspective (e.g. Albers-Miller and Stafford, 1999; Albers-Miller and Straughan, 2000; Bhatia, 1991; Fuertes-Olivera et al., 2001, Lee, 2005; Lunga, 2007). Some studies have explored web-mediated genres for professional purposes, such as tourism websites (e.g. Hallett and Kaplan-Weinger, 2010; Govers and Go, 2005), corporate websites (e.g. Callision, 2003; Pollach, 2003, 2005, 2011; Salvi and Turnbull, 2007), consumer-opinion websites (e.g. Pollach, 2008), and bank websites (e.g. Brinck and Gergle, 1998; Eriksson et al., 2005; Southard and Siau, 2004; Waite and Harrison, 2002). But none of them have examined the genre of bank brochures presented and delivered on websites (henceforth called 'bank brochure websites'). The present study aims to bridge the gap by conducting a multimodal and genre-based study on bank brochure websites in order to offer insights into bank marketing discourse and professional

communication in the financial industry in Hong Kong. The findings of the study will have implications for other kinds of web-mediated promotional materials in other companies and other industries.

1.2 Rationale for the study

The Internet has brought about changes to existing genres and resulted in new ones (Crowston and Williams, 1997). Shepherd and Watters (1999) have identified six types of ‘web-mediated genre’ (Askehave and Nielsen, 2003, 2005), or ‘cybergenre’ (Pollach, 1999, 2006), namely home page, brochure, resource, catalogue, search engine, and game. Marketing seeks to ‘maintain and increase consumer use of goods or services’ (Eriksson et al., 2005: 201). On-line marketing prevails as ‘a popular marketing tool’ (Wu, 2001:3). The use of the Internet as a channel for marketing in financial services is mushrooming (Eriksson et al., 2005: 200). In Hong Kong, among the four major banking channels, namely branch banking, ATM, telephone banking, and internet banking, internet banking has ‘the greatest potential for development’ (Wan et al., 2005: 270); however, the internet banking market is far from ‘saturated’ in Hong Kong (ibid.: 270).

The present study examines the web-mediated genre of bank brochure websites, which serve as the major type of promotional materials for on-line marketing of various bank products and services. It analyses bank brochure websites in English. While Chinese and English are both official languages of Hong Kong for the purposes of communication between the Government or any public officer and

members of the public (The Official Languages Ordinance, 1974), English is widely used across various industries or sectors in Hong Kong, particularly in global business interactions (Cheng and Kong, 2009).

The rapid globalisation process in the last decade shows that industries and businesses have modified their global marketing strategies. Financial services represent a typical setting involving negotiation of different cultural values and practices. As a renowned international financial centre, Hong Kong serves as both a competitive platform for international business interactions and an ideal research site for examining intercultural and global business and professional communication.

This study sets out to examine the genre of bank brochure websites. Genre theory has been employed in the study of the emergence of new media within the web-mediated contexts (e.g. Ihlstrom, 2004; Marco, 2002; Orlikowski and Yates, 1994; Petroni, 2011). Genre is generally considered as social action (Miller, 1984) and ‘situated’ (Ihlstrom, 2004: 55), regarded as a recurring communicative event which occurs in specific situations and among the members of a specific community (e.g. Berkenkotter and Huckin, 1995; Bhatia, 2004; Ihlstrom, 2004). Genre approach is critical in understanding professional discourses, as it presents ‘the intellectual scaffolds on which community-based knowledge is constructed’ (Berkenkotter and Huckin, 1995: 24). A genre serves to achieve a set of communicative purposes (Bhatia, 1993, 2004; Swales, 1990), which determine the intrinsic properties of the genre ‘in terms of schematic structure, style and content’ (Marco, 2002: 42) and denote ‘a rationale or reason for enacting the communication’ (Ihlstrom, 2004: 55). A

genre, not simply representing a type of text, involves a specific mode of ‘text production, distribution and consumption’ (Fairclough, 1992: 126). In essence, a genre includes texts that have a similar set of purposes, mode of transmission and discourse properties (Roberts, 1997). Cybergeneres, as new genres or ‘novel genres’ (Petroni, 2011: 144), are characterised in ‘functionality’ achieving the capabilities afforded by the Internet (Shepherd and Watters, 1999). These genres are inclined to ‘be socially transformative, enabling better communication, as well as more flexibility and expressiveness’ (Kwasnik and Crowston, 2005: 79).

Kress (2010) explored the interrelation of communication modes pertaining to new media and meaning making, drawing on social-semiotic theories and developing his theory of multimodality. Kress (2003) argues that multimodal documents are mixed genre texts possessing multiple genres simultaneously, and the notion of considering genre merely at the textual level should be rejected (ibid.: 92-93). Modes are considered to be ‘semiotic resources which allow the simultaneous realization of discourses and types of (inter)action’ (Kress and van Leeuwen, 2006: 21). Semiotic resources are socially shaped, carrying ‘the discernible regularities of social occasions, events and hence a certain stability’, yet they are ‘never fixed’ (Kress, 2010: 8). Multimodal analysis has the potential to explore semiotic resources within social environments.

Bhatia (2004) argues that the genre-based view of language accentuates the conventionalised generic features and the dynamic characteristics of discourse. Bhatia (2004) proposes a methodology for a critical analysis of written discourse,

integrating textual, discursive and contextual perspectives. Askehave and Nielsen (2005: 127-128) propose a two-dimensional model to examine web-mediated genres, namely written texts in the 'reading mode' and hypertexts in the 'navigating mode'. In social-semiotic environments, web-mediated genres contain both reading and navigating modes, which function to 'present, to realize, at times to (re-) contextualize social positions and relations, as well as knowledge in specific arrangements for a specific audience' (Kress, 2010: 139).

Research pertaining to web-mediated genres is intrinsically multidisciplinary, including medium communication, multimodality, and genre theory. A dual approach combining multimodal and genre analyses is thus adopted in the present study, drawing on the socio-semiotic multimodal approach (Kress, 2010) and the critical genre approach (Bhatia, 2004), to address the multimodal resources, functionalities of reading mode and navigating mode (Askehave and Nielsen, 2005), and the generic features of bank brochure websites.

1.3 Objectives for the study

The present study, by combining the socio-semiotic multimodal approach (Kress, 2010) and the critical genre approach (Bhatia, 2004), aims to address the following research questions:

(1) What kinds of multimodal and contextual resources are exploited in the design and construction of the genre of bank brochure websites? What are the generic features of the genre?

(2) How are discursive practices in constructing bank brochure websites influenced by disciplinary norms, professional practices and socio-cultural constraints?

1.4 Outline of the study

Following this introductory chapter, Chapter 2 reviews the literature, focusing on genre theories, promotional genres, web-mediated genres, social semiotics, multimodality, and corpus studies. Chapter 3 presents the research methodology of this study. Chapters 4 and 5 undertake a multimodal analysis and a corpus-driven study of bank brochure websites respectively. Chapter 6 presents the case studies on construction of bank brochure websites, intended to uncover discursive and professional practices in relation to the genre. Chapter 7 presents the conclusions of the study and suggests directions for future research.

Chapter 2 Literature Review

2.1 Introduction

This chapter reviews the previous relevant studies in relation to genre theories, promotional genres, web-mediated genres, particularly pertaining to Internet marketing (2.2), social semiotic theories and multimodality (2.3), and corpus studies (2.4).

2.2 Genre theories

The past three decades have witnessed growing research interests in genre and genre-based approaches, particularly in English for Professional Communication (EPC) (e.g. Bhatia, 1993, 2004, 2008, 2010; Lau, 2012; Lien and Lang, 2008; Rutherford, 2005; Zhu, 2000).

2.2.1 Genre and genre analysis

Genre has been defined in a variety of ways by linguists. According to Swales (1990: 58), a genre

...comprises a class of communicative events, the members of which share some set of communicative purposes. These purposes are recognized by the expert members of the parent discourse community, and thereby constitute the rationale for the genre. This rationale shapes the schematic structure of the discourse and influences and constrains choice of content and style.

Swales (1990) stresses the concept of discourse community and communicative purposes in defining the notion of genre. Bhatia (1993) views genre construction from the cognitive perspective and defines genre as:

A recognizable communicative event characterized by a set of communicative purpose(s) identified and mutually understood by the members of the professional or academic community in which it regularly occurs. Most often it is highly structured and conventionalized with constraints on allowable contributions in terms of their intent, positioning, form and functional value. These constraints, however, are often exploited by the expert members of the discourse community to achieve private intentions within the framework of socially recognized purpose(s).

Genre, 'as social action', presents 'typified rhetorical actions based in recurrent situations' (Miller, 1984: 159) or 'recurrent forms or recurrent actions' (Johnstone, 2002: 155) in particular discourse communities. Genre presents 'typifications of social activity and of relations that help people make mutual sense of the life world' (Bazerman, 2003: 456). Genres are viewed as relevant 'social stocks of knowledge' and 'socially constructed models' responding to recurrent communicative problems (Paltridge, 1997: 21). According to Paltridge (1997), genre related knowledge varies among individuals in accordance with influential factors, such as age, gender, social position, and individual experiences; furthermore, it is impossible to seclude social stocks of knowledge from communicative purposes and discourse community.

With regards to the goals of genre analysis, Bhatia (2004: 157-160) states that a genre-based approach is adopted (1) to understand and account for the realities of the

world of discourse; (2) to understand private intentions within professional genres; (3) to understand individual, organizational, professional and social identities constructed through discursive practices within specific disciplinary cultures; (4) to understand how professional boundaries are negotiated through discourse practices; (5) to investigate language as action in socio-critical environments; (6) to offer effective pedagogical solutions; and (7) to negotiate interactions between discourse practices and professional practices.

In general, genre studies can be categorized into three major approaches (Hyon, 1996: 695-697): (1) English for specific purposes (ESP), the concern of which involves both formal properties of genres and their communicative purposes within social contexts; (2) Australian systemic functional linguistics, originated from systemic functional linguistics, the concern of which covers the relationship between language and its functions in social settings, particularly in child and adolescent contexts; and (3) North American New rhetoric studies, the concern of which centres on the situational contexts where genres occur rather than on their forms, and the social purposes or actions genres fulfill within the contexts.

Among all the approaches, ESP genre analysis is adopted as the working theoretical concept to direct the present study. Scholars with ESP view regard genre as a tool for exploring spoken and written discourse, which has the potential to produce pedagogical insights and advance the understanding of language use among communicators, particularly non-native speakers in academic and professional settings. The present study focuses on Internet bank marketing genre used in Hong

Kong. The ESP genre-based approach most profits the study thanks to the research focus on both formal properties and communicative purposes based on social contexts.

A genre presents ‘a socially ratified way of using language in connection with a particular type of social activity’ (Fairclough, 1995:14). It is important to integrate language insights with socio-cognitive and socio-cultural observations to study the construction, interpretation and use of a genre, with ‘text-internal resources and ‘text-external resources’ taken into consideration (Bhatia, 2010: 34). Generic integrity is realised by ‘text-internal’ and ‘text-external’ resources: the first category includes ‘contextual’, ‘textual’, and ‘intertextual’ factors (Bhatia, 2004: 125); and the latter category consists of ‘discursive procedures’, ‘disciplinary culture’, and ‘discursive practices’ (ibid.: 127). Text-internal and text-external resources multiply the observation facets pertaining to the Internet bank marketing genre, which tend to produce a thorough account of the genre, and thus enhance ‘discursive competence’, including ‘textual competence’, ‘generic competence’ and ‘social competence’ (ibid.: 144), of professionals engaged in bank marketing.

Berkenkotter and Huckin (1995: 1) argue:

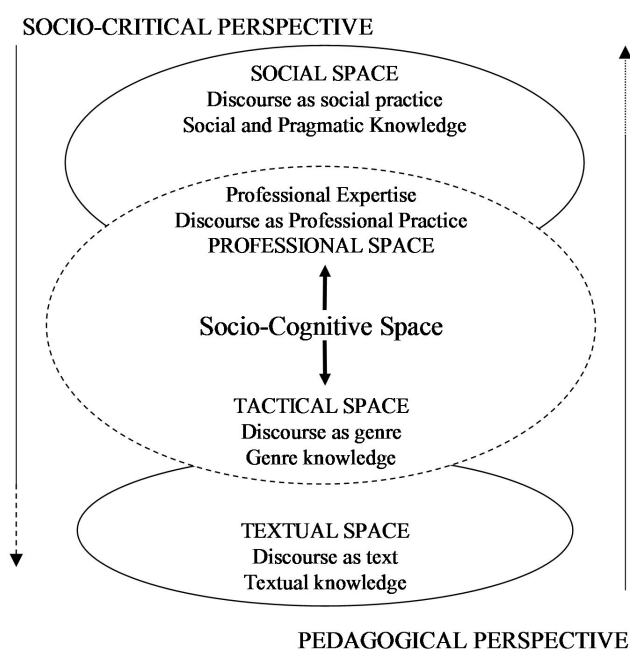
Genres are intimately linked to a discipline’s methodology, and they package information in ways that conform to a discipline’s norms, values and ideology. Understanding the genres of written communication in one’s field is, therefore, essential to professional success.

Genres play important roles in breeding success in professional communication. The genre-based approach is useful for exploring professional discourse to achieve an in-depth and contextual understanding of the ‘form-function correlations’ (Bhatia, 1993: 11) via examining texts and contexts of discourse. The genre-based approach is thus adopted in the present study to explore the bank marketing genre within web-mediated contexts.

2.2.2 Critical genre analysis

The analysis of written discourse in ‘academic, professional and other institutionalised contexts’ (Bhatia, 2004: 3) examines ‘textualization of lexicogrammar’, ‘organization of discourse’, and ‘contextualization of discourse’ (ibid.: 4-11) in three conceptual spaces (Figure 2.1), namely ‘textual space’, ‘socio-cognitive (tactical as well as professional) space’, and ‘social space’ (ibid. 18).

Figure 2.1 Perspectives on written discourse analysis (Bhatia, 2004: 19)



‘Textual space’, regarding discourse as text, accentuates textual-internal resources, which is closely related to textual knowledge in the process of discursal construction (Bhatia, 2004: 19-20). This space centres on the properties connected with ‘the construction of the textual product, rather than on the interpretation or use of such a product’ (ibid.: 20). ‘Socio-cognitive space’, viewing discourse as professional practice, focuses on explaining professional expertise pertaining to discourse realisation, which could also be considered as ‘professional space’; socio-cognitive space also tests the genre knowledge of writers and readers as it views discourse as genre (ibid.: 20). This space operates the textual product via considering contexts, which explains ‘not only the way text is constructed, but also for the way it is often interpreted, used and exploited’ within specific institutional or professional contexts (ibid.: 20). ‘Social space’ pertains to social and pragmatic knowledge and considers discourse as social practice, which has extended the interaction with the

context to 'broader social context' (ibid.: 20). Socio-cognitive and social spaces tend to operate textual-external resources of discourse.

In Bhatia's (2004) multi-dimensional and multi-perspective critical genre analytical framework for analysing written discourse, the three conceptual spaces are explored from textual, ethnographic, socio-cognitive and socio-critical perspectives to attain a comprehensive understanding of text, genre, professional practice, and professional culture (Bhatia, 2010: 34).

Figure 2.2 World of discourse multidimensional analytical perspective

(Bhatia, 2004: 163)

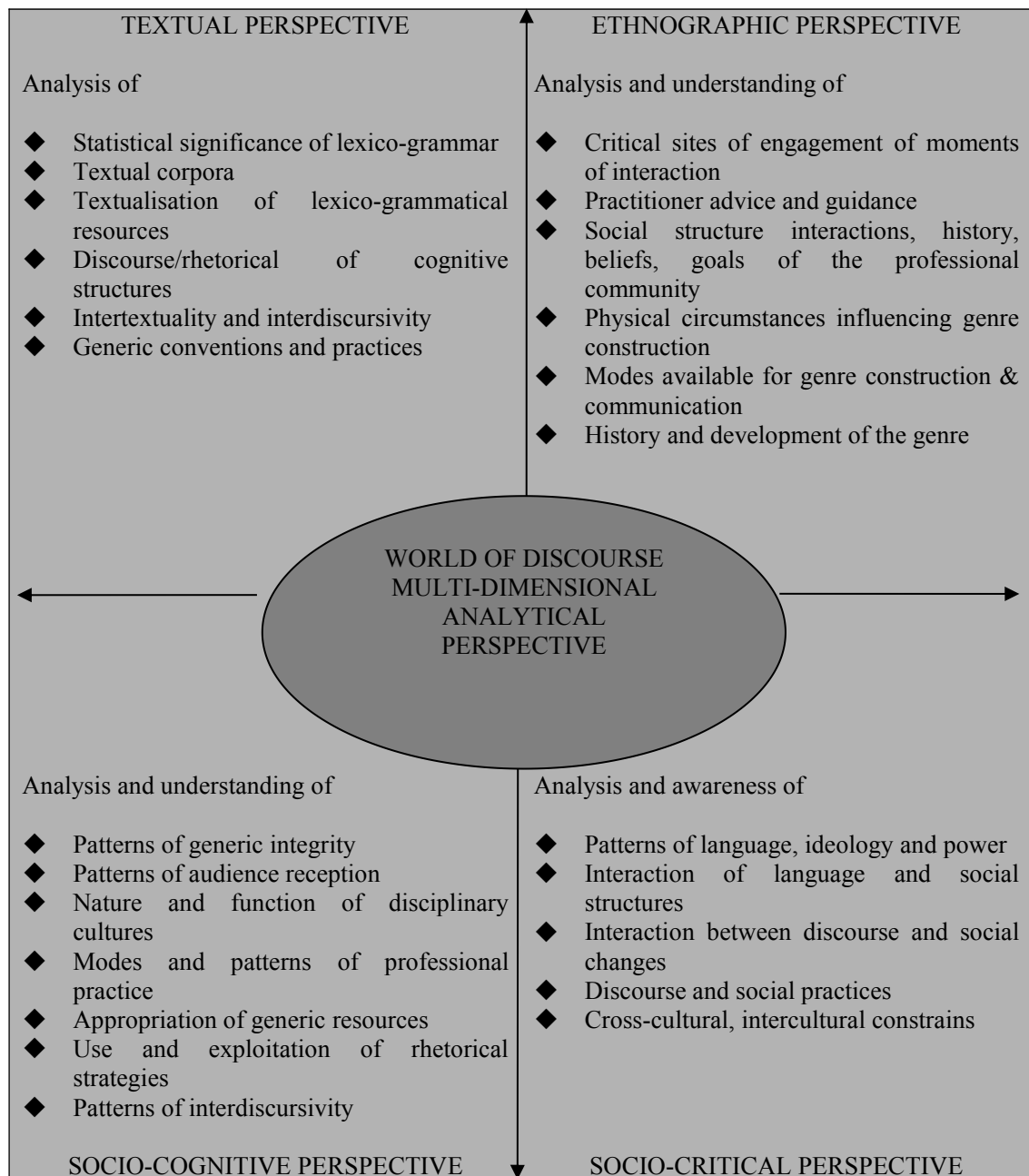


Figure 2.2 summarises the four perspectives in Bhatia's (2004) multidimensional and multi-perspective framework. The textual perspective reveals discursive practices of particular disciplinary communities associated with genres and focuses on 'analyses of statistical significance of lexico-grammar based on a

corpus of texts, textualisation of lexico-grammatical resources used in the corpus, patterns of discoursal, rhetorical or cognitive structuring, and intertextuality as well as interdiscursivity' (ibid.: 161); the ethnographic perspective examines genres 'in action' (ibid.: 162) and in 'typical sites' (ibid.: 161), highlighting experiences of expert members of the community in genre construction and use; the socio-cognitive perspective explores the conditions, 'as part of the typical discursive practices of specific disciplinary cultures' (ibid.: 161), 'under which specific professional practices take shape' (ibid.: 162), which may cover the analysis of 'genre construction procedures', 'audience reception procedures', 'rhetorical strategies', and 'appropriation of generic resources' (ibid.: 161); and the socio-critical perspective offers socially and historically grounded accounts of the contexts, within which genres are constructed and used by members of the community to achieve their communication goals, reflecting the interplay of 'language and social structures, social changes, social identities and motives' (ibid.: 163).

Bhatia (2004: 164) proposes seven steps to conduct a genre study: (1) placing the given genre-text in a situational context; (2) surveying existing literature on the specific genre in research and the relevant studies; (3) refining situational/contextual analysis; (4) selecting the right kind and size of the corpus; (5) examining textual, intertextual and interdiscursive perspective; (6) making ethnographic analysis; and (7) studying institutional context. The seven steps clearly outline the process of a critical genre-based study and inform the present study how to examine the Internet bank marketing genre in a systematic way.

Studies on professional discourse should connect discursual features with professional practice and avoid isolating the ideal world of research from the real world of professional practice (Bhatia, 2008b). Interdiscursivity arises herein as a notion to instruct scholars to observe the real world of professional discourse, which stresses the correlation between ‘generic integrity’ (Bhatia, 1993, 2004) and ‘appropriation of generic resources’ (Bhatia, 2004, 2010), and thus reveals generic overlapping and conflicts across disciplines in professional discourse (Bhatia, 2004, 2010).

Intertextuality and interdiscursivity function internally to construct discourse (Candlin and Maley, 1997). Intertextuality demonstrates an inherent property of text that each utterance is a link in a chain of speech communication (Bakhtin, 1986), denoting how texts contain historical traces of other texts (Kristeva, 1980). Bhatia (2010: 35) defines intertextuality as ‘the use of prior texts transforming the past into the present often in relatively conventionalized and somewhat standardized ways’. Interdiscursivity represents ‘attempts to create various forms of hybrid and relatively novel constructs by appropriating or exploiting established conventions or resources associated with other genres and practices’ (ibid.: 35). Intertextuality emerges in appropriations across texts, whereas interdiscursivity occurs in appropriations across professional genres, practices and cultures (ibid.: 35).

Interdiscursivity represents a variety of discursive processes and professional practices which give rise to mixing, embedding, or bending of generic norms in professional contexts (Bhatia, 2004, 2008b, 2010). Interdiscursivity could be viewed

as appropriation of ‘text-internal and text-external semiotic resources’ (Bhatia, 2010: 33) associated with ‘textual, semantic, socio-pragmatic, generic, and professional’ facets (ibid.: 35) across the perspectives of genre, professional practice and professional culture. With the multidimensional and multi-perspective model for analysing written discourse, Bhatia (2004) highlights the importance of context in genre analysis and reiterates the notion of interdiscursivity in genre construction and interpretation, which features a move towards ‘critical genre analysis’ (Bhatia, 2008b: 175).

The three space multidimensional and multi-perspective framework provides a useful instrument for the present study to conduct a critical genre-based analysis of bank brochure websites, aiming to reveal ‘the text-context relationship’ and ‘the discursive-professional practice relationship’ (Bhatia, 2010: 34) associated with the genre. The procedures involved in the critical genre-based analysis will be discussed in detail in Section 3.5. Interdiscursivity will be discussed in exploring the text-internal and text-external resources pertaining to the genre.

2.2.3 Promotional genre

As Bhatia (2005: 212) argues, ‘if there is one dominant characteristic of professional and, to some extent, even academic genres that has influenced the essential nature and function of discourse in general in recent years, it has been the invasion of promotional values in most forms of discourse’. In other words, promotional genres

typically exemplify restructuring of generic boundaries, demonstrating the phenomenon of hybridisation (Fairclough, 1993).

Discursive activities of individuals, no matter within business, academic, or personal communication contexts, have been inevitably affected by ‘promotional concerns’ (Bhatia, 2005: 213). In essence, the discursive activities are more or less promotion-targeted, for instance, marketing or selling for profit (Kathpalia, 1992). Discourse in such a ‘promotional culture’ is thus constructed as a vehicle for selling goods, services, organizations, ideas or people (Wernick, 1991: 181). This culture influences many institutionalised genres, such as social, professional, or academic, to incorporate various promotional elements.

Noting this tendency of discourse, Fairclough (1993: 141) suggests:

...there is an extensive restructuring of boundaries between orders of discourse and between discursive practices; for example, the genre of consumer advertising has been colonizing professional and public service orders of discourse on a massive scale, generating many new hybrid partly promotional genre....

In order to exemplify such a hybrid genre, Fairclough (1993) analyses a particular promotional genre, namely university prospectuses, which have been originally drafted as introduction of courses and programs of university. However, the changes in discursive practices result in this genre having promotional as its primary communicative purpose. The contemporary prospectuses tend to draw on the genres relating to advertising and other forms of promotional activity together with

the traditional information-offer oriented genre. The contemporary prospectuses have become ‘an interdiscursively hybrid quasi-advertising genre’ (Fairclough, 1993: 156).

In line with the phenomenon of interdiscursivity (Bakhtin, 1986; Bhatia, 2004, 2008b, 2010; Candlin and Maley, 1997), the notion of ‘genre colony’ (Bhatia, 2004: 58) was raised to look at a set of related genres within and across disciplines which all share common communicative purposes. Genre colony also refers to ‘a process whereby generic resources are exploited and appropriated to create hybrid (both mixed and embedded) forms, which may be considered secondary members of the colony’ (ibid.: 58).

A distinction could be drawn between primary and secondary members of genre colonies respectively within and across disciplinary domains based on the concept of ‘generic values’ (Bhatia, 2004: 60). The notion of generic values refers to a combination of rhetorical acts, through which communicative purposes of genres, such as arguments, narratives, instructions, description, and evaluation, are realised.

Figure 2.3 Colony of promotional genres (Bhatia, 2004: 62)

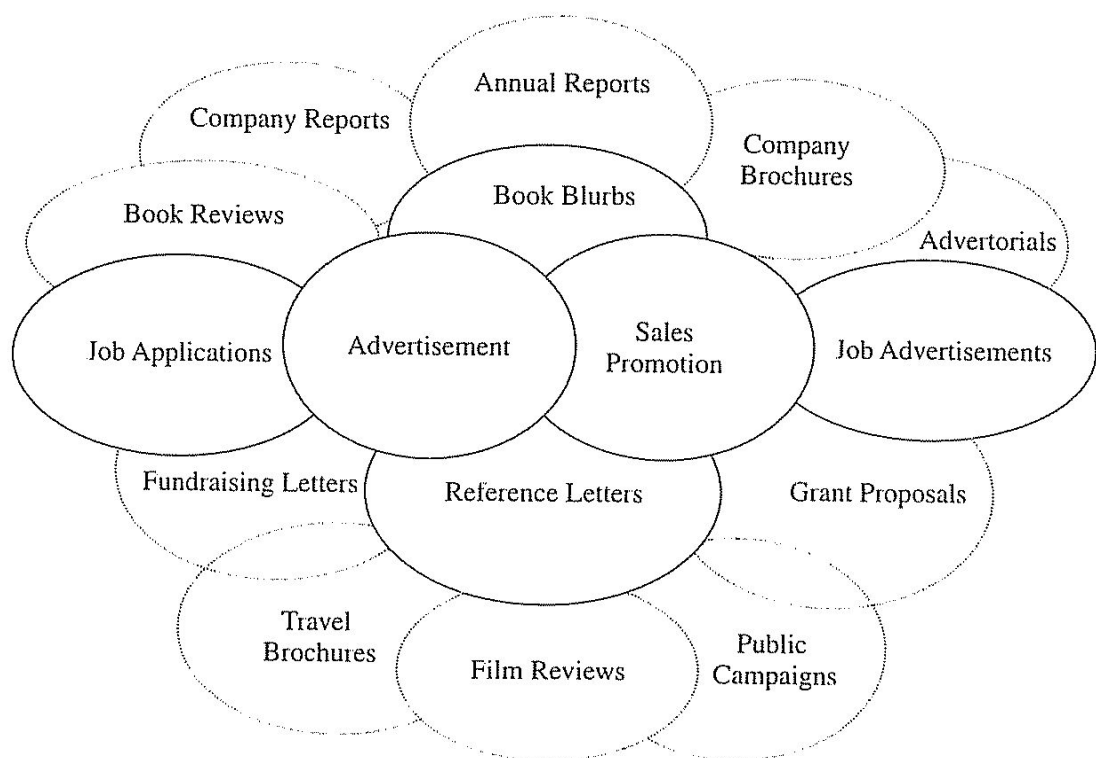


Figure 2.3 demonstrates the complex network woven among the colony of promotional genres. The most prototypical members of promotional genre are advertisement, sales promotion, reference letters, job applications, job advertisements, and book blurbs, all of which take the central place of the colony and serve as the ‘primary’ members, whereas the other genres, such as annual reports, company brochures, advertorials, grant proposals, public campaigns, film reviews, travel brochures, fundraising letters, book reviews, and company reports, function as ‘secondary members’ of the colony (Bhatia, 2004: 62).

All the genres shown in Figure 2.3, though displaying different textualisation, tend to be promotional in essence, which resonates with Bhatia’s (2005: 217) view that ‘instances of this kind have a large degree of overlap in the communicative

purposes they tend to serve, and that is the main reason why they are seen as forming a closely related discourse colony’.

Genres differ in appropriation of promotional elements, thus the members of the colony of promotional genres could be presented in a hierarchical order (Bhatia, 2004: 62). Mixed genres such as annual and company reports, are ‘partly promotional, partly information-giving’, which makes them ‘secondary’ or ‘peripheral’ members of the colony (ibid.: 62). Genres are constantly changing, and as a result, their status in the colony may vary accordingly (ibid.: 62).

As Virtanen and Halmari (2005: 10) state, ‘most texts are, in fact, multitype - or multigenre- in character’. Promotional genres, as manifested in Figure 2.3, are overlapping with one another; for instance, company brochures and travel brochures are categorised into the secondary members of the colony of promotional genres (Bhatia, 2004: 62), which is informative for the present study when identifying the communicative purposes of bank brochure websites.

2.2.4 Promotional genres in various settings

Genres are determined by communicative purposes and contexts. The previous studies classify the genres in business settings, such as advertisements (e.g. Bhatia, 2005; Boggio, 2010; Cook, 2001; Goddard, 1998; Lee, 2003), promotional letters (e.g. Cheung, 2006; Vergaro, 2004; Zhu, 2000), business invitation letters (e.g. Zhu, 2001), and tourism material (e.g. Lien and Lang, 2008), into the colony of promotional genres in virtue of their promotional purposes (Bhatia, 2004).

Promotional concerns are also evident in discursive practices of academic discourse, such as book blurbs (e.g. Bhatia, 2004; Cacchiani, 2007; Gesuato, 2004), research articles (e.g. Afros and Schryer, 2009) and research grant proposals (e.g. Feng, 2004). As regards the financial services and banking settings, a set of genres, such as promotional letters (e.g. Bhatia, 1991), bank advertisements (e.g. Albers-Miller and Straughan, 2000; Fuertes-Olivera et al., 2001; Lunga, 2007), Internet promotional materials (e.g. Lee, 2005), and annual reports (e.g. Malavasi, 2010), are identified as promotional genres.

Advertisements, a prototypical promotional genre, are also considered as a primary member of the colony of promotional genres (Bhatia, 2004). As Bhatia (2005: 214) proposes, ‘the most traditional form of promotional discourse’ is advertisement, which serves to ‘inform and promote in order to sell ideas, goods, or services’ to the targeted group of people (e.g. Bhatia, 2004; Cook, 2001; Khodabandeh, 2007).

Language is crucially important in the process of creating advertisements. Cook (2001) asserts that advertisements have unique language features, which differentiate them from the other genres, such as news, letters and research articles. Advertising language has its own features in terms of morphology, syntax, and rhetorical devices (Cook, 2001). In addition, rhetorical devices are widely used in advertisements to appeal to the imagination, create mental pictures, and make the advertisements more vivid, impressive, and interesting (Goddard, 1998; Vestergard and Schroder, 1985), thus arousing consumers’ interest in purchasing the products.

The rhetorical features of the advertisements are examined by Khodabandeh (2007), focusing on the Persian and English data. The author finds that colloquialism, balanced sentence, ellipsis, exclamatory, hyperbole, imperative, rhyme, and rhetorical question occur more frequently in the English advertisements. Slogans occur in advertising as stylistic features. Ambiguity, pun, alliteration, imperative sentences, and repetition, though with varying frequencies, are used in both sets of data. Khodabandeh (2007) identifies five parts in advertisements, namely headline, body copy, slogan, illustration and trade mark. The body copies may include straight sell, institutional, narrative and dialogue/monologue. Straight sell body copies prevail in the English and Persian advertisements. The prevailing occurrences of rhetoric figures in advertisement writing could be attributed to cultural differences (Khodabandeh, 2007).

Advertising, as promotional activity existing in the most dynamic generic forms, uses lexico-grammatical, discoursal forms and rhetorical strategies innovatively (Bhatia, 2004). Bhatia (ibid.: 65) proposes a move-structural framework in advertisements:

1. Headlines (for reader attraction)
2. Targeting the market
3. Justifying the product or service
 - by indicating the importance or need of the product or service
and/or
 - by establishing a niche

4. Detailing the product or service
 - by identifying the product or service
 - by describing the product or service
 - by indicating the value of the product service
5. Establishing credentials
6. Celebrity of typical user endorsement
7. Offering incentives
8. Using pressure tactics
9. Soliciting response

All the rhetorical moves contribute to satisfying ‘the overall objectives’ or communicative purposes of the advertisements (Bhatia, 2004: 64). The most important move is ‘offering a product description’, which presents ‘positive’ and ‘favourable’ descriptions of the product (ibid.: 64). This move is ‘often realized through the generic values of “description” and “evaluation”’ (ibid.: 64). Bhatia (2005: 214) further develops his study on the generic structure of advertisements and proposes the rhetorical moves in advertisements as follows:

1. Headlines
2. Targeting the market
3. Justifying the product or service by establishing a niche
4. Detailing the product or service
5. Establishing credentials

6. Endorsement or Testimonial
7. Offering incentives
8. Using pressure tactics
9. Soliciting response
10. Signature line and Logo etc.

As Bhatia (2005: 215) contends, 'it is very rare to find all the moves in the same advertisement and in the same order' and yet the generic structure of advertisements provides a good reference for the present study when examining the moves on bank brochure websites.

Adopting a social semiotic approach and a multimodal view, Boggio (2010) examines the images of one print advertisement about Volkswagen Passat published by The New Yorker, based on the concept of 'offer' and 'demand' in terms of the interpersonal perspective (Kress and van Leeuwen, 1996). The concept of 'modality' is used to examine the image, which could be considered as the 'ideal' part of the ad, and the text, which could be viewed as the 'real' part of the ad, focusing on disclosing the nexus of the two major semiotic resources in this advertisement. The technical information transmitted by the text is also analysed in detail compared with the message delivered by its visual counterpart, drawing on the evaluative function of persuasive texts (Hunston, 1999) and the phenomenon of speaker opinion (Bednarek, 2006). It is found that a high level of consistency exists between the image and the text in terms of 'offer' and 'demand'. For instance, there is a prominent use of

pronoun ‘you’ in the text which echoes the visually realised demand achieved by the platform presented in the image, thus projecting the engagement and involvement with the readers. Meanwhile, a hypophora occurs as a rhetorical device to mitigate the power associated with the demand intention. The consistency of ‘demand’ is thus realised across the visual and textual resources. Modality is adopted to examine ‘the truth value or credibility of (linguistically realized) statements about the world’ (Kress and van Leeuwen, 1996: 160) and ‘the truth value or credibility of statements about the world realized by the complex interplay of visual cues’ presented in this advertisement (Boggio, 2010: 155). A low modality is illustrated by both the image and text of this advertisement. The image shows representation as its primary intention; the text uses negative evaluative language, concrete and rational language and hedging strategies. The design of this advertisement essentially illustrates how ‘the high-concept ad object’ is presented as ‘the lifestyle and the worldview of the American cultural elites, rather than selling them a lifestyle and a worldview’ as the traditional advertisements prefer to do (ibid.: 149).

In an earlier study, Kong (2006) examines how transaction reports, as a hybrid genre, incorporate the characteristics of news reports and advertisements. Property transaction reports can be regarded as an emerging genre occurring in Hong Kong property magazines, which subtly incorporate the voices of property agencies and journalists (Kong, 2006). The data were selected from two local property magazines in Hong Kong – the Property Times and the Property Daily. The reports were compared with the prototypical structure of news reports (Bell, 1991). The findings

indicate that property transaction reports are different from advertorials in terms of the traditional hybridity. Advertorials have the characteristics of advertisements or promotional materials, repeatedly highlighting the names of products or services. Although property transaction reports are drafted based on the configuration of news reports, they clearly demonstrate their own generic structure. Prototypicality thus does not necessarily constrain writers in creating texts of specific genres, but it enables transformation of a genre based on the particular contexts.

All the secondary members of the colony of promotional genres could not be simply confined to one genre category and thus need to be interpreted based on the appropriation of generic resources across different genres, practices or cultures (Bhatia, 2004). Tourist brochures or travel brochures are such typical secondary members of the colony of promotional genres (*ibid.*). Based on the move-structural framework in advertisements proposed by Bhatia (2004), Lien and Lang (2008) investigate English tourist brochures introducing foreign countries and identify six moves in the tourist brochures: headline, tour features, highlights, basic information, itinerary, and introductory paragraph. As Lien and Lang (2008) note, the order of the moves is flexible, except headline. Among all the moves, the introductory paragraph is optional, and the others are all obligatory. The introductory paragraph tends to establish credentials and evoke readers' desires to read further. The functions of the six moves are as follows: attracting readers' attention; ensuring service items; highlighting the specialties; detailing the product; offering incentives; and soliciting response. As regards lexical features, Lien and Lang (2008) examine the occurrences

of self-references, verbs, and adjectives in the texts. It is found that personal self-references (e.g. we, our, and us) prevail across the texts, which indicates that the copywriters have a strong tendency to establish a closer relationship with the readership (ibid.). It is found that most of the verbs occurring in the brochures have positive meanings, which reflects the copywriters' view on the promoted place (ibid.). The present simple tense prevails in the texts to emphasise 'now', encouraging the potential customers to think it is now that they are experiencing the tour (ibid.). Descriptive adjectives, particularly positive ones, frequently occur in the tourist brochures, suggesting that the copywriters tend to evaluate the places positively in order to achieve the persuasive communicative purposes (ibid.).

Previous studies on promotional genres in business contexts show a strong tendency to focus on textual analysis, though the focus may vary and be placed on the move structure (e.g. Bhatia, 2004, 2005, Kong, 2006, Lien and Lang, 2008), lexical features (e.g. Lien and Lang, 2008) and rhetorical devices (e.g. Cook, 2001, Khodabandeh, 2007). The research on the relation between image and language is relatively rare, except for Boggio's (2010) study using the social semiotic approach.

In the financial industry, particularly in banking and investment settings, advertising has established a subtle art form, differentiated from the traditional hard selling approach (Bhatia, 2005: 213). However, studies of promotional genres in financial services or banking settings have so far been scarce.

Bank letters can be unsolicited sales promotional letters, addressed to a selected group of individuals or companies in order to persuade them to purchase particular

products or services (Bhatia, 1991). Bhatia (ibid.: 157) analyses one Standard Bank letter used in Singapore and identifies a unique move structure, which is illustrated as follows:

- (1) Establishing credentials
- (2) Introducing the offer
 - (i) Offering the product/service
 - (ii) Essential detailing of the offer
 - (iii) Indicating value of the offer
- (3) Offering incentives
- (4) Referring to enclosed documents
- (5) Inviting further communication
- (6) Using pressure tactics
- (7) Ending politely

Most sales promotional letters start with the move of establishing credentials, which functions to attract the attention of the prospective customers via introducing the company's achievement, specialty or long experience, and impress them that their needs could be satisfied by the product or service through highlighting their needs (Bhatia, 1991). The move of introducing the offer performs three functions: offering the product or service; detailing of the offer; indicating the value of the offer. The move of offering incentives, which is more cultural than universal, presents offers, special offers, discounts, special rebates, etc. The move of referring to

enclosed documents makes an explicit reference to enclosures. The move of inviting helps the bank to establish contact links with the potential customers in order to initiate a new business. The move of using pressure tactics presents additional savings or gains to prompt the customers to take quick actions before the expiry of a specific deadline. The bank letter ends with the move of ending, which is a ritual and polite note of a promotional letter. Moves do not need to coincide with paragraphs (Bhatia, 1991). The seven moves are flexibly used, and their sequence may vary based on the contexts.

The annual reports of banks as a hybrid genre ‘inform their readers about a bank’s performance’ and ‘entice their readers into adopting a specific course of action’, thus ‘belonging simultaneously to the promotional and reporting colonies of genres’ (Malavasi, 2010: 215). Focusing on the three core concepts about corporate communication, namely corporate culture, image and identity, Malavasi (2010) examines 47 European big banks’ annual reports to uncover information and promotional goals of this genre. The corpus linguistic tool, namely WordSmith, is used in the study. The analysis centres on the following aspects: the pronoun ‘we’ functioning as an institutional identity indicator, the lexical items presenting the positive information about the institution, the repetition of each bank’s name and the recurrent mention of corporate creeds. It is found that the four aspects all contribute to reinforcing the relations between banks and their clients, thus increasing the readers’ trust. The genre of bank annual reports share three overlapping communicative purposes: disclosing information, presenting ‘a laudatory self-

presentation and appraisal of the bank', and highlighting 'a strong corporate culture or systems of values' (ibid.: 226).

In examining the differences in promotional discourse in Hong Kong, Britain and America, Lee (2005) compares two kinds of Internet promotional texts about credit cards and property across different languages and varieties, namely Chinese L1, English L1 and English L2. The texts were collected from the bank websites of Hong Kong, Britain and America. It is found that texts in different languages adopt different approaches in positioning the themes. Chinese L1 texts show a strong tendency to present the important information to the latter part of the sentence or paragraph, avoiding giving readers pressure, whereas English L1 texts are inclined to place the theme in the initial position to attract the readers' attention. In delivering the messages, Chinese L1 texts are more implicit, while English L2 texts are more explicit. English L1 texts often adopt pressure tactics via directly asking readers to apply for credit cards or to buy the property. Chinese L1 texts tend to highlight benefits and harmony, while English L1 texts emphasise credibility, individualism and relaxation. A formal register and a set of structurally-rigid rhetorical devices occur in Chinese texts, denoting the writers' intention to show respect to the readers. The use of address forms is a typical indicator of formality level. Chinese L1 texts prefer to use indirect address forms, rather than 'we' or 'you', to keep a distance between the bank and the readers and show respect to the readers, whereas English texts often address the bank as 'we' and the readers as 'you' to establish a close relationship. A set of rhetorical devices, including rhymes and parallelisms, occur

more frequently in Chinese texts than in their English counterparts. The discursial and rhetoric features make the bilingual promotional texts able to serve the readers with different social and educational backgrounds (Lee, 2005). In Hong Kong, English texts are mainly read by the bilinguals with good education and the small population of native English speakers (*ibid.*).

In a society where images are prevailing, it is crucial for the readers to interpret both the words and the images, simultaneously considering the contexts marked by unequal power relations (Lunga, 2007). Drawing on Fairclough's (1989, 1995) three-dimensional framework of discourse, Lunga (2007) examines the textual, discursive and contextual features and the visual images of one African bank advertisement. It is found that the advertisement strategically establishes the identity of the Stanbic Bank as an African bank by highlighting African symbols, such as Nkrumah and the black African woman image, but fails to promote the notion of Pan Africanism. The study suggests that designers of advertisements need to make connections between the images and texts, thus helping the readers to interpret the meaning of promotional materials via playing an active role (Lunga, 2007).

Most of the previous studies on promotional genres in financial services and banking settings focus on the textual features of discourse, including the move structure (e.g. Bhatia, 1991), lexical features (e.g. Lee, 2005; Malavasi, 2010) and rhetorical devices (e.g. Lee, 2005). The function of images is discussed by Lunga (2007) through adopting a CDA approach.

The existing studies on the promotional genres in business, financial services and banking settings suggest three perspectives, which resonate with Bhatia's (2004: 163) view about a configuration of textual, ethnographic, socio-cognitive and socio-critical perspectives in exploring genres, as discussed in Section 2.2.2. However, none of them operates ethnographic analysis.

(1) Textual perspective

Among all the studies reviewed, a major concern pertains to the move structure (e.g. Bhatia, 1991, 2004, 2005; Kong, 2006; Lien and Lang, 2008). The move analysis tends to centre on a few texts in each individual study, functioning as a qualitative approach to examine discourse. Biber (2007) proposes to use the corpus-based analysis to describe moves. According to Biber (*ibid.*: 36), what makes a corpus-based move analysis different from conventional ones could be generalised as follows:

- (1) Analyses are done on a relatively large representative collection of texts from a particular genre;
- (2) All texts are electronically encoded to allow for computerized counts and calculations using different programs and software package;
- (3) Once the coding rubric for move types is developed, all texts in the corpus are coded to identify the moves and code the move types;

- (4) Analysis of the linguistic characteristics of specific move types can be easily done in order to provide details about how different communicative purposes are realized linguistically; and
- (5) In addition to conducting the traditional move analysis, quantitative counts permit the discussion of general trends, relative frequency of particular move types, and prototypical and alternate patterns of move type usage.

When processing a large number of texts, the corpus-based move analysis has the potential to yield efficient and productive outcomes. The present corpus-based study thus compiled the sub-corpora specific to the individual moves of the bank brochure websites, aiming to reveal the generic move structure and features pertaining to the move types in the Internet bank marketing genre based on the quantitative evidences.

The previous research has devoted a lot of efforts to examining the lexicogrammatical features in promotional genres (e.g. Lee, 2005; Lien and Lang, 2008; Malavasi, 2010). Images are widely used to draw the readers' attention in promotional genres, however the studies (e.g. Boggio, 2010; Lunga, 2007) probing into their functions are relatively rare.

(2) Socio-cognitive perspective

Professional practices have been explored by some studies. Kong (2006), for instance,

asserts that professional practices play a key role in understanding the complex issues in genres, particularly the ones incorporating intertextuality or hybridisation. Hybridity occurs in promotional genres in business, financial services and banking settings (e.g. Kong 2006; Malavasi, 2010).

(3) Socio-critical perspective

Some scholars have grounded their studies on promotional genres through scrutinising the socio-cultural factors. For instance, Lee (2005) argues that bilingual promotion texts in Hong Kong serve readers with different social and educational backgrounds. The socio-cultural elements directly determine the discourse. Lunga (2007) also asserts that language and images in bank advertisements are constrained by the contexts marked by unequal power relations.

The ethnographic perspective seems to have received very little attention in the existing studies on discourse pertaining to business, financial services and banking settings, though as Bhatia (2004: 161) claims, the analysis from this perspective is critical for understanding the factors ‘influencing genre construction’ and ‘modes available for genre construction and communication’.

Literature review shows that there are two kinds of tendencies prevailing in promotional genre analyses: stressing the textual features and accentuating text-context relationship. Alongside the second tendency, some research attempts to discuss the discursive-professional practice relationship, focusing on text-internal and text-external resources and factors respectively (Bhatia, 2004, 2010). While text-

internal factors have been discussed (e.g. Afros and Schryer, 2009; Fuertes-Olivera et al., 2001; Lee, 2005; Lien and Lang, 2008), little attention has been paid to text-external resources, discussing the correlation of discursive and professional practices and the conventions constraining generic constructs, professional practices, and disciplinary cultures. Bhatia (2004, 2008a, b) proposes the critical genre-based approach to examine all the textual-internal and textual-external resources in written discourse. The present study thus attempts to explore the Internet bank marketing genre through adopting the critical genre-based approach (Bhatia, 2004, 2008a, b) by integrating the observations on the genre from textual, socio-cognitive, and social spaces (Bhatia, 2004: 19) or from text-internal and text-external sides (Bhatia, 2004, 2008a, b).

2.2.5 Web-mediated genres and Internet marketing

Web-mediated genres are the products of the increasing use of the Internet. Previous studies on web-mediated genres particularly for Internet marketing purposes are reviewed in this section.

2.2.5.1 Web-mediated genre

The digital revolution has extended the field of genre study to genres occurring on the Internet. The term of 'cybergenre' (Shepherd and Watters, 1998) is used to refer to genres on the Internet. Other terms are 'web-mediated genre' (Askehave and Nielsen, 2003, 2005), 'digital genre' (Puchmuller and Puebla, 2008), 'Internet genre'

(Giltrow and Stein, 2009). The present study uses the term, ‘web-mediated genre’ following Askehave and Nielsen (2003, 2005), which stresses the media the genre is located within, since ‘the medium is the message’ (Petroni, 2011: 21).

The internet as a medium possesses a set of inherent properties ‘which significantly influence and contribute to the way the web-mediated genres look and are used’ (Askehave and Nielsen, 2005: 121). Many web-mediated genres might have the printed counterparts; however, they have the unique properties pertaining to the web-mediatedness in terms of ‘production, function and reception’ (ibid.: 125). ‘Multi-mediatedness’ and ‘hypertext/hyper-reading’ are viewed as two basic properties of the web-mediated texts (ibid.: 125). Web texts are the products of a variety of modes, for instance written texts, images, sound, and animations, in which the meaning of the written texts needs to be interpreted with the accompanying multimedia images (ibid.: 125).

Readers are supposed to conduct hyper-reading in one particular reading process, which could be described as ‘the tabular and non-sequential reading’ (Askehave and Nielsen, 2005: 125) and produced by the multi-mediated nature of the Web. This reading process is different from the traditional one, and creates a good analogy for ‘writerly text’ (Barthes, 1978: 44). The writerly text is characterised by different links, through which the readers relate to the text; the text is a ‘galaxy of signifiers, not a structure of signifieds; it has no beginning; it is reversible, which can be accessed to by ‘several entrances’ (ibid.: 44). This reading process is interruptible because of ‘the graphical frame structure of homepages’ and ‘the users’ modal shifts’

(Askehave and Nielsen, 2005: 125). The readers of multi-mediated texts are thus expected to play an active role in interpreting meaning in the process of hyper-reading (Landow, 1997; Bolter, 2001).

Web-mediated genres also possess the property of ‘fluidity’ (Giltrow and Stein, 2009: 9), which could be attributed to ‘audience targeting’ or ‘customization’, since these genres are less ‘focused’ and less general, and merely represent a ‘local’ nature specific to Internet communities (Jucker, 2003: 137). In contrast, the traditional written genres are widely accepted in virtue of a wide range of applicability.

Since web-mediated genres are fluid, it is not easy to classify them clearly. Crowston and Williams (1998) have identified 48 web-mediated genres by classifying them as: the familiar or reproduced genres that have the existing counterparts, such as a book or an academic article, and have been reproduced on the internet; the adapted or new genres that have originated from the accepted genres, undergone certain changes and incorporated the links, for instance, the journal articles; the new or novel genres that have newly emerged on the internet, such as FAQs or homepages; and the unclassifiable genres that are viewed as variants of accepted genres, yet missing some features. Shepherd and Watters (1998) propose two major categories of web-mediated genres: extant subgenres, referring to those that have existed in other media and have been migrated to a computer environment; and novel genres, referring to those that have emerged merely within the new medium. Extant genres can be further classified into replicated genres and variant genres ‘in accordance with their greater or lesser exploitation of the medium

affordances’ (Petroni, 2011: 143-144). Novel genres can be classified into two sub-categories: emergent genres, which originate in conventional genres and make adaptations to the new medium by adding multimedia features, and spontaneous genres, which are newly emerging genres in the new medium (ibid.: 144).

There is no fixed classification system for web-mediated genres. Nevertheless, all the categories discussed so far echo what Crowston and Williams (1998) assert, ‘communications in a new media show both reproduction or adaptation of existing communicative genres as well as the emergence of new ones’ (ibid.: 1). Bank brochure websites could be classified into emergent genres that have the printed counterparts and have made adaptations to the web-mediatedness.

2.2.5.2 Hypertext and hyperlink

Hypertextuality or hypermediality is ‘the constitutive property of Web text’ (Campagna et al., 2012: 10). Hypertext, as the key medium used to present information on the Web (Askehave and Nielsen, 2005: 126), refers to ‘text composed of blocks of words (or images) linked electronically by multiple paths, chains or trails in an open-ended, perpetually unfinished textuality described by the terms link, node, network, Web, and path’ (Landow, 1992: 3). The notion of hypertext is regarded as both an old and a new one (Puchmuller and Puebla, 2008). The notion is viewed old since ‘this technological change merely foregrounds aspects of texts which have always been present’; the notion is new because it has brought a technological revolution into textual construction and media (ibid.: 427). The

presence of hyperlinks is a good example to suggest the novelty of hypertext (ibid.: 427). In essence, hypertext, from a sender-oriented point of view, is ‘a system of non-hierarchical text blocks’ in which the textual elements or nodes are connected by hyperlinks (Askehave and Nielsen, 2005: 126); from a content-oriented point of view, the structure of hypertext functions as a network, which denotes the non-linearity of hypertexts (Fritz, 1998).

Hypertexts manifest a set of peculiar properties, namely ‘multilinearity’, ‘nosequentiality’, ‘granularity’, ‘connectivity’, ‘reticularity’, and ‘interactivity’ (Petroni, 2011: 36). The features and properties of hypertexts heavily influence and constrain text production and reception on the Web (Finnemann, 1999). ‘Trajectories’ or ‘meaning-making path-ways’ in hypertext connect ‘the semiotic resources that are encountered as the website user progresses from one linked object, one text, one web page, one website to the other’ (Baldry and Thibault, 2006: 116). The hypertext trajectory could expand into ‘a much larger-scale semiotic formation in which diverse genres, modalities, web pages and websites are progressively integrated with each other’ (ibid.: 116).

‘Qualities of hypertexts’ (Petroni, 2011: 36) could be evaluated through the application of links (Bettetiti et al., 1999), since hypertext is ‘nonsequential writing’ (Nelso, 1981: 0/2), and links make hypertexts multisequential (Aarseth, 1997). Hyperlinks connect text chunks and offer the readers a variety of options in determining their reading pathways (Askehave and Nielsen, 2005: 126), consequentially making the Web unitary (Lemke, 2005, 2009).

Hyperlinks, embedded in the meaning-making process of hypertexts, function as ‘metatextual, pragmatic, and cognitive tools’ to materialise intertextuality on the Web (Petroni, 2011: 88/91). Hyperlinks have a dual character as avenues of movement and as occasions for meaning-making (Burbules, 2002). Hyperlinks, containing navigational and semantic possibilities, tend to encourage certain interpretation and avoid others (Burbules, 2002: 81). Hyperlink taxonomies include static links and dynamic links (Lewis et al., 1999), and implicit links and explicit links (Hammerich and Harrison, 2002).

Taking a linear approach, Askehave and Nielsen (2005: 133) propose to classify hyperlinks into generic and specific links. Generic links, functioning as general topic categories, offer readers the access to the main topic on a website, which are frequently positioned in the top section of a web document (ibid.: 133). Generic links, which are often realised by noun phrases, are descriptive in nature (ibid.: 133). They contain a high information value, and tend to be static as navigation bars on the entire website (ibid.: 133). Specific links, usually placed further down the homepage or website as ‘appetizers or previews of what is to come’, introduce the topic itself, provide readers with information about the topic, and show the relevance of the link (ibid.: 133). A lead is often used in a specific link to depict the relevance of the link. Specific links are dynamic and contain real information, functioning as ‘reading guide’. Askehave and Nielsen’s (2005) classification of hyperlinks not only weighs the navigational functions fulfilled by hyperlinks, but only considers how items on the web page are connected in a meaningful way, which highlights semantic relations

between web pages. The taxonomy of generic and specific links will be adopted by the present study to examine different hyperlinks occurring on the bank brochure websites, which is expected to form a productive observation on link types and their relative functions.

‘Hyper-reading’ is the product of the traits specific to hypertexts (Sosnoski, 1998: 135), where, readers browse through the sections of the texts in a non-linear pattern and select to jump from one text section to another according to their interests, which is quite different from what they do in the traditional text reading following the linear pattern (Foltz, 1996). Instead of accentuating the notions of linear and non-linear at the two extremes, Finnemann (1999) argues that hypertext contains a text system which has the potential to activate at least two modal shifts in the reading process, namely reading mode and navigating mode. Reading mode guides readers to adopt a reading pattern similar to the traditional reading pattern for a sequential reading, no matter whether the actual reading is strictly linear or not; however, navigating mode encourages readers to navigate the website and take an active role in deciding the reading path through one website or more (Finnemann, 1999).

Following Finnemann’s (1999) concept of modal shifts in hyper-reading, Askehave and Nielsen (2005) propose a two-dimensional perspective to explore the properties of web-mediated genres, which improves the traditional genre model and includes the basic facets of the traditional genre model and the hypertextual mode or navigating mode (Finnemann, 1999). Askehave and Nielsen’s (2005: 128) two-dimensional model comprises the following perspectives:

(1) Users of web documents carry out modal shifts – shifts between acting as a reader and acting as a navigator.

(2) Shifts are circular – there is a constant change between reading and navigating.

(3) When in the reading mode, the reader zooms in on the text and uses the web document as if it was a “printed” text (basically reads the text).

(4) When in the navigating mode, the navigator zooms out of the text and uses the web document as a medium (exploiting its navigation possibilities).

(5) An account of the generic properties of genres on the web involves a three-level analysis of both modes:

- in the reading mode, the text must be characterised in terms of its communicative purpose, moves, and rhetorical strategies; and
- in the navigating mode, the medium must be characterised in terms of its communicative purpose, links, and rhetorical strategies.

In the web-mediated genres, the two-dimensional model (Askehave and Nielsen, 2005) considers the roles undertaken by both text producers and text receivers. Reading mode and navigating mode, closely connected with the properties of hypertexts, provide a dual-angle perspective to examine the complexities of web-mediated genres. Hypertexts, embedded in the social practices of a global discourse community (Hallett and Kaplan-Weinger, 2010), contribute to achieving ‘the function of websites as constructors of identity through the promotion of social

action (ibid.: 10). Hypertexts on bank brochure websites, in essence, play the role of such constructors in projecting the identities of different financial institutions to achieve their promotional purposes within the web-mediated contexts.

The present study will adopt the concepts of reading and navigating modes to probe into the multimodal resources which are exploited to design and construct bank brochure websites, focusing on explaining the functions specific to different modes and communicative purposes achieved accordingly.

2.2.5.3 Corporate websites

Websites, intended to invite interaction, are not a monologic form of communication as they historically used to be (Baron, 2003). Corporate websites are widely used as efficient public relation tools for promoting corporate identities and building relationships with readers (Bravo et al., 2012; Topalian, 2003). In other words, corporate websites have the potential to achieve a variety of communicational purposes, including dissemination of company information, maintenance of investor relations, collection of customer data, and reinforcement of company identity (Truell et al., 2005: 2). The communicative purposes of corporate websites may vary but mainly focus on providing information and appealing to potential clients.

Corporate home pages (CHPs), viewed as the cover of the company websites, function to provide the information efficiently, and to interact with potential customers, with investors, and with other companies (Marco, 2002: 52/54). CHPs constitute a complex genre via integrating the elements existing in genres in other

media and the elements borrowed from genres in traditional media, all of which fulfill four functions: creating a positive image of the company, introducing and offering products, strengthening the relation with the customer, and asking and giving information about the page itself (ibid. 53).

Compared to traditional mass media, corporate websites, being a web-mediated genre, are much more effective, transmitting an unlimited amount of information to all potential audiences, allowing readers to search information as active seekers and to process information more effectively, and enabling companies to learn more about their audiences by utilizing interactive functions specific to on-line communication (Pollach, 2005: 286). Corporate websites may contain a set of sections, such as About us information, Contacts, Services or products, News, Press releases, and Activities or events (Sepeck, 2009).

The web-mediated communication endows corporate websites advantages but poses challenges pertaining to the usability of the website, the credibility of the message, and the value of the content (Pollach, 2005: 286). For target customers, usability is simplicity, understandability, and ease of use, all of which are heavily affected by user characteristics, such as gender, age, educational level, and technology skills, and also influenced by cultural differences constrained by certain factors, such as design layout, colour, and information content (Becker and Mottay, 2001: 55).

How much information should be offered as appropriate on corporate websites challenges the designers (Geissler, 2006). Annoyance and confusion may arise from

readers, when information is overflowing on corporate websites; readers tend to feel frustrated, when there is a lack of the basic information (ibid.). It is thus important for companies to carefully think about the load of the information when constructing their websites, since it directly influences the attitudes and buying intentions of the readers.

It is important for companies to know the audience they are talking to (Alasilta, 2002). Defining the target readers determines the success of the company websites, since it enables the companies to think about the way their customers get information (Truell et al., 2005). Esrock and Liechty (2000: 330) note that ‘the corporate site must meet the needs of each audience without simultaneously alienating other groups’. Companies can encourage the readers to construct a direct communication with them in the form of discussion on important issues in accordance with their individual needs (Liechty, 2000).

Corporate websites are able to promote corporate culture within the global contexts where a positive culture is evaluated as a standard for global corporations (Crawford and Goodman, 2009). One challenge arises here with regard to how to transmit the message of ‘global brand and local knowledge’ (Lee et al., 2006: 276). Thus it is critically important for corporate website designs to satisfy ‘the need of customers of different linguistic and cultural backgrounds’ (ibid.: 276). As Quelch and Klein (1996: 62) note, large multinational companies have a traditional preference for presenting basic information and building brand image first on their websites, and then plant more interactive forms into their websites; smaller

companies, often as internet starters and transaction-focused companies, tend to bring their services to the website first, and then gradually enrich the websites by offering more information and build their brand image.

Corporate websites, as a web-mediated genre, are pervasive in different industries and business. An example is bank brochure websites, which will be discussed in Section 2.2.5.4.

2.2.5.4 Bank websites

With the advancement of internet technology, Internet marketing or online marketing is prevailing in various industries and business. Websites can function as efficient marketing communication tools (Berthon et al., 1996; Jensen, 2008; Krishnamurthy, 2006; Woodman, 2006) because of the following features: providing detailed product information and specifications; gaining access to previously unknown or inaccessible buying influences; projecting a favorable corporate image; fostering and encouraging consumer involvement with the product range; establishing interactivity, offering product samples, and building a customer database; handling customer complaints, queries, and suggestions; and providing product distribution (Berthon et al., 1996: 27-28). The Internet has the potential to ‘drive brand understanding and continuity of purchase’ since this medium provides a chance for consumers to uncover how a brand caters to their needs (Wu, 2001: 4). Internet marketing channels have the advantages, namely measurability, targeting, permission marketing, and interaction

(Volek, 2011: 592). The Internet has therefore created a variety of opportunities to the marketing landscape (Pollack, 1999).

Marketing activities occur via three major channels: communication, transaction, and distribution channels (Peterson, 1997). The Internet, as a communication channel in marketing, functions effectively for ‘accessing, organizing and communicating information’ (Kiang and Chi, 2001: 158), producing more interaction (Rosenspan, 2001), and offering better customer services and quicker responses (Isaac, 1998). The Internet, as a transaction channel in marketing, generates sales activities and smoothens transaction processes (Kiang and Chi, 2001: 158). The Internet, as a distribution channel in marketing, shortens the supply chain and reduces commission and operating costs (ibid.: 159). The Internet is favourably adopted in marketing activities pertaining to products or services which contain the value proposition as ‘intangible or informational’ (ibid.: 160). Financial products or services offered by financial institutions have intangible nature (Bravo et al, 2012: 130), which denotes that the use of Internet is applicable in bank marketing.

Bank services websites are widely used in bank marketing. Bank services websites undertake a set of functions ‘ranging from basic information provision to full transactional capability’ (Waite and Harrison, 2002: 312). Consumer financial decision-making has a heavy reliance on a core of information, which consumers can get access to on a timely and regular basis (Banks, 2001). Consumers search information since they consider purchase transactions as risky, and therefore information search becomes a critically influential stage in the consumer decision-

making process (Waite and Harrison, 2002: 310-311). The extent of information search is closely associated with product type: financial services, as 'being high in experience and credence factors', contain a complex decision-making process in virtue of 'their characteristics of intangibility and degree of customisation' and thus require more information search (ibid.: 311). Information format also directly influences the way through which consumers acquire and process information; information search is 'either inhibited or reinforced by the control the consumer can exert over information flow as well as consumer perceptions of the medium' (ibid.: 311).

Bank websites change the traditional relationship of financial institutions and customers due to 'the disappearance of the time, place and method factors' which used to constrain it (Proenca et al., 2010: 162). The virtualised relationship which could be defined as intangible social relationship (Barnatt, 1998) is constructed and maintained almost without direct personal interaction (Proenca et al., 2010). Bank websites have the potential to create channels between customers and banks via supplying 'personalised, tailor-made service' featured by 'greater convenience and flexibility' and 'lower transaction costs' (Proenca et al., 2010: 164). In addition, bank websites provide financial institutions with 'alternative distribution channels' (ibid.: 161).

The Internet facilitates 'accessibility to information', provides 'complete availability', and enhances 'interactivity' via 'enabling two-way communication and providing greater consumer control over the speed and sequence of information'

(Waite and Harrison, 2002: 312), which highly improve the quality of consumers' decision making over time (Ariely, 2000). The Internet frees consumers from their passive roles as receivers in marketing communication, empowering them to control information search and acquisition process (Hoffman and Novak, 1996). Bank websites perform the similar functions effectively in bank marketing, motivated to satisfy 'the consumer's expectations and needs' via 'creating a "360 degree view" of that customer' (Proenca et al., 2010: 161).

Considering the aspects, namely content, form and functionality, of diverse websites, Shepherd and Watters (1999: 2) identify six types of 'cybergenres': home page, brochure, resource, catalogue, search engine, and game. Brochure websites, 'with content of a largely visual nature and with the main purpose being advertisement', manifest the similar features with the traditional paper brochures in terms of the content and form, which serve to offer 'a brief, snazzy view of services or products' (ibid.: 5). Brochure websites differ from home pages in the amount of information available and the purposes they serve to realise (ibid.: 5). Brochure websites share marginal functionality with home pages in terms of browsing and e-mail, and the latter functionality is in relation to establishing contact with potential customers (ibid.: 5). Both of the marginal functionalities resonate with Nielsen's (2001) view that corporate brochure websites or corporate websites function to provide information or obtain clients.

Literature review has shown some attempts to examine the functions of bank websites (e.g. Waite and Harrison, 2002; Proenca et al., 2010); however, none has

specifically analysed bank brochure websites. The present study thus aims to investigate the functions of bank brochure websites, drawing on the observations pertaining to bank websites and Internet marketing.

2.3 Multimodality

An awareness rooted in the recognition of the roles both verbal and non-verbal elements take to interpret text meanings and communicative contexts has been growing in media and discourse studies, and thus increasing attention to multimodality and extending the study of semiotic resources from ‘linguistic systems’ to ‘multiple modes in human meaning making’ (Pinnow, 2011: 385).

2.3.1 Semiotics and social semiotics

Semiotics could be defined as the study of signs (Harrison, 2002), ‘the general science of signs and meanings’ (Danesi and Santeramo, 1992: vii), and ‘a science that studies the life of signs within society’ (Saussure, 1966: 16). A sign refers to ‘any object which represents another object’, existing in ‘any material manifestation as long as it can fulfil the representational function’ (Larsen, 1994: 3824). Signs, as vehicles, help human beings to represent their world, to communicate information, to influence, or even to deceive and obfuscate (Eco, 1976: 7). Signs serve as resources for making meaning. The viewers learn and interpret potential meanings pertaining to signs in various media based on the social conventions (Chandler, 2001). The existing sign systems, e.g. language, regulate how people look at the world. It is

impossible to interpret the meaning of a sign, when isolating it from the life of social and cultural contexts (Schriver, 1997). It thus challenges communicators who attempt to transmit information to audiences from different semiotic systems across cultures.

Semiotics, centring on the interpretation of signs, offers a set of methods and conceptual framework for exploring body language, such as gesture and posture, manifested forms, such as text, speech, and photography, and different media, such as, radio, film, television, and the Internet. As Hannam and Knox (2005: 25) assert,

The value of semiotic analysis is in the fact that it recognizes that there are usually several layers of meaning within any textual or visual analysis and that these are usually arbitrary but bound by particular cultural contexts. Thus, a semiotic approach encourages greater depth of analysis beyond the obvious or the literal to reveal the indirect and often unintentional levels of meaning in any text.

In general, semiotic studies can be categorized into three major schools: (1) the Prague School, originated from the movement of Russian Formalism and drawing on theories from linguistics, art (e.g. Mukarovsky, 1976), etc.; (2) the Paris School, incorporating theories of linguistics, photography, fashion, (e.g. Barthes, 1967, 1984; Lindekens, 1971; Saussure, 1974), etc.; and (3) social semiotics, inspired by Halliday's (1978) work, *Language as Social Semiotic* (e.g. Jewitt and Oyama, 2001; van Leeuwen, 2005).

In *Language as Social Semiotic*, Halliday (1978: 39) argues that languages are systems of ‘meaning potential’. As ‘a social fact’ (ibid.: 1), languages serve three ‘metafunctions’, namely ideational (‘about something’), interpersonal (‘doing something’) and textual (‘the speaker’s text-forming potential’) (ibid.: 112). Halliday’s (1978) social semiotics has encouraged studies developed from a variety of research fields, including ‘gesture, visual images, color, three dimensional space, symbols, icons, and sound’ (e.g. Jewitt and Oyama, 2001; Knight, 2011; Koller, 2008; Kress and van Leeuwen, 2006), ‘multimodality’ (e.g. Bezemer and Mavers, 2011; Kress, 2010; Kress and van Leeuwen, 2001; Unsworth et al., 2009; van Leeuwen, 2011), and ‘the intersection of technology and linguistics’ (e.g. Baldry, 2007) (Pinnow, 2011: 385).

‘Semiotic resource’ (van Leeuwen, 2005: 3) is an important notion in social semiotics, derived from the work of Halliday who argues that the grammar of a language is a ‘resource for making meanings’ (Halliday, 1978: 192). van Leeuwen has extended the notion in language to the grammar of other semiotic modes, defining semiotic resources as ‘the actions and artefacts we use to communicate, whether they are produced physiologically - with our vocal apparatus; with the muscles we use to create facial expressions and gestures, etc. - or by means of technologies - with pen, ink and paper, with computer hardware and software; with fabrics, scissors and sewing machines, etc.’ (van Leeuwen, 2005: 3). The term of semiotic resource is used in social semiotics to replace ‘signs’ in traditional views. The potential uses of the semiotic resource might be discovered by the users ‘on the

basis of their specific needs and interests’ in a social context, which either has ‘rules or best practices that regulate how specific semiotic resources can be used, or leave the users relatively free in their use of the resource’ (ibid.: 4). The semiotic potential of the semiotic resource pertains primarily to ‘how that resource has been, is and can be used for purposes of communication’ (ibid.: 5).

Social semiotic theories accentuate the significant roles of ‘the social in human meaning-making’ (Pinnow, 2011: 385). Social semiotics could be viewed as ‘a synthesis of several modern approaches to the study of social meaning and social action’ (Lemke, 1990: 183), expanding the research scope of formal semiotics to disclose how social resources are exploited to encode the meaning and how signs are used to construct the life of a community. The social semiotic analysis could play a key role in examining visual images on bank brochure websites, since it exerts further efforts to portray the correlation of meaning potential and social resources.

2.3.2 Socio-semiotic multimodal analysis

Research on multimodality has burgeoned, as genres bred by new media are increasingly emerging in various modes, which starves for a theory that is able to interpret ‘meaning in all its appearances, in all social occasions and in all cultural sites’ (Kress, 2010: 2). Meaning potentials are realised in texts across a set of semiotic modes (Maier, 2008: 62). Discourse is ‘multimodal’ (Hallett and Kaplan-Weinger, 2010: 118) within ‘specific social contexts, and in ways which are

appropriate to the interests of social actors in these contexts' (van Leeuwen, 2005: 94). According to Maier (2008: 62), 'the core practice in communication' is essentially multimodal and 'the purely mono-modal text' has merely emerged as an exception (Stöckl, 2004: 10). Therefore discourse analysis is supposed to 'treat any textual or visual data as mediated cultural products which are part of wider systems of knowledge' (Hannam and Know, 2005: 23).

The socio-semiotic multimodal approach developed by Kress (2010) explores multiple modes, placing primacy on social semiotics as the centre of multimodality, which could be viewed as a 'detailed and explicit method for analysing the meanings established by the syntagmatic relations between the people, places, and things depicted in images' that is 'not only representational, but also interactional (images do things to or for the viewer)' (van Leeuwen and Jewitt, 2001: 3).

Meaning emanates from socio-cultural environments, which 'makes the social into the source, the origin and generator of meaning' (Kress, 2010: 54). Mode is a significant notion in multimodal studies. Mode could be viewed as 'a socially shaped and culturally given semiotic resource for making meaning. Image, text, layout, music, gesture, speech, moving image, soundtrack and 3D objects are examples of modes used in representation and communication' (ibid.: 79). Different modes provide 'different potentials for making meaning' (ibid.: 79). Modes present the outcome of interaction of 'the potentials inherent in the material and of a culture's selection from the bundle of aspects of these potentials and the shaping over time by (members of) society of the features selected' (ibid.: 80-81). Text is 'the locus where

all modes, sub-modes and features are realised' (Stöckl, 2004: 27). In turn, modes possess 'their individual characteristics (semiotically, semantically and cognitively) which pre-determine how they can be deployed in a textual structure, the dynamics of meaning-making must be given due emphasis' (ibid.: 27).

Mode, as 'an organizing and shaping meaning-resource', takes the same level as discourse and genre (Kress, 2010: 114). Discourse provides 'meanings to be realized', shaping 'the world of knowledge as ideational "content"' and presenting 'a social-conceptual location'; genre provides both 'the means for contextualizing/locating/situating that meaning in social spaces' and 'an account of the social characteristics of those spaces'; mode provides 'meaning-laden means for making the meanings' 'material and tangible' (ibid.: 114). The fixing of meaning needs to go through the stages 'in choice of modes, of discourse, of genre' (ibid.: 121). Meaning is thus fixed 'materially and ontologically/semiotically as mode; institutionally and epistemologically as discourse; and socially in terms of apt social relations, as genre' (ibid.: 121).

The socio-semiotic multimodal approach is like 'a fork with two prongs', namely 'the semiotic and the multimodal prong' (Kress, 2010: 105). The first prong attends to the social semiotic, dealing with 'how signs are made; how meaning is shaped; what discourses and what genres are available and how they are used; what texts are and how they work; how representation and communication function; that modes occur in ensembles' (ibid.: 105). The second prong attends to the multimodal, focusing on 'what the potentials of each mode in these ensembles are, the fact that

modes- image, architecture, speech, gesture- have specific affordances and differing semiotic means- differing means for framing, for instance' (ibid.: 105). In essence, the socio-semiotic multimodal approach (Kress, 2010) offers an encompassing theory of representation and communication.

The traditional linguistic views fail to apply an apt theory to discourse bred by new media. All multimodal documents are inherently mixed genre texts (Kress, 2003). Genre is conventionally viewed as social action centring on linguistic variation in social contexts, which neglects visual format prevailing in web-mediated documents (Miller and Shepherd, 2004). Bank brochure websites, as a new genre bred on the Internet, necessarily possess multimodal features. The present study hence takes the socio-semiotic multimodal view (Kress, 2010) in examining the genre of bank brochure websites.

2.3.3 Social semiotic visual analysis

The 1990s has witnessed the development of social semiotics in visual communication, which places primacy on 'the description of semiotic resources, what can be said and done with images (and other visual means of communication) and how the things people say and do with images can be interpreted' (Jewitt and Oyama, 2001: 136).

Viewing language as a social semiotic process, Kress and van Leeuwen (1996, 2006) develop their approach specific to social semiotic visual analysis to explore visual images by drawing on systemic functional grammar (Halliday, 1978; Halliday

and Hasan, 1985), which offers a model to explain how contextual variables, namely field, tenor and mode, function to determine the choices in linguistic systems (Moya and Pinar, 2008).

Barthes (1977, 1986) asserts that text is ‘anchoring’ or ‘relaying’ the images. Kress and van Leeuwen (1996: 17) argue that the visual component of a text as ‘an independently organised and structured message – connected with the verbal text, but in no way dependent on it’. Although Kress and van Leeuwen (ibid.: 17) admit that ‘not everything that can be realized in language can also be realized by means of images, or vice versa’, they argue that ‘language and visual communication both realize the same more fundamental and far-reaching systems of meaning that constitute our cultures, but that each does so by means of its own specific forms and independently’.

An image works like a sentence, thus having a grammar which includes clearly defined separate parts (Dillon, 2006). Kress and van Leeuwen’s (1996, 2006) methodology is termed as ‘the grammar of visual design’ to examine images, providing a descriptive framework for exploring the communicative potential of visual devices in the media and discourse (Anthonissen, 2001; Scollon, 2001), which functions as a tool ‘for practical as well as analytical and critical purposes’ (Kress and van Leeuwen, 2006: 14).

Most of the previous studies on visual semiotics have highlighted the lexis of images, in which the iconographical (denotative) and iconological (connotative) significance of people, places and objects in images have been over-stressed (Kress

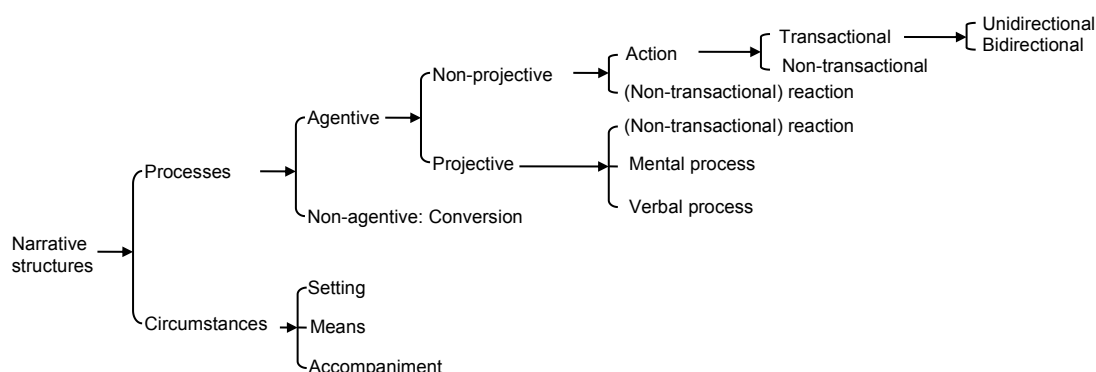
and van Leeuwen, 1996, 2006). Visual grammar is proposed by Kress and van Leeuwen (1996, 2006) as a framework to explore visual communication, accentuating how elements are arranged to form a meaningful whole.

Meanings are realised in both visual and linguistic structures which tend to overlap with each other, though some messages could only be transmitted visually, others only verbally (Kress and van Leeuwen, 1996, 2006). Meanings are realised by the selection of different semiotic resources, for instance, language choices made among word classes, tenses, and semantic structures and visual choices made among colours, camera angles, and compositional structures (ibid.).

Visual grammar places primacy on three fundamental functions that any semiotic mode is expected to fulfill in order to achieve communicative purposes, namely representational, interactive and compositional (Kress and van Leeuwen, 1996, 2006).

Representational meaning is closely related to narrative structures and conceptual structures (Kress and van Leeuwen, 1996, 2006). Narrative structures, depicting ‘unfolding actions and events, processes of change, transitory spatial arrangements’, and conceptual structures, representing ‘participants in terms of their class, structure or meaning, in other words, in terms of their generalized and more or less stable and timeless essence’, both serve to develop syntactic patterns (Kress and van Leeuwen, 2006: 59). Narrative and conceptual structures could be further divided into a set of sub-categories. The main types of narrative structures in visual communication are summarised in Figure 2.4.

Figure 2.4 Narrative structures in visual communication (Kress and van Leeuwen, 2006: 74)



As illustrated in Figure 2.4, narrative structures could be grouped into two sub-categories, namely processes and circumstances. Processes majorly contain agentive and non-agentive processes. Circumstances, including setting, means and accompaniment, are the secondary participants in narrative structures.

‘Vector’ is a key term in interpreting images, which might be viewed as a pictorial equivalent of an action verb (Kress and van Leeuwen, 2006: 46) or a ‘visual verb’ (Machin, 2007: 163). A vector presents a line between human elements in picture, functioning like a verb in linguistic choices and representing the relation between ‘actor’ and ‘goal’ (Kress and van Leeuwen, 2006: 50). As Machin (2007: 164) argues, ‘what in language is realised by verbs is realised in pictures by vectors’. An object, which functions as an active participant, and ‘from which the vector emanates, or which itself, in whole or in part, forms the vector’, is termed as the actor (Kress and van Leeuwen, 2006: 63). A participant, which plays a passive role

in the action process, and ‘at whom or which the vector is directed’, is identified as the goal (ibid.: 64).

‘Represented participants’ are connected by vectors, which inform the readers how to understand the way the participants are interacting with one another in pictures (Kress and van Leeuwen, 2006: 48). Vectors can serve to differentiate narrative structures from conceptual ones. Vectors occur in narrative structures rather than in conceptual ones, which indicates participants in the images with narrative structures are acting on or interacting with one another.

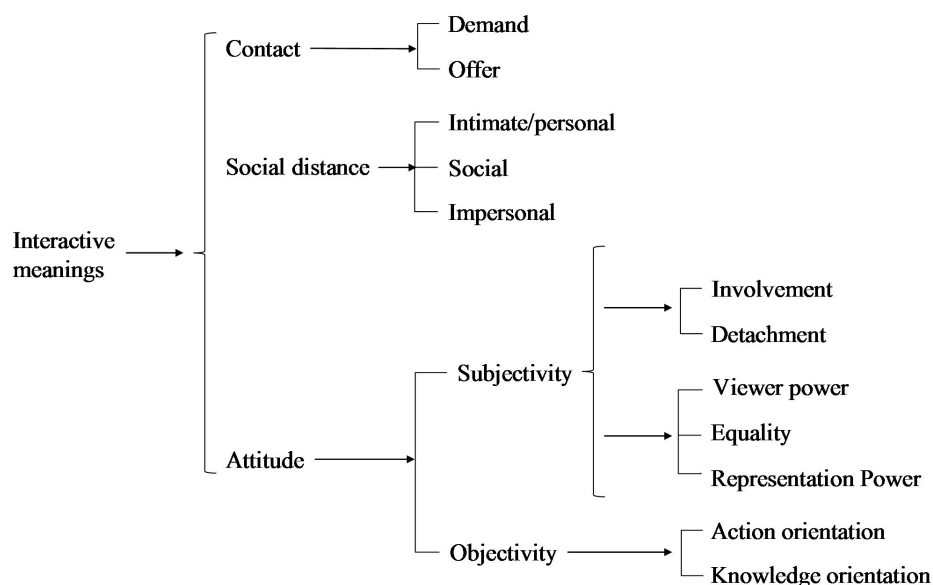
Narrative patterns function to narrate unfolding actions and events and processes of change (Kress and van Leeuwen, 1996, 2006; Machin, 2007; Royce, 2007). Two major narrative processes are defined based on vectors and participants: action processes and reactional processes (Kress and van Leeuwen, 2006: 63-67). An action process occurs in the course where the actor is the participant that the vector emanates from or makes the vector (ibid.: 63). A reactional process exists in the course where an eyeline generated by ‘the glance of one or more of the represented participants’ forms a vector (ibid.: 67).

Kress and van Leeuwen (1996, 2006) identify three types of conceptual structures: classificational processes, analytical processes and symbolic processes. The first type connects participants with each other in ‘a taxonomy’ (Kress and van Leeuwen, 2006: 79); the second type connects participants in ‘a part-whole structure’ (ibid.: 87); and the third type depicts ‘what a participant means or is’, which might contain ‘the carrier’ and ‘the symbolic attribute’ (ibid.: 105). The carrier refers to

‘the participant whose meaning or identity is established in the relation’’, and the symbolic attribute refers to ‘the participant which represents the meaning or identity itself’ (ibid.: 105). A symbolic process containing both the carrier and the symbolic attribute is defined as ‘symbolic attributive’; while one process merely possessing the carrier is called ‘symbolic suggestive’ (ibid.: 105).

Interactive meaning interprets the interaction between pictures and their viewers (Kress and van Leeuwen, 1996, 2006). Kress and van Leeuwen (2006: 149) suggest three important perspectives in constructing and interpreting relationships between represented participants and viewers, namely contact, social distance, and attitude. The factors pertaining to interactive meanings in images are summarised in Figure 2.5.

Figure 2.5 Interactive meanings in images (Kress and van Leeuwen, 2006: 149)



The three relations (contact, social distance, and attitude) as shown in Figure 2.5 are discussed in the following section respectively.

(1) Contact. The image act containing an eyeline denotes the relationship between represented participants and viewers. A visual demand relationship is formed, if the participant is gazing at the viewers; and a visual offer relationship is developed, if there is an absence of gaze at the viewers (Kress and van Leeuwen, 2006: 118-119). A gaze of the participant ‘demands that the viewer enter into some kind of imaginary relation with him or her’ (ibid.: 118). A visual offer allows the viewer to look at the represented participants as ‘items of information, objects of contemplation’ (ibid.: 119).

(2) Social distance. ‘Size of frame’ achieved in ‘the choice between close-up, medium shot and long shot, and so on’ depicts the relations between represented participants and viewers (Kress and van Leeuwen, 2006: 124). An intimate distance is projected, when the head and face appear only in a very close shot; a close personal distance is formed, when the head and shoulders appear in a close shot; a far personal distance is structured when the portrait is from the waist up in a medium close shot; a close social distance is created by the portrait of the whole figure in a long shot; a far social distance is denoted by the whole figure with space around it; and a public distance is made by using the configuration of several people (ibid.: 124-129).

(3) Attitude. ‘Horizontal angle’, denoting involvement, is determined by the relation between represented participants and viewers (Kress and van Leeuwen, 2006:

133). A frontal angle presenting the portrait of the represented participant closely relates the viewers to the image, since it projects ‘involvement’ by transmitting the meaning potential that ‘what you see here is part of our world’ (ibid.: 136). An oblique angle presenting the portrait of a represented participant indicates ‘detachment’, as it has meaning potential that ‘what you see here is not part of our world’ but ‘their world’ (ibid.: 136). ‘Vertical angle’ implies ‘power’ (ibid.: 140). Following Kress and van Leeuwen (1996, 2006), Royce (2007: 72) asserts:

The high angle forces the viewers to look down on the RPs, which is suggestive of a superiority to them, or of their significance. A low angle forces the viewers to look up to them, which is suggestive of the viewer’s inferior position, or of the importance of the portrayed participant(s). An eye-level angle is suggestive of a sense of equality between the viewer and the RPs.

Composition connects the representational and interactive meanings of the image (Kress and van Leeuwen, 1996, 2006). Compositional meaning could be encoded from three aspects: ‘information value’, ‘salience’, and ‘faming’ (Kress and van Leeuwen, 2006: 177). The placement of elements is endowed with information values as follows: the represented participant on the left side denotes the ‘given’; the participant on the right side implies the ‘new’; the represented participant at the top of an image represents the ‘ideal’; the participant below indicates the ‘real’; the represented participant in the centre presents ‘the nucleus of the information’; and the elements in margin are ‘subservient’ (ibid.: 181-197). The elements that attract the viewers’ attention project salience in images, which could be realized by

‘placement in the foreground or background, relative size, contrasts in tonal value (or colour), differences in sharpness, etc.’ (ibid.: 177). Framing devices connects elements of the image, indicating if they belong together or not (ibid.: 177). The three systems interrelate with one another to encode the meaning of composition in images.

Visual grammar (Kress and van Leeuwen’s, 1996, 2006) provides a detailed and systematic framework to examine images via integrating the considerations on three metafunctions of semiotic resources: representational, interactive, and compositional. The present study, located within socio-semiotic multimodal contexts, will draw on the visual grammar to examine images occurring on bank brochure websites.

2.3.4 Image-text relations

Visual and verbal modes, engaged in the intersemiotic semantic relationship, interact to yield the integrated meanings of multimodal texts (Royce, 2007; Unsworth and Cleirigh, 2009, van Leeuwen, 2005). Language contains semantics endowed to words and utterances, whereas images are ‘inherently vague and ambiguous’, transmitting meaning via the support of ‘other modes’ based on ‘narrowly defined communicative situations’ (Stöckl, 2004: 18). Language is adept in presenting ‘events and states-of-affairs in time’, whereas images have the potential to construct ‘the representation of objects in space and their physical characteristics’ (Kress: 1998: 68). Language and images produce an indivisible relation ‘both in concrete

forms of communication (mode mixing) as well as cognitively, semantically and historically (mode overlaps)’ (Stöckl, 2004: 18).

In McCloud’s (1994) taxonomy, there are seven types of image-text relations based on their equal or unequal inputs into meaning: (1) word specific, where pictures illustrate but do not significantly add to a largely complete text; (2) picture specific, where the picture dominates and words do not add significantly to the meaning of the image; (3) duo specific, where words and pictures send essentially the same message; (4) additive-words amplify or elaborate on an image or vice versa; (5) parallel-words/image follow different course without intersecting; (6) montage-words are treated as integral parts of the picture; (7) interdependent- image/words together convey an idea that neither could convey alone. Texts and images, as linguistic and visual modes, are often integrated together through two major ways: texts gain ‘image qualities by means of typography and layout’, both of which function as ‘peripheral mode’ to realise ‘a partial transfer from one core mode (language) to another (image)’; texts are combined with images both formally and semantically, ‘unfolding the specific semiotic potential of each mode’ via fully using the sub-modes of each core mode and thus realising the overall communicative intention (Stöckl, 2004: 19).

Two perspectives are highlighted in examining the connections between texts and images: discussing the cohesive links across the semiotic modes, where ‘cohesive’ is a notion drawn from lexical cohesion (Halliday and Hasan, 1985); and identifying the logical relations between the semiotic modes (Chan, 2011: 146-147).

In some multimodal texts, images and texts complement each other to construct the cohesive relations, which develop a ‘co-variate unity’ and thus uncover ‘(thematic) continuity across structural-unit boundaries of cohesive chains’ (Lemke, 2006: 50). In other multimodal texts, images and texts construct the logical relations, aiming to achieve a ‘multivariate unity’, thus disclosing the ‘functional complementarity of structural syntagmatic units’ (ibid.: 50). Logico-semantic relations between images and texts could be realised through expansion (Chan, 2011: 147), which includes elaboration, extension and enhancement (Halliday, 1994, 2004).

The two concepts ‘anchorage’ and ‘relay’ are useful for linking texts and images (Barthes, 1977: 39). ‘Anchorage’ words explain images, implying that they orientate the readers ‘through the signifieds of the image’ and helping them ‘avoid some and receive others’ ‘towards a meaning chosen in advance’ (ibid.: 40). ‘Anchorage’ resonates with the concept of ‘elaboration’ (Halliday, 1994, 2004), achieving ‘specification’ (van Leeuwen, 2005: 230). ‘Relay’ presents the process where texts and images as ‘fragments of a more general syntagm’ construct ‘a complementary relationship’ and provide their own information (ibid.: 41) which are ‘different’ from each other but ‘semantically related’ (van Leeuwen, 2005: 229). ‘Relay’ thus echoes the concept of ‘extension’ (Halliday, 1994, 2004). Drawing on the concepts of Halliday (1994, 2004) and Barthes (1977), van Leeuwen (2005: 230) proposes a system to examine the image-text links, as shown in Table 2.1.

Table 2.1 A system of image-text links (van Leeuwen, 2005: 230)

Image-text relations		
Elaboration	Specification	The image makes the text more specific (illustration) The text makes the image more specific (anchorage)
	Explanation	The text paraphrases the image (or vice versa)
Extension	Similarity	The content of the text is similar to that of the image
	Contrast	The content of the text contrasts with that of the image
	Complement	The content of the image adds further information to that of the text, and vice versa ('relay')

The image-text relation can either be elaboration or extension (van Leeuwen, 2005: 230), resembling the verbal linking (ibid.: 222). In the case of elaboration, the information offered by Mode A 'repeats or restates' the information offered by Mode B for purposes of 'clarification' (ibid.: 222/230). In the case of extension, Mode A 'adds new information', 'linking it to the existing information' offered by Mode B (ibid.: 222/230). Elaboration could be achieved by specification or explanation. Specification is realised, when the image makes the text more specific, which is considered as illustration, or when the text makes the image more specific, which is considered as anchorage (ibid.: 229-230). Extension is realised by similarity, contrast, and complement. In the case of similarity, the content of the text is similar to that of the image. In the case of contrast, the content of the text contrasts with that of the image. Complement is formed, when the content of the image adds new information to that of the text, and vice versa, to achieve 'relay'. The image-text

relation system proposed by van Leeuwen (2005) ‘systematizes the main categories’ of ‘multimodal relations’ (Maier, 2008) and discloses how core modes ‘make the items of information coherent in relation to each other’ and cooperate to transmit knowledge ‘you can do something with’ (van Leeuwen, 2005: 247).

Print advertising is a typical textual genre which has a heavy reliance on the appropriate integration of language and image (Stöckl, 2004: 21), which resonates with van Leeuwen’s (2005: 8) view that ‘a good starting point for studying aspects of visual communication is to consider that there are two verbal and visual modes of communication in print advertising with complex interaction between them’. Bank brochure websites, as a web-mediated marketing genre, share the common characteristic with the traditional advertising genre, particularly highlighting the essential role of the combination of the two core modes, namely texts and images. The image-text relation system (van Leeuwen, 2005: 230) is hence employed by the present study to explain how the two core modes, namely images and texts, on bank brochure websites interact to construct meaning dynamically.

2.3.5 Visual resources and promotional genres

Visual stimuli, which may include ‘the logo, signage, packaging, product design, advertisements, and websites’, play an important role in branding strategy (Henderson et al., 2003: 297) and marketing. Many studies have discussed visual representation and functions of images in promotional discourses (e.g. Boggio, 2010; Garlick, 2002; Henderson, 2001; Hoelscher, 1998; Hynes and Janson, 2010; Jenkins,

2003; Jowett and O'Donnell, 1992; Lester, 1995). Some scholars take the view that the power of images lies in their potential to represent reality objectively (e.g. Cook, 1992; Davidson, 1992; Mellinger, 1994; Morgan and Pritchard, 1998). Images have been viewed as quotes (Markwick, 2001), reflective of reality (Adler, 1989; Hamilton, 1997), or transcriptive of reality (Berger and Mohr, 1982; Urry, 2002). Images have the potential to offer an angle to grasp the world (Crang, 1997). Some scholars argue that images are able to transcribe reality and actively communicate potential meanings (e.g. Cook, 1992; Davidson, 1992; Hall, 1982). As Dyer argues (1982: 82), images are 'made to seem true' and potentially transmit more persuasive messages than accompanying prose.

An advertisement is a primary member of promotional genres (Bhatia, 2004). Messaris (1997) explores advertisements and proposes three major roles taken by visual images in this genre: cultivating emotions by representing the appearance of a real person or object, proving that something did happen, and constructing a link between the thing that is being sold and some other images. The three roles of images in advertisements reflect the essential properties of visual communication, which differentiate images from language or other modes of human communication. The three roles of images in advertisements consequently constrain disciplinary practices in advertising (Messaris, 1997). Some researchers have discussed the persuasive uses of visual images (e.g. Boggio, 2010; Lester, 1995; Moriarty, 1987; van Leeuwen, 2005) by stressing the essential features and the multiple techniques applied in advertising.

It is much easier for readers to understand and remember visual stimuli than verbal elements (Erdelyi and Kleinbard, 1978); and therefore, visual aspects form an important area in designing any branding strategy. However, most research on Asian branding has focused on verbal elements (Schmitt and Simonson, 1997), and visual aspects have received little attention on how they might be used to strengthen brand perceptions (Tavassoli and Han, 2001, 2002).

Henderson et al. (2003) suggest that visual stimuli should be applied as effective tools for achieving the marketing goals of Asian companies. Logos and other visual stimuli are supposed to play a significant role in their branding strategies, because they might fail to efficiently use the language of English. A factor analysis indicates that the design should meet three criteria, namely elaborate, harmony, and natural. Henderson et al. (2003) argue that China and Singapore show the similar preference pertaining to how designs are perceived and their effect on consumer responses. Qualifying the brand design should be taken as a key marketing strategy by Asian companies who are expected to make appropriate choices of logo designs by considering the elements of positive affect, quality perceptions, clear meaning, true recognition, and feng shui. Some of these elements also influence the brand strategy of the American companies, which indicates the visual aspects of brand strategy are internationally preferred.

Some scholars assert that readers are able to read advertisements as active participants. Readers are competent to relate the messages to their own personal experiences, motives, and family and other social pressure, thus they are not passive

when interpreting images (Bulmer and Buchanan-Oliver, 2004). Readers' imagination could be stimulated through reading the images in the advertisements (Stern, 1989). In this process, visual resources serve as rhetorical devices that the readers can acculturate enough to interpret the meanings assigned by the copywriters (Forceville, 1995; Mick and Buhl, 1992; Phillips, 1997; Scott, 1994). Advertising images create metaphors as what advertising words do. Scott (1994) argues that in reading ads, the readers have the potential to respond to any deviations from expectations. The readers are able to process the ad and look for figurative ideas according to their stock of cultural knowledge, given that they find literal sense fails to interpret an ad.

Synthesising the text-interpretive, experimental and reader-response approaches, McQuarrie and Mick (1999) analysed four magazine ads and found that a set of rhetorical forms (rhyme, antithesis, metaphor, and pun) the pictorial elements may contain, and a variety of types of signs (iconic, indexical, and symbolic) which may evoke a diverse set of meanings about the brand or user, such as sophistication, beauty, safety, fun. McQuarrie and Mick (1999) argue that visual figures like the verbal elements could serve as devices to yield a consistent and reliable impact on consumer response. The researchers also suggest that the consumers are expected to obtain a sufficient stock of cultural knowledge pertaining to rhetorical and semiotic systems, in which the advertising text is situated; and therefore the consumers could be culturally competent to process the advertising message. Depicting a Clinique ad that presents a lipstick submerged in an icy glass of soda water, Scott (1994) literally

interprets this pictorial metaphor as ‘the product, Clinique lipstick, is a refreshing glass of soda water’. Scott (1994) argues that readers are supposed to transfer relevant properties from one image into potential meanings, the ‘implicature’, and ignore irrelevant similarities simultaneously.

Schroeder (2003) analyses the architectural images in bank advertisements. A content analysis of the top 10 U.S. banks indicates that over 50% of these banks use architectural images on their websites. Some websites of these banks have a heavy reliance on the use of buildings, headquarters, and the classical motif for web-based imagery. The architectural images are exploited strategically. Architecture has the potential to represent spatial, historical, and psychological images to facilitate the readers’ understanding. Architecture that ‘presents embodiments of thought when it invents and builds shapes’ (Arnheim, 1977: 274) also offers a basic metaphorical structure for perception and cognition. Schroeder (2003) interprets these shapes from two dimensions, namely abstracted and isolated, which serve as the building blocks of meaning making. Classicism presents a core cultural referent in the bank advertisements, which helps the readers to appreciate the complex composition of persuasive imagery transmitted by architectures in bank advertisements.

Adopting a model of semiotics including the key factors, namely signifier and signified (Saussure, 1965), Hynes and Janson (2010) examines two internet advertisements about two mobile phones, namely Nokia and Ericsson, through discussing the appeals and strategies employed. It is found that Nokia advertisement creates a ‘cold and austere atmosphere’ and symbolises ‘genius’ and ‘not everyday

life', whereas the Ericsson ad projects a 'warm and family oriented atmosphere' and denotes 'everyday life and not genius' (ibid.: 168/171). Semi-structured interviews were undertaken among 32 respondents representing six cultures to probe into the interpretation made by the individual viewers in terms of 'the advertisements' external characteristics and forms, including the text, images, colors, and objects' (ibid.: 174). The interview results suggest that individuals from different cultural backgrounds create meaning in completely different ways, and therefore using semiotic elements appropriately plays a key role in creating effective Internet advertisements (ibid.: 180).

Kress and van Leeuwen (1996, 2006) examine a watch advertisement, discussing its representational meaning. It is found that the advertisement presents a conceptual structure containing a classificational process with the superordinate and subordinates. It visually transmits the classificational meaning through using taxonomy.

Adopting a multimodal view towards the advertisements, Boggio (2010) examines the image of the advertisement about Volkswagen Passat, drawing on the 'demand' and 'offer' concept in visual grammar (Kress and van Leeuwen, 1996, 2006). The platform and the car function as represented participants in the image, whereas the producer and the consumers of the advertisement serve as interactive participants. From the interpersonal perspective, the represented participants present the objects for the viewers' observation and contemplation. The represented participants have no contact with the viewers and tend to project an 'offer' image,

which prevails in advertisements for luxury items (Boggio, 2010: 151). Meanwhile, the setting in the image also develops a visual demand: the museum-like environment addresses the viewers with a 'visual you'; non-naturalistic setting and artificial lighting indicate the represented participants are being looked at by the viewers (ibid. 152). The image thus reflects 'an unusual interaction of offer and demand' (ibid. 152). The visual credibility of the image is examined based on the concept of modality (Kress and van Leeuwen, 1996, 2006). It is found that the image presents a low multimodality, characterised by 'the absence of colors' which indicates an objective view about the represented participants, and 'a long shot with a certain amount of headroom' which suggests 'ethereal and spiritual', thus implying 'unreal' (Boggio, 2010: 156). The nexus between the image and the text is also examined in detail by Boggio (ibid.), which has been discussed in Section 2.2.4.

In an effective advertisement, verbal and visual resources 'harmonize perfectly so that each complements and extends the message of the other' (Newsom and Haynes, 2011: 279). The review of the previous studies suggests that visual factors, as brand strategies, could function as effective tools for achieving marketing goals (Henderson et al., 2003; Hynes and Janson, 2010). Readers are active participants in reading advertisements (Bulmer and Buchanan-Oliver, 2004; Scott, 1994), who are expected to obtain a sufficient stock of cultural knowledge to interpret visual resources (McQuarrie and Mick, 1999). Individuals from different cultural backgrounds create and interpret meaning in different ways (Hynes and Janson, 2010). It is found that efforts are hardly made to explore visual resources in

promotional genres from social-semiotic approaches, except that Kress and van Leeuwen (1996, 2006) examine the classificational process in an advertisement and Boggio (2010) scrutinises visual ‘offer’ and ‘demand’ and multimodality in an image for advertising purpose. The present study attempts to bridge the gap via adopting Kress and van Leeuwen’s (1996, 2006) visual grammar to explore the images on bank brochure websites.

2.4 Corpus study

Corpus could be defined as ‘a collection of pieces of language text in electronic form, selected according to external criteria to represent, as far as possible, a language or language variety as a source of data for linguistic research’ (Sinclair, 2005: 1), or ‘a collection of texts assumed to be representative of a given language put together so that it can be used for linguistics analysis’ (Tognini-Bonelli, 2001: 2). A corpus study offers an ‘empirical approach’ which is ‘inductive in that statements of theoretical nature about the language or the culture are arrived at from observations of real cases’ (Ali, 2007: 216). As Hoffmann (1991: 159) argues, ‘the outcome of text-linguistic research into LSP is an important prerequisite of informational and documentational work, particularly if it is combined with automatic language data processing, or in other words, corpus linguistics’. Corpus studies, which are ‘primarily quantitative’ though the trend of ‘a combination of quantitative and qualitative techniques’ occurring in the recent research (Cheng, 2014: 13), provide the powerful linguistic evidence-based accounts of language, supplementing and

extending discourse analysis. Whilst exploring professional discourse, corpus study offers a useful methodology ‘which generally proves more reliable and objective than introspection or observation’ (Breeze, 2011: 95).

2.4.1 Corpus-driven study

Corpus studies could be classified as ‘corpus-driven’, ‘corpus-based’, ‘corpus-assisted’, and ‘corpus-informed’ given ‘why and how a corpus is used for carrying out research’ (Cheng, 2014: 13), among which two major approaches are widely adopted, namely corpus-based and corpus-driven. In a corpus-based study, corpus evidence is exploited ‘mainly as a repository of examples to expound, test or exemplify given theoretical statements’; in a corpus-driven study, no example is selected to ‘support or quantify a pre-existing theoretical category’ (Tognini-Bonelli, 2001: 10-11). A corpus-driven study on language could be considered as a ‘bottom-up’ one, exploring data to identify linguistic evidences, generating a hypothesis based on the linguistic evidences, generalising recurrent patterns, and consolidating the findings into a theoretical statement (ibid.: 14).

Both corpus-based and corpus-driven approaches are widely used to reinforce discourse analysis. Corpus-based approaches are adopted to examine, for instance, academic discourse (e.g. O’Halloran, 2011), public discourse (e.g. Cheng and Lam, 2013), legal discourse (e.g. Breeze, 2011), corporate discourse (e.g. Sun and Jiang, 2014). Corpus-driven approaches are deployed to study a variety of corpora pertaining to, for instance, legal discourse (e.g. Cheng and Cheng, 2014), corporate

discourse (e.g. Pollach, 2012), public discourse (e.g. Ashraf, 2014). There is rarely any research on bank brochure websites, since they form a new-born genre within the Internet contexts. The present study, addressing the weakness, thus deploys a corpus-driven approach to examine the corpus of Hong Kong Bank Brochure Websites, which constructs a bottom-up way to identify linguistic features, develop the hypothesis about this web-based marketing genre based on the linguistic observations, and produce the theoretical statement about the genre.

2.4.2 Wmatrix analysis

Wmatrix (Rayson, 2003, 2004, 2005, 2009) is an on-line software to analyse language based on corpus linguistics (McEnery and Wilson, 2001). This web-based software encourages the macroscopic analysis, which focuses on the features of whole texts or varieties of language, to identify the particular linguistic characteristics and enrich the microscopic observation on their occurrences (Rayson, 2003). Wmatrix connects with the web interface of the corpus annotation tools: the UCREL Semantic Analysis System (USAS) and Constituent Likelihood Automatic Word-tagging System (CLAWS). Wmatrix employs the log-likelihood statistic (LL) to indicate the significance of linguistic devices. Frequency profiles and text concordances are available for detailed scrutiny on the corpus.

The existing research adopting Wmatrix analysis shows a great tendency to reinforce discourse analysis based on a variety of contexts via highlighting linguistic observations and semantic descriptions (e.g. Ashraf, 2014; Cheng and Lam, 2013;

Culpeper, 2009; O'Halloran, 2011; Seale and Charteris-Black, 2008; Sun and Jiang, 2014; Vincent, 2008).

Using Problem-Solution rhetorical pattern (Hoey, 2001), Ali (2007) makes a contrastive analysis of business and management texts collected from the Malaysian magazine of Malaysian Business (MB) and the British magazine of Management Today (MT). The BNC Written Informative Sampler (BNCWinf) functions as the reference corpus. Wmatrix (Rayson, 2005) is used to identify the semantic fields in the Problem patterns via presenting the annotation outcome produced by USAS. The common key semantic fields in both MB and MT are classified into three groups, namely Negation, Negatively-inscribed or evoking words, Affect: Cause: Connected, based on a scrutiny on the contexts using concordances. The findings suggest that most of the Problem clauses use the cause-consequence pattern. Negatively inscribed words occur more than evoking ones, as illustrated by the words denoting a Problem in the semantic fields. The two business magazines have different styles in terms of being formal and descriptive.

Wmatrix is used by Parkinson and Howorth (2008) to examine linguistic characteristics of social entrepreneurs' texts, and to further inform a discourse analysis of social entrepreneurship in the UK. A comparison is made between the combined social entrepreneurs' texts and two corpora of spoken texts, namely British National Corpus of Spoken English (BNCSE) and the Corpus of Entrepreneurship and Small Business (CESB). The log likelihood presented by Wmatrix (Rayson, 2003) is adopted to illustrate the degree of difference against the norms of each

corpus. The differences between the actual language used by social entrepreneurs, by general entrepreneurs, and general spoken language are explored respectively from the aspects of keywords and semantic concepts. The ten most significant semantic concepts suggest the topics social and private entrepreneurs tend to talk about, which include general business concepts and wealth compared with general spoken English. Social entrepreneurs particularly prefer social, local and human concepts, whereas general entrepreneurs show more interests in ability and power in their talk. The top twenty significant differences in words indicate that social entrepreneurs tend to more frequently use words denoting the project of community development or regeneration, for instance, the prominent use of the pronoun 'we'. The linguistic features tend to be associated with a modified social construction of entrepreneurship.

When probing into the character-talk of Shakespeare's *Romeo and Juliet*, Culpeper (2009) deploys Wmatrix (Rayson, 2004) to look at keyness via examining keywords, parts-of-speech and semantic fields respectively. Sinclair (2004) asserts that a straight keyword analysis has the potential to show most of the conclusion. Rayson (2004, 2008), however, argues that keyword analyses could be supplemented by part-of-speech and semantic analyses, since the latter ones tend to reduce the number of categories for scrutiny and disclose the words with lower frequency which might be overlooked due to no appearance in keyword list. Culpeper (2009: 54-55) justifies what Rayson (2004, 2008) notes, and further argues that fewer keywords might be obtained by 'tweaking the program settings', and part-of-speech and semantic analyses are able to present clues 'as to patterns that exist in a large set of

keywords'. Following Halliday (e.g. 1973, 1978, 1994), Culpeper (2009: 39) proposes a category of keywords, which includes ideational keywords, textual keywords and interpersonal keywords.

Combining corpus linguistics and critical discourse analysis (CDA), Cheng and Lam (2013) use ConcGram 1.0 (Greaves, 2009) and Wmatrix (Rayson, 2009) to explore Western public discourse of Hong Kong pertaining to the handover of the sovereignty from Britain to China in 1997. A comparison, focusing on frequencies and patterns, is made between the Western Media Corpus (WMC) and the Chinese Media Corpus (CMC), which are further complied into four sub-corpora according the publishing periods, namely WMC 1996-1998, WMC 2006-2008, CMC 1996-1998, CMC 2006-2008. The top ten frequently occurring two-word concgrams in the four sub-corpora are discussed in detail. Wmatrix functions to identify the semantic categories in the four corpora. The word 'political' which occurs most frequently in the key semantic field of 'politics' is examined further based on its most frequent lexical concgram and concordance lines. The findings suggest that the Western media discourse gives more attention to politics-related issues pertaining to Hong Kong during the period of 2006-2008, compared with a decade before and with the Chinese media discourse regardless of time. The study shows the potential of integrating Wmatrix and ConcGram analyses.

Previous studies use three major ways to examine a corpus with application of Wmatrix: exploring keywords, part-of-speech and semantic fields of a corpus respectively (e.g. Culpeper, 2009); looking at keywords and semantic fields of a

corpus (e.g. Ashraf, 2014; Parkinson and Howorth, 2008; Seale and Charteris-Black, 2008; Vincent, 2008); mainly analysing semantic fields (e.g. Ali, 2007; Sun and Jiang, 2014). It entails three ways to produce a snapshot of linguistic characteristics of a corpus. The present study follows some research (e.g. Parkinson and Howorth, 2008; Seale and Charteris-Black, 2008) to explore the corpus of Hong Kong Bank Brochure Websites (HKBBW) via thoroughly examining both keywords and key semantic fields. In the present study, Wmatrix analysis is used to identify significant lexical and semantic features, aiming to clarify ‘aboutness’ of the Internet marketing genre with the application of keyword and semantic analyses.

2.5 Summary

This chapter discusses the previous studies on genre theories and multimodality theories, highlighting the critical genre-based approach (Bhatia, 2004) and the social-semiotic approach (Kress, 2010); it also explores the previous corpus studies, adopting corpus-driven approaches and Wmatrix analyses (Rayson, 2003, 2004, 2005, 2009). All the discussions herein are expected to inform the analysis in the following chapters.

Chapter 3 Methodology

3.1 Introduction

This chapter discusses the construction of the corpora of bank brochure websites (3.2), the research purposes (3.3), the theoretical frameworks (3.4) and analytical procedures (3.5) of the present study.

3.2 Description of the corpus

In Hong Kong, only licensed banks can conduct full banking services. The present study focuses on brochures issued by local banks in web-mediated contexts, and sets out to examine the 23 licensed banks incorporated in Hong Kong authorised by the Hong Kong Monetary Authority. The 23 banks in Hong Kong show three origins: local banks of Hong Kong, banks incorporated by parent banks from Mainland China, and banks incorporated by foreign parent banks, as shown in Table 3.1.

Table 3.1 Licensed banks incorporated in Hong Kong and their origins

(Hong Kong Monetary Authority, 2009, September, 11, Retrieved and adapted from http://www.info.gov.hk/hkma/eng/bank/three_tier/list_of_lb.xls)

Bank of China (Hong Kong) Limited	A bank incorporated by the parent bank from Mainland China
Bank of East Asia Limited	A local Chinese bank
China Construction Bank (Asia) Corporation Limited	A bank incorporated by the parent bank from Mainland China

Chiyu Banking Corporation Limited	A local Chinese bank
Chong Hing Bank Limited	A local Chinese bank
Citibank (Hong Kong) Limited	A bank incorporated by one American banking group
Citic Ka Wah Bank Limited	A local Chinese bank
Dah Sing Bank Limited	A local Chinese bank
DBS Bank (Hong Kong) Limited	A bank incorporated by one banking group from Singapore
Fubon Bank (Hong Kong) Limited	A bank incorporated by one financial services group from Taiwan
Hang Seng Bank, Limited	A local Chinese bank
Hong Kong & Shanghai Banking Corporation Limited	A bank incorporated by one British banking group
Industrial and Commercial Bank of China (Asia) Limited	A bank incorporated by the parent bank from Mainland China
Mevas Bank Limited	A local Chinese bank
Nanyang Commercial Bank, Limited	A local Chinese bank
Public Bank (Hong Kong) Limited	A local Chinese bank which was purchased by one Malaysian banking group
Shanghai Commercial Bank Limited	A local Chinese bank
Standard Bank Asia Limited	A bank incorporated by one African banking group
Standard Chartered Bank (Hong Kong) Limited	A bank incorporated by one British banking group
Tai Sang Bank Limited	A local Chinese bank
Tai Yau Bank Limited	A local Chinese bank
Wing Hang Bank Limited	A local Chinese bank
Wing Lung Bank Limited	A local Chinese bank

Among the 23 licensed banks incorporated in Hong Kong, Tai Yau Bank does not have an official website. Tai Sang Bank and Standard Bank have web pages, but they only briefly introduce all the services or products provided to the public without any attached brochure websites.

A further check of the official websites of Tai Sang Bank and Standard Bank suggests that on each website, only one sentence mentions the mortgage services the banks offer. On the website of Tai Sang Bank, the sentence is:

Property Mortgage:

For enquiries, please contact our Business department at 2853-0825.

(Tai Sang Bank, 22 November 2009, Retrieved from

<http://www.taisangbank.com.hk/tsbeproduct.htm>)

On the website of Standard Bank:

Mortgage lending

The provision of home loans to individual customers

(Standard Bank, 22 November, 2009, Retrieved from

<http://www.standardbank.com/PersonalAndBusinessBanking.aspx>)

Therefore among the 23 banks, only twenty banks were found to own individual official websites and offer bank brochures via their websites. Data collection took place from June 2009 to January 2010. 75 English bank brochure websites were thus collected from the twenty banks, covering all the websites of the banks which present

mortgages or loans for personal retailing banking during the data collection period. All the websites are related to the products or services of mortgage or loan for personal retailing banking, since they are the core business of banks and pose challenges for bank marketing. The retailing banking business sets up a challenging context for banks to build good relationships with customers via employing communicative skills and methods.

The screenshots of the websites were saved considering the dynamic changes that can take place on company websites. Live pages are used when it is necessary to recover some functions and determine hyperlink references on the bank brochure websites. The contents of the 75 English bank brochure websites (32,798 words) form the corpus of Hong Kong Bank Brochure Websites (HKBBW). Table 3.2 shows the banks and the products promoted on the respective brochure websites.

Table 3.2 Construction of the corpus of HKBBW

NO.	BANKS	PRODUCTS	WORDS
1	Bank of China (Hong Kong) Limited	<i>"iSmart" Tax Loan</i>	288
2		<i>BOC Express Cash Instalment Loan Balance Transfer</i>	674
3	Bank of East Asia, Limited	<i>Residential Home Mortgage Loan Package</i>	98
4		<i>Privileged Government Home Ownership Scheme Loan Package</i>	81
5		<i>Education Loan</i>	154

NO.	BANKS	PRODUCTS	WORDS
6		<i>“Right for You” Instalment Loan/ Revolving Loan</i>	266
7		<i>“Right for You” Overdraft Facilities</i>	239
8		<i>Tax Loan</i>	269
9	China Construction Bank (Asia) Corporation Limited	<i>Home Mortgage Loan</i>	442
10		<i>Auto Loan</i>	151
11		<i>Car Park Loan</i>	153
12		<i>Small Business Loan</i>	272
13	Chiyu Banking Corporation Limited	<i>Residential Mortgage Programmes</i>	2157
14	Chong Hing Bank Limited	<i>Residential Mortgage Loan Plan</i>	222
15		<i>Mortgage Insurance Programme Loan Plan</i>	138
16		<i>Government Housing Subsidized Scheme</i>	142
17		<i>Mortgage Plan</i>	601
18		<i>Tax Loan</i>	369
19	Citibank (Hong Kong) Limited	<i>Home Furnish</i>	498
20		<i>Card Debt Consolidation Loan</i>	299
21		<i>Debt Consolidation Loan</i>	357
22	Citic Ka Wah Bank Limited	<i>HIBOR Mortgage Plan</i>	171
23		<i>Home Ownership Scheme Mortgage Plan</i>	279
24		<i>95% Top-up Loan Scheme</i>	342
25		<i>Property Related Loans</i>	258
26	Dah Sing Bank Limited	<i>Express Money Interest Free Loan</i>	108
27		<i>Tax Loan</i>	168
28		<i>In-Money Revolving Loan</i>	648
29	DBS Bank (Hong Kong) Limited	<i>Salaries Tax Loan</i>	2331

NO.	BANKS	PRODUCTS	WORDS
30	Fubon Bank (Hong Kong) Limited	<i>Fubon Tax Loan</i>	480
31		<i>Fubon "Perfect Fit" Personal Loan</i>	937
32		<i>Fubon "Credit Go" Personal Loan</i>	274
33		<i>Fubon Mortgage Plan</i>	335
34		<i>Fubon HIBOR Mortgage Plan</i>	252
35		<i>Fubon Mortgage Plans for Government Home Ownership Scheme</i>	522
36		<i>Fubon Mortgage Loan Referral Plan</i>	772
37		<i>Fubon FamilyFirst Mortgage Protection Plan</i>	552
38	Hang Seng Bank, Limited	<i>Mortgage Loans for Government Housing Schemes</i>	388
39		<i>95% Mortgage Plan</i>	211
40		<i>Conventional Mortgage Plan</i>	1185
41		<i>Personal Instalment Loan</i>	937
42		<i>Interest-free Instalment Plan</i>	519
43		<i>Credit Counseling Loan</i>	512
44		<i>Personal Revolving Loan</i>	294
45	Hong Kong & Shanghai Banking Corporation Limited	<i>Deposit-linked Mortgage</i>	266
46		<i>HighAdvance Mortgage</i>	476
47		<i>Personal Instalment Loan</i>	327
48		<i>Revolving Credit Facility</i>	198
49		<i>Overdrafts</i>	625
50	Industrial and Commercial Bank of China (Asia) Limited	<i>Personal Loan</i>	1056
51		<i>Tax Loan</i>	282
52		<i>General Mortgage Loan</i>	169
53		<i>Mainland Mortgage Loan</i>	68
54		<i>Taxi/Public Light Bus Financing</i>	98
55		<i>Equipment Financing</i>	298
56		<i>SME Business Package</i>	476

NO.	BANKS	PRODUCTS	WORDS
57	Mevas Bank Limited	<i>FlexiMoney Overdraft Facility</i> <i>Comprehensive Mortgage Loan Plans</i>	440
58	Nanyang Commercial Bank, Limited	<i>Home Mortgage</i>	1681
59		<i>Personal Loan</i>	188
60		<i>Tax Loan</i>	145
61	Public Bank (Hong Kong) Limited	<i>Personal Loan</i>	341
62	Shanghai Commercial Bank Limited	<i>Housing Mortgages</i>	160
63		<i>Government Housing Schemes</i>	134
64		<i>Personal Tax Loan</i>	258
65	Standard Chartered Bank (Hong Kong) Limited	<i>Personal Instalment Loan</i>	298
66		<i>Revolving Cash Card</i>	676
67		<i>Personal Line of Credit</i>	236
68		<i>Tax Loan</i>	596
69		<i>The HIBOR-based Mortgage Plan</i>	256
70		<i>MortgageOne</i>	1327
71	Wing Hang Bank, Limited	<i>Home Sweet Home Mortgage Plan</i>	228
72		<i>Flexi-Mortgage Plan</i>	444
73		<i>HIBOR-linked mortgage plan</i>	363
74		<i>Home Ownership Scheme (HOS) Mortgage Plan</i>	139
75	Wing Lung Bank, Limited	<i>Mortgage Loan</i>	204
In total			32798

Among the 75 bank brochure websites, 28 websites offer the introduction about mortgages and 47 promote loans. They are mainly specialised in residential mortgage, debt consolidation mortgage, tax loan, education loan, auto loan, car park loan, small business loan, and home furnish loan to cater to the different needs of customers.

3.3 Research purposes

The research purposes in the present study were formulated to examine bank brochure websites, considering the nexus of multimodal resources in reading mode and navigating mode (Askehave and Nielsen, 2005: 127) and the genre as ‘a configuration of text-external and text-internal factors’ (Bhatia, 2010: 41).

The first purpose of the study is to explore the multimodal resources used to construct bank brochure websites, addressing the aspects of medium and mode and underpinning text-internal resources. Traditional genre studies mainly focus on textual-internal resources in written texts, and the present study extends the research scope to multimodal resources, including website layout, colour, image, hyperlink and written text. The second research purpose aims to examine text-external resources, including disciplinary norms, professional practices and cultural constraints that determine and shape the genre. Both purposes of the study are to respond to the three spaces, namely textual, socio-cognitive and social spaces (Figure 2.1), in Bhatia’s (2004) multidimensional and multi-perspective framework to explore written discourse critically.

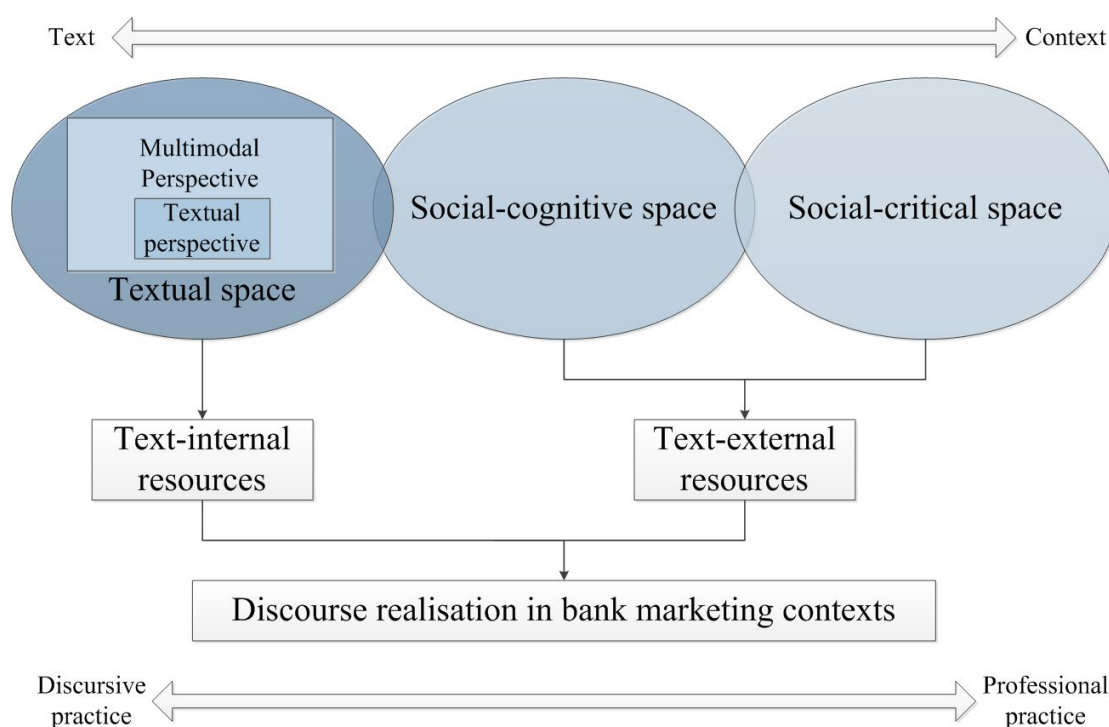
3.4 Theoretical frameworks

To achieve the two research purposes, the present study adopts both quantitative and qualitative methods in the analysis of the corpus of HKBBW to examine multimodal, text-internal resources of bank brochure websites, namely layout, colour, image, hyperlink and written text. It examines text-external resources, namely disciplinary norms, professional practices and cultural constraints, that shape the genre by

conducting case studies, with a focus on the interrelation of discursive activities of individual banks, legal documents monitoring professional practices in bank marketing, and institutional identity of different banks within socio-cultural environments.

Discourse communicates ‘meanings to be realised’; genre provides ‘the means for contextualizing/locating/situating that meaning in social spaces’ and offers ‘an account of the social characteristics of those spaces’; mode carries ‘meaning-laden means for making the meanings’ as ‘material and tangible’ (Kress, 2010: 114). Mode, as ‘an organising and shaping meaning-resource’, is considered to be ‘at the same level as discourse and genre’ (Kress, 2010: 114). Kress’ (2010) approach to examining multimodality (Section 2.3.2) situates the study of web-mediated genres within social-semiotic environments, centring on different modes. Bhatia’s (2004: 19) multidimensional and multi-perspective model of critical genre analysis (Section 2.2.2) considers discourse as text, as professional practice, and as social practice. Combining Kress (2010) and Bhatia (2004), the present multimodal genre study of bank brochure websites proposes a model (Figure 3.1) to explore Internet bank marketing by probing into the interrelationship between texts, genres and contexts, discursive practices and professional practices (Bhatia, 2010: 34).

Figure 3.1 A model for exploring discourse realisation in Internet bank marketing contexts



As illustrated in Figure 3.1, the model looks beyond the surface properties of text and genre, encompassing theoretical perspectives pertaining to multimodality and textualisation and creating a nexus between ‘text-internal and text-external semiotic resources and constraints’ (Bhatia, 2010: 34). The exploration starts with examining multimodal resources (Kress, 2003; Kress and van Leeuwen, 2001). Mode, as an important notion in considering multimodality, is viewed as ‘a socially shaped and culturally given semiotic resource for making meaning’ (Kress, 2010: 79), which may occur as layout, colour, image or hyperlink to determine meaning-potentials in the Internet bank marketing genre. Written text is also an important mode. Textual analysis produces a detailed account of the generic move structure and a linguistic description specific to the genre. The descriptions from the multimodal and textual perspectives are conducted within ‘the textual space’ (Bhatia, 2004: 19). These are

followed by the discussion on discourse realisation within ‘the socio-cognitive space’ (ibid.: 19), which manifests appropriation of generic resources specific to the genre and the interrelationships between discursive practices, disciplinary norms and professional practices. The exploration is then made within ‘the socio-critical space’ (ibid.: 19) to present the interplay between the application of multimodal resources and socio-cultural influences.

The analytical model enables understanding of the properties of hypertexts and written texts of bank brochure websites, how the genre achieves their specific communicative purposes in given professional contexts, and how the genre is shaped within Internet marketing contexts. It integrates two kinds of relationships in discourse realisation, namely ‘the text-context relationship’ and ‘the discursive-professional practice relationship’ (Bhatia, 2010: 34), denoting that the genre of Internet bank marketing, as ‘part of a professional activity’, tactically exploits the semiotic resources including ‘textual and intertextual resources, generic conventions, professional practices, and professional cultures’ in web-mediated contexts to achieve ‘specific professional, disciplinary, and institutional objectives’ for promotion (ibid.: 34).

3.5 Analytical procedures

The present study includes a set of analytical procedures, which is described in detail in this section.

3.5.1 A multimodal description of bank brochure websites

The multimodal resources in the genre of bank brochure websites are characterised as a set of modes, including layout, colour, image, hyperlink, and written text, all denoting hypertext innovations in web-mediated genre. Table 3.3 summarises the modes identified on the bank brochure websites in the corpus of HKBBW and the respective conceptual and theoretical frameworks adopted for data analysis.

Table 3.3 Modes and features of the corpus of HKBBW

Sensory channel	Modes	Correlative theories
Visual	Layout	Modules (Kress, 2010)
	Colour	Colour, colour combination and culture (Madden et al., 2000; Park et al., 1996)
	Image	Represented participants; representational structure; interactive meaning; and compositional meaning (Kress and van Leeuwen, 1996, 2006)
	Written text	Hyperlinks (Askehave and Nielsen, 2005)
		Written contents of brochures

The bank brochure website layout was explored in terms of modules (Kress, 2010). Colour is cultural-bound and denotes meanings. The present study explored colours and colour combinations, drawing on the theories of Madden et al. (2000)

and Park et al. (1996) to reveal the interrelationship between colour and cultural constraints in bank marketing contexts. Visual images were analysed by adopting Kress and van Leeuwen's (2006) grammar of visual design. After decoding the metafunctions of the images, key features of images in this specific genre were analysed. The study has also extended the discussion about hypertextual categories, namely generic and specific links (Askehave and Nielsen, 2005), and the properties manifested in the genre. Hyperlinks on bank brochure websites, as typical intertextual patterns occurring in moves, were also discussed in the textual analysis. Written texts on bank brochure websites were examined from the textual perspective; the image-text relations were explored in terms of image-text linking system, focusing on the occurrences of two major relations, namely 'elaboration' and 'extension' (van Leeuwen, 2005: 230).

3.5.2 A corpus-driven study of bank brochure websites

The study of discourse can not 'properly be separated from the study of grammar that lies behind it' (Halliday, 1985: 345), which suggests that the 'lack of sound basic linguistic analysis' produces 'premature conclusions' about 'linguistic patterns' (Bell: 1991: 215), thus ineluctably resulting in an inadequate and inappropriate understanding of discourse. Following the views about obtaining the 'linguistics of representation' (Stubbs, 1996:129), the present study adopted a corpus-driven approach to explore the textual and linguistic resources of written texts on bank brochure websites. Following Swales (1990) and Bhatia (1993), this study undertook

a move structure analysis to identify the generic move structure specific to the corpus of HKBBW. When exploring the genre of advertisements, Bhatia (2005: 214) classifies ten moves, namely headlines, justifying the product by establishing a niche (JPEN), establishing credentials (EC), using pressure tactics (UPT), detailing the product or service (DPS), targeting the market (TM), soliciting response (SR), endorsement or testimonials (ET), offering incentives (OI), and signature line and logo etc. (SLL). The present study used Bhatia's classification of move types in advertisements as the threshold to examine different moves on bank brochure websites and their communicative functions. The corpus was then divided into a set of sub-corpora specific to different move types.

All the contents of the web-based brochures were saved in the format of *.txt for computational analysis. Wmatrix (Rayson, 2009) was run under the environment of IE in Windows XP with direct internet access. Wmatrix was used to explore linguistic resources from two facets, namely keywords and semantic fields. Wmatrix shows the statistical ranking in terms of the log-likelihood (LL) value, which is produced by a reliable statistical test, and thus is capable of comparing corpora that in terms of their size, are not balanced (Rayson and Garside, 2000). For Wmatrix analysis, statistical significance is manifested with a LL value of 6.63, which is the cut-off line for 99% confidence of significance (Rayson, 2005, 2009). In the present study, the threshold was set up as a LL value of 6.63 to decide which items generated from the annotation of Wmatrix are eligible for further observation and interpretation. The BNC Sampler Written was selected to be the reference corpus, against which all

the observations on the corpus of HKBBW and sub-corpora specific to individual moves, were compared. The BNC Sampler, standing at 2 million words, is a sub-corpus of the British National Corpus (BNC) which on the whole represents contemporary British English. The BNC Sampler includes one-fiftieth of the whole corpus. The spoken and written samplers, standing at 990704 and 1010690 words respectively, create a wide sampling of texts taken from the BNC. Written samplers were selected based on three criteria: ‘domain’, ‘time’ and ‘medium’, thus keeping the range of the content type of texts, the period of text production, and publication type of texts in balance (Aston and Burnard, 1998: 29-30).

With reference to the research methodology adopted by relevant studies (e.g. Parkinson and Howorth, 2008; Seale and Charteris-Black, 2008), the present study first examined the keywords and semantic fields specific to the corpus of HKBBW to report a lexico-grammatical and semantic profile of bank brochure websites. Keywords tend to ‘occur with unusual frequency in a given text’ (Scott, 1997: 236). Keywords have the potential to uncover ‘the saliency of certain text features, such as the “aboutness” of a text, stylistic characteristics, or descriptors of text genres’ (Pollach, 2012: 269). A keyword analysis was made to identify the items denoting linguistic interest in terms of the ‘aboutness and structuring’ (Scott, 2009: 80) in the genre of bank brochure websites. Semantic annotation, generating a ‘content analysis’, produces a ‘statistical analysis’ of ‘the semantic features of texts’ (Wilson and Rayson, 1993: 2). As regards semantic analysis, the study focused on scrutinising the key semantic fields of the corpus of HKBBW in order to present a

semantic profile of the genre of bank brochure websites. The study then examined the move-specific sub-corpora to examine the features in terms of keywords and key semantic fields, aiming to uncover the interplay between linguistic resources and communicative functions performed by individual moves in the genre.

3.5.3 Case studies

An ethnographic analysis should be conducted in observing discourse, particularly in professional contexts (Bhatia, 2004). Ethnography provides a cultural description ‘to understand another way of life from the native point of view’ (Berg, 2001:134). Ethnographic analysis focuses on typical sites of engagement or interaction (Scollon, 1998). A study from the ethnography perspective requires long-term observation and exploration in the workplace. At the start of the study, inquiries were made to some banks for the researcher, as an outsider, to make site observations and take field notes in order to examine how decisions on marketing and brochure website design and construction were made. Nevertheless, none of the inquiries have been responded to positively. Therefore, the ethnography method was not used; alternatively, the case study method was adopted in the present study.

A case study is conducted, provided that the research is associated with process evaluation, and is expected to systematically include a variety of variables rather than the isolated ones and exploit multiple resources of evidence (Yin, 2012: 4-6). The case study method heightens real-world contexts (ibid.: 5). It may result in ‘new

learning about real-world behaviour and its meaning' (ibid.: 4) hopefully to enhance the understanding of practices in professional settings.

In the present study, the case study method was adopted to focus on a senior manager's working experience from a local bank in Hong Kong. An interview was conducted, asking the bank senior manager questions pertaining to discursive practices, disciplinary norms and professional practices in designing, constructing and issuing bank promotional materials, particularly for Internet marketing purposes. The interview was recorded and then examined by the author. The interview was semi-structured. The interviewee has got the questionnaire (see Appendix C/1) via email before the interview. All the questions are open-ended. New questions have been raised by the interviewer based on the interviewee's responses to the designed questions in the questionnaire. The interview lasted about two hours. The interview started with a set of questions regarding the background information of bank brochure websites and their construction, which could function as lead-in questions and provide the threshold knowledge. The interview then continued with the questions which were classified according to the three perspectives in Bhatia's (2004: 19) multidimensional and multi-perspective model, namely multimodal and textual perspective, socio-cognitive perspective, and socio-critical perspective, which could develop the observations on the discursive and professional practices of Internet bank marketing from the standpoint of critical genre analysis.

The present study then followed up on analysing a bank brochure website collected from a local bank in depth to depict how multimodal, textual, and linguistic

resources are organically exploited to construct the website, and how the web-mediated marketing genre could be interpreted within socio-cognitive and socio-critical spaces by synthetically looking at discursive practices, professional practices and social-cultural constraints. The findings obtained were then discussed in relation to those obtained from the multimodal analysis of the corpus of HKWWB.

3. 6 Summary

This chapter has described the corpus construction and bank selection criteria and the multimodal genre approach to examining bank brochure websites. This chapter has proposed a model to explore discourse and genre realisations in Internet bank marketing contexts, integrating findings from the study of both textual-internal and textual-external resources specific to the genre. The following chapters report on the findings of the research study.

Chapter 4 A Multimodal Analysis of Bank Brochure Websites

4.1 Introduction

This chapter discusses findings relating to all the modes identified on bank brochure websites (4.2), the functions of images and image-text relations on the websites (4.3), and different hyperlinks (4.4).

4.2 Locating bank brochure websites in socio-semiotic multimodal environments

Semiotics plays an essential role in ‘uncovering concealed meanings underlying Internet marketing, focusing on examining texts and images (Hynes and Janson, 2010: 165). From a socio-semiotic view, a multimodal design aims to ‘contextualize social positions and relations, as well as knowledge in specific arrangements for a specific audience’ (Kress, 2010: 139). Section 4.2 examines the modes exploited to construct bank brochure websites in detail.

4.2.1 Modes

Mode, as an important notion in multimodality, is viewed as ‘a socially shaped and culturally given semiotic resource for making meaning’ (Kress, 2010: 79). Modes, functioning to ‘comprise a discourse’ and realise the ‘interpretations of that text’, are inherently ‘interdependent’ (Hallett and Kaplan-Weinger, 2010: 118). Different modes, such as ‘image’, ‘writing’, ‘layout’ (Kress, 2010: 79) and ‘colour’ (ibid.: 156), can provide ‘different potentials for making meaning’ (ibid.: 79). The study has

found different modes, namely layout, colour, image, hyperlink and writing, on bank brochure websites, which echoes Bowcher's (2007: 242) view that 'the resulting meanings that are produced by a multimodal text' could not be generated 'if only one mode were to be used'.

Among the 75 bank brochure websites in the corpus of HKBBW, 72 (97.30%) use photographs, and 48 (64.86%) use both photographs and pictographs. Two bank brochure websites about Comprehensive Mortgage Loan Plans (Mevas Bank Limited) and Personal Tax Loan (Shanghai Commercial Bank Limited) have no images. Among the 326 images, 165 are the repeatedly ones, resulting in 161 images in the database for the present study.

Despite that images are prevalent on bank websites, they are not the most salient mode type. Texts, on the contrary, dominate most of the space on each brochure website. For the two websites without any image, texts are the only mode to communicate information. Genres are different in terms of 'how to foreground and background modes' (Stöckl, 2004: 15). The dominant use of 'writing' (Kress, 2010: 79) suggests that reading, which is viewed as the traditional and commonly used mode, remains as the major method for readers to read bank brochure websites. The information provided by bank brochure websites includes the details, such as interest rates, terms and rights, specific to financial products or services. The study shows that bank brochure websites adopt writing as the major mode to provide the information and market the financial products. A question arises here as to the relation between discourse and modes, that is, whether the dominant mode of

representing and making meanings speaks something as important, or even more important, than the discourse itself.

Modes offer means to make the meanings that ‘we wish or need to make material and tangible’ (Kress, 2010: 114). The dynamics of text production and reception, the complex chain from discourse and design to production and distribution (Kress and van leeuwen 2001: 1-23) determine ‘how we deploy modal resources and how they in turn are construed in reception’ (Stöckl, 2004: 15). On bank brochure websites, the dominant mode, namely ‘writing’ (Kress, 2010: 79), has the potential to manifest the properties specific to financial products and services and project a trustful relation between financial institutions and their customers. The target readers of bank brochure websites include potential clientele who are interested in learning about and purchasing financial products as well as existing customers who have been engaged in the relevant services. Financial institutions need to be responsible for what they say in their promotional materials released to the public. Therefore writing is the primary mode to communicate information on bank brochure websites.

Regarding images, among the 161 images on the bank brochure websites, 94 (58.39%) are photographs, 63 (39.13%) are pictographs, and four (2.48%) are animations (see Appendix A/2). In the corpus of HKBBW, there are three major modules, which are classified in terms of their salient positions on each website, which are termed as Module One, Module Two and Module Three in the present study and will be discussed in detail in Section 4.2.2. Eight banks use photographs in

Module One on their websites. They are Bank of China, Bank of East Asia, China Construction Bank, Chiyu Bank, DBS Bank, Fubon Bank, Nanyang Commercial Bank, and Wing lung Bank. 72 websites use photographs in Module Three, covering all the 20 banks which use images on their brochure websites. Images in Module One and Module Three occur in larger sizes and in prominent places. Eight banks use images in Module Two, which generally occur in small sizes taking the marginal places on the bank brochure websites. 63 pictographs occur in small sizes and in the margins, functioning merely as icons for calculator, hotline number, email address, printer, etc. The pictographs are identified in Module One, Two and Three, since all these modules may include hyperlinks and thus use pictographs as icons. Only four animations are found on the websites of three banks, namely Chiyu Bank, DBS Bank and Wing Hang Bank.

It is evident that photographs are widely used as images on the bank brochure websites. Photography could be 'prized as an accurate and reliable transportation of real-world people and places' (Barrett, 1980: 52). Readers might not be able to make a clear 'distinction between subject matter and pictures of subject matter' when viewing the photographs, since a photograph is generally considered as 'reality rather than a photographer's point of view' (ibid.: 52). Photographs thus represent a high degree of facticity, which, though as an ideological construct, denotes the potential to approximately represent the reality in discursive practice. It is regarded as 'inherently truthful and reliable' in virtue of 'its technological nature', since the photographs are produced 'not by the hand of the photographer but by nature, by the light which

reflects from the subject and then affects the photographic emulsion' (van Leeuwen, 2005: 171).

Bank brochure websites show a strong tendency to present the images representing people or objects in real life to speak for financial products or services, which resonates with Barrett's (1980) view that advertising denotes the facticity by using photographs and encourages readers to accept that they could enjoy the same status or happiness of the people presented in the photographs.

Photographs might use close shots or other techniques to accentuate the facial expressions and body language of people, or the appearance of objects. The phenomenon is regarded as visual metaphor, which is commonly used in advertising, motivated to reinforce visual effects and draw greater attention from the readers (Messaris, 1997: 10). Visual metaphor is 'a communicative device that draws on the human cognitive capacity to connect symbol to meaning' (Hallett and Kaplan-Weinger, 2010: 29). Interpreting visual images is 'highly complex' (ibid.: 11) and may include the issues pertaining to 'representation', 'trustworthiness', 'interpretation', 'reflexivity' and sampling' (Pritchard and Morgan, 2005: 57). The functions of photographs are discussed in detail in Section 4.3.

From the socio-semiotic multimodal view, 'images' and 'writing' are both important modes but not the only ones to make meanings (Kress, 2010: 79). Layout and colour also play the key roles. Findings related to layout and colour are discussed in Section 4.2.2 and 4.2.3 respectively; those of hyperlinks, being the inherent property of web-mediated genres (Askehave and Nielsen, 2005; Petroni, 2011), are

discussed in Section 4.4.

4.2.2 Layout as mode

Layout refers to ‘the arrangements of elements on a site of appearance’ (Kress, 2010: 90), which ‘disposes information in semiotic space’, ‘positions semiotic elements and their relations’, and ‘orients viewers/readers to classifications of knowledge’ (ibid.: 92). Layout, though ‘non-verbal’, is able to ‘accompany writing and contribute to its meaning beyond the linguistic’ (Stöckl, 2004: 11). On bank brochure websites, layout is a key mode to make meaning.

Kress (2010) proposes three questions to examine how layout functions as a mode in multimodal texts, which are adopted in the study to explore the most important attributes and their relative functions specific to the layout on the bank brochure websites. The analytical procedures are described in Table 4.1.

Table 4.1 Analytical attributes of layout on bank brochure websites

Kress’s three questions (Kress, 2010: 88)	Meta-functions (ibid.: 88)	Attributes of layout on bank brochure websites
1. Can layout form message-entities which are internally coherent and also cohere with their environment?	the textual function	Modules of bank brochure websites, their internal relations with each other and their external relations with the whole websites.
2. Can layout represent meanings about the social relations of those engaged in communication?	the interpersonal function	Arrangements of information on bank brochure websites and

		their social and ontological consequences on readers and designers.
3, Can layout represent meanings about the world of states, actions and events?	the ideational function	The constructive and indicative functions performed by the layout of bank brochure websites to transmit knowledge, intended to achieve Internet marketing.

Text or ‘semiotic entity’ is the ‘largest level entity’ in terms of ‘completeness’ in meaning; module, as a ‘catch-all term’, is used to cover the units which function to compose texts or semiotic entities (Kress, 2010: 147). Each bank brochure website is thus a semiotic entity comprised of different modules.

As discussed in Section 4.2.1, there are three modules found in the corpus of HKBBW, termed as Module One, Module Two and Module Three. Module One represents the sign-complexes, including a variety of signs, such as bank logo, bank name, bank creed, hyperlink, search engine, etc., which is the top-most unit on each website. Bank logo, occurring on the websites of 21 banks, and bank creed, occurring on the websites of five banks, are the ‘signifiers’ (Kress, 2010: 54) presenting the identities of financial institutions, which reflect, though in different modes (the former one in image and the latter one in writing), different organizational identities and cultures of financial institutions. Bank logo is more frequently used, indicating that financial institutions prefer to use images rather than writing to manifest their

organizational identities and cultures. Module One may also include the following nine hyperlink types, which are placed in the bottom-most position of a bank brochure website: contact methods; disclaimer and/or privacy statement; download centre; FAQ; hyperlink policy; job opportunities; print bar; security information; viewing notes. The contents of Module One focus on presenting the basic information about financial institutions and general information about their services.

Module Two, generally consisting of a set of hyperlinks and occasionally using images, forms the left-most unit in the form of a column on each website. Module Two offers the readers the easy access to get specific information about individual financial services and products. Figures 4.1 and 4.2 show the examples of Module One and Module Two on the bank brochure websites.

Figure 4.1 Modules on brochure website of Chong Hing Bank

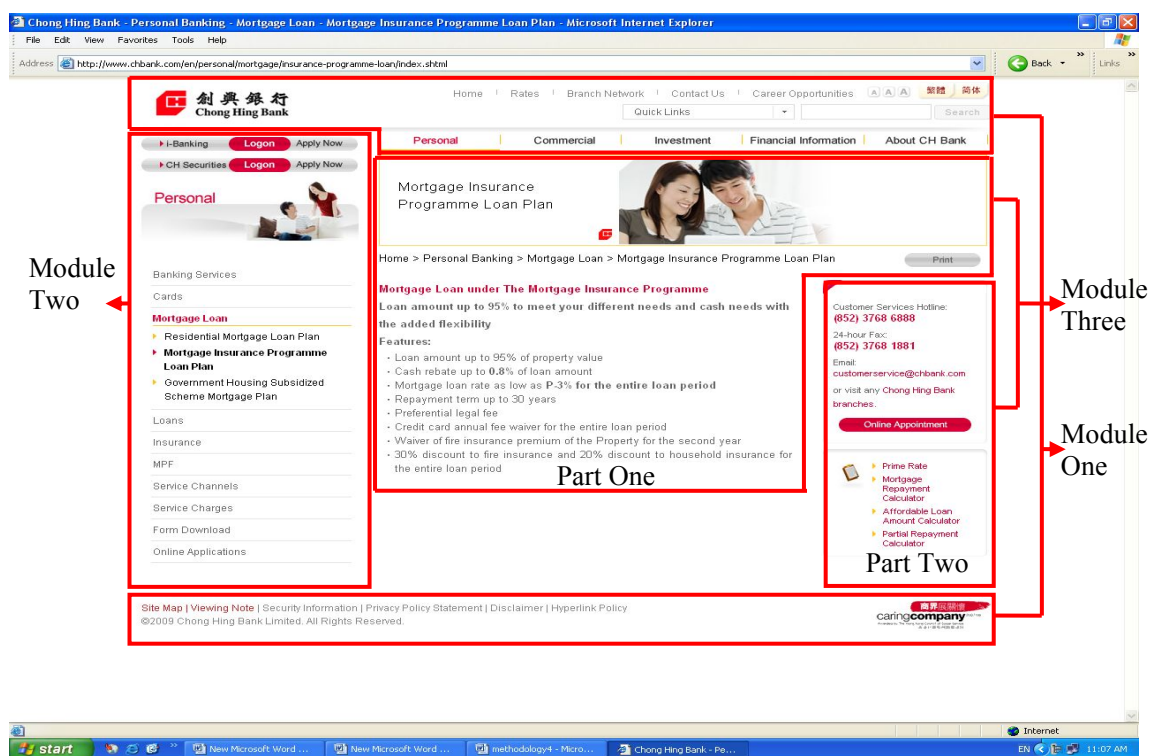
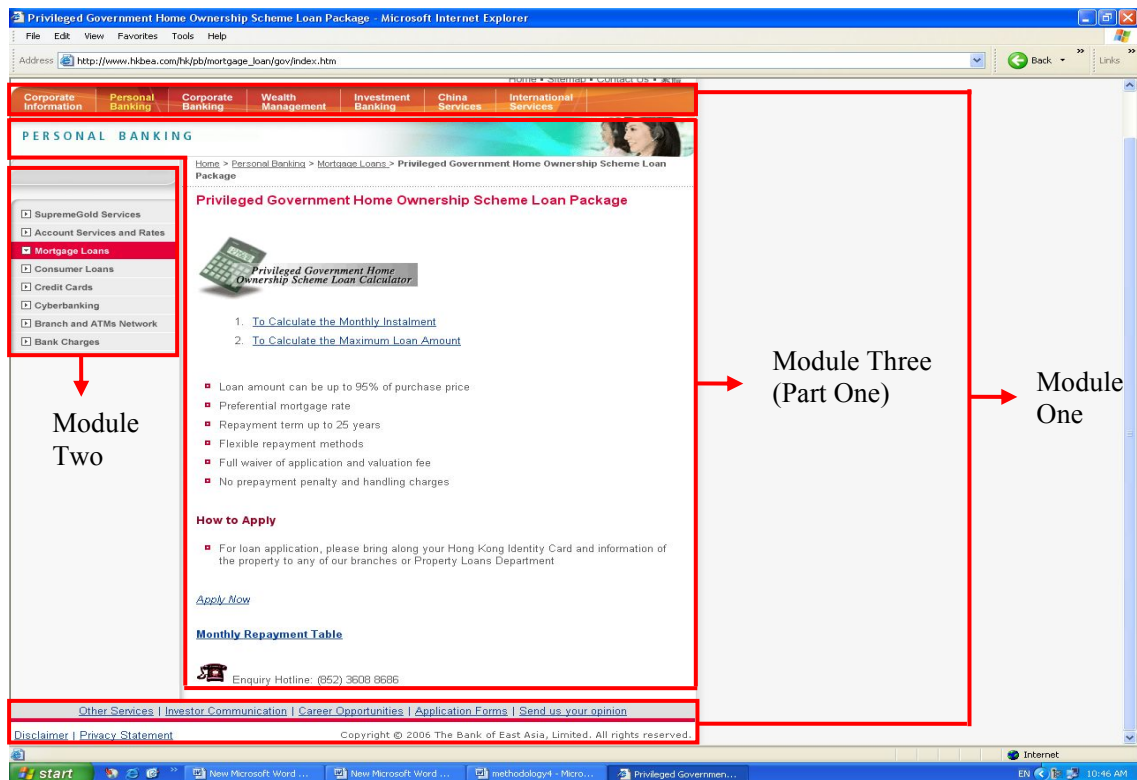


Figure 4.2 Modules of brochure website of Bank of East Asia



Module Three constitutes the main portion of the bank brochure website, parallel to Module Two and taking the middle and right-most space of each website. Module Three provides the information about financial products or services in detail. Module Three generally includes two parts which are structured in two columns, although there is no visible line between them. The first part is in the centre of the website, dominating the major space of Module Three. This part, as shown by Figures 4.1 and 4.2, provides information about the financial product or service. The second part, as shown by Figure 4.1, is the right-most unit of both Module Three and each entire website. It often provides a set of hyperlinks which introduce the extra information to enrich the contents of the first part, such as contact method, E-banking, useful tools and other relevant services. It is noted that six banks do not include the

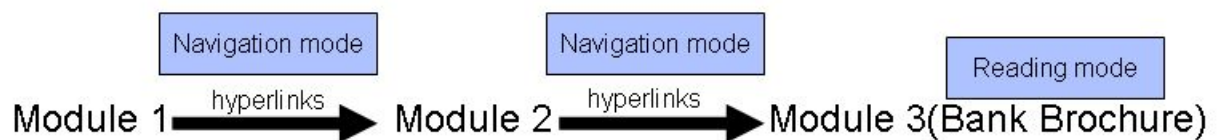
second part of Module Three (Figure 4.2). They are Bank of East Asia, Chiyu Bank, Fubon Bank, Industrial and Commercial Bank of China, Mevas Bank, and Public Bank.

There are two modal shifts in the process of reading hypertexts: the reading mode, in which the reading is sequential, and the navigation mode or linking mode, in which the reading path is actively created by readers via travelling across sites (Finnemann, 1999). Following Finnemann's (1999) modal shifts, Askehave and Nielsen (2005) argue that two facets feature a web-mediated genre: as a text in the reading mode, and as a medium in the navigating mode.

The three modules are found to be closely connected to one another to perform their specific functions as the navigation mode and reading mode. Take Chong Hing Bank as an example (Figure 4.1). Module One provides a list of hyperlinks as the categories leading the readers to further their navigation for information. The hyperlink, 'Personal', in Module One is an entry. A click on 'Personal' leads the readers to Module Two on the web page which displays the financial products or services pertaining to personal business offered by Chong Hing Bank. All the items listed in Module Two take the form of hyperlinks as the navigation mode, which interactively facilitate the readers' searches. A click on the hyperlink, 'Mortgage Insurance Programme Loan Plan', which belongs to 'Mortgage Loan', introduces the result shown in Module Three. The content of Module Three is primarily realised in the written text in the centre of the web page, providing detailed information about one specific financial product, namely Mortgage Insurance Programme Loan Plan.

This part serves to provide the information in the reading mode. The second part of Module Three, taking the most right place of the web page, contains a set of hyperlinks, such as ‘Online Appointment’, ‘Prime Rate’, and ‘Mortgage Repayment Calculator’, to develop the potential searches in the navigation mode. The interplay between the three modules is termed Pattern One (Figure 4.3).

Figure 4.3 Pattern One in relation to modules on bank brochure websites



Figures 4.4 and 4.5 show the other interplay patterns of the three modules on the bank brochure websites.

Figure 4.4 Pattern Two in relation to modules on bank brochure websites

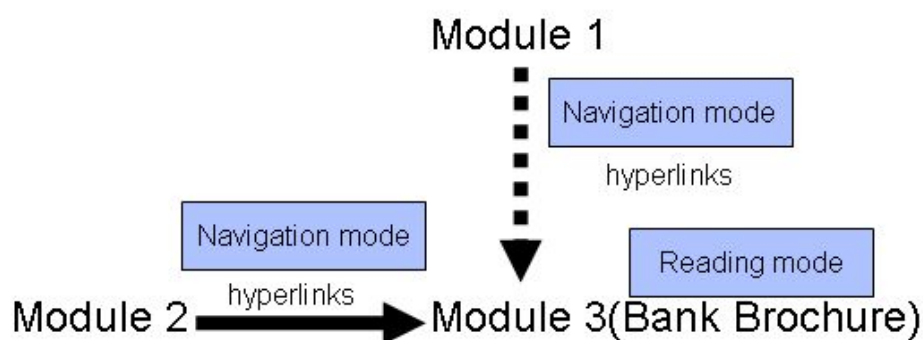
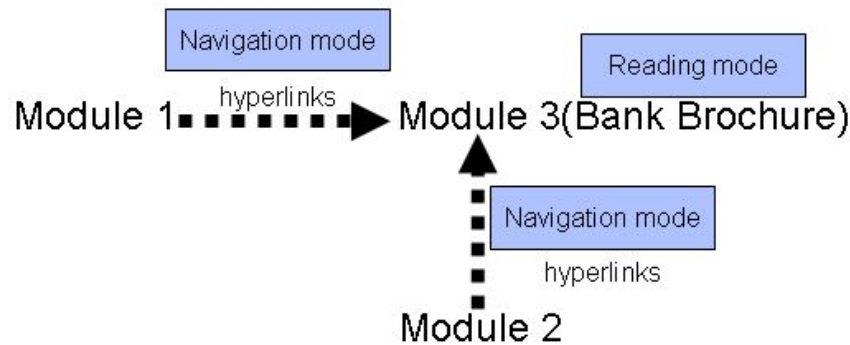


Figure 4.5 Pattern Three in relation to modules on bank brochure websites



The layout of each web page that contains Pattern Two or Three is not a simple repetition of the bank homepage, which differentiates such a web page from one containing Pattern One. In Pattern Two, Module One does not use any hyperlink, such as ‘Personal Banking’ or ‘Personal’, to connect Module Two with itself. Module Two includes such a hyperlink to connect the contents of Module Three with itself. The bank brochure websites using Pattern Two are found to be China Construction Bank (Asia), Citibank and Dah Sing Bank. In Pattern Three, Module One remains exactly the same as what it is on the home page; Module Two is not a navigation result produced by any hyperlink in Module One, which tends to offer hyperlinks as on-line tools, for instance, ‘i-banking’, ‘Online Demo’, ‘Rates’ and ‘Service Charges’, to reinforce the on-line services. Pattern Three are found on the websites of Citic Ka Wah Bank and Public Bank.

Mevas Bank, as an exception, only has two modules, namely Module One and Three, on its brochure website. Module One contains the hyperlinks for starting navigation; Module Three presents the information about the financial product FlexiMoney Overdraft Facility in the reading mode.

The relative frequencies of use of the three patterns on the bank brochure websites are summarised in Table 4.2.

Table 4.2 Patterns of three modules on bank brochure websites

	Occurrences	Percentage (out of 75)
Pattern One	62	82.67 %
Pattern Two	8	10.67 %
Pattern Three	5	6.67 %

Both written texts and images prevail in Module Three on the bank brochure websites; however, they are used differently. Written texts form the main body of Module Three, intended to ‘carry major informational load of the text’ (Kress, 2010: 142). Images may occur in the first or second part of Module Three to enrich the information visually. Written texts occur in Module One and Module Two to name hyperlinks or present bank creed. Module One and Module Two are not used to describe any specific financial product, whereas Module Three focuses on offering the detailed information about one financial product or service. Images, though existing in all the three modules, are prominently found in the first part of Module Three.

The arrangement of modules on bank brochure websites demonstrates how ‘writing’ and ‘image’ (Kress, 2010: 79), as the major modes, work together to construct ‘semiotic entities’ (ibid.: 147) and thus, shape the meaning potential. In Module One, all the banks put their bank names and logos in the upper-most places

on their websites, and then arrange the hyperlinks in a line below them or paralleling them. It is interesting to notice that all the banks, except HSBC and Standard Chartered Bank, place bank logos ahead of bank names. Left and right communicate ‘huge symbolic meaning across different cultures’ (Machin, 2007: 139), which reflects the relation of ‘given’ and ‘new’ (Halliday, 1985: 277) in terms of the social status of knowledge (Kress and van Leeuwen, 2006: 180). Left information is viewed as ‘known’ and ‘socially given’, while right information is considered as ‘new’ and not yet shared by the social group (Kress, 2010: 92). The left-to-right order specific to the logo design prevailing across the websites of the local banks in Hong Kong resonates with Schmitt’s (1995) view that the Chinese consumers evaluate a brand name, mainly considering the visual appeal, whereas the English consumers judge a brand name, mainly considering the appealing sound. As regards HSBC and Standard Chartered Bank, the two largest international banks in Hong Kong, they present their bank names in the left-most position, indicating that the bank names are assumed to be well-known by the public. It could be viewed as a ‘Western’ style, denoting ‘the taken-for-granted reading direction’ (Kress, 2010: 92).

Module Two tends to list a set of hyperlinks realised by written texts and occasionally use some images in a small size, functioning as a menu to enrich the information about the sub-categories in Module One. Module Two is essentially a gathering-point of entries to the detailed information.

The bank brochure websites show two major tendencies in the arrangement of written texts and images in Module Three. Eight banks present large images to the

right and short written texts to the left. The eight banks are Bank of East Asia, Citibank, Dah Sing Bank, Hang Seng Bank, HSBC, Public Bank, Standard Chartered Bank, and Wing Hang Bank. On these websites, the information communicated by the written texts is presented as ‘known’; the information transmitted by the images is presented as ‘new’. The images are positioned in the prominent places on these websites. Written texts and images are organised in a left-to-right order, which satisfies the readers’ expectation, since the target clients of those banks are more globally spread and tend to prefer the Western style in reading. Thirteen banks use images in a small size and place them to the left in Module Three. The images on these websites tend to be surrounded by the written texts, which are not prominent to catch the readers’ attention. The banks in this group are Bank of China, Bank of East Asia, China Construction Bank, Chiyu Bank, Chong Hing Bank, Citic Ka Wah Bank, DBS Bank, Fubon Bank, Industrial and Commercial Bank of China, Mevas Bank, Nanyang Commercial Bank, Shanghai Commercial Bank and Wing Lung Bank. These banks are commonly known as locally incorporated banks or banks incorporated by Mainland China parent financial institutions. This design denotes that the information transmitted by written texts are more important than the messages transmitted by images. The bank brochure websites of the two groups also share one common feature that the images are all placed in the top-most place in Module Three to draw readers’ attention. It is found that Bank of East Asia, as an exception, combines the two design methods to construct its brochure websites.

4.2.3 Colour as mode

Colour signs are not used arbitrarily but in a motivated manner (van Leeuwen, 2005: 61). Colours have the potential to ‘signify aspects of identity’ (ibid.: 61). Madden et al. (2000: 99) propose two patterns of colour combinations, namely ‘consistent’ and ‘complementary’. In consistent patterns, colours used together are associated with similar meanings, such as ‘calm’ or ‘peaceful’. In complementary patterns, each individual colour denotes different meanings, and colours used in such patterns create a strong comparison, such as ‘clam’ versus ‘active’. Both of the two colour patterns occur in the corpus of HKBBW.

Colour, used in logos, packages and displays, is an important element in projecting the images for companies and brands (Schmitt and Pan, 1994). Bank brochure websites show a strong tendency to use cross-culturally popular colours as background colours, represented by the frequent occurrences of the colours of white, red, blue and green. White is widely used on 73 websites (97.33%); blue is used on 36 websites (48%); red is used on 35 websites (46.67%); green is used on 24 websites (32%) (see Appendix A/1). In a study on the favourite colour across different cultures, Madden et al. (2000) argue that the respondents from Hong Kong rate white as their most favourite colour, which echoes the findings of the present study that Hong Kong banks favour white most in their website designs. A further examination suggests that the colour of white is mainly used as the background for the bank websites. The colour of white represents the meaning of pure in Chinese culture (Bortoli and Maroto, 2001), which constitutes a clean background for bank

brochure websites. Blue, red and green are viewed as the most popular colours across cultures (Ward, 1995), which all frequently occur, though less than white, in the corpus of HKBBW. The colours of white, blue, red and green on the bank brochure websites tend to cast off the restraints on interpreting the meanings due to their popularity across cultures.

The colour combinations specific to the bank websites are summarised as follows: red and white; blue and white; green and white; blue, green and white; red, green and white; red, blue and white; and red and gray. Table 4.3 shows all the combinations (see Appendix A/1).

Table 4.3 Colour combinations of bank brochure websites

Colour combinations	Websites of the banks	Occurrences
Red and white	Bank of China (Hong Kong) Limited	2
	Chiyu Banking Corporation Limited	1
	Chong Hing Bank Limited	4
	Dah Sing Bank Limited	3
	DBS Bank (Hong Kong) Limited	1
	Hong Kong & Shanghai Banking Corporation Limited	5
	Industrial and Commercial Bank of China (Asia) Limited	7
	Wing Lung Bank, Limited	1
	Sub-total	24
Blue and white	China Construction Bank (Asia) Corporation Limited	4
	Citibank (Hong Kong) Limited	2
	Fubon Bank (Hong Kong) Limited	8

	Nanyang Commercial Bank, Limited	3
	Shanghai Commercial Bank Limited	3
Sub-total		20
Green and white	Hang Seng Bank, Limited	7
	Mevas bank Limited	2
Sub-total		9
Blue, green and white	Standard Chartered Bank (Hong Kong) Limited	9
	Wing Hang Bank, Limited	1
Sub-total		10
Red, blue and white	Bank of East Asia, Limited	6
Red, green and white	Citic Ka Wah Bank Limited	5
Red and gray	Public Bank (Hong Kong) Limited	1

The colour combinations in the corpus of HKBBW could be divided into two major patterns, namely, consistent and complementary (Madden et al., 2000: 99), as shown by Table 4.3. The consistent patterns are blue and white, green and white, blue, green and white, and red and gray. The complementary patterns are red and white, red, blue and white, and red, green and white.

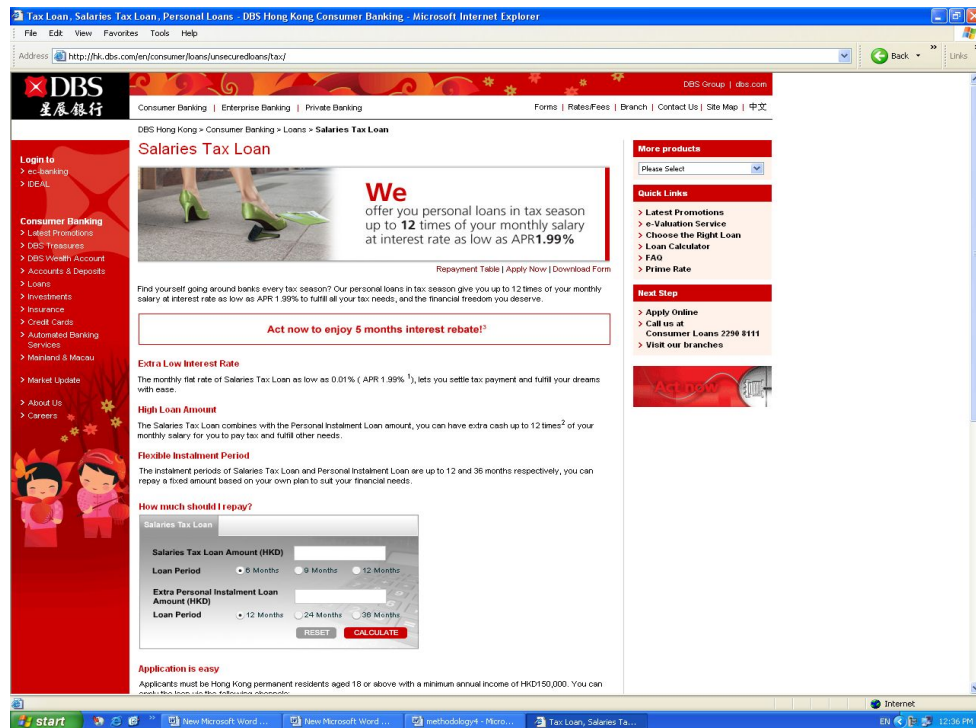
The ‘cultural associations’ of colour are ‘making meaning’ (Machin, 2007: 69). White, blue and green are perceived as consistently associated with the meaning of ‘peaceful’, ‘gentle’, and ‘calming’ across all cultures (Madden et al., 2000). Gray denotes strength, exclusivity, and success (Wagner, 1991). Red transmits the meaning

of ‘active’, ‘hot’ and ‘vibrant’ cross-culturally and is closely connected with the meaning of ‘emotional’ and ‘sharp’ in many countries (Madden et al., 2000: 98). Red additionally communicates the meaning of ‘pleasant’ in Chinese culture (ibid.: 98).

The ‘most striking patterns’ (Madden et al., 2000: 97) are the combinations of red and white; blue and white; green and white; and blue, green, and white. All these combinations exist on more than one bank brochure website, implying that combinations of colour do not occur by chance.

Colour combinations communicate culturally bound meanings with certain ideologies and traditions (Geboy, 1996). The findings show that the complementary patterns occur on the websites of six banks incorporated by local parent financial institutions in Hong Kong, and two banks incorporated by parent banks in Mainland China. Among the banks adopting the consistent patterns, six banks are local Chinese banks, two are global financial institutions which have close relations with foreign financial institutions or were directly incorporated by foreign parent banks, and one was incorporated by the parent bank in Mainland China. The websites of DBS Bank, Hang Seng Bank and Standard Chartered Bank are examined to exemplify the two major colour combinations.

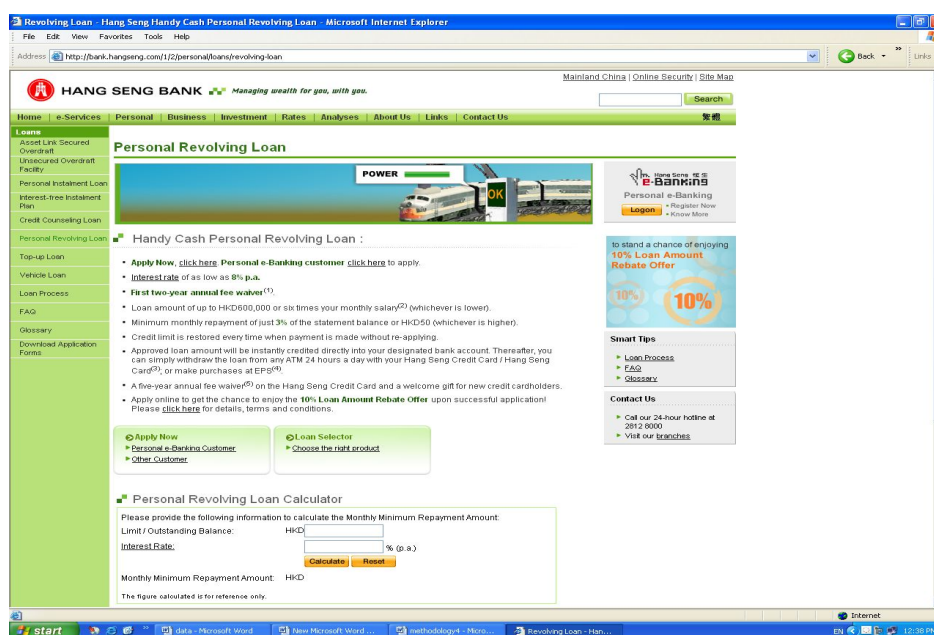
Figure 4.6 Brochure website of DBS Bank



The brochure website of DBS Bank (Figure 4.6) uses white as the colour of the background of the website. Red is the most eye-catching colour on this website, which highlights the background of the hyperlinks and the images, the bank logo and the headings of the information. Red reflects a Chinese tradition in aesthetics. This colour, as the ‘signifier’, tends to transmit the meaning or the ‘signified’ of good luck, joy and good fortune in Chinese social contexts (Bortoli and Maroto, 2001). The combination of white and red forms a complementary pattern. Gray is used on this website as the background of the image in detailing the product and the loan calculator, denoting strength (Wagner, 1991). Black is used as the background of the bank logo, signifying the meaning of stability (Bortoli and Maroto, 2001). The colour design of the website of DBS Bank, on one hand, reflects a formal and professional style in providing information by using gray and black. On the other hand, it is

intended to cater to the readers' culture by mainly using white and red. As a local Chinese bank in Hong Kong, DBS bank expects that the white and red combination would be positive in drawing the clientele's attention, taking Chinese culture into consideration.

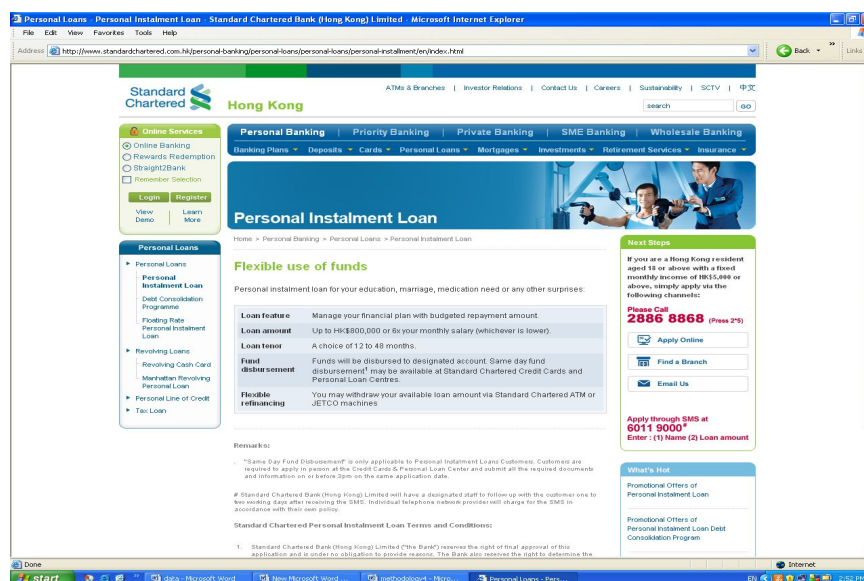
Figure 4.7 Brochure website of Hang Seng Bank



As a large local bank of Hong Kong, Hang Seng Bank uses green as the background of hyperlinks and uses white as the background of the contents of brochure. Green is popular colour in marketing, presenting the positive meaning of 'nature, freshness, health, abundance, and money' (Boone and Kurtz, 2012: 166). The bank logo is composed of a stamp in red and the bank name in Chinese ancient characters in white. Although unlike DBS Bank, red is not emphasised as a theme colour on the website, the red stamp and the white Chinese ancient characters could

be considered the quintessential signifier of Chinese culture. Grey is used on the right side of the website to function as the background of the module of e-banking and provide further information. It makes the contents read more formal and projects a professional style. The combination of white and green on this website creates a ‘green phenomenon’, which is more positive in Western nations (Madden et al., 2000). Colours may suggest the target market of a product. The colour combination of white and green invites the readers to position Hang Seng Bank in a global market, whereas the red stamp and the white Chinese ancient characters remind the readers that Hang Seng Bank is a local Chinese bank.

Figure 4.8 Brochure website of Standard Chartered Bank



Within international banking environments, foreign clients across the world - both companies and individuals – are able to use the services offered by one bank on the website. In Hong Kong, the clientele of international banks consists of both

foreign and local clients. Standard Chartered Bank is an international financial institution. The headquarters of Standard Chartered Bank Group is in London. The bank group has 1,600 branches and outlets in over 70 countries.

Global marketing managers are expected to know that meanings conveyed by colours influence multisegment marketing opportunities (Madden et al., 2000). The colour design of the websites of Standard Chartered bank reflects its international tag. The major background colour is white. Dark blue and dark green are used to frame the background for the image and headings. Blue constructs the major background, which represents the positive meaning of 'peace, freedom, optimism, trustworthiness and creativity' (Boone and Kurtz, 2012: 166). White, blue and green construct a consistent pattern across cultures. This colour combination strikes the readers as a global style and transmits the positive meaning across cultures, which suggests that Standard Chartered Bank, as a global bank, competes internationally. Red is used to highlight contact methods to attract the readers' attention and encourage readers' action. It is evident that the colour design of the website of Standard Chartered bank, presenting the allusion of 'global', closely takes the international readers in mind, which resonates with Machin's view (2007: 65) that 'corporations use colours to denote their identities'. The mode of colour functions as the means to make meaning and reflects the cultural tradition and professional practice in bank marketing.

Figure 4.9 Brochure website of Fubon Bank



Locally incorporated banks also try the global style in the colour design of their websites. For instance, as illustrated by Figure 4.9, Fubon Bank mainly uses the colours of dark blue and white on its website. It indicates a trend that as financial institutions in an international financial centre, local banks in Hong Kong use the different styles in their promotional materials, intended to maximise their markets.

4.3 Functions of images

Images are not visual equivalents of language and have the potential to capture and present the essence of things (Dillon, 2006), since ‘in visual communication the codes do not operate at the first layer of meaning as they do in language’ (Machin, 2007: 176). Section 4.3, focusing on the 94 photographs, examines the functions of images on bank brochure websites based on the ‘visual grammar’ (Kress and van Leeuwen, 1996, 2006). As discussed in Section 2.3.3, the visual grammar explores representational, interactive, and compositional meanings, and describes how visual

elements, such as people, places and things, construct visual statements and produce meanings. The following sections examine the three fundamental meanings respectively.

Multimodal relations construct a complex interplay (Maier, 2008: 63) and thus, it is critical important to appropriately exploit visual and linguistic resources in order to structure visual and verbal knowledge effectively. The visual and linguistic resources prevailing across bank brochure websites tend to form two major types of image-text relations (see Appendix A/12), following van Leeuwen's linking system (2005: 230), which are shown in Table 4.4.

Table 4.4 Image-text relations of bank brochure websites

Types		Total / Percentage
Elaboration	Specification The image specifies the text (illustration).	13/13.83%
	Specification The text specifies the image (anchorage).	10/10.64%
	Explanation The text paraphrases the image.	23/24.47%
Extension	Complement The image adds further information to the text.	35/37.23%
	Complement The text adds further information to the image.	13/13.83%

The two major image-text relations, elaboration and extension (van Leeuwen, 2005: 230), are identified (Table 4.21). Extension (51.06%) occurs more frequently than elaboration (48.94%) to achieve complementary meaning making in two ways: using the image to add information to the text; using the text to add information to

the image. Elaboration is realised through specification (24.47%) or explanation (24.47%). The different image-text relations are also discussed in detail in the following sections when the functions of images are explored.

4.3.1 A representational analysis of images

As Royce argues (2007: 67), ‘visuals, inter alia, are representations of reality, or representations of experience and information, and in that sense they realise the ideational metafunction, where patterns are represented’. This section will discuss the representational meanings of images on bank brochure websites. Relations between represented participants are determined by represented structures (Kress and van Leeuwen, 1996, 2006). This section first examines represented participants, focusing on who or what are involved in the images, and then analyses represented structures in terms of narrative structures and conceptual structures.

4.3.1.1 Represented participants

There are two types of participants involved in every semiotic act, namely interactive participants and represented participants (Kress and van Leeuwen, 1996, 2006). Interactive participants refer to those involved in the act of communication ‘who speak and listen or write and read, make images or view them’ (Kress and van Leeuwen, 2006: 48). Represented participants are those that ‘constitute the subject matter of the communication’ and might be the people, places and things represented in and by the speech or writing or image (ibid.: 48). It is found that people and

objects act as the represented participants on bank brochure websites. Table 4.5 summarises the relative frequencies and percentages of the represented participants found in the photographs, pictographs and animations on the bank brochure websites.

Table 4.5 Represented participants in the images

	Photographs (N1=94)	Pictographs (N2=63)	Animations (N3=4)	Total (N=N1+N2+N3 / %)
Human	38 / 40.43%	3 / 4.76%	3 / 75%	44 / 27.33%
Object	93 / 98.94%	60 / 95.24%	4 / 100%	157 / 97.52%

In the corpus of HKBBW, object participants are found in 157 images (97.52%), more frequently than the human participants (27.33%). Object participants are found in 93 photographs (98.94%), 60 pictographs (95.24%), and four animations (100%), far outnumbering the occurrences of human participants, suggesting a strong tendency of using objects as the represented participants in the images on the bank brochure websites.

Object participants and human participants construct the subject matters of the communication. In the photographs on bank brochure websites, the object participants serve as the goals, settings or means of circumstances in the action processes, and the phenomena in the reactional processes. They act as the carriers or the symbolic attributes in the symbolic attributive processes, and the carriers in the symbolic suggestive processes. The human participants occur in the photographs as the actors or accompaniments of circumstances in the action processes, the reactors

or the phenomena in the reactional processes, the carriers in the symbolic attributive processes. Section 4.3.1.2 discusses the functions of the object participants and the human participants to uncover how the represented participants are visually contextualised to build the representational structures.

Object participants, covering a variety of objects commonly used in daily life, are found in 93 photographs (Table 4.6).

Table 4.6 Object participants and their relative frequencies

mobile phone (4), furniture (9), ornament (1), notebook (5), flowers (2), pen (7), calculator (4), gifts (1), balance (1), chop sticks (1), watch (1), finger ring (1), plate (2), model car (1), rice ball (1), earphone (1), dominoes (1), plants (5), building (11), car (3), key (4), dog (1), glasses (2), paper (4), parking sign (1), business suitcase (1), bread (1), notebook computer (3), glass of wine (1), ladder (1), brush (1), house (1), apple (1), TV set (3), book (1), hand (8), clock (2), saving box (3), paper money (4), shadow of building (1), arrow line (3), windows (3), bed (1), dancing lion (1), Spring Festival couplets (1), cloud (4), lawn (2), feet (1), shoes (1), coin (2), traffic lights (3), flags (2), ribbon (1), bake tray (1), cookies (1), bowling ball (1), cup (1), dishes (1), tree (1), sculpture (1), symbol of percentage (4), columns (2), hammer (1), train (1), petrol pump (1), computer mouse (1), screwdriver (1), button (1), forest (1), beach (1), bank receipt (1), ATM machine (1), house model (3), exercise machine (1), fishing pole (1), ink bottle (1), quill pen (1), curtains (1), blueprint (1), table (1), bridge (1).
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Altogether, 81 types of objects have been identified as object participants in the photographs. Building and furniture are the most frequently used objects with the relative frequencies of eleven (13.59%) and nine (11.11%). Given the bank brochure websites concern mortgages or loans for personal retailing business, it is thus not

surprising to see that buildings and furniture are favourably and predominantly used as object participants to promote home furnish, housing mortgages and loans.

Table 4.7 Furniture and buildings as object participants

Furniture as object participants
Residential Mortgage Programmes (Chiyu Banking Corporation Limited), Home Furnish Loan (Citibank (Hong Kong) Limited) HIBOR Mortgage Plan (Citic Ka Wah Bank Limited) Fubon Mortgage Plans for Government Home Ownership Scheme (Fubon Bank (Hong Kong) Limited) Fubon Mortgage Loan Referral Plan (Fubon Bank (Hong Kong) Limited) Mortgage Plus (Industrial and Commercial Bank of China (Asia) Limited) Home Sweet Home Mortgage Plan (Wing Hang Bank, Limited)
Buildings as object participants
Debt Consolidation Mortgage (Citibank (Hong Kong) Limited) Home Ownership Scheme Mortgage Plan (Citic Ka Wah Bank Limited) Deposit-linked Mortgage (Hong Kong & Shanghai Banking Corporation Limited) HighAdvance Mortgage (Hong Kong & Shanghai Banking Corporation Limited) Mortgage Plus (Industrial and Commercial Bank of China (Asia) Limited) Housing Mortgages (Shanghai Commercial Bank Limited) Government Housing Schemes (Shanghai Commercial Bank Limited) (2 occurrences) HIBOR-linked Mortgage Plan (Wing Hang Bank, Limited)

Table 4.7 summarises the websites using furniture and buildings as object participants to construct a home context. Several exceptions have been identified.

Furniture is used in the photograph on the website of Bank of China to indicate an office context rather than a home context. Module Two on the website of Chong Hing Bank provides a photograph containing furniture as an object participant, introducing a general menu of all the personal loans and mortgages rather than a specific financial product. The images of buildings are respectively used in Module One of the websites of Bank of China and Chiyu Bank, intended to establish the global contexts of Hong Kong as an international financial center.

The human participants occur in 38 photographs and could be classified into two categories in terms of the social roles in the financial business achieved by the represented participants: customers and bank clerks. It is not easy to identify the specific positions, such as clerks or managers, taken by the professionals shown in the photographs, simply by observing their looks and dressing. Therefore in the present study, they are generally identified as bank clerks. The customers and the bank clerks in the photographs could be further classified into different groups. Table 4.8 provides a summary of the composition of human participants, which function as carriers of connotation (Barthes, 1977).

Table 4.8 Human participants in the photographs

Occurrences & Percentages Features of human participants	Photographs with the images of customers (N=32)	Photographs with the images of bank clerks (N=8)
Males (s)	24 / 75%	2 / 25%
Female (s)	22 / 68.75%	6 / 75%
Child (ren)	4 / 12.5%	0
Young people	22 / 68.75%	6 / 75%
Middle-aged people	10 / 31.25%	2 / 75%
The elderly	1 / 3.13%	0
Couple	7 / 21.88%	0
Family with child (ren)	4 / 12.5%	0
Family with the elderly	1 / 3.13%	0
Casually dressed	25 / 78.13%	2 / 25%
Formally dressed	7 / 21.88%	6 / 75%

According to Table 4.8, the images of males and females are almost equally used, irrespective of their social roles as customers or bank clerks. Four cases use the images of children. All those children figures occur in a family photo, suggesting the images of children are not exploited independently to promote financial products on the bank websites.

22 photographs use the images of young customers, constituting 68.75% of all the photographs using the customer images and denoting that the young people are

targeted as potential customers in need of loan or mortgage products. For instance, on the brochure websites, “iSmart” Tax Loan (Bank of China (Hong Kong) Limited), Debt Consolidation Mortgage (Citibank (Hong Kong) Limited), Fubon Mortgage Loan Referral Plan (Fubon Bank (Hong Kong) Limited), Personal Loan (Industrial and Commercial Bank of China Limited (Asia) Limited), Mortgage Interest Rate on HIBOR basis (Standard Chartered Bank (Hong Kong) Limited), and Home Sweet Home Mortgage Plan (Wing Hang Bank, Limited), the images of young customers are used as human represented participants.

The images of the middle-aged people occur in ten photographs on the brochure websites, which pertain to a variety of financial product options, such as car loan, car park loan, personal instalment loan for education, and medication. It reflects a multitude of needs among the middle-aged customers.

The image of the elderly occurs only once, which is on the website of Home Ownership Scheme (HOS) Mortgage Plan (Wing Hang Bank, Limited). The images of the elderly are not used individually but positioned among a family photograph.

Human participants can be presented in images as ‘individuals’ or ‘en groupe’, which suggests ‘a massive difference to the way that the people and the events in which they are involved are represented’ (Machin, 2007: 118). In the photographs on the bank brochure websites, the following images are exploited to present the human participants: couples (N=8), families (N=4), friends or colleagues (N=6), customers and bank clerks (N=3), individuals (N=17). The cases using two or more persons as represented participants pertain to property mortgages or loans, tax, auto or travel

loans. The cases using individuals as human participants tend to create 'visual individualisation', which is achieved by 'shots that show only one person', 'drawing us close to specific people and therefore humanising them' (ibid.: 118).

The images of the customers dressed casually are found in 25 (78.13%) of the 32 photographs containing customer images. In the remaining seven (21.87%) images, the customers are dressed formally. The photographs showing customers casually dressed reflect how the potential customers, with the benefits of the financial products, could enjoy their lives in a pleasant and casual way, and also indicate that they belong to the middle class of the society, although their occupations could not be identified directly.

The findings suggest that the choices of using different customer images with different ages or social classes are closely related to the marketing segment on which the financial products target. The human participants identify the target clientele and shorten the distance between the financial institutions and the target potential customers, aiming to promote different financial products. As Jayawardhena and Foley (2000: 23) argue, 'a highly educated, young and relatively wealthy market appears to be ready for Internet banking', which echoes the findings of this section that the young people and the middle class constitute the potential clientele for on-line bank marketing, particularly for loan and mortgage products.

Eight photographs use the images of bank clerks, six females and two males. All the female bank clerks are young, whereas the male bank clerks are middle-aged. According to the existing research, in images the young females in their twenties are

good representations of energy (e.g. Willemsen, 1998; Milburn et al., 2001); males in images have the potential to take critical and powerful roles in activities (e.g. Tepper and Cassidy, 1999; Milburn et al., 2001). On the bank brochure websites, the images of female bank clerks in their twenties are preferred in the photographs. The images of the middle-aged male bank clerks are used to indicate their powerful and professional roles in financial business. Six photographs (75%) employ the images of formally dressed bank clerks, and two photographs (25%) adopt the images of casually dressed bank clerks, all of which are females. First impressions, including the way in which a customer contact employee is dressed, establish the primary impressions that might affect the later contact in business (Rafaeli and Pratt, 1993). The formal way in which the bank clerks are dressed tends to establish their identities as being professional, thus enhancing the potential to establish trust among the readers.

63 pictographs are found on bank brochure websites, with 60 using the object participants and three using the human participants. The object participants in the pictographs are listed in Table 4.9.

Table 4.9 Object participants in the pictographs

calculator (9), paper (3), paper with pen (1), printer (1), envelop (3), folder (3), telephone (8), arrow line (2), symbol of percentage (3), clock (1), computer (6), house (6), question mark (2), symbol of currency (1), umbrella (1), hand gesture (3), microphone loudspeaker (1), computer mouse (4), mobile phone (2), Chinese character (1), lamp bulb (1), tools (1), table (1), lock (1).
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It is much easier to interpret what the pictographs or ‘graphic symbols’ of familiar objects represent in computer applications (Hemenway, 1982: 20). The participants of common objects are thus frequently used on the bank brochure websites to represent the relevant objects and maximise the information transmitted.

A pictograph including two human participants is found on the website of Citibank as an icon to introduce the hyperlink which leads to the ‘referral’ information. The other two pictographs containing human participants occur on the website of Nanyang Commercial Bank, one constructed by one human image leading to the menu of ‘Private Banking’ and the other consisting of two human images introducing the menu of ‘Corporate Banking’.

The object participants and human participants occurring in the 63 pictographs all function as the icons for the hyperlinks or the highlights of the relevant information. The functions of the four animations are not examined due to the very rare occurrences. The following sections discuss the communicative functions of the 94 photographs.

4.3.1.2 Representational structures

The interaction between participants is conceptualised in terms of representational structures (Kress and van Leeuwen, 1996, 2006). Representational structures, constructed in meaningful ways, connect the represented participants in images. There are two major types of representational structures, namely narrative structures and conceptual structures (Kress and Leeuwen, 1996, 2006), both of which could be

further divided into the sub-categories as discussed in Section 2.3.3. This section explores the sub-categories of the narrative and conceptual structures occurring in the photographs on the bank brochure websites, which are summarised by Table 4.10 (see Appendix A/3).

Table 4.10 Representational structures in the photographs

Representational structures									
Narrative structures								Conceptual structures	
Processes (Agentive/Non-projective)					Circumstances			Symbolic structures	
Action			Reaction		Setting	Means	Accompaniment	Attributive	Suggestive
Transactional (Unidirectional)	Transactional (Bidirectional)	Non- transactional	Transactional	Non- transactional					
25	5	12	2	15					
Total 59					Total 39			Total 70	

According to Table 4.10, among all the 94 photographs, the frequency of narrative structures is 98, with processes (N=59; 62.77%) and circumstances (N=39; 41.49%), and the frequency of conceptual structures is 70 (74.47%). This suggests that one image may contain more than one representational structure, which is viewed as ‘embedding’ (Kress and van Leeuwen, 2006: 107). Nineteen images use both the narrative structures and the conceptual structures. The conceptual structures are more frequently used than the narrative structures in the corpus of HKBBW, even though the overlapping occurrences of the two structures were subtracted. Among a variety of the sub-categories of the conceptual structures discussed in Section 2.3.3, only symbolic processes were found in the images on bank brochure websites. It indicates the designers of bank brochure websites have a strong tendency to communicate the meaning potential of images through symbolic values.

It is not easy for customers to develop their trust in financial or investment products, since those products are inherently intangible, complicated and of no immediate outcome (Beckett et al., 2000). The properties of financial products determine that it is almost impossible to show the products directly as materialised objects by using images, which necessarily results in challenges for image designs for bank brochure websites. The symbolic processes are thus commonly used to make visual statements to maximise the messages transmitted, intended to provide more information about the financial products.

The symbolic process of conceptual structures

Symbolic attributive process

The symbolic attributive process contains two participants, ‘the carrier’ and ‘the symbolic attribute’ (Kress and van Leeuwen, 2006: 105). The former refers to the participant whose meaning or identity is specified in the relation; the latter refers to the participant that establishes the meaning or identity on its own (ibid.: 105). Findings show that 52 photographs adopt the symbolic attributive process in presenting their visual proposition, which also serves as the most frequently used representational structure in the photographs on bank brochure websites. The banks using the symbolic attributive processes in their images cover the three different types of banks with parent financial institutions in Mainland China, Hong Kong or foreign countries.

Thirty-nine images on bank brochure websites use objects as the carriers in symbolic attributive processes. Thirteen images use human participants as the carriers. The patterns of the carriers and the symbolic attributives are summarised in Table 4.11 (see Appendix A/4).

Table 4.11 Patterns of carriers and symbolic attributes

Carrier (s) + symbolic attribute (s)	Pattern One Object (s)+ object (s)	Pattern Two Human (s) + object (s)
Total	39	13
Percentage (N=52)	75%	25%

The bank brochure websites show a strong tendency to use objects as the carriers

in the symbolic attributive processes to offer the symbolic values in the photographs. There are 39 instances (75%) with the symbolic attributive processes created through Pattern one, ‘object carriers plus object attributes’. Twenty-four different objects were identified to act as carriers (Table 4.12), which are all commonly used objects in daily life.

Table 4.12 Objects as carriers in the symbolic attributive processes

buildings (8), dominoes (1), car (1), paper (4), furniture (2), bread (1), glass of wine (1), books (1), key (1), house model (2), saving box (3), bed (1), shoes (1), bowling ball (1), traffic lights (1), lock (1), notebook (2), column (1), train (1), computer mouse (1), calculator (2), bank receipt (1), ATM machine (1), Table (1).

Objects are closely associated with experience and practical activity in daily life, thus representing ‘the lifestyles, choices and experiences of ordinary people’ (Emmison and Smith, 2000: 111). The objects in the photographs not only function as physical entities, but also reflect the everyday lives of communities and individuals, therefore intimately connecting the readership with what is depicted in the photographs, and communicating the symbolic values for the symbolic attributive processes.

Figure 4.10 Image on bank brochure website of Fubon HIBOR Mortgage Plan (Fubon Bank (Hong Kong) Limited)



Figure 4.10 shows the symbolic attributive process constructed in the form of Pattern One. Both the carrier and the attributes are realised by object participants. A lock forms the carrier, and a symbol of percentage ‘%’ and a set of English letters ‘HIBOR’ act as symbolic attributes. A lock presents the potential meaning for safety. The lock works as the carrier in the symbolic attributive process. The lock is shaped in the form of a house, indicating that the product being promoted pertains to housing and is closely associated with the interests of the customers and their families. ‘HIBOR’ is placed in the main body of the lock, representing the Hong Kong Interbank Offered Rate which is used as the calculation basis in this mortgage plan in order to draw the readers’ attention to the feature of the financial product. Moreover, the lock is firmly locking a seemingly golden symbol ‘%’, which stands for a low interest rate offered by the financial product based on HIBOR. The abbreviated name ‘HIBOR’ and the symbol ‘%’ function as the symbolic attributes, which respectively communicate the symbolic values and establish the identity of the carrier, ‘the lock’.

Readers have a heavy reliance on experiential reference to interpret a photograph (Machin, 2007: 174). They need to know the meaning of lock and ‘HIBOR’ to arrive at an appropriate interpretation of the photo (Figure 4.10). The image transmits the

message to the potential customers that the HIBOR Mortgage Plan promises to provide a preferential service, in which the customers are entitled to enjoy a fixed interest rate based on HIBOR and their interests are firmly guaranteed. Figure 4.10 is placed below the headline, ‘Fubon HIBOR Mortgage Plan Entitle a Low Interest Rate Guarantee’, and surrounded by the text introducing the features of this financial product. The text paraphrases the meaning of the image, which could be regarded as elaboration, to effectively provide the explanation of the image. The photo (Figure 4.10) with the surrounding text thus communicates the information to help the readers understand the advantage of a fixed interest rate the financial product brings.

In the corpus of HKBBW, human participants are used less frequently as the carriers in the symbolic attributive processes. They occur in thirteen cases (25%) all in the form of Pattern Two, human (s) + object (s). The images of customers (N=10) and bank clerks (N=3) are adopted to serve as the human carriers in those symbolic attributive processes.

Figure 4.11 shows the photograph on the website of Debt Consolidation Mortgage (Citibank (Hong Kong) Limited), showing the image of one female bank clerk as the carrier and the reflection of high-rises, a group of Chinese characters and a pen as the symbolic attributes.

Figure 4.11 Image on bank brochure website of Debt Consolidation Mortgage
(Citibank (Hong Kong) Limited)



A first glance of the image of the young woman may not directly tell the readers her identity. Although she is dressed formally and is posing with a pen as writing and demonstrating something professionally, she might be engaged in a conference, exhibition or other professional occasions. The symbolic attributes in the image, namely the high-rises reflected on the window, indicate what she is doing is closely connected with properties. The Chinese characters she wrote on the window, ‘額外現金 + 置業收租 + 清卡數’ (being loaned extra cash, buying property for collecting rents and paying off credit card debt) suggest that she is introducing the benefits brought by the financial product of Debt Consolidation Mortgage, via writing them down. The symbolic attributes, the high-rises, the pen and the written words displayed in the foreground work together to establish the young woman’s identity as a bank clerk. A smiling and happy person in a photograph tends to prompt the goal of pursuing happiness (Lutz and Collins, 1993: 96). The broad smile of the female bank clerk conveys the same message to the readers or the potential customers, prompting them to purchase the product and pursue happiness, and also suggests the high-quality services offered by the bank. A positive image of the bank is hence projected through

this symbolic attributive process. The text on the left side of the photo (Figure 4.12) highlights the advantages of Debt Consolidation Mortgage by presenting ‘Maximize your property’s equity’, which echoes with the benefits of the financial product written down on the window by the bank clerk. The text surrounding the image literally paraphrases and explains the image as an elaboration.

The symbolic attributive processes are projected in the photographs on bank brochure websites mainly through two patterns, namely object participants as carriers plus object participants as attributes, and human participants as carriers plus object participants as attributes. This phenomenon suggests that designers of the bank brochure websites tend to communicate the symbolic values by using the objects the readership are familiar with in their daily life, or by employing the images of the participants who are involved in the financial business, namely customers and bank clerks. It has the potential to create a close involvement of the readership with what are depicted in the images.

Symbolic suggestive process

Symbolic suggestive process only includes one participant, namely the carrier, without involving any attributes as in symbolic attributive processes. This type of process prefers to de-stress the details in images to reflect a general essence rather than a specific moment (Kress and van Leeuwen, 1996, 2006).

Seventeen photographs (18.09%) realised in symbolic suggestive processes are found on the websites of eleven banks. The banks were incorporated by Hong Kong,

Mainland China or foreign parent institutions respectively. All the seventeen symbolic suggestive processes use object participants rather than human participants as carriers (see Appendix A/5). Eleven types of object participants are used as carriers, all of which are commonly used objects in daily life, showing that the designers prefer to use the objects the readers are familiar with as the ‘signifiers’ (Kress, 2010: 54) to communicate the meanings of the ‘signified’ (ibid.: 55), and conveying the core information about the financial products and their related features.

Symbolic suggestive processes tend to blur details in order to create the ‘mood’ or ‘atmosphere’ for the images (Kress and van Leeuwen, 2006: 106). There are three means to achieve such kind of mood. Table 4.13 lists the ways used in the photographs on bank brochure websites.

Table 4.13 Methods to construct symbolic suggestive processes

Methods (Kress and van Leeuwen, 2006: 106)	Images on bank brochure websites	Total / Percentage (N = 17)
Blending the colours together	Image 7, Image 12, Image 28, Image 31, Image 45, Image 48, Image 49, Image 53, Image 64, Image 68, Image 70, Image 74, Image 77, Image 94	14 / 82.35%
Softening the focus	Image 7, Image 12, Image 59, Image 66, Image 73, Image 74, Image 77, Image 94	8 / 47.06%

Producing the extreme lighting to present the participants as outlines	Image 31, Image 59	2 / 11.76%
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According to Table 4.13, the three methods proposed by Kress and van Leeuwen (2006) were all found in the photographs of the corpus of HKBBW, among which fourteen cases (82.35%) blend the colours together, eight cases (47.06%) soften the focus of the images, and two cases (11.76%) use the extreme lighting to make the participants as outlines. There is overlapping in the different methods being adopted. Five photographs (29.41%) combine the first and the second methods to produce the symbolic suggestive processes. Two photographs use the first and the third methods, or the second and the third methods respectively, each of which takes the percentage of 5.88%. Figure 4.12 is an example, displaying the combination in developing the symbolic suggestive process.

Figure 4.12 Image on bank brochure website of Privileged Government Home Ownership Scheme Loan Package (Bank of East Asia, Limited)



Figure 4.12 was collected from the brochure website of Privileged Government Home Ownership Scheme Loan Package (Bank of East Asia, Limited). The image is

created through blending the colours and softening the focus. The whole image presents one calculator, which is the carrier. The surrounding text is ‘Residential Home Mortgage Loan Calculator’, which as ‘elaboration’, makes the image more specific (van Leeuwen, 2005: 230). All the colours used to present the calculator are blended together into a cohesive green. The details of the calculator are de-emphasised, and the focus is soft. A shadow is made to outline the silhouette of the calculator. The dark colour of the shadow continuously develops the cohesion of the colours adopted by the image, which is motivated to achieve a ‘mood’ (Kress and van Leeuwen, 2006: 106) to generalise the identity of the carrier and realise the symbolic value transmitted by the carrier. The image of the calculator is projected as an icon of the e-tool offered by the bank brochure website. The symbolic suggestive process conveys the symbolic value to the carrier or the calculator that Privileged Government Home Ownership Scheme Loan Package brings evident benefits to the customers as what can be clearly calculated via a calculator.

Figure 4.13 Image on bank brochure website of Mortgage Loans for Government

Housing Schemes (Hang Seng Bank, Limited)



Figure 4.13 presents the symbolic suggestive process by means of soft focus and extreme lighting. The sculpture of the Chinese God of Wealth is used as the carrier in

the image. The focus is softened by blurring the details of the facial expression and the body posture of the sculpture. The extreme lighting is cast on the sculpture producing a silhouette of the carrier. The readers could spot the outline of the sculpture without any focus highlighted. Figure 4.13 presents the image of God of Wealth, communicating the message that this sculpture signifies good fortune and wealth. The texts on the left side of the image are ‘Mortgage Loans for Government Home Ownership Scheme’ and ‘Receive a “God of Wealth” Ornament upon successful application’, which specify the name of the financial product and the information of how to receive such a sculpture standing for good fortune and wealth, thus prompting the readers or the potential customers to start the application. The surrounding texts function as elaboration to achieve specification which helps the readers pick out the appropriate meaning of the image out of all the possibilities.

The symbolic suggestive processes in the photographs on bank brochure websites use object participants as the carriers to communicate symbolic values. The carriers tend to be presented by three methods, namely blending the colours, softening the focus and producing the extreme lighting, in the symbolic suggestive processes. All the carriers are commonly used objects, which facilitate the readers’ understanding about the symbolic values communicated by the images.

The narrative structures

Action processes

Three sub-types of narrative structures or ‘vectorial patterns’ (Machin, 2007: 165) in

the action processes, having the potential to ‘show unfolding actions and change’ (ibid.: 165), were identified in the images on bank brochure websites, namely unidirectional transactional action process, bidirectional transactional action process, and non-transactional action process. There are 58 images using the narrative structures on bank brochure websites, among which 41 cases apply action processes and 17 cases use reactional processes. The action and reaction processes in the images on bank brochure websites are characterised by ‘agentive’ and ‘non-projective’ (Kress and van Leeuwen, 2006: 74). The non-projective processes do not take a whole visual proposition as their object projective (Halliday, 1985).

The human participants function as actors in the 41 photographs which contain action processes and act as reactors in the 17 photographs which involve reactional processes. In the active processes, the human participants as actors in the photographs show the readers what the readers could enjoy if they purchase the financial products or services. The reactional processes containing the reactors ‘create a powerful sense’ among the readers of a close ‘identification with the represented participant’ (Kress and van Leeuwen, 2006: 66). The human participants as reactors, looking at something, invite the readers to speculate what they could benefit from the financial products or services. The human participants occur more frequently as actors in the images on bank brochure websites, which suggests that the banks prefer to directly create pictures about what the financial products or services could bring to the customers, thus achieving persuasive effects visually.

The occurrences of unidirectional transactional action processes exceed those of

the other narrative structures in the images on bank brochure websites. Table 4.14 provides a summary of all the unidirectional transactional action processes identified (see Appendix A/3).

Table 4.14 Unidirectional transactional action processes

Image 9 (Bank of East Asia, Limited)
Image 13 (China Construction Bank (Asia) Corporation Limited)
Image 15 (China Construction Bank (Asia) Corporation Limited)
Image 24 (Chong Hing Bank Limited)
Image 29 (Citibank (Hong Kong) Limited)
Image 35 (Citibank (Hong Kong) Limited)
Image 40 (Citic Ka Wah Bank Limited)
Image 42 (Dahsing Bank Limited)
Image 46 (Fubon Bank (Hong Kong) Limited)
Image 50 (Fubon Bank (Hong Kong) Limited)
Image 55 (Fubon Bank (Hong Kong) Limited)
Image 57 (Fubon Bank (Hong Kong) Limited)
Image 58 (Fubon Bank (Hong Kong) Limited)
Image 62 (Hang Seng Bank, Limited)
Image 65 (Hong Kong & Shanghai Banking Corporation Limited)
Image 71 (Hong Kong & Shanghai Banking Corporation Limited)
Image 72 (Industrial and Commercial Bank of China (Asia) Limited)
Image 76 (MEVAS Bank Limited)
Image 79 (Public Bank (Hong Kong) Limited)
Image 81 (Shanghai Commercial Bank Limited)
Image 84 (Standard Chartered Bank (Hong Kong) Limited)
Image 85 (Standard Chartered Bank (Hong Kong) Limited)
Image 87 (Standard Chartered Bank (Hong Kong) Limited)
Image 88 (Wing Hang Bank, Limited)
Image 90 (Wing Hang Bank, Limited)

According to Table 4.14, the unidirectional transactional action processes (N=25) are the most frequently used narrative structures in the images on bank brochure websites. Table 4.14 also suggests that the banks using these action processes cover all the three types of financial institutions in terms of their different origins, namely Hong Kong, Mainland China and foreign countries. Figure 4.14 exemplifies the unidirectional transactional action process.

Figure 4.14 Image on bank brochure of Personal Instalment Loan (Standard Chartered Bank (Hong Kong) Limited)



In Figure 4.14, a man is working out with an exercise machine. His hands are firmly holding the handles of the exercise machine, which constitutes a transactional action process. The man is the actor and the exercise machine is the goal. The whole angle of the man's body and hands projects a strong vector, representing the 'visual equivalent of a verb' (Machin, 2007: 164), between the actor and the goal. The image entails the action process that the man is using the exercise machine for health building, which confirms that 'what in language is realised by verbs is realised in pictures by vectors' (ibid.: 164). Although two human participants, having a close interaction with each other, are shown in the image, the action process presenting 'the

man is using the exercise machine for health building' is not bidirectional but unidirectional, since the two human participants do not interact with each as the actors and goals simultaneously. The man in a blue suit is involved in a reactional process, which will be discussed in the section about reactional processes. The text on the left side is the name of the financial product, 'Personal Instalment Loan'. The image virtually adds further information to the text to achieve extension via complement, presenting what the customers may enjoy after purchasing the financial product of 'personal instalment loan' is the professional and personally tailored service offered by the bank.

The bidirectional transactional action processes (N=5) occur occasionally on the websites of four banks: Bank of China, China Construction Bank, Industrial and Commercial Bank of China, and Chong Hing Bank. Figure 4.15 is an example of this kind of action process.

Figure 4.15 Image on brochure website of "iSmart" Tax Loan (Bank of China (Hong Kong) Limited)



In Figure 4.15, one young couple are leaning against each other back to back, and each of them simultaneously functions as both the actor and the goal of the

transactional processes. In other words, the man is leaning against the woman and the woman is leaning against the man. The young couple are ‘interactors’ (Kress and van Leeuwen, 1996, 2006), and the interaction between them is thus bidirectional. The young couple with brilliant smiles immerse themselves in happiness. The written text is the name of the financial product, namely “‘iSmart” Tax Loan’. The image adds further information to the text to achieve extension via strategically denoting that the customers involved in this financial product are happy, thus encouraging the readers or the potential customers to pursue the same happiness, since smiling and happy persons in photographs have the potential to prompt the goal of pursuing happiness (Lutz and Collins, 1993: 96).

The non-transactional action processes (N=12) are the third most frequently used narrative structures, as summarised by Table 4.15 (see Appendix A/3).

Table 4.15 Non-transactional action processes

Image 4 (Bank of China (Hong Kong) Limited)
Image 5 (Bank of China (Hong Kong) Limited)
Image 6 (Bank of China (Hong Kong) Limited)
Image 11 (China Construction Bank (Asia) Limited)
Image 14 (China Construction Bank (Asia) Limited)
Image 26 (Citibank Limited)
Image 36 (Citibank Limited)
Image 41 (Dahsing Bank Limited)
Image 43 (Dahsing Bank Limited)
Image 47 (Fubon Bank Limited)
Image 52 (Fubon Bank Limited)
Image 56 (Fubon Bank Limited)

The non-transactional action processes occur in the images on the websites of five banks: Bank of China, China Construction Bank, Citibank, Dahsing Bank and Fubon Bank. The former two banks were incorporated by the parent banks in Mainland China. The latter three banks are the local Hong Kong banks. Figure 4.16 gives an example of the non-transactional action processes.

Figure 4.16 Image on brochure website of BOC Express Cash Instalment Loan (Bank of China (Hong Kong) Limited)



In Figure 4.16, the photo of one young woman functions as the actor of the narrative structure. The young woman is bursting into a guffaw with her eyes closed and her head leaning back slightly. Her facial expression and the angle of her head form the vector for the action process. The action of being extremely happy presented is non-transactional, since it does not point to or aim at any body. The text presents that 'BOC Express Cash Instalment Loan Balance Transfer Helps you pay off your outstanding credit card balance'. The image and the text create 'a complementary relationship' (van Leeuwen, 2005: 229), and the image extends the words to achieve complement, since the image vividly reflects how happy one customer involved in the

financial service is and visually adds further information to the text to maximise the benefits brought by the financial product.

Reactional processes

In a reactional process, the vector is formed by an eyeline presenting the direction of the glances of one or more of the participants (Kress and van Leeuwen, 1996, 2006). Both the non-transactional reactional processes (N=15) and transactional reactional processes (N=2) are identified in the images on the bank brochure websites.

The non-transactional reactional processes occur more frequently in the images on the bank brochure websites. Figure 4.15 exemplifies this reactional process, in which the glances of the young couple direct out of the frame of the photograph with no specific aim. The readers may feel the reactors in the image are looking at them. The facial expressions of the two reactors communicate the message of being happy. The image prompts the readers to speculate what the reactors are thinking about and looking at, thus developing a strong sense of a close identification of the readers with the reactors (Kress and van Leeuwen, 2006: 68).

Figure 4.14, as discussed above, contains a transactional action process. It also presents a transactional reactional process, in which the man dressed in a blue suit acts as the reactor, and the direction of his glance and the angle of his arms create the vector. The action process presenting 'the man is doing exercise with exercise machine' becomes the phenomenon of this reactional process. The man in a blue suit shows his care, instruction and patience to the man doing exercise with his

‘submissive’ smile (Goffman, 1979). His clothes and reaction project his identity as a professional bank clerk who provides professional service to his customer. The phenomenon of this reactional process is an action process or a ‘whole visual proposition’ (Kress and van Leeuwen, 2006: 73) and is projective (Halliday, 1985): in fact, it is the only projective narrative structure found in the images on the bank brochure websites.

Embedding

Images may simply contain one representational structure or possess a set of processes which are embedded (Kress and van Leeuwen, 1996, 2006). The complex representational structures disclose ‘embedding’, creating ‘major’ processes and ‘minor’ processes simultaneously (Kress and van Leeuwen, 2006: 107). Table 4.16 shows the images containing embedded processes on the bank brochure websites.

Table 4.16 Embedded processes in the images

Major process	Minor process(es)	Images
Symbolic attributive	Transactional action process (Unidirectional)	9, 29, 35, 40, 42, 58, 62, 65, 71, 76, 79, 81
Symbolic attributive	Non-transactional action process	14, 47
Symbolic attributive	Non-transactional reaction process	8, 92
Symbolic attributive	Non-transactional action process, non-transactional reaction process	43

Symbolic attributive	Transactional action process (Unidirectional), non-transactional reaction process	50, 57
Non-transactional reaction process	Transactional action process (Unidirectional)	13, 15, 85, 88
Non-transactional reaction process	Transactional action process (Bidirectional)	2
Non-transactional reaction process	Non-transactional action process	26, 52, 56
Transactional reaction process	Transactional action process (Unidirectional)	84
Transactional reaction process	Transactional action process (Bidirectional)	75

As illustrated by Table 4.16, 29 images on the bank brochure websites contain embedded processes. The symbolic attributive and reactional processes are the most frequently used major processes in the images on the bank brochure websites. Nineteen images use symbolic attributives as major processes. Ten images use reactional processes as major processes, among which eight use non-transactional reaction processes and two adopt transactional reaction processes.

Figure 4.17 Image on brochure website of Fubon “Perfect Fit” Personal Loan (Fubon Bank (Hong Kong) Limited)



Figure 4.17 exemplifies the embedding of the representational structures, which is realised by the symbolic attributive as major process. Figure 4.17 consists of the following three different processes.

(1) The transactional action process. A young woman is holding a bake tray. The young woman is the actor in this action process, while the bake tray, as the object the action aiming at, is the goal. The gesture of her hands forms the vector of this action process, which presents a ‘visual equivalent of a verb’ (Machin, 2007: 164) to offer cookies to someone. The action of holding is unidirectional.

(2) The non-transactional reaction process. The young woman holding the bake tray is smiling and looking frontally out of the frame of the image. The young woman is the reactor of this reaction process; there is no human or object participant functioning as the phenomenon in the image. The young woman’s glance seems to target on the readers of the image. Her smile, reconfirming Goffman’s (1979) view, is submissive, and makes her look friendly, seemingly inviting the readers to enjoy the cookies on the bake tray. This reaction process creates a strong sense of involvement of the readers with the human participant in the image.

(3) The symbolic attributive process. The young woman is holding a bake tray with freshly made cookies on it. The cookies have been made in a variety of shapes, such as plane, house, and bride and bridegroom. The biggest one in the middle of the tray is in the shape of the currency symbol of Hong Kong dollars. The cookies on the bake tray could be interpreted as the icons of the kinds of financial services provided by the bank. They are placed in the foreground of the photo, designed to draw the readers' attention to the services or products offered by the bank. The different shapes of the cookies on the bake tray have the potential to indicate the identity of the young woman as a bank clerk who is warmly offering various kinds of services to the readers or potential customers. In this symbolic attributive process, the young woman functions as the carrier, and the cookies in the different shapes serve as the symbolic attributes.

All the three processes in Figure 4.17 form the embedded structures. The transactional action process 'the young woman is holding a bake tray' could be interpreted as an action of 'relating the symbolic attributes to the carrier and highlighting the symbolic attributes'. The non-transactional reaction process co-occurs with the transactional action process to draw the readers' attention and project a close involvement of the readers. It is evident that the symbolic attributive process functions as the major process in Figure 4.17. The female bank clerk is the carrier of the symbolic attributive process, the actor of the transactional action process and the reactor of the reaction process. The transactional action process and the reaction process are embedded in the symbolic attributive process. The image transmits the

message that the female bank clerk in the polite and professional manner positively stands for the bank, projecting a professional and desirable image of the financial institution and promoting its all-round services. The image, highlighting the friendly services the bank offers to the customers, creates a friendly and at-home atmosphere, thus reducing the distance between the bank and the readers or potential customers. The absence of background in Figure 4.17 implies decontextualisation and idealisation, strategically denoting the photograph as a typical sample (Machin, 2004) or illustration (Salo, 2000).

The text surrounding Figure 4.17 presents that ‘Tailor your dream and make it happen. Why Not. Fubon “Perfect Fit” Personal Loan Monthly flat rate as low as 0.15% and enjoy loan amount up to 9 times of monthly salary!’ and further states that ‘Fubon “Perfect Fit” Personal Loan considers your different financial needs, tailor a personalized monthly interest rate to ease your financial burden. Help you to make the dreams come true. Why not?’. It is evident that the text highlights the different financial needs of customers, the preferential monthly interest rate of the loan and the personally tailored services offered by the bank, thus adding extra information or contributing ‘its own, distinct information’ (Barthes, 1977: 41) to the image to enrich the message about the cookies in different shapes, which metaphorically represent a variety of financial needs of customers. Figure 4.17 and the text establish ‘a complementary relationship’ (ibid.: 41), which is realised through the extension of the image and is considered as ‘complement’ (van Leeuwen, 2005: 230).

Circumstances

Circumstances refer to the secondary participants involved in the narrative structures that are not related to the main participants via vectors and could be deleted without entailing any loss of information (Kress and van Leeuwen, 1996, 2006). Circumstances could be divided into three categories, namely ‘setting’, ‘means’, and ‘accompaniment’ (Kress and van Leeuwen, 2006: 74), all of which have been found in the images on the bank brochure websites. Figure 4.18 exemplifies the images with features of circumstances.

Figure 4.18 Image on brochure website of Home Furnish Loan (Citibank (Hong Kong) Limited)



In Figure 4.18, one young couple are looking at the readers, with the woman sitting on the floor for a short rest with a smile and the man standing nearby and leaning against the wall. Each of them is holding a brush. The wall is half- painted as blue, and there is a ladder placed against the wall. The image indicates that the young couple are undertaking home furnishing and enjoying their work. All the participants

and the components in the image are organised through one line. They are doing the home furnishing in a relaxing and joyful way.

Circumstances have the potential to entail useful information to enrich images, though they could be deleted without changing the fundamental proposition communicated by images (Kress and van Leeuwen, 1996, 2006). The white wall with half-painted blue colour, the ladder and the furniture sheltered with a white dust cover constitute the setting of the image which sets up the background for the action process, implying that ‘one young couple are having a short break for the home-painting work’ in a specific place. The brush in the young woman’s hand is the circumstance of means in Figure 4.18. The young woman is sitting down on the floor and taking a rest, and the angle of her body is the vector for her action; however, the brush is not the vector but the tool used in her action of ‘painting the wall’. The young man, standing beside the wall with one hand resting on his waist and the other holding a brush, acts as the circumstance of accompaniment. The image of the young man is blurred in a long camera shot. It is thus hard to tell his facial expressions against a de-emphasised background. The use of images of the two participants reconfirms what Machin (2007: 164) argues, ‘participants can be distinguished as whether they are “being” or “acting” in an image’. There is no vector connecting the two human participants together. Under these circumstances, the young man is not a major participant of the action process but is shown merely to accompany the action performed by the young woman. The image presents an ideal picture of happy life enjoyed by the idealised customers, which tends to evoke a dream about a better life out of the ‘spectator-buyer’ as

advertisements often do (Berger, 1972: 148).

The text next to the image is the name of the financial product, namely 'Home Furnish', which functions to specify the image, directing 'the reader through the signifieds of the image, causing him to avoid some' (Barthes, 1977: 40) and receiving the message that the image is about home furnish, and thus achieving 'elaboration' (van Leeuwen, 2005: 230). As illustrated in the image (Figure 4.18), circumstances in the photographs occurring on the bank brochure websites have the potential to provide the information for the meaning interpretation of the images, though it might not influence their basic propositions.

4.3.2 Interactive meaning

The actions among all the participants involved in producing and viewing images are explored to interpret the interactive meaning of images, which indicates that designers, represented participants and readers should all be taken into consideration (Kress and van Leeuwen, 1996, 2006).

As discussed in Section 2.3.3, three perspectives play the important roles in constructing the relations between the represented participants and the readers, namely contact, social distance, and attitude (Kress and van Leeuwen, 2006: 149). In this section, visual offer and demand, neutral distance, medium vertical and frontal angles are discussed to reveal the interactive meaning of the images on the bank brochure websites.

4.3.2.1 Visual offer and demand

The visual demand in images serves two functions: creating ‘a visual form of direct address’ and acknowledging ‘the readers explicitly, addressing them with a visual “you”’; forming an ‘image act’ to help the designer use the image with a visual demand to do something to the readers (Kress and van Leeuwen, 2006: 117). As discussed in Section 4.3.1.1, 38 photographs (40.43%) use human participants. Nine out of the 38 cases (23.68%) contain visual demand (see Appendix A/6) to create a close involvement of the readers with the images via addressing the readers directly. The readers function as the receivers and creators of the messages transmitted by the images.

The participant’s gaze demands something from the reader and makes him speculate it (Kress and van Leeuwen, 2006: 118). In the nine images containing visual demand on the bank brochure websites, it is interesting to notice that all the direct gazes are accompanied with smiles of the human participants, which denotes a state of being happy and their intention to share the happiness with the readers, and thus resonates with Lutz and Collins’s (1993: 96) view that a smile person evokes the goal of pursuing happiness. The readers are closely associated with the human participants in the images and encouraged to experience the happiness. The images project close relationships between the readers and human participants in the images through blending direct gazes with warm smiles, intended to give friendly encouragement rather than strong and obligatory demand.

Figure 4.19 exemplifies how the direct gaze and smile of the represented participant work together to create visual demand.

Figure 4.19 Image on brochure website of “Right for You” Overdraft Facilities (Bank of East Asia, Limited)



The represented participant in Figure 4.19 is a young man who looks pleased with a confident smile on his face and a direct gaze out of the frame of the photograph pointing at the readers. The young man is holding a pair of chopsticks, and in front of him, there is a set of Japanese dishes, Sushi. The Sushi the human participant is enjoying has special garnish - car, watch, golden coin, wedding rings, etc. The direct gaze of the participant suggests a ‘symbolic “contact”, “interaction” between the viewer and the people depicted’ (Marchin, 2007: 117). The image discloses the benefits the financial product of “Right for You” Overdraft Facilities may bring to the customers. It informs the readers that ‘if you purchase this financial product, you will have the chance to be as happy and enjoyable as the young man is in the photograph’.

The photograph was taken from a frontal angle, presenting a close portrait of the represented participant. This frontal figure with a direct gaze and friendly smile tends to avoid bringing any demand anxiety to the readers, thus appealing to the viewers but not in a strong demanding way. It also reconfirms that a smiling person in a photograph projects an ideal of the happy life (Lutz and Collins, 1993: 96).

The text surrounding the image presents that “‘Right for You” Overdraft Facilities Achieve your life dreams and savour the sweet life’, and paraphrases what is shown in the image and verbally elaborates the information transmitted by the visual resources. ‘Life dreams’ are represented by the garnish - car, watch, golden coin, wedding rings, etc., on the Sushi which can make the customers ‘savour the sweet life’. The text further states that ‘Interest rate as low as 3.8% p.a. for the first 3 months’ to enrich the information about the financial product. The text develops ‘elaboration’ (van Leeuwen, 2005: 230) to explain the image.

Across all the bank brochure websites, 29 images (76.32%) address the readers indirectly (see Appendix A/6). The readers are not the target of the human participants’ gazes, however the represented participants are the objects in the readers’ observation. In these images, no direct contact is made between the represented participants and the readers. As invisible onlookers, the readers could make their own interpretation of the meaning of the images; they are demanded into the dispassionate relation with the represented participants (Kress and van Leeuwen, 2006: 119). These images project an offer, following Halliday (1985). They offer the represented participants to the readers as objects for observation or contemplation

(Kress and van Leeuwen, 1996, 2006). The ‘offer’ is achieved in an impersonal way (Kress and van Leeuwen, 2006: 120). The website of China Construction Bank is an example to use visual offer to promote its financial products.

Figure 4.20 Image on brochure website of Auto Loan (China Construction Bank (Asia) Corporation Limited)



In Figure 4.20, the image of a young lady is shown as the represented participant. She, looking upwards and resting one finger upon the jaw, is contemplating something cheerfully with a smile. Two sedans and one car key form the background of the image. The image transmits the message that the young lady is fancying her own car, and with the financial support of Auto Loan, her dream may come true. This profiled angle, where the participant does not look directly at the readers, indicates there is no direct contact between the represented participant and the readers (Kress and van Leeuwen, 1996, 2006). Many photographs for advertising or promotional purposes use ‘the person represented looking off frame’ like ‘an exhibit’, virtually inviting the readers ‘into the thoughts of the person represented’ (Machin, 2007: 112). As regards Figure 4.20, the design intention is to make readers observe the represented participant through a detached way, and the represented participant is

placed in a visual ‘offer’ (Kress and van Leeuwen, 2006: 120) where the image provides ‘information available for scrutiny’ (Machin, 2007: 112). The represented participant is not ‘individualised through the engagement of gaze’, and the readers are associated with ‘the theme’ of the participant’s feeling rather than her ‘individual case’ (ibid.: 112).

The surrounding texts are ‘AUTO LOAN Hit the Road in Your Dream Car’ and further state that ‘At China Construction Bank (Asia), we offer attentive one-stop Auto Loan service to help you drive home your dream car almost instantly’. The texts explain what is shown in the image: the represented participant is thinking about how to get her ‘dream car’. They also transmit the new message that Auto Loan can help the customers realise their car purchase dream ‘almost instantly’ with ‘attentive one-stop’ service. The surrounding texts therefore paraphrase the image, serving as ‘elaboration’ (van Leeuwen, 2005: 230).

When people occur as represented participants in images, designers are supposed to make careful choices between the two forms, namely visual ‘offer’ and ‘demand’, which represent different relations between the represented participants and the readers (Kress and van Leeuwen, 2006: 120). The two forms reflect how readers are connected with represented participants in images: closed associated or detached (ibid.: 120).

Although both visual ‘offer’ and ‘demand’ occur in the images on the bank brochure websites, ‘offer’ outnumbers ‘demand’ in total. The bank brochure websites function to offer information about financial products or services via giving the

objective elaboration and description. The more frequent use of ‘offer’ strategically avoids positioning the readers in a close involvement with the represented participants in the images and has the potential to encourage the readers to independently interpret the meaning of the images and evaluate the value of the financial products or services. The images on the bank brochure websites are intended to let hard facts speak to arouse the readers’ interest in the financial products or services being promoted.

4.3.2.2 Neutral distance

Spatial distances reflect social distances and suggest the relations between the human participants represented in images and the viewers (Kress and van Leeuwen, 1996, 2006; Machin, 2007). Social distance can be transformed into ‘size of frame’ in terms of different shots used to make images (Kress and van Leeuwen, 2006: 124). As discussed in Section 2.3.3, a close shot is used to represent intimate social distance, through which the personality of the represented participant could be more clearly observed; however, the represented participant in a far distance tends to lose individuality and become a stranger to the readers (ibid.: 124-125). Table 4.17 summarises the occurrences of close, medium and long shots adopted in the images on the bank brochure websites (see Appendix A/7).

Table 4.17 Occurrences of close, medium and long shots

Very close shot (indicating an intimate distance)	Close shot (indicating a close personal distance)	Medium close shot (indicating a far personal distance)	Long shot (indicating a close social distance)

1 / 2.63%	8 / 21.05%	19 / 50.00%	10 / 26.32%
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As shown in Table 4.17, among all the 38 images containing human participants, eight adopt the close shots, nineteen use the medium close shots, ten exploit the long shots, and only one uses the very close shot. It is evident that the medium close shot and long shot prevail in the images on the bank brochure websites. The long shot creates a detached relation between the represented participants and the readers (Kress and van Leeuwen, 2006: 124-125). The designers of such brochure websites avoid emphasising any individual in the images and blend human represented participants with the other participants or elements which form the background in the images, intending to depict the entire stories rather than to report a specific detail. This resonates with Kress and van Leeuwen's view (ibid.: 124) that 'impersonal business occurs' in such images. It seems to contradict the observation made in Section 4.3.1.1 that 'visual individualisation' (Machin, 2007: 118) occurs on the bank brochure websites with 17 cases (44.74%) using individuals as represented participants. In fact, 'visual individualisation' is 'a matter of degree', which might be 'reduced by increasing distance', thus 'making individual traits less easy to observe' (ibid.: 118). The longer shots used in the photographs on the bank brochure websites are the devices to reduce the 'degree' of 'individualization' (ibid.: 118), and the 'increased distance creates anonymity' (ibid.: 117) for the participants in the photographs.

Figure 4.21 presents a typical example, in which a shot from a little bit far distance is adopted to portray the image of a young man.

Figure 4.21 Image on brochure website of Credit Counseling Loan (Hang Seng Bank, Limited)



The image in Figure 4.21 has three parts: the young man, the hammer in his hand standing for the power of Credit Counseling Loan, and a column representing the pressure brought by loan interest. This image, presented by a long shot, projects a close social distance to indicate what is shown in the image is ‘impersonal’ (Kress and van Leeuwen, 2006: 124). The facial expression of the represented participant in the image is blurred with a long shot, which creates ‘anonymity’ (Machin, 2007: 117) and implies ‘objectivity and distance’ (Guijarro and Sanz, 2008: 1617). This increased social distance shapes the tone of the entire image into a neutral and dispassionate one and encourages the readers to interpret the meaning of the image in an objective position.

The surrounding text states the name of the financial product, namely ‘Hang Seng Credit Counseling Loan’, with another text, ‘Powers up and helps you save more than 75% interest with’, both of which are intended to inform the readers that with the help of Credit Counseling Loan, the customers can save more than 75% interest, and their financial pressure can be minimised. The text and image form an ‘elaboration’ relation, in which the text verbally paraphrases the meaning of the image (van Leeuwen, 2005: 230).

Nineteen photographs in the corpus of HKBBW use the medium close shots, which are not so close as to merely focus on the facial expressions of human represented participants, intended to create the ‘far personal distance’ (Kress and van Leeuwen, 2006: 124). In these images, the human participants are clearly portrayed in the close distance, which enables the readers to make a good observation of them. Meanwhile, medium shots have the potential to highlight all the important elements in the images and provide more evident visual information. Figure 4.22 exemplifies the medium shot used in the images on the bank brochure websites.

Figure 4.22 Image on brochure website of Fubon Mortgage Plans for Government Home Ownership Scheme (Fubon Bank (Hong Kong) Limited)



Figure 4.22 portrays one couple with their daughter. The medium shot makes all the represented participants and their facial expressions be clearly viewed; however, no individual participant is particularly highlighted or focused on. Each participant is very pleased, and the family are immersed in happiness. In the background, there is some furniture, indicating that the participants are sitting at home and enjoying their surfing on the Internet. The medium shot creates a ‘far personal distance’ and avoids

an 'intimate relation', though to a certain degree reflecting the 'subjects of personal interest and involvements' (Kress and van Leeuwen, 2006: 124). The readers are invited to independently interpret the meaning of the image, rather than being positioned into a 'close personal distance' (ibid.: 124) where they have a strong sense of viewing affinity and thus have to interpret the image under an emotion of intimacy (Machin, 2007: 116). The readers are inclined to make objective interpretations, given that they have no close relation with the represented participants in the image.

The surrounding text of the image in Figure 4.22 specifies the name of the financial product, namely 'Fubon mortgage Plans for Government Home Ownership Scheme', and states that 'Catering your personal needs and helps you to accomplish your home-owing dreams.' Information presented in the text is hence enriched by the image displaying how happy the customers are after purchasing the financial product and directly addressing and informing the readers how the product 'helps you to accomplish your home-owing dreams'. The text and the image have an extension relation which is achieved by complement (van Leeuwen, 2005: 230).

In the photographs of the bank brochure websites, the close shot does not occur frequently since it has the 'association of closeness with individualization and intimacy of feelings' (Machin, 2007: 116). The medium shot, as a longer shot denoting 'more impersonal' (ibid.: 116), is most frequently used to create a neutral distance between the human participants and the readers. It tones down the overt persuasion and allows the readers or the potential customers to make their own decisions.

4.3.2.3 Frontal and eye-level angles

As Machin (2007: 117) argues, ‘in pictures as in real life, becoming involved with people means, literally and figuratively, “confronting” them, coming “face to face” with them’. Attitude is an important aspect to interpret images, which could be examined via different shot angles (Kress and van Leeuwen, 1996, 2006). The horizontal angle denotes ‘involvement’ (Kress and van Leeuwen, 2006: 133), and the vertical angle symbolises ‘power’ (ibid.: 140). Table 4.18 summarises the horizontal and vertical shot angles adopted in the images on the bank brochure websites (see Appendix A/8).

Table 4.18 Horizontal and vertical shot angles

Horizontal angles		Vertical angles		
Frontal angle	Oblique angle	Eye-level angle	High angle	Low angle
33 / 86.84%	5 / 13.16%	33 / 86.84%	2 / 5.26%	3 / 7.89%

As shown in Table 4.18, the bank brochure websites show a strong tendency to use frontal and eye-level angles to portray the human represented participants and construct the images. Among all the 38 images with human represented participants, 33 (86.84%) use the frontal and eye-level angles. Figure 4.23 is an example of these shot angles.

Figure 4.23 Image on brochure website of Fubon Mortgage Loan Referral Plan

(Fubon Bank (Hong Kong) Limited)



Figure 4.23 depicts two young ladies enjoying themselves with a cup of coffee or tea and a salad. ‘Angle of interaction’ influences ‘the meaning of elements in an image’ (Machin, 2007: 115). The eye-level angle exploited in the image indicates the equality between the readers and the represented participants, and is intended to transmit the information to the readers about how much pleasure the customers could enjoy after purchasing the Fubon Mortgage Loan.

Simultaneously, the frontal angle or ‘frontality’ (Machin, 2007: 117) is used in the image to portray the two human participants being shot at the eye-level angle to produce an ‘embedded structure’ (ibid.: 149). The frontal angle presents the information that ‘what you see here is part of our world, something we are involved with’ (Kress and van Leeuwen, 2006: 136), thus creating a close involvement between the readers and the represented participants who represent the idealised customers. Reading this image, ‘the viewer is being asked to enter into a relationship of social affinity’ (Kress and van Leeuwen, 2006: 118) with the represented participants.

The surrounding texts of the image in Figure 4.23 are ‘Share A Win-Win Prize. Why Not. Fubon Mortgage Loan Referral Plan’ and ‘Up to HK \$10,000 Referral Cash Incentive for Successful Referral’. The image extends the words (van Leeuwne, 2005: 229) and enriches the information provided by the text via depicting how happy the two young ladies feel when sharing a good time together. The image strategically transmits the positive message to the readers or the potential customers that Fubon Mortgage Loan Referral Plan will bring them the same happiness and it is ‘A Win-Win Prize’ to share with friends. The image and the surrounding texts are thus in an extension relation achieved by complement (ibid.: 230).

The embedding of the frontal and eye-level angles intensifies the involvement between the readers and the represented participants. The two shot angles strategically suggest that the readers share the equal status with the human participants presented in the images and thus are able to enjoy equal levels of pleasure and satisfaction brought by the financial products or services promoted by the websites. The human represented participants in these images essentially represent the target customers of the banks.

4.3.3 Compositional meaning

The meaning of composition presents ‘the way in which the representational and interactional elements are made to relate to each other, the way they are integrated into a whole’ (Kress and van Leeuwen, 2006: 181). The following sections discuss the information value and salience, which are the two basic systems to encode the

compositional meaning (Kress and van Leeuwen, 1996, 2006), specific to the images on the bank brochure websites.

4.3.3.1 New information

As discussed in Section 2.3.3, the left or right position taken by the represented participant in an image denotes the information value, namely given or new (Kress and van Leeuwen, 1996, 2006; Machin, 2007). Table 4.19 manifests the positions taken by human represented participants in the images on the bank brochure websites (see Appendix A/9).

Table 4.19 Positions taken by human participants

Human represented participants placed to the left	Human represented participants placed in the middle	Human represented participants placed to the right
5 / 13.16%	14 / 36.84%	19 / 50.00%

Table 4.19 shows that in the images on the bank brochure websites, the human represented participants are most frequently placed to the right to offer the new information to the readers, since given and new information is transmitted in a left to right order, denoting the familiarity the readers have towards the represented participants (Kress and van Leeuwen, 1996, 2006). The new information conveyed by these images might be ‘problematic’, ‘contestable’, and ‘at issue’ (Kress and van Leeuwen, 2006: 181), to which the readers are expected to pay more attention.

Figure 4.24 Image on brochure website of “Right for You” Instalment Loan/

Revolving Loan (Bank of East Asia, Limited)



Figure 4.24 provides a typical example. A scale is placed in the left place of the image with one delicate gift box on one plate and one “%” symbol on the other, indicating that the customers could enjoy the light interest rates and heavy rewards after purchasing the financial product, namely ““Right for You” Instalment Loan’. The salient position of the scale implies the existence of the scale and regards it as the ‘given’ information (Kress and van Leeuwen, 2006: 179), which confirms the existence of the benefits brought by the financial product. A young lady, the human represented participant, is placed to the right of the scale. She is represented as ‘new’ information to draw the readers’ attention (ibid.: 180). The young lady is contemplating something with a brilliant smile, inviting the readers to speculate why she is so pleased and what she is thinking about. The human represented participant is placed to the right, intended to present the new information ‘at issue’ (ibid.: 181) which is open for the readers’ speculation and interpretation.

The surrounding texts of the image in Figure 4.24 state the name of the financial product, namely “‘Right for You” Instalment Loan/ Revolving Loan’, and ‘Enjoy “light” interest rates & “heavey” rewards!’”, which creates an explanation of the image by verbally paraphrasing its meaning. The image and the text virtually form an ‘elaboration’ relation (van Leeuwen, 2005: 230).

The human represented participants, as interactors in action processes, function actively to present the meaning potential of images, which are strategically placed to the right in the images on the bank brochure websites, intended to offer new information and thus draw the readers’ attention.

4.3.3.2 Centre and margin

The represented participants in the centre have the potential to provide the nucleus of information, while the surrounding elements are subservient (Kress and van Leeuwen, 1996, 2006). Across the bank brochure websites, fourteen images (36.84%) (Table 4.19, Appendix A/9) containing human represented participants put those participants in the middle place to highlight them as the key information.

Figure 4.11 Image on bank brochure website of Debt Consolidation Mortgage
(Citibank (Hong Kong) Limited)



In Figure 4.11, the image of one young female bank clerk is placed in the centre of the entire image and is foregrounded. With a pen, she is writing some Chinese characters, all of which depict the features of the financial product, namely Debt Consolidation Mortgage, and the benefits the customers could enjoy. The shadow of some high-rises is set as the background and takes the right marginal place in the image, reconfirming that the elements positioned in marginal places ‘may not be represented as equal size, detail and salience’, which endows them ‘a rank of importance’ (Machin, 2007: 149). The Chinese characters written by the female bank clerk are prominently exhibited in large size, intended to highlight the positive evaluation on the financial product. The image in Figure 4.11 projects a good image for the female bank clerk who represents the image of the financial institution. The central element ‘gives the meaning to the other elements around it’, and the ‘coherence’ is thus achieved (ibid.: 147).

In the images across the bank brochure websites, the central position the human participants take, as noted in Figure 4.11, has the potential to transmit the nucleus of

the positive information about the financial products and services and reinforce the good images of the financial institutions.

4.3.3.3 Ideal or real information

The represented participants placed in the upper section or at the bottom of images realise the information value of ideal or real respectively (Kress and van Leeuwen, 1996, 2006; Machin, 2007). The represented participant placed in the upper part of an image communicates the value of being ideal or emotive, while the represented participant placed below conveys the real or factual information (Kress and van Leeuwen, 2006: 186-187). A close scrutiny suggests that 34 images (89.47%) containing both the human and object represented participants place the two types of participants on the same horizontal line, which indicates that ideal information and real information is not intentionally highlighted in the images on the bank brochure websites. There are only four exceptions, as summarised in Table 4.20.

Table 4.20 Participants placed in the upper section of the images

Human represented participants in the upper section	Object represented participants in the upper section
N=2 “Right for You” Overdraft Facilities (Bank of East Asia, Limited) Fubon “Perfect Fit” Personal Loan (Fubon Bank (Hong Kong) Limited)	N=2 Fubon Tax Loan (Fubon Bank (Hong Kong) Limited) Fubon FamilyFirst Mortgage Protection Plan (Fubon Bank (Hong Kong) Limited)

Figure 4.19 Image on brochure website
of “Right for You” Overdraft Facilities
(Bank of East Asia, Limited)



Figure 4.25 Image on brochure website
of Fubon FamilyFirst Mortgage Protection
Plan (Fubon Bank (Hong Kong) Limited)



Figures 4.19 and 4.25 are discussed in detail to exemplify the four exceptions. In Figure 4.19, the human participant is placed in the upper section of the image. The human participant who looks pleased and confident, representing an idealised customer, transmits the ideal information to the readers that ‘you can be as satisfied as the young man after purchasing the financial product’. The object participants are placed underneath the human participant to visually show the wonderful things that might be brought by the financial product and communicate the factual information (Kress and van Leeuwen, 2006: 186), which highlights the bank’s commitment to the customers’ needs. This finding concurs with Machin’s (2007: 145) view that in the photographs of advertisements, products are often placed ‘in the realm of the real at the bottom’.

Figure 4.25 presents a lovely green house with green plants woven together, which is placed on the top of a tree. In the image, the tree stands for the power of the

financial product, namely ‘Fubon FamilyFirst Mortgage Protection Plan’, to support and protect the green house. Members of a happy family are standing beside the tree and below the green house. The green house in Figure 4.25, making ‘emotive appeal’ and communicating the ‘idealized’ ‘essence’ of the information (Kress and van Leeuwen, 2006: 186-187), is a symbol of a warm home. The human participants under the tree house provide ‘more specific information’ (ibid.: 187) and represent ‘the real’, which is ‘more down to earth and involves more realistic factual information’ (Machin, 2007: 145), representing the customers involved in the relevant financial service. The human participants, taking the bottom place in the image, convey both the factual and real information that ‘people are happy after purchasing this financial product’. The image strategically develops the information value of real and ideal to maximise the positive message about the financial product, which reconfirms Machin’s (ibid.: 146) view that ‘what is placed in the real can also be used to give credibility to the ideal, the fantasy at the top’.

The surrounding text of Figure 4.25 presents that ‘Fubon FamilyFirst Mortgage Protection Plan Helps you Settle the Outstanding Mortgage with Comprehensive Protection’ and further states that ‘Mortgage repayment might be the biggest monthly expense of your family. Have you ever thought about the financial burden of your beloved ones and how their living will be affected in the unfortunate event of accident or illness happening to you? Fubon Bank understands your burden and thus, brings you the Fubon FamilyFirst Mortgage Protection Plan. This plan offers you with the comprehensive coverage for total security. In case of unexpected accident or illness

happening to you that leads to inability of mortgage repayment, a lump sum will be provided by this plan for settlement of mortgage, giving you and your family a total peace of mind.’ The surrounding text highlights what Fubon bank can do for the customers and their family to protect their interests and financial security in case of any unexpected accident or illness. The text explains what is shown in the image, which could be viewed as ‘elaboration’ (van Leeuwen, 2005: 230) to verbally paraphrase the meaning of the image. Some key expressions in the text, such as ‘your beloved ones’ and ‘the comprehensive coverage for total security’, produce a good explanation of the image in Figure 4.25, corresponding to the image of the family, the green house and the tree, to transmit the positive message, ‘giving you and your family a total peace of mind’, which is also the theme of Figure 4.25.

4.3.3.4 Saliency

Saliency refers to the degree to which participants attract the viewer’s attention, which can be achieved by a variety of factors, such as size, colour contrast, and foregrounding (Kress and van Leeuwen, 2006: 201-203). Table 4.21 summarises the major factors influencing the saliency of human participants in the images, which contain both human and object participants, on the bank brochure websites (see Appendix A/10).

Table 4.21 Factors influencing saliency of human participants

Colour contrast	Foregrounding
28 / 73.68%	35/ 92.11%

As shown by Table 4.21, the human participants in 35 images (92.11%), which contain both human and object represented participants, have ‘heavy salience’ (Kress and van Leeuwen, 2006: 202). The human participants are highly salient in terms of colour contrast and foregrounding. Figure 4.23 is taken as an example herein.

Figure 4.23 Image on brochure website of Fubon Mortgage Loan Referral Plan
(Fubon Bank (Hong Kong) Limited)



Two young ladies as the human participants are salient in the image. They are foregrounded, with their facial expressions and body gestures clearly portrayed. Their heads and upper bodies appear over a dinner table. Some furniture and decorations are set as the background in the image. The contrast is highly evident between the strongly saturated colours of the human participants’ clothing and the soft colours of the object participants – the table, cup and dishes. The border is also clear between the strongly saturated colours of the human participants and the light colours of the background.

Salience has the potential to ‘create a hierarchy of importance among the elements, selecting some as more important, more worthy of attention than others’ (Kress and van Leeuwen, 2006: 201). The human participants having ‘high salience’ in the images tend to catch the readers’ attention easily (ibid.: 202), since they represent the idealised customers of the financial products.

4.4 Types of hyperlinks

Hyperlinks, as an inherent property of the web medium, provide readers the access to the Web and structure the text chunks systematically into a network (Askehave and Nielsen, 2005; Lemke, 2005, 2009; Petroni, 2011).

The present study has identified 33 types of hyperlinks occurring on the bank brochure websites: bank introduction (N=20), branch network (N=4), conditions for services (N=9), contact methods (N=19), corporate banking (N=17), corporate social responsibility (N=2), corporation group web-site (N=2), disclaimer and/or privacy statement (N=21), download centre (N=8), e-banking entrance (N=18), FAQs (N=3), fees and charges (N=7), hyperlink policy (N=4), international services (N=3), investment services (N=16), investor relations (N=4), job opportunities (N=11), language choice (N=20), link to homepage (N=20), Mainland business (N=12), market information (N=12), new promotion offer (N=4), personal banking services (N=21), press releases (N=1), print bar (N=4), quick application (N=11), related links and tools (N=16), search engine (N=5), security information (N=11), short-cut link to the product introduction (N=3), sitemap (N=16), sustainability development (N=2),

and viewing notes (N=2) (see Appendix A/11).

As discussed in Section 2.2.5.2, Askehave and Nielsen (2005: 131) propose two types of links, namely generic links and specific links. All the hyperlinks identified on the bank brochure websites tend to function as generic links. The links in the corpus of HKBBW perform the navigation function essentially, leading the readers to information chunks connected with the general topics. This type of link can be viewed as a content category, which is empty and is supposed to be elaborated further. For instance, the link types of sitemap and download centre, as generic links, point to nothing but lead the readers to the topics at a deeper level on another website. In other words, these link types contain no detailed information, but only function as content categories linking to another web page, on which the detailed information will be presented.

On the bank brochure websites, 29 link types are intrinsically ‘static’ (Askehave and Nielsen, 2005: 131). The texts connected with these links do not need to be updated regularly. Four links, namely job opportunities, market information, new promotion offer, and press releases, possess the ‘dynamic’ nature (ibid.: 131) as exceptions, which need to be updated regularly by the financial institutions. The texts, which they connect with, may change due to the need of bank marketing and management.

Link types have a close connection with the three major modules on bank brochure websites, as discussed in Section 4.2.2. Module One, as the top-most unit of a bank brochure website, generally functions as the lead of each website. The

hyperlinks in Module One almost cover all the link types found in the corpus of HKBBW, except that the following nine link types may occur at the bottom of bank brochure websites: security information; contact methods; hyperlink policy; disclaimer and/or privacy statement; FAQ; job opportunities; print bar; download centre; viewing notes. All the links in Module one are generic links.

Module Two is composed of a list of generic links in the form of a menu, which correspondingly displays a set of categories specific to the hyperlinks in Module One. The categories of hyperlinks in Module Two are determined by the relevant contents of hyperlinks occurring in Module One. In this sense, the hyperlinks in Module one provide a general menu, on the basis of which a bank brochure website is systematically organised. The hyperlinks in Module Two thus function as sub-entrances to more information specific to each category in Module One.

It is interesting to notice that all the links in the corpus of HKBBW are realised by nouns or noun phrases. Table 4.22 is such an example collected from the website of Bank of China.

Table 4.22 Example of linguistic realisation of hyperlinks

(Bank of China, 22 May 2010, Retrieved from http://www.bochk.com/web/common/common/multi_section.xml?section=personal&level_2=ifree_account&fldr_id=30626)

Personal banking	Corporate banking	Investment services	Market information	Mainland business	About us	Tools
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As shown in Table 4.22, one link on this website is realised by one noun, ‘Tools’; all the other links are constructed in noun phrases, namely ‘Personal banking’, ‘Corporate banking’, ‘Investment services’, ‘Market information’, ‘Mainland business’, and ‘About us’. Petroni (2011: 99) argues that verbal hyperlinks tend to be realised through single words and sets of words, however, it is almost impossible to state ‘what the most frequent link text typology is because a quantitative analysis of the whole Web is not applicable’. The present study finds that nouns and noun phrases are preferred by bank brochure websites to construct links, which echoes Petroni’s (2011) view.

There is only one exception identified on the website of Wing Lung Bank. In Module Two, one hyperlink presents the market information in a sentence ‘China merchants Bank and Wing Lung Bank have jointly launched China-HK Express Link, remittance service’.

The nouns or noun phrases constructing the hyperlinks on the bank brochure websites are concise but informative, which conforms to the suggestion that ‘links need to be catchy and usable’ (Petroni, 2011: 80). In essence, the hyperlinks in the corpus of HKBBW offer the generic entry as navigation modes.

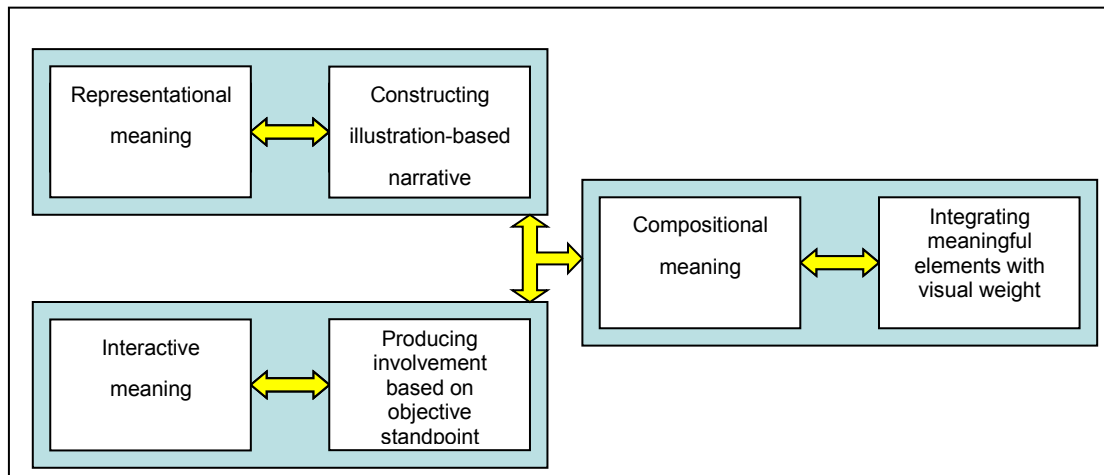
4.5 Summary

The chapter discusses the modes occurring on the bank brochure websites, namely layout, colour, image and hyperlink. As discussed in Section 4.2.2, layout could be structured by three patterns which strategically exploit three modules, reflecting the

institutional identities of different banks and performing reading and navigation functions. Colour combinations are culturally bound (Geboy, 1996) on the bank brochure websites, as discussed in Section 4.2.3. Represented participants and representational structures in the images on the bank brochures, as discussed in Section 4.3, construct the illustration-based narratives. Interactive meaning is realised by visual offer, softened visual demand, medium close and long shots, and frontal and eye-level angles in the images on the bank brochure websites, which are intended to produce the involvement based on the objective standpoints. Compositional meaning could be interpreted from four perspectives, namely the information value of new or given, ideal or real, the nucleus of information and visual salience, all of which build the visual weight via integrating the visual resources. The ‘thirdness’ value prevails across the photographs on the bank brochure websites, which resonates with Salo’s (2000: 15) view that photographs, detached from certain time or place, function merely as illustration to transmit general concepts. The ‘vividness effect’ is achieved by the photographs to reinforce the marketing function of the bank brochure websites, since ‘visual material’ tends to be memorised much more easily and thus be ‘particularly forceful’ (Joffe, 2008: 85).

A model, exploring the metafunctions of images in the genre of Internet bank marketing, is suggested herein based on the findings in this chapter, which is shown by Figure 4.26.

Figure 4.26 A model interpreting correlation of metafunctions of images on bank
brochure websites



As illustrated by Figure 4.26, the three metafunctions, namely representational, interactive and compositional, provide the basis to construct the visual statements and interpret the meaning potential of the images in the genre of Internet bank marketing. The images construct the illustration-based narrative in terms of the representational function. The images project the involvement of the readers with the represented participants based on objective standpoints in terms of the interactive function. From the perspective of the compositional function, it is essentially important to integrate all the visual elements into a meaningful whole and build the visual weight. The meaning potential of visual resources can not be explicitly interpreted from any single perspective, but can become evident based on the observations on all the three metafunctions, which intrinsically work together with one another to produce a full visual statement.

Multimodal relations project a complex interplay (Maier, 2008: 63). Two major

types of image-text relations, namely elaboration and extension (van Leeuwen: 2005: 230), prevail across bank brochure websites. All the hyperlinks on the bank brochure websites are identified as generic links, most of which are essentially 'static' (Askehave and Nielsen, 2005: 133), functioning as generic entries and guiding readers to navigate information from one web page to another.

A web page is 'a semiotic unit' or 'a unit of meaning' (Kress, 2010: 142). The modes, namely layout, colour, image and hyperlink, are strategically exploited to construct bank brochure websites, intended to communicate the meaning potentials and achieve the communicative purposes of the genre of Internet bank marketing.

Chapter 5 A Corpus-driven Study of Bank Brochure Websites

5.1 Introduction

This chapter, presenting a detailed analysis of bank brochure websites from the textual perspective, analyses the generic move structure and their communicative functions (5.2), examines the keywords and semantic features of the corpus of HKBBW (5.3), and probes into the keywords and semantic features specific to the individual moves (5.4).

5.2 Move analysis

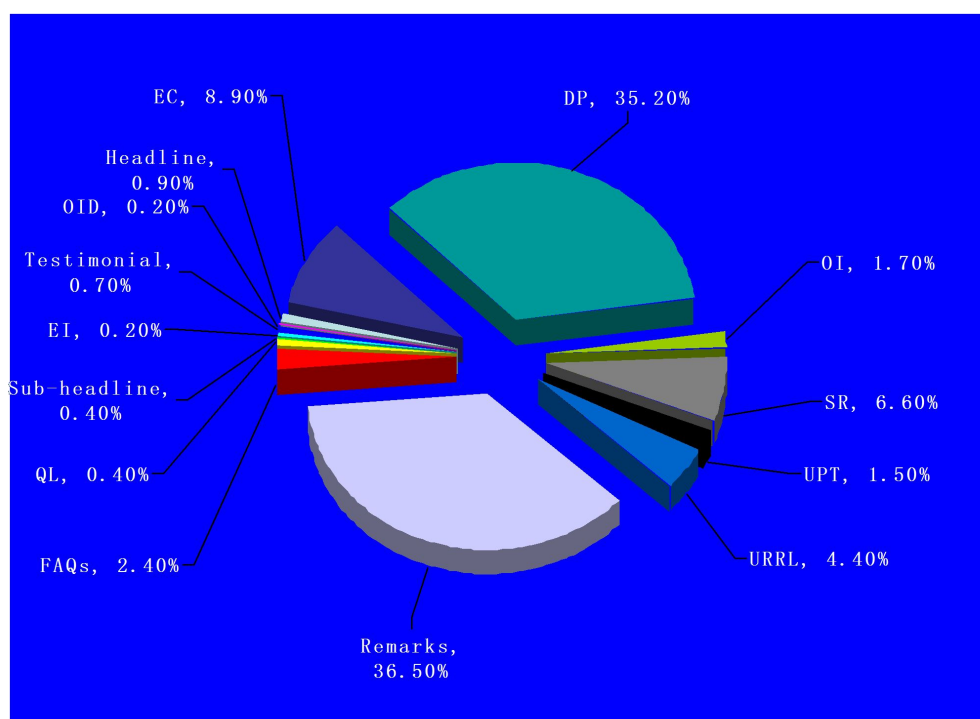
Move structures, as semantic or functional units of texts, are closely associated with the communicative purposes of genres (Upton and Connor, 2001), and as cognitive structures, are exploited to fulfill the communicative functions of the genre by the members of discourse community (Bhatia, 2004). The present study uses Bhatia's (2005: 214) classification of move types in advertisements, namely headlines, justifying the product by establishing a niche (JPEN), establishing credentials (EC), using pressure tactics (UPT), detailing the product or service (DPS), targeting the market (TM), soliciting response (SR), endorsement or testimonials (ET), offering incentives (OI), and signature line and logo etc. (SLL) as the threshold to examine move types of bank brochure websites and their relevant functions. The moves identified in the corpus of HKBBW are shown in Table 5.1 and Figure 5.1.

Table 5.1 Moves of bank brochure websites

Move type	Definition	Number of websites
Detailing the Product (DP)	Descriptions of the features and properties associated with the product	75
Establishing Credentials (EC)	Expressions used to achieve a positive evaluation about the bank and its product	75
Extra Information (EI)	Information about other relevant services or products	1
Frequently Asked Questions (FAQs)	Questions frequently asked by the customers and professional answers offered by the financial institution	2
Headline	Name of the financial product or slogan to promote the financial product	75
Offering Incentives (OI)	Introducing special offers to draw the potential customers' interests	21
Organisational Identity (OID)	Identity of the financial institution	15
Quick Link (QL)	A link leading to the contents of the same web page for the readership's easy use	7
Remarks	Statement of the rules and conditions the parties in financial business required to observe or the rights they possess; and supplementary information for reference.	58

Soliciting Response (SR)	Providing contact methods and inviting further communication for business	75
Sub-headline	Title of a subdivision of the brochure	17
Testimonial	Stories of other customers who benefit from the products	1
Useful Resources and Related Links (URRL)	Hyperlinks leading to resources or information for further reference	57
Using Pressure Tactics (UPT)	Statement of the deadline or the quota for special offer	11

Figure 5.1 Composition of different moves in the corpus of HKBBW



As illustrated in Table 5.1 and Figure 5.1, fourteen moves are identified in the corpus of HKBBW. Four moves, namely Headline, Establishing Credentials (EC), Detailing the Product (DP) and Soliciting Response (SR), occur on all the 75 bank brochure websites, functioning as obligatory moves. Among the fourteen moves identified, ten are optional. They are Offering Incentive (OI), Using Pressure Tactics (UPT), Useful Resources and Related Links (URRL), Remarks, Frequently Asked Questions (FAQs), Quick Link (QL), Sub-headline, Extra Information (EI), Testimonial, and Organisational Identity (OID). Among the ten optional moves, Useful Resources and Related Links (URRL) and Remarks occur more frequently than the others, which have been found on 57 and 58 websites respectively. Extra Information and Testimonial occur less frequently than the other moves, each of which has only been observed once.

Three obligatory moves are found at the beginning of the texts, appearing in the order of Headline, Establishing Credentials (EC) and Detailing the Product (DP). Another obligatory move, namely Soliciting Response (SR), and one optional move, namely Remarks, dominate the place near the end of the texts on 75 and 58 websites respectively. Extra Information (EI), Testimonial and Frequently Asked Questions (FAQs) occasionally occur on the bank brochure websites; therefore they are not taken into consideration in the move order analysis. The other five moves, namely, Sub-headline, Offering Incentive (OI), Using Pressure Tactics (UPT), Quick Link (QL) and Useful Resources and Related Link (URRL), appear in a flexible order in terms of their occurrences in the corpus of HKBBW.

Table 5.2 Occurrences of different moves in the corpus of HKBBW

Move type	No. of Occurrences	No. of Words	Mean Length of Words	Percentage
Detailing the Product (DP)	96	11554	120.35	35.2%
Establishing Credentials (EC)	78	2927	37.53	8.9%
Extra Information (EI)	1	59	59	0.2%
Frequently Asked Questions (FAQs)	2	773	386.5	2.4%
Headline	75	280	3.78	0.9%
Offering Incentives (OI)	27	569	21.07	1.7%
Organisational Identity (OID)	15	75	4.93	0.2%
Quick Link (QL)	9	118	13.11	0.4%
Remarks	89	12000	134.83	36.5%
Soliciting Response (SR)	91	2165	23.79	6.6%
Sub-headline	29	117	4.03	0.4%
Testimonial	1	227	227	0.7%
Useful Resources and Related Links (URRL)	108	1431	13.25	4.4%

Using Pressure Tactics (UPT)	12	504	47.42	1.5%
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Table 5.2 and Figure 5.1 show the frequencies, mean word counts, percentages, and composition of the different move types in the corpus of HKBBW. Remarks (36.5%) is the largest move, while Extra Information (EI) and Organisational Identity (OID) are the smallest ones, individually constituting 0.2%. As shown in Table 5.2, the fourteen moves vary a great deal in their mean length, ranging widely from 3.78 to 386.5 words. Each move type is discussed in detail in this section.

Detailing the Product (DP)

Information could be viewed as ‘relevant data about choice alternatives’ (Waite and Harrison, 2002: 311). Customers clearly know that purchase transactions are closely connected with potential risks (ibid.: 311). Therefore the potential customers highly expect to acquire relevant information about products or services they might purchase.

In advertising discourse, offering a product description is the most important move among all (Bhatia, 2005). Detailing the Product occurs in the corpus of HKBBW, performing the communicative function of providing the information about financial products or relevant services, setting up credit limit, and clarifying fees that are charged. This move serves to achieve ‘product differentiation’ (Bhatia, 2005: 64) by specifying the information about individual financial products and presenting the advantages of financial products or services, which presents the core information

influencing customers in their purchase decision-making process (Banks, 2001).

It is found that bank brochure websites prefer to present the information about financial products accurately and briefly, as shown in example 5.1 taken from Bank of East Asia.

Example 5.1

Loan amount can be up to 95% of purchase price.

Preferential mortgage rate

Repayment term up to 25 years

Flexible repayment methods

Full waiver of application and valuation fee

No prepayment penalty and handling charges

Loan ratio over 70% and up to 95% will only be offered to mortgage loan under HKMC's Mortgage Insurance Programme or Top Up Loan Programme.

How to Apply

For loan application, please bring along your Hong Kong Identity Card and information of the property to any of our branches or Property Loans Department.

(Residential Home Mortgage Loan Package, Bank of East Asia, Limited)

As a move of Detailing the Product, Example 5.1 uses three full sentences 'Loan amount can be up to 95% of purchase price', 'Loan ratio over 70% and up to 95% will only be offered to mortgage loan under HKMC's Mortgage Insurance Programme or

Top Up Loan Programme’, and ‘For loan application, please bring along your Hong Kong Identity Card and information of the property to any of our branches or Property Loans Department’ to illustrate the information relevant to ‘Residential Home Mortgage Loan’ (Bank of East Asia, Limited) in detail. The other contents are presented via the form of phrases, such as ‘Preferential mortgage rate’, ‘Repayment term up to 25 years’, ‘Flexible repayment methods’, ‘Full waiver of application and valuation fee’, ‘No prepayment penalty and handling charges’, and ‘How to Apply’, which provide the information of ‘Residential Home Mortgage Loan’ by briefly and comprehensively summarising its distinct features. This move attracts the readers’ attention and saves the readers’ time: if the readers are interested in purchasing the Residential Home Mortgage Loan Package, they will further contact the financial institution and have a closer look at the details.

Example 5.2 below is from Bank of East Asia about Education Loan.

Example 5.2

Suitable for all full-time and part-time students studying in Hong Kong or overseas;

High loan amount of up to 100% of the relevant expenses, HK\$500,000, or 6 times your monthly basic salary (whichever is the lowest);

2 repayment methods: Immediate Principal Repayment Plan and Deferred

Principal Repayment Plan

Flexible repayment period of up to 48 months

(Education Loan, Bank of East Asia, Limited)

Example 5.2 presents the distinctive features of ‘Education Loan’ (Bank of East Asia, Limited). One primary ‘generic value’ (Bhatia, 2005: 217), i.e. ‘description’, is applied in this move to achieve ‘product differentiation’ (ibid.: 64). The special offers and distinctive features of the product are highlighted, including easy application, high loan amount, repayment methods, and flexible repayment period, to arouse interest from the readers and encourage them to purchase this financial product. Stressing the benefits that the potential customers are supposed to enjoy is the strategy employed by the bank to promote its product.

Example 5.3 is from “Right for You” Overdraft Facilities collected from Bank of East Asia.

Example 5.3

For Professionals

Credit limit Up to HK\$1,000,000 or 6 times the applicant monthly basic salary (whichever is lower)

Interest rate Months 1-3: 3.8% p.a.

Month 4 onwards: Personalised interest rate ranging from Prime Rate p.a. to Prime Rate + 3% p.a.

Arrangement fee Fully waived for the first year 0.5% p.a. on the credit limit thereafter (min. HK\$200)

For General Customers

Credit limit Up to HK\$500,000 or 6 times the applicant monthly
basic salary (whichever is lower)

Interest rate Months 1-3: 4.3% p.a.

Months 4 onwards: Personalised interest Rate ranging from Prime Rate + 1% p.a.
to Prime Rate + 5% p.a.

Arrangement fee Fully waived for the first year 1% p.a. on the credit limit
thereafter (min. HK\$200)

(“Right for You” Overdraft Facilities, Bank of East Asia, Limited)

Example 5.3 details the product information from the perspectives of professionals and general customers. It is essentially important to connect the value of the product with the requirements of the customers when detailing the product (Bhatia, 1991). In this regard, Example 5.3 presents the relevant information about “Right for You” Overdraft Facilities based on the two targeted customer groups of Bank of East Asia and their particular needs for the financial product accordingly.

The move of Detailing the Product tops all the obligatory moves in terms of length with the mean number of words of 120.35, the fourth largest one among all the fourteen move types. This move type takes more space than the other obligatory moves in the corpus of HKBBW to detail the product information; however, it is not the largest one among all the move types with an eye to avoid ‘hard-sell’ (Kathpalia, 1992) style.

In the corpus of HKBBW, Detailing the Product is placed after Establishing Credentials that concurs with Bhatia's (1993, 2004) findings about the promotional genre. The bank brochure websites start to provide the detailed descriptions about the financial products after the credentials of the banks have been established in the second move, which enhances the credibility of the financial products.

Establishing Credentials (EC)

One way for bank brochure websites to attract the customers' attention is to impress upon them that the financial institutions are credible and the financial products being offered could satisfy their needs. The move of Establishing Credentials tends to present that a company 'has a well-established reputation in the market' (Bhatia, 1991:156) through highlighting 'the company's achievement, specialty or the long experience that the company enjoys in that particular line of products or services' (ibid.: 156). This move is also used to indicate 'the needs of the prospective customers' (ibid.: 156), highlight the capability of banks to satisfy the potential needs, and establish 'a trustworthy image' (Askehave and Nielsen, 2005: 132) for banks. This move type is obligatory in the corpus of HKBBW. The following examples are from the different banks.

Example 5.4

Our Mortgage products give you the choice you need on loan amount, interest rates and repayment arrangements, and we are always happy to provide you with

solutions that best fit your financial requirements.

(HIBOR Mortgage Loan, China Construction Bank (Asia) Corporation Limited)

In Example 5.4, China Construction Bank prioritises the needs potential customers might have pertaining to ‘loan amount, interest rates and repayment arrangements’, and suggests that the bank is capable to offer good solutions meeting individual requirements. The bank personalises itself as ‘we’ and addresses the potential customers as ‘you’. The first person pronoun ‘we’, as a solidarity-building strategy (Rogers and Swales, 1990; Swales and Rogers, 1995; Zupnik, 1994), enhances the solidarity within one company via highlighting it as a ‘collective entity’ (Gurau and McLaren, 2003: 247) with ‘focused goals and common interests’ (ibid.: 250). The bank strategically projects a closer relationship between the financial institution and its readers (ibid.: 247). The second person pronoun ‘you’ creates the relationship that is highly personal and interactive between the bank and the readers. It also reflects the ‘customer focused’ (ibid.: 249) view taken by China Construction Bank in its services. The organisational identity of the bank is ‘personalized’ and established as ‘assertive (self-promotional)’ (Fairclough, 1993: 146).

Example 5.5

With over 130 branches and SupremeGold Centres, BEA operates one of the largest banking networks in Hong Kong.

(Scheme Loan Package, Bank of East Asia, Limited)

Example 5.5, portraying Bank of East Asia as ‘one of the largest banking networks in Hong Kong’, projects a positive evaluation about the bank and its services, which consequently cultivates the readers’ trust in the financial institution and raises their interests in the financial product. The institutional identity projected in Example 5.5 is ‘impersonal’ and ‘assertive’ (Fairclough, 1993: 146).

Example 5.6

Chong Hing Bank offers you an exclusive tax loan with a single pricing for all loan amounts and handling charge waiver. Let’s enjoy this fabulous offer in a hassle free tax season!

(Chong Hing Tax Loan, Chong Hing Bank Limited)

The website of ‘Chong Hing Tax Loan’ (Chong Hing Bank Limited) begins with establishing credentials by describing a range of distinctive properties of the product, ‘Chong Hing Tax Loan’, underscoring the bank’s strength in business, with the clause ‘Chong Hing Bank offers you an exclusive tax loan with a single pricing for all loan amounts and handling charge waiver’. The website then highlights the benefits the potential customers may enjoy from this product, and thus minimises the distance between the financial institution and the customers with ‘Let’s enjoy this fabulous offer in a hassle free tax season’. This clause encourages the potential customers to fantasise about ‘a hassle free tax season’, and also portrays the bank as a considerate partner who understands the potential customers’ need and is committed to viewing

the customers' need as its own by using 'us'. The institutional identity is thus projected as 'personalized' and 'assertive' (Fairclough, 1993: 146).

Establishing Credentials projects reliable images for the banks through highlighting the outstanding services they offer, and meanwhile emphasises the customers' potential needs. Establishing Credentials, as an obligatory move, is found at the beginning of the text to catch the readership's attention from their initial reading. The 'self-promotional properties' (Fairclough, 1993: 152) are obvious in this move type. The mean word count of this move is only 37.53, suggesting that wordiness should be avoided in this move.

Extra Information (EI)

The move of Extra Information occurs only once in the corpus of HKBBW, found on the website of 'Salaries Tax Loan' (DBS Bank (Hong Kong) Limited) and placed near the end of the website. This move is shown as follows:

Example 5.7

Salaries Tax Loan, Personal Instalment and Total Relationship Balance

Total Relationship Balance counts every dollar in your personal and joint accounts, including deposits, investment, outstanding balances of credit card and loans. With a higher Total Relationship Balance, you can enjoy better rates for your time deposits. Act now to consolidate all your accounts with us to maximize your financial strength.

(Salaries Tax Loan, DBS Bank (Hong Kong) Limited)

Example 5.7 is used to briefly introduce another service offered by DBS Bank, namely ‘Total Relationship Balance’, connecting the readers who might be interested in the financial product of ‘Salaries Tax Loan’ (DBS Bank (Hong Kong) Limited) with the service of ‘Total Relationship Balance’. Customers tend to expect that financial products add value to their accounts (Cohen et al., 2007: 51). The service of ‘Total Relationship Balance’ is an example of such a product offered by DBS Bank to meet customers’ expectations.

Frequently Asked Questions (FAQs)

Presenting frequently asked questions on bank websites is highly expected by customers to improve the problem-solving efficiency (Waite and Harrison, 2002: 316). In the corpus of HKBBW, Frequently Asked Questions describes likely questions from customers, in order to help the potential customers seek more information about the financial products and advance their understanding of the products. Only two websites in the corpus of HKBBW use the move of Frequently Asked Questions. Example 5.8 shows one instance about All-You-Want Mortgage Scheme taken from Chiyu Bank.

Example 5.8

FAQs

The following are answers to some frequently asked questions that you may find useful when purchasing your own home

If I have found a suitable unit, how much do I have to pay for the first instalment?

It all depends on your income and how much you can afford to spend on your property. Generally speaking, your first down-payment is 30% of the property value, with the balance of 70% to be settled by bank loan. If you want to pay less for down-payment, you can apply to the Hong Kong Mortgage Corporation for a 90% mortgage loan guarantee. Alternatively, you can apply for government loans such as the “Home Assistance Loan Scheme” provided you meet the eligibility criteria.

Other than privately-owned properties, do I have other housing schemes to choose from?

Yes. There are public housing schemes and those subsidised by the government such as the Home Ownership Scheme, Tenants Purchase Scheme and Sandwich Class Housing Loan Scheme. Each Scheme has its own specific requirements for the applicant.

Apart from the down-payment, what are the other expenses involved?

You should take into account the related expenses which include the real estate agent's commission, solicitor's fees (including sales & purchase agreement, transfer deed and mortgage agreement), stamp duty, and search and registration fees charged by the Land Registry.

If I want to get a mortgage loan from a bank, what kind of properties would be more acceptable or preferred by the bank?

The age (since completion) of the property and its quality are the two major factors a bank considers when granting a mortgage loan. A more conservative attitude would be adopted towards older buildings. Therefore it would be more desirable to choose new, well-managed and well-maintained properties.

There are so many repayment alternatives provided by banks. How do I know which one best fits my requirements?

Apart from considering your own financial position, you should also find out the various repayment alternatives available in the market before making your decision. For example, repayments can be made on monthly or bi-weekly basis, in progressive or fixed amount, at a fixed or variable tenure.

What are the documents I need to submit to apply for a mortgage loan from a bank?

You will have to bring along the preliminary or formal sales and purchase agreement, your identity card, and the original copy of your income proof (including income tax statement, salary statement and bank statement). For corporate applicants, you will also need the business registration certificate, company registration, list of directors and the company's memorandum and articles of association.

Will the bank accept guarantors for a mortgage loan?

Generally speaking, most banks do accept a guarantor nominated by the applicant, on the condition that the said guarantor must be directly related to the applicant. The identity card of the guarantor and his/her financial proof must also be presented.

(All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited)

Example 5.8 shows Frequently Asked Questions on the brochure website about the financial product of ‘All-You-Want Mortgage Scheme’ (Chiyu Banking Corporation Limited). This move summarises seven frequently asked questions and provides the replies accordingly from a professional’s view. All these questions are asked in the first person tone, showing that the bank considers the potential customers’ needs and tries to shorten the distance between the readers and the financial institution. This move is placed near the end of the website to enrich the information that may be required by the potential customers in case they are not satisfied with what has been offered in the introduction to the financial product by the website so far.

One the whole, the infrequent use of Frequently Asked Questions indicates that financial institutions prefer customers to inquire more information via face-to-face interaction in bank branches, or via email, telephone or fax. A direct contact with banks could provide more useful information to customers, which tends to be more persuasive than what is merely read from websites. Consequently it would invite more interests from the potential customers to purchase financial products.

Headline

Headline constitutes an important part in advertisements (Ogilvy, 1963, 1983; Leigh, 1994). In the corpus of HKBBW, Headline is often constructed by the name of one

specific financial product, or a slogan to promote one financial product. It is one standard move that makes the entire text read more formal and attracts the readers' attention. Each bank brochure website has the move of Headline. It has the smallest mean word count (3.78) among all the fourteen move types. The move of Headline tends to be in the form of nominal groups, such as 'Home Furnish' (Home Furnish Loan, Citibank (Hong Kong) Limited), 'Interest-free Instalment Plan' (Interest-free Instalment Plan, Hang Seng Bank, Limited), and 'Salaries Tax Loan' (Salaries Tax Loan, DBS (Hong Kong) Limited), or in the form of slogans, such as 'Achieve your business plans with flying colors' (Small Business Loan, China Construction Bank (Asia)) and 'Share A Win-Win Prize. Why Not' (Fubon Mortgage Loan Referral Plan, Fubon Bank (Hong Kong) Limited).

The use of Headline, as the traditional practice in advertisements (Bhatia, 2004), is supportive to highlight the selling points in a brief and eye-catching way and draw the readers' interests for consumption (Leigh, 1994; Wells et al., 2005). Financial institutions are influenced by this traditional practice, and therefore highlight the names or the features of financial products or services through locating the headlines at the beginning of each brochure website.

Offering Incentives (OI)

Financial products offered by banks are commonly similar everywhere (Cohen et al., 2007: 42). The prices of financial products are driven by the market and are usually fixed, though there might be 'minimal variation in interest rates charged' (ibid.: 42).

Therefore, Offering Incentives could be adopted to differentiate financial products. This move presents the most appealing information about financial products, such as different types of incentives that the financial products may offer.

Example 5.9

Act now to enjoy 5 months interests rebate.

(Salaries Tax Loan, DBS Bank (Hong Kong) Limited)

Offering Incentives on the website of Salaries Tax Loan (DBS Bank (Hong Kong) Limited), as shown in Example 5.9, is realised in one clause. In Example 5.9, DBS Bank highlights the special offer given to the early application, explaining the benefits customers who are enrolled in an early application may enjoy. This move, though short, is impressive, and tends to easily arouse the readers' interests of starting their application as soon as possible.

Example 5.10

Up to HK\$10,000 Referral Cash Incentive for successful Referral

(Fubon Mortgage Loan Referral Plan, Fubon Bank (Hong Kong) Limited)

In Example 5.10, Fubon Bank offers an attractive 'Cash Incentive' to its existing customers, as the referrers, who are capable of introducing new customers to purchase Fubon mortgage loan. In Example 5.10, Offering Incentives targets the existing

customers, who are also the successful referrers, as the beneficial group of the incentives offered. It indicates that Fubon bank applies the marketing strategy, starting from optimising the use of resources of the existing customers, and then advancing its marketing from the existing customers to the potential ones. In this move, Fubon Bank presents a win-win prize, benefiting both the customers and the bank itself.

Example 5.11

HK\$400 Cash Rebate

What's more, you can earn additional HK\$400 cash rebate by applying Tax Loan together with ICBC MasterCard Platinum Card / Titanium Card, you will be even entitled to first 3 years credit card annual fee waiver.

(Tax Loan, Industrial and Commercial bank of China (Asia) Limited)

Example 5.11 offers the incentive of 'HK\$400 cash rebate' that the customers are eligible to enjoy if they apply ICBC MasterCard Platinum Card / Titanium Card together with Tax Loan. In Example 5.11, ICBC promotes its product of Tax Loan together with its product of credit card that doubles the way for marketing its financial products. It also offers the 'first 3 years credit card annual fee waiver' that would double the potential customers' interests to purchase the product of Tax Loan.

Offering Incentives occurs on 21 of the 75 bank websites to enhance the decision-making process specific to purchasing a product, 'keeping in mind the audience they target' (Bhatia, 2005: 215). This move has a mean word count of 21.07,

denoting that it is optionally and strategically used in order to avoid a ‘hard-sell’ (Kathpalia, 1992) tone on bank websites. This move type often appears at the very beginning of bank brochure websites or after Detailing the Product to either catch the potential customers’ attention from their initial reading or create a deep impression after acquiring the product information.

Organisational Identity (OID)

Fifteen brochure websites use Organisational Identity to specify the identities of financial institutions. For instance, Fubon Bank declares clearly that the bank is the ‘Member of Fubon Financial Holding Co., Ltd.’. Hang Seng Bank identifies itself as the ‘Member of HSBC Group’. The move occurs at the very end of bank brochure websites to formally project organisational identities and denote legal rights owned by the banks.

Quick Link (QL)

On bank websites, an easy and quick access to relevant information maximises consumer satisfaction and highlights service differentiation (Waite and Harrison, 2002: 316). The move of Quick Link provides the readership convenient access to the top, the bottom or a specific point on one brochure website. Seven bank brochure websites employ this move to facilitate the reading of their potential customers. They are ‘All-You-Want Mortgage Scheme’ (Chiyu Banking Corporation Limited), ‘Home Furnish’ (Citibank (Hong Kong) Limited), ‘Home Mortgage’ (Nanyang Commercial Bank,

Limited), and ‘Home Sweet Home Mortgage Plan’, ‘Flexi-Mortgage Plan’, ‘HIBOR-Linked Mortgage Plan’ and ‘Home Ownership Scheme (HOS) Mortgage Plan’ (Wing Hang Bank, Limited). For instance,

Example 5.12

Back to Top

(All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited)

Example 5.13

Back to Speedy Cash

(Home Furnish, Citibank (Hong Kong) Limited)

Example 5.14

All-You-Want" Mortgage Scheme Vs General Mortgage Plan

(Home Mortgage, Nanyang Commercial Bank, Limited)

In Example 5.12, ‘Back to Top’ leads the readers back to the top of the website about the financial product of ‘All-You-Want Mortgage Scheme’ (Chiyu Banking Corporation Limited), which efficiently saves the readers’ time spent on scrolling the web page upwards. In Example 5.13, ‘Back to Speedy Cash’ on the website about the financial product of ‘Home Furnish’ (Citibank (Hong Kong) Limited) directs the readers to another web page which summarises all the loans offered by the bank to the customers in personal retailing banking services. In Example 5.14, ‘All-You-Want" Mortgage Scheme Vs General Mortgage Plan’ pilots the readers to the specific section

on the brochure website of ‘Home Mortgage’ (Nanyang Commercial Bank, Limited), which presents the comparative information about ‘All-You-Want" Mortgage Scheme’ offered by Nanyang Commercial Bank and ‘General Mortgage Plan’ commonly offered by other financial institutions. Quick Link functions to speed up the readers’ access to other parts of the brochure website.

Remarks

Remarks could be considered as a type of footnote and an intertextual pattern embedded in the texts. This move may function as the disclaimer to warn the potential customers that their investment might involve risks and they should be cautious before making any buying decision. This move may also present the rules regulating the financial products or services. The move of Remarks has 89 occurrences. In 51 instances, this move describes the banks’ rights, aiming to appropriately protect the interests and rights of the financial institutions in financial business. In the remaining 38 cases, this move additionally describes the rules that the parties involved in financial business should firmly obey to guarantee the healthy transaction process in financial business. The move of Remarks indicates a long-term view of the banks and customers relationship in financial business, even though bank brochure websites, as marketing modes, are only used at the initial stage to invite the potential customers for future business. Two examples are used to illustrate this move.

Example 5.15

The above information is for reference only. BEA reserves the right to vary or cancel the above offer and / or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.

(Scheme Loan Package, Bank of East Asia, Limited)

Example 5.15 clarifies in its first sentence that ‘The above information is for reference only’ to remind the readers that the information provided previously on the website is only for reference. This serves to protect the interests of the potential customers by forewarning them. In Example 5.15, the website particularly highlights the importance of the bank’s decision with ‘In the event of any dispute, the decision of BEA shall be final and conclusive’. It reinforces the legal effect of the bank’s decision and clarifies the legal rights of the bank, properly protecting the interests of BEA Bank.

Example 5.16

Remarks: Monthly repayment amount is calculated based on the loan amount of every HK\$1,000. The handling fee waiver is included in the calculation of the monthly repayment amount and the Annualized Percentage Rates (“APR”). The above examples are for reference only.

(“iSmart” Tax Loan, Bank of China (Hong Kong) Limited)

In Example 5.16, by stipulating the principles for the monthly repayment amount and the handling fee waiver, the move of Remarks protects the interests of the customers who tend to buy “iSmart” Tax Loan. It ensures that the potential customers are capable of making their decisions based on being informed of the detailed and objective information about the product. The principles for the monthly repayment amount and the handling fee waiver specified also safeguard the interests of Bank of China, with a view to avoiding any unpredictable conflicts between the customers and the bank in business. The move of Remarks declares that the examples used on the website of “iSmart” Tax Loan are only for reference and reminds the potential customers to prudently make their decisions on whether or not to buy the loan.

Example 5.17

Remarks:

1. The APR of monthly flat rate 0.11% is 4.38%. This APR is calculated in compliance with the relevant guidelines as stipulated in the Code of Banking Practice.
2. If a customer has submitted a duly signed personal loan application form, together with all of the required documents on or before noon of any business day (for submission after noon or on Saturdays or on public holidays, the “submission date” shall be deemed to be the next business day), once the loan is approved, Public Bank (Hong Kong) Limited (“the Bank”) will credit the approved loan amount into the designated account of the customer maintained with the Bank by 4pm of the submission date.

3. The final approved loan amount of a customer is subject to his/her credit status and the Bank's final approval.

For details, please contact the Bank's staff. The Bank reserves the right to terminate the above offers at any time or to vary the same and the related terms and conditions from time to time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.

(Personal Loan, Public Bank (Hong Kong) Limited)

As shown in Example 5.17, the move of Remarks on the website about Personal Loan (Public Bank (Hong Kong) Limited) tends to formally stipulate the Annualized Percentage Rates (APR) about the financial product, specify the submission date of customers' application and the time for the bank to credit the approved loan amount into the customers' accounts, clarify the rights owned by the bank in deciding and revising its relevant services, and present the English version of the brochure website as authoritative. Certainty is minimised and risk is maximised in corporation communication if the company explicitly discloses the risks of its operations (Gurau and McLaren, 2003: 248). However, Public Bank overtly presents in Remarks that it 'reserves the right to terminate the above offers at any time or to vary the same and the related terms and conditions from time to time without prior notice'. It indicates the conflict-prevention purpose Remarks inherently serves to realise.

The standard expressions of Remarks guarantee the benefits of both customers

and financial institutions, which make the contents of bank brochure websites more formal and reliable.

Soliciting Response (SR)

Soliciting Response or ‘Establishing Contact’ (Askehave and Nielsen, 2005: 132) is an obligatory move in the corpus of HKBBW, intended to establish a communication channel and elicit ‘further communication’ (Bhatia, 1991) between the bank and prospective customers. In Soliciting Response, telephone or fax numbers of banks are provided for the purpose of further enquiries, since they serve to advance ‘problem-solving efficiency’ (Waite and Harrison, 2002: 316) of customers in ‘interactive interrogation’ (ibid: 316). For instance,

Example 5.18

For More Details

Please call our Mortgage Enquiry Hotline at 2806 7222 or visit any Fubon Bank branch for enquiry.

HOTLINE 2806 7222

(Fubon Mortgage Plan, Fubon Bank (Hong Kong) Limited)

In Example 5.18, the telephone number of Mortgage Enquiry Hotline of Fubon Bank is given twice, with the second instance preceded by ‘HOTLINE’, which highlights the most convenient contact method with the bank. It also invites potential

customers to visit the bank in person since customers tend to consult the staff in financial institutions to ‘simplify a complex decision-making environment’ (Waite and Harrison, 2002: 316).

Example 5.19

Act Now! Apply either by:

Visiting our branches

Chong Hing Loan Application Hotline: (852) 3768 6899

Fax Hotline: (852) 3768 1881

24 hours online application

(Tax Loan, Chong Hing Bank Limited)

In Example 5.19, the website designer encourages the potential customers to get enrolled in the tax loan with ‘Act Now!’, showing the bank’s positive attitude towards establishing new business relationships. The bank provides the telephone and fax numbers and invites customers to visit branches in person or make an online application. Customers have many financial product choices across competing providers (Gale and Wood, 1994). For those who prefer convenience, they tend to buy products with internet banking services (Cohen et al., 2007: 43). ‘24 hours online application’ highlighted in Soliciting Response functions to attract those potential customers.

Example 5.20

Next Steps...

HSBC Internet Banking Users

Logon and apply for a new mortgage

Not yet a HSBC Internet Banking User

Register for HSBC Internet Banking

Need help

Call (852) 2748 8080

Make an appointment

(Deposit-linked Mortgage, Hong Kong & Shanghai Banking Corporation Limited)

As a move of Soliciting Response, Example 5.20 generalises all the next steps that can be taken by the readers who are interested in Deposit-linked Mortgage after reading its product information. Hong Kong has the potential for Internet banking, but currently this market is not yet saturated (Wan et al., 2005). In this regard, the website designer categorises the readers into two groups, namely “HSBC Internet Banking Users” and ‘Not yet a HSBC Internet Banking User’, and encourages the first group to ‘logon and apply for’ the product and the second group to ‘Register for HSBC Internet Banking’ first before starting their application to this product. Soliciting Response also provides the contact telephone number for those customers who might need help and offers a hyperlink to make an appointment with the professional in HSBC. There are three hyperlinks occurring in Example 5.20, namely ‘Logon and

apply for a new mortgage’, ‘Register for HSBC Internet Banking’, and ‘Make an appointment’. Hyperlink characterises the web-mediated genre and ‘materializes intertextuality’ (Petroni, 2011: 91). In Example 5.20, HSBC uses hyperlinks in Soliciting Response to direct the readers to the relevant web pages that they are interested in.

Soliciting Response appears near the end place on each website in the corpus of HKBBW, inviting further communication (Bhatia, 1991). This move has the mean word count of 23.79 that suggests an economical but efficient way to persuade the readership to take further actions. In the corpus of HKBBW, Soliciting Response has the potential to initiate the new business relationship or strengthen the existing ones between the customers and the bank.

Sub-headline

Sub-headline occurs 29 times on seventeen websites in the corpus of HKBBW. This move functions to subdivide the brochure contents, briefly describing the contents of each section, such as ‘What is a HighAdvance Mortgage?’, ‘Features’, and ‘What else should I know?’ on the website of ‘HighAdvance Mortgage’ (Hong Kong & Shanghai Banking Corporation Limited), and ‘Benefits’, ‘Additional Offers’ and ‘Simple Application’ on the website of ‘Mainland Mortgage Loan’ (Industrial and Commercial Bank of China (Asian) Limited).

Testimonial

Services are inherently intangible and are relevant to experience and credence (Bharadwaj et al., 1993). Testimonial is a move to elaborate qualities of financial products and services through narrating the experiences of existing customers. This move occurs only once on the brochure website of MortgageOne (Standard Chartered Bank (Hong Kong) Limited), as follows:

Example 5.21

Testimonial

Alfred & Shirley, newly married — Excited about the flexibility MortgageOne has to offer.

“Alfred and I are very adventurous by nature. When we got married a year ago we spent our honeymoon in the Australian outback and were the only two in our group who went for the bungee jump challenge and to climb Ayers Rock. Anyway, we committed ourselves to a new apartment about a month ago and chose to finance it through Standard Chartered’s MortgageOne. We chose MortgageOne because it offers the financial flexibility we were looking for. As you can imagine, with interests like ours, we were especially attracted to the stand-by credit line feature, which allows us to withdraw money from MortgageOne whenever the need arises. This way, Alfred and I will not have to miss out on investment opportunities or put off our sky diving trip!”

Mr. & Mrs. Cheung (Emily) & their son (Bosco) — Happy to refinance their home with MortgageOne

“Like many couples, Emily and I bought our apartment, when we got married 4 years ago. Then we were blessed with baby Bosco, our expenses increased and we needed to better plan for our future. We decided to talk to Standard Chartered. After being shown clearly and simply how it all worked, we decided to refinance with MortgageOne. Under this flexible plan, whenever we have extra money, we will deposit it into our MortgageOne. By doing that, we can manage to settle our loan in 13 years and save over half in interest.”

(MortgageOne, Standard Chartered Bank (Hong Kong) Limited)

Example 5.21 depicts two examples of the existing customers and the benefits they have enjoyed from buying MortgageOne. ‘Alfred’ and ‘Shirley’, the newly married couple, appreciate the financial flexibility offered by MortgageOne. Mr. and Mrs. Cheung with their son, the small family, prefer MortgageOne, because it could help them to save over half in interest and settle their loan in 13 years. The advantages of the financial product are explicitly presented via the existing customers’ experiences. When examining advertisements, Bhatia (2004) argues that Testimonial functions as a typical move to demonstrate the benefits the customers may obtain through narrating other customers’ stories. However in the corpus of HKBBW, this move is far from typical for the bank brochure websites. As Bhatia (1993: 38) asserts, ‘local cultural constraints are unlikely to effect substantially the essential move-structure of a specific genre; however, it is very likely that they will have significantly interesting implications for the realization of certain moves’. The occurrence of the

move of Testimonial on the brochure website of Standard Chartered Bank confirms Bhatia's (1993) view.

Useful Resources and Related Links (URRL)

With the frequency of 108 on the 57 bank websites, the move of Useful Resources and Related Links appears as hyperlinks in the corpus of HKBBW. Hyperlinks can be viewed as an inherent property of web-mediated genre (Askehave, 2005). The move is intertextually inserted into the bank brochure websites, connoting the hypertext feature of this genre. As a direct link, it serves the function of offering the relevant information about the financial products. The move of Useful Resources and Related Links has a mean word count of 13.25.

It is interesting to notice that the move of Useful Resources and Related Links in Module Three is different from the hyperlinks in Module One and Module Two in terms of the information linked up to. The former links are closely related to the specific financial product detailed on each brochure website; however, the latter ones are about the general information and background about the banks and their relevant services. For instance,

Example 5.22

Personal Loan Application Form

(Personal Loan, Public Bank (Hong Kong) Limited)

Example 5.23

Monthly Repayment Table

(Tax Loan, Standard Chartered Bank (Hong Kong) Limited)

Example 5.24

Existing customer

New customer

Calculator

Download form

Online application

Print

Email to a friend

Add to favourites

(‘iSmart’ Tax Loan, Bank of China (Hong Kong) Limited)

Example 5.22 on the website of Public Bank offers the application form to meet the potential needs of the customers. Example 5.23 offers the monthly repayment table about Tax Loan provided by Standard Chartered Bank. Example 5.24 is placed near the end of the brochure website and realised by a set of links, namely ‘Existing customer’, ‘New customer’, ‘Calculator’, ‘Download form’, ‘Online application’, ‘Print’, ‘Email to a friend’ and ‘Add to favourites’. ‘Existing customer’ and ‘New customer’ supply the accesses for the two types of customers to the tax loan application and invite the readers to read more information about the application process to decide whether or not they would start the application. The readers who are

interested in 'iSmart' Tax Loan may click the links, such as 'calculator' and 'download form', to search for the detailed information about the financial product. 'Print', 'Email to a friend' and 'Add to favourites' are used to encourage the readers to take the relevant actions.

Hyperlinks show the specific dual property, namely avenues of movement and occasions for meaning-making (Burbules, 2002). The move of Useful Resources and Related Links, as the entry shown on the first web page of bank brochure, tends to enrich the information available to the readership, meanwhile briefing the readers about the relevant information and offering them options to decide if they continue their reading or not, since information search significantly influences the customers' decision-making process (Waite and Harrison, 2002: 310).

Using Pressure Tactics (UPT)

The move of Using Pressure Tactics is identified as a short statement of the deadline or the quota for special offer. It is a strategy employed by the banks to trigger the reaction of the potential customers.

Example 5.25

First 200 successful applicants will get supermarket coupons.

(Chong Hing Tax Loan, Chong Hing Bank Limited)

On the website of Chong Hing Tax Loan, Using Pressure Tactics is placed after

Detailing the Product. Though very brief, simply declaring the quota of the special offer, Using Pressure Tactics serves to catch the potential customers' attention and encourages them to buy Chong Hing Tax Loan as soon as possible due to the slim chances of getting the supermarket coupons.

Example 5.26

Successfully apply on or before 26 March 2010 to enjoy a monthly flat rate of as low as 0.18% with full handling fee waiver.

(Personal Instalment Loan, Hang Seng Bank, Limited)

In Example 5.26, the move of Using Pressure Tactics offers a low flat rate as 0.18% with "full handling fee waiver" for the product of Personal Instalment Loan promoted by Hang Seng Bank. Meanwhile, it presents the application deadline as 'on or before 26 March 2010' that limits the chances for the potential customers to enjoy this special offer, and thus might encourage them to take action much more immediately.

Example 5.27

From now until April 29, 2010, new customers who successfully apply for a 'Card Debt Consolidation Loan' or 'Speedy Cash' will have a chance to win:

SAMSUNG 40" LED IDTV

(Model: UA40B6000VMXZK)

Worth HK\$13,600

3 winners

(Card Debt Consolidation Loan, Citibank (Hong Kong) Limited)

The move of Using Pressure Tactics, as exemplified in Example 5.27, clearly sets the application deadline as ‘April 29, 2010’ for applying for a ‘Card Debt Consolidation Loan’ or ‘Speedy Cash’ and winning a Samsung 40" led IDTV. Example 5.27 values the TV at around HK\$13,600. The estimated value might increasingly raise the potential customers’ interest to buy the product of Card Debt Consolidation Loan promoted by Citibank. The quota of winners is only three, which leaves the readers the impression that the sooner they initiate their application, the better chance they have.

In the corpus of HKBBW, Using Pressure Tactics is placed after Establishing Credentials or Detailing the Product. It has a mean word count as 47.42. It occurs on eleven websites. The banks apply this move type on their websites as an optional strategy to push the readership to make their decision by depicting the application deadline or the limited quota, or stressing both of them, after picturing the good image of the banks or the outstanding quality of the financial products.

5.3 Linguistic features of bank brochure websites

The linguistic features of bank brochure websites are presented in the following sections based on a corpus-driven study. Wmatrix was used to analyse two

perspectives of linguistic features, namely keywords and semantic fields. Wmatrix shows the statistical ranking in terms of the log-likelihood (LL) value. Rayson (2005, 2009) argues that for Wmatrix analysis, a LL value of 6.63 is taken as the cut-off line, since it stands for 99% confidence of statistical significance. In the present study, the threshold was set up first to decide the items resulted from the annotation of Wmatrix for further observation and interpretation. The top 50 keywords and semantic fields were taken into consideration respectively, all of which, after a close examination, were beyond the cut-off baseline of 6.63, indicating a dependable confidence of significance. The BNC Sampler Written was the reference corpus, against which all the observations on the main corpus, namely the corpus of HKBBW, were benchmarked.

5.3.1 Keyword analysis

Wmatrix has the potential to produce a snapshot of the linguistic contents of a corpus through macroscopically looking at the characteristics of whole texts and microscopically examining particular linguistic features (Rayson, 2003). Compared with the BNC Sampler Written, firstly, the keywords of the corpus of HKBBW were examined. Keyword analysis has the potential to identify ‘items which are likely to be of linguistic interest in terms of the text’s aboutness and structuring’ (Scott, 2009: 80). Table 5.3 shows the top 50 keywords in the corpus of HKBBW.

Table 5.3 Top 50 keywords in the corpus of HKBBW

Keywords	O1	%1	O2	%2	LL
loan	845	2.65	41	0.00	+5495.27
mortgage	527	1.65	38	0.00	+3356.61
repayment	304	0.95	3	0.00	+2061.96
amount	370	1.16	181	0.02	+1864.49
monthly	234	0.73	11	0.00	+1523.93
interest rate	165	0.52	6	0.00	+1085.77
fee	173	0.54	16	0.00	+1083.93
bank	213	0.67	147	0.02	+990.86
interest	241	0.76	255	0.03	+990.55
your	381	1.20	1360	0.14	+884.77
credit	142	0.45	33	0.00	+811.51
application	155	0.49	73	0.01	+787.25
rate	162	0.51	147	0.02	+698.57
plan	161	0.51	168	0.02	+664.73
instalment	95	0.30	0	0.00	+654.85
customer	110	0.35	26	0.00	+627.21
customers	117	0.37	57	0.01	+590.09
rebate	84	0.26	0	0.00	+579.02
cash	113	0.35	51	0.01	+578.90
handling	101	0.32	25	0.00	+572.28
apply	119	0.37	75	0.01	+566.26
hotline	79	0.25	0	0.00	+544.56
property	112	0.35	70	0.01	+534.04
hang	95	0.30	33	0.00	+510.87

banking	83	0.26	13	0.00	+496.83
months	137	0.43	207	0.02	+495.22
tenor	72	0.23	1	0.00	+485.80
terms	122	0.38	154	0.02	+472.03
personal	114	0.36	134	0.01	+452.31
Seng	61	0.19	0	0.00	+420.48
period	126	0.40	242	0.02	+411.24
scheme	97	0.30	98	0.01	+404.66
waiver	60	0.19	1	0.00	+403.45
approval	76	0.24	31	0.00	+397.08
account	98	0.31	110	0.01	+394.99
fubon	57	0.18	0	0.00	+392.91
insurance	81	0.25	49	0.01	+389.26
applicable	67	0.21	15	0.00	+384.78
tax	105	0.33	157	0.02	+381.12
please	99	0.31	132	0.01	+375.46
whichever	60	0.19	6	0.00	+373.76
or	366	1.15	3233	0.33	+365.57
Hong Kong	84	0.26	76	0.01	+362.54
conditions	100	0.31	150	0.02	+362.52
enjoy	80	0.25	72	0.01	+345.82
deposit	51	0.16	4	0.00	+323.14
balance	75	0.24	70	0.01	+320.68
calculated	66	0.21	41	0.00	+315.16
card	71	0.22	62	0.01	+309.66

purchase	58	0.18	36	0.00	+277.02
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In Table 5.3, ‘O1’ refers to the observed frequency in the first corpus, namely the corpus of HKBBW; ‘%1’ presents the relative overall percentage of the lexical item in the first corpus; ‘O2’ stands for the observed frequency in the second corpus, namely the BNC Sampler Written; ‘%2’ presents the relative overall percentage of the lexical item in the second corpus; ‘+’ indicates that if the lexical item appears more often in the first corpus than the second, accounting for corpus length; and ‘LL’ refers to the Log-Likelihood value (Rayson, 2009).

It is found that nouns prevail across the top 50 keywords. Table 5.4 summarises the 37 nouns and the two noun phrases identified out of the top 50 keywords.

Table 5.4 Nouns and noun phrases among the top 50 keywords

Nouns and noun phrases (Number of occurrences/LL value)	
loan (845/+5495.27)	banking (83/+496.83)
mortgage (527/+3356.61)	months (137/+495.22)
repayment (304/+2061.96)	tenor (72/+485.80)
amount (370/+1864.49)	terms (122/+472.03)
interest rate (165/+1085.77)	Seng (61/+420.48)
fee (173/+1083.93)	period (126/+411.24)
bank (213/+990.86)	scheme (97/+404.66)
interest (241/+990.55)	waiver (60/+403.45)
credit (142/+811.51)	approval (76/+397.08)

application (155/+787.25)	account (98/+394.99)
rate (162/+698.57)	fubon (57/+392.91)
plan (158 out of 161/ +664.73) ¹	insurance (81/+389.26)
instalment (95/+654.85)	tax (105/+381.12)
customer (110/+627.21)	Hong Kong (84/+362.54)
customers (117/+590.09)	conditions (100/+362.52)
rebate (84/+579.02)	deposit (51/+323.14)
cash (113/+578.90)	balance (75/+320.68)
hotline (79/+544.56)	card (71/+309.66)
property (112/+534.04)	purchase (57 out of 58/ +277.02) ²
hang (95/+510.87)	

Keywords tend to provide ‘a reasonably good clue to what the text is about’ (Scott, 2007: 121). All the texts in the corpus of HKBBW are related to the financial products of mortgages or loans. It is thus not surprising to see that ‘loan’ (LL=+5495.27) and ‘mortgage’ (LL=+3356.61) take the first and second places respectively on the keywords list. They are used to specify the names of the individual financial products promoted on the websites. ‘Banking’ (LL=+496.83) refers to the major financial services offered by banks online. It is found that 25 nouns on the top 50 keywords list present the core information about financial products or services, including ‘repayment’ (LL=+2061.96), ‘amount’ (LL=+1864.49), ‘fee’ (LL=+1083.93), ‘interest’ (LL=+990.55), ‘credit’ (LL=+811.51), ‘application’

¹ The LL value of +664.73 is for all the occurrences (N=161) of ‘plan’ in the corpus of HKBBW.

² The LL value of +277.02 is for all the occurrences (N=58) of ‘purchase’ in the corpus of HKBBW.

(LL=+787.25), ‘rate’ (LL=+698.57), ‘instalment’ (LL=+654.85), ‘rebate’ (LL=+579.02), ‘cash’ (LL=+578.90), ‘hotline’ (LL=+544.56), ‘months’ (LL=+495.22), ‘tenor’ (LL=+485.80), ‘terms’ (LL=+472.03), ‘period’ (LL=+411.24), ‘waiver’ (LL=+403.45), ‘approval’ (LL=+397.08), ‘account’ (LL=+394.99), ‘insurance’ (LL=+389.26), ‘tax’ (LL=+381.12), ‘conditions’ (LL=+362.52), ‘deposit’ (LL=+323.14), ‘balance’ (LL=+320.68), ‘card’ (LL=+309.66) and ‘purchase’ (LL=+277.02). ‘Property’ (LL=+534.04) occurs to describe the core information about mortgages. The noun phrase, ‘interest rate’ (LL =+1085.77), provides the information about the financial products.

Among these keywords, ‘repayment’ (LL=+2061.96), ‘application’ (LL=+787.25), ‘banking’ (LL=+496.83), ‘waiver’ (LL=+403.45), and ‘approval’ (LL=+397.08) could be identified as nominalisation via a transformation of a verb into a noun. Nominalisation suggests a distance between the speaker and activity by backgrounding the actual process (Fairclough, 1995). In the discourse of bank marketing, it projects a formal stance for financial institutions by avoiding using verbs to describe the actual process of activities.

The concordance lines of ‘plan’ (LL=+664.73) show that this word functions as a noun in 158 cases and as a verb in three instances. As a noun, ‘plan’, for instance, in ‘Residential Mortgage Loan Plan’ (Hong Hing Bank Limited), ‘Home Ownership Scheme Mortgage Plan’ (Citic Ka Wah Bank Limited), and ‘Fubon Mortgage Plan’ (Fubon Bank Limited), is used to title the financial products. The noun ‘scheme’ (LL=+404.66) is employed to name the financial products in the corpus, such as in

‘95% Top-up Loan Scheme’ (Citic Ka Wah Bank Limited), ‘Mortgage Loans for Government Housing Scheme’ (Hang Seng Bank Limited), and ‘Government Housing Scheme’ (Shanghai Commercial Bank Limited). The 32 noun or noun phrase keywords analysed above suggest one potential topic set which focuses on elaborating the information about financial products or services.

The three nouns, namely ‘bank’ (LL=+990.86), ‘customer’ (LL=+627.21) and ‘customers’ (LL=+590.09), are used to refer to the parties involved in financial services. The three words, ‘hang’ (LL=+510.87), ‘Seng’ (LL=+420.48) and ‘fubon’ (LL=+392.91), serve to address the names of specific banks. The word ‘hang’ is used in 80 instances to name Hang Seng Bank and in fifteen instances to name Wing Hang Bank. The word ‘Seng’ occurs in the name of Hang Seng Bank. It is evident that Wmatrix has wrongly split ‘hang’ and ‘Seng’ that should be used together to construct the bank’s name ‘Hang Seng’, which indicates Wmatrix is less able to deal with the lexical items with specific meaning within certain contexts. Given the incorrect appearance of dominant words in certain categories, Culpeper (2009: 49) argues, it is doubtful ‘whether the categories in which they currently appear would still be key’. Following Culpeper’s (2009) view, the occurrences of ‘hang’ in the corpus of HKBBW also raises the question whether this keyword is still key given the wrong separation. The word ‘fubon’ specifies the bank, namely Fubon Bank. The six noun keywords project the potential topic pertaining to identifying the parties involved in the financial services, which could be identified as the second topic set of the corpus of HKBBW.

The noun phrase ‘Hong Kong’ (LL=+362.54), as a specific place name, defines the geographical contexts for the texts, since all the websites have been collected from the banks incorporated in Hong Kong. It constructs the third topic set for the corpus of HKBBW as an indicator of the geographical contexts.

The keywords of the corpus of HKBBW, benchmarked against the BNC Sampler Written, indicate the overuse of nouns and noun phrases in the texts of bank brochure websites. Nouns can be considered as ‘the primary bearers of referential meaning in a text’ (Biber, 1988: 104). With a high frequency use, nouns could indicate the ‘great density of information’ (ibid.: 104). The 37 nouns and two noun phrases constitute the majority of the top 50 keywords in the corpus of HKBBW, thus indicating a strong tendency to provide dense information about the financial institutions, financial products or services.

Three adjectives, namely ‘monthly’ (LL=+1523.93), ‘personal’ (LL=+452.31), and ‘applicable’ (LL=+384.78), occur among the top 50 keywords. The adjective ‘monthly’ is the most frequently used one, taking the fifth place among the top 50 and functioning as a neutral modifier to present the information about the financial products. As Leech argues (1966), the connotation of adjectives should be interpreted based on the conjunction with the following abstract nouns. The noun collocates of ‘monthly’ and ‘personal’ are shown by Table 5.5.

Table 5.5 Noun collocates of ‘monthly’ and ‘personal’ in the Corpus of HKBBW

Noun collocates of ‘monthly’	Noun collocates of ‘personal’
repayment, amount, rate, salary, times, interest, loan, table, instalment	loan, instalment, application, tax, credit, banking, customer, mortgage, interest, home

As illustrated by Table 5.5, the noun collocates of ‘monthly’ are all closely related to the core information about the mortgages or loans and cooperate with ‘monthly’ to construct the grammatical units of noun phrases (Biber, 2007: 69), such as ‘monthly repayment’, ‘monthly amount’, and ‘monthly rate’. The adjective ‘personal’ functions in the same way with its noun collocates, for instance in ‘personal loan’, ‘personal customer’, and ‘personal application’. The adjectives ‘monthly’ and ‘personal’ serve as modifiers to enrich the core messages about the financial products and services, denoting a neutral meaning without any positive or negative indication.

The adjective ‘applicable’ cooperates with the collocates mainly through two ways: in phrases or as attributive modifiers. In 51 out of 67 instances, ‘applicable’ collocates with the preposition ‘to’ or ‘for’, aiming to delimit the targeted customer segments or specify the needs the financial products could satisfy. For instance,

Example 5.28

This offer is only *applicable* to the customers who have repaid not less than half of their repayment tenor.

(Chong Hing Tax Loan, Chong Hing Bank Limited)

Example 5.29

Interest rebate is only *applicable* for customer who applies for Salaries Tax Loan on or before 31 Dec., 2009 with tenor of 12 months.

(Salaries Tax Loan, DBS Bank (Hong Kong) Limited)

In Example 5.28 and 5.29, ‘applicable to’ and ‘applicable for’ are used to clearly specify the target customers who are qualified to enjoy the special offer or interest rebate respectively provided by Chong Hing Tax Loan (Chong Hing Bank Limited) and Salaries Tax Loan (DBS Bank (Hong Kong) Limited). Another collocate of ‘applicable’ in the corpus of HKBBW is ‘if applicable’. For instance,

Example 5.30

The saving on interest expenses does not take into account any other fees such as deposit service charge (if *applicable*).

(Home Mortgage, Nanyang Commercial Bank Limited)

In Example 5.30, ‘if applicable’ is used to modify the conditions under which one term about the financial services is valid. In the corpus of HKBBW, the nine instances of ‘if applicable’ all appear in the sections about Notes, Remarks or Terms and Conditions, which suggests a formal style of the bank websites.

The adjective ‘applicable’ co-occurs with the following nouns, as shown by Table 5.6.

Table 5.6 Noun collocates of ‘applicable’ in the Corpus of HKBBW

Noun collocates of ‘applicable’
customers, plan, loan, interest, fee, offers, rate, amount, repayment

According to Table 5. 6, ‘applicable’ also functions as an attributive adjective, as exemplified in ‘each applicable customer’, ‘the applicable interest rate’, and ‘the applicable terms and conditions’. ‘Applicable’, as an attributive adjective, specifies the relevant details via briefly and concisely packing the information into the texts.

According to Biber (1988: 105), attributive adjectives have the potential to ‘further elaborate nominal information’ through constructing ‘a more integrated form of nominal elaboration’ and pack ‘information into relatively few words and structures’. The keywords ‘monthly’, ‘personal’ and ‘applicable’, as attributive adjectives, collocate with nouns to concisely pack information in a neutral tone. However, this finding does not cohere with Bhatia’s (2004: 75) view that ‘in most promotional and advertising genres, adjectives are used to describe and positively evaluate products as the basis of selling power’, suggesting the difference between the bank marketing genre and other advertising genres. Bank brochure websites have a heavy reliance on the informative input conveyed by the adjectives.

Three verbs, namely ‘plan’, ‘apply’ and ‘enjoy’, are found among the top 50 keywords, functioning as ‘main verbs’ to present ‘positive activities’ (Erjavec, 2004: 572). ‘Plan’ (N=3) and ‘apply’ (LL=+566.26) convey the information about the actions involved in financial services. For instance,

Example 5.31

Let us help you *plan* your mortgage arrangements with our Home Mortgage Loan.

(Home Mortgage Loan, China Construction Bank (Asia) Corporation Limited)

Example 5.32

Customers are required to *apply* for the “Speedy Cash” online, via the application hotline, SMS or in person at a branch, and then submit all required documents to a designated branch after obtaining preliminary approval.

(Card Debt Consolidation Loan, Citibank (Hong Kong) Limited)

In Example 5.31, ‘plan’ is a verb to present what the financial institution is willing to do for the customers involved in the financial product of Home Mortgage Loan. In Example 5.32, ‘apply’ is used to state what the customers are expected to do when they are engaged in the financial product of Card Debt Consolidation Loan.

Another verb, ‘enjoy’ (LL=+345.82), fits nicely with the banks’ intention to promote their financial products of mortgages or loans by highlighting the benefits the customers may get. Example 5.33 exemplifies this verb.

Example 5.33

With a higher Total Relationship Balance, you can *enjoy* better rates for your time deposits.

(Salaries tax loan, DBS Bank (Hong Kong) Limited)

The verb ‘enjoy’ in Example 5.33 highlights ‘better rates for your time deposits’ offered by the financial product of Salaries tax loan, which communicates positive information to potential customers, thus projecting a good image for the financial product.

One participial adjective, ‘handling’ (LL=+572.28), is identified in the corpus of HKBBW. Concordance analysis shows that 67 instances of ‘handling’ collocate with the noun ‘fee’ or ‘fees’, or with the noun phrase ending with the noun ‘fee’ as head; 13 instances of ‘handling’ are used in the collocation with the noun ‘charge’ or ‘charges’; 21 instances of ‘handling’ are in the collocation with noun phrases, such as ‘fee waiver’, ‘fee deduction offers’, ‘fee calculation’, ‘fee rebate’ and ‘charge waiver’.

Then the word ‘calculated’ (LL=+315.16) is examined. 57 instances of ‘calculated’ are found in the structure of ‘be agentless passives’, where ‘calculate’ serves as transitive verb, as exemplified in Example 5.34 and 5.35.

Example 5.34

Monthly repayment amount is *calculated* based on the loan amount of every HK\$1,000.

(“iSmart” Tax Loan, Bank of China (Hong Kong) Limited)

Example 5.35

Interest is *calculated* on the outstanding principal.

(MortgageOne, Standard Chartered Bank (Hong Kong) Limited)

The other nine instances of ‘calculated’ work as participial adjectives, as exemplified in Example 5.36 and 5.37:

Example 5.36

Interest *calculated* on the daily net balance of your loan to help you save interest everyday.

(All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited)

Example 5.37

The figure *calculated* is for reference only.

(Personal Instalment Loan, Hang Seng Bank, Limited)

Short dynamic be-passives are more frequently used in discourse of news and academic prose opposite to conversation and fiction (Biber et al., 1999). Passives as post modifiers of nouns are more frequently used in academic prose. In the corpus of HKBBW, all the occurrences of ‘calculated’ serve in the structure of ‘be agentless passives’, as exemplified in Example 5.34 and 5.35, or as participial adjectives, as exemplified in Example 5.36 and 5.37, indicating the texts of bank brochure websites have something in common with academic prose in terms of the discoursal property. With the use of passives, the writer disengages him- or herself from the ‘propositional content of the utterance’ (Nickerson, 2000: 120), projecting ‘a more formal or impersonal relationship with the customers’ (van Mulken and van der Meer, 2005: 105). Bank brochure websites are inclined to communicate the information formally in an impersonal tone.

The verbs, namely ‘plan’, ‘apply’ and ‘enjoy’, the participial adjective ‘handling’, and the verb ‘calculated’ functioning as agentless passives or participial adjective, form the fifth topic set of the corpus of HKBBW, intended to communicate the information about actions in financial business.

The second personal pronoun ‘your’ (LL=+884.77) takes the tenth place on the keywords list, functioning as possessive determiner. Second personal pronouns mark a context to relate the writer and the addressees, in which a high degree of involvement with the addressees is highlighted (Chafe, 1985; Biber, 1988).

The occurrences of ‘your’ are further examined based on the contexts, as exemplified by the following examples.

Example 5.38

“iSmart” Tax Loan Preferential Interest Rate to ease *your* tax burden.

(“iSmart” Tax Loan, Bank of China (Hong Kong) Limited)

Example 5.39

For loan application, *please* bring along *your* Hong Kong Identity Card, income proof and information of the property to any of our branches or Property Loans Department.

(Residential Home Mortgage Loan Package, Bank of East Asia, Limited)

In Example 5.38, ‘your’ is employed to establish the identity of the addressees, simultaneously emphasising the specific needs of the addressees. In the context of

financial marketing, the second personal pronoun ‘your’ highlights the customer-centred orientation in the financial product of “iSmart” Tax Loan. The customer-centred strategy could increase the ‘customer commitment towards the bank’ and enhance ‘trust in the banking relationship’ (Adamson et al., 2003: 350). In Example 5.39, ‘your’ is used to specify the identity of the addressees, precisely speaking, the customers who tend to apply for the financial product, ‘Residential Home Mortgage Loan Package’.

‘Please’ (LL=+375.46) is the only interjection observed among the top 50 keywords. ‘Please’, as an indicator of a more (inter)personal relationship between the correspondents (Brown and Levison, 1987), occurs in the contexts that invite the customers or the potential ones to undertake actions or perform duties accordingly in the light of their roles in the financial business, as shown by Examples 5.39 and 5.40.

Example 5.40

For details, *please* contact any of our branches.

(All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited)

In Example 5.39 and 5.40, by employing ‘please’, the writers mitigate the obligatory tone that could reflect the authoritative identities of the banks in financial business and politely ask the addressees, who are considered as potential customers of the financial products, namely Residential Home Mortgage Loan Package and All-You-Want Mortgage Scheme, to be engaged in the required actions.

A primarily used word in discourse is ‘a result of the cumulative effects of an individual’s encounters with the word’ (Hoey, 2005: 13). The personal pronoun ‘your’ and the interjection ‘please’ with high occurrences are strategically deployed by the banks to facilitate the interaction process with their customers or potential ones. Thus ‘your’ and ‘please’ could be classified as the indicators of the interpersonal interaction in the corpus of HKBBW.

The word, ‘whichever’ (LL=+373.76), is found to function as the determiner in the corpus of HKBBW. Some examples are shown as follows:

Example 5.41

The maximum cash rebate is 1% of the 70% of the property price or the valuation, *whichever* is lower.

(Comprehensive mortgage Loan plans, MEVAS Bank Limited)

Example 5.42

Monthly minimum payment is the total aggregate amount of the following items or HK\$50 *whichever* amount is higher.

(Revolving Cash Card, Standard Chartered Bank (Hong Kong) Limited)

All the instances of ‘whichever’ appear in the structure of ‘whichever/whichever noun + is + lower/higher/the lowest/earlier’. ‘Whichever’ has the potential to specify the information via offering the options realised in the comparative or superlative of adjectives. All these structures tend to describe certain rules or interest rates pertaining

to the financial products, enhancing the reliability of information provided by the bank brochure websites.

The conjunction, ‘or’ (LL=+365.57), indicates the possibilities or options. 126 of the occurrences (34.43%) are used to suggest the options about the information of numbers, percentages, dates, or ages. For instance,

Example 5.43

If customers choose 12 *or* 18 repayment tenor, the customers must have repaid not less than 6 *or* 9 monthly instalments respectively.

(Tax Loan, Chong Hing Bank Limited)

Example 5.44

The account offers a preferential interest rate for an amount up to 50% of the total outstanding balance of the customers’ mortgage loan *or* HKD5,000,000 (whichever is lower).

(All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited)

Example 5.45

Upon successful application on *or* before 30 April 2010 and drawdown of the loan on *or* before 31 May 2010, you are eligible to enjoy the following offers: Standard interest rate at 4.75% (Plus a full handling fee waiver).

(“iSmart” Tax Loan, Bank of China (Hong Kong) Limited)

Example 5.46

All Hong Kong residents aged 18 *or* above with a fixed monthly income of over

HK\$5,000 Loan amount (whichever is lower).

(Tax Loan, Standard Chartered Bank (Hang Kong) Limited)

In Example 5.43, ‘or’ suggests the possible repayment tenor of Tax Loan. In Example 5.44, ‘or’ indicates the amount limit of the total outstanding balance with which the customers are eligible to enjoy a preferential interest rate in All-You-Want Mortgage Scheme. In Example 5.45, ‘or’ presents the date requirements for application and drawdown of “iSmart” Tax Loan to enjoy the special offer of interest rate. In Example 5.46, ‘or’ delimits the applicants’ qualification to apply for Tax Loan. ‘Or’ in these instances, presenting the conditional options, is strategically used to specify the key information about the financial products or services.

It is found that fifteen occurrences (4.10%) of ‘or’ are employed to offer different approaches to contact the banks. For instance,

Example 5.47

Please apply now by calling our Bank by Phone at (852) 277 95533 *or* visit any of our Branches.

(Auto Loan, China Construction Bank (Asia) Corporation Limited)

Example 5.48

You may also apply through any of our branches, *or* call 2841 5249 for details.

(Personal Tax Loan, China Construction Bank (Asia) Corporation Limited)

In Example 5.47 and 5.48, ‘or’ specifies the possible contact methods with China Construction Bank for application or obtaining the detailed information.

The remaining 225 occurrences (61.48%) of ‘or’ describe the actions that the banks or the customers are eligible to choose to take in certain financial business. The following are some instances:

Example 5.49

The Company may at its discretion amend, suspend *or* terminate the offer and its terms and conditions at any time without prior notice.

(BOC Express Cash Instalment Loan, Bank of China (Hong Kong) Limited)

Example 5.50

To meet your financial needs, you can withdraw *or* deposit directly into your high-yield current account whenever you want.

(Flexi-Mortgage Plan, Wing Hang Bank, Limited)

In Example 5.49, ‘or’ shows the operations that might be conditionally undertaken by Bank of China about the financial product of BOC Express Cash Instalment Loan. In Example 5.50, ‘or’ manifests the actions that the customers engaged in Flexi-Mortgage Plan offered by Wing Hang Bank are eligible to do.

The keywords, ‘whichever’ and ‘or’, develop the seventh topic set for the corpus of HKBBW, specialised in providing the options or possibilities to enrich the information in discourse.

A corpus study on the keywords with application of Wmatrix provides a snapshot of the lexical features specific to the corpus of HKBBW. The findings will be discussed further in Section 5.3.2 in terms of the types of keywords.

5.3.2 Lexical landscape: ideational, textual and interpersonal

As a marketing genre, bank brochure websites are inherently promotional, as what the other genres for marketing or advertising purposes do (Bhatia, 2004, 2005; Cook, 2001; Lien and Lang, 2008). Nevertheless, as ‘secondary members’ of the colony of promotional genres (Bhatia, 2004: 62), corporate brochures inherently tend to be more informative (Richards et al., 2000).

A dual research method is proposed by O’Halloran (2011: 186) to examine the relation between key categories and discoursal functions. The lexical and linguistic observations on the keywords of the corpus of HKBBW reinforce the discussion of discoursal functions specific to bank brochure websites.

Vocabulary presents a profiling of ‘the preoccupations of a culture’ and specific ‘systems of terms develop for the areas of expertise, the features of habitat, the institutions and relationship, and the beliefs and values of a community’ (Fowler, 1985: 65). The social situation, including rhetorical function or communicative purpose, constrains the lexico-grammatical nature of texts (e.g. Bhatia, 2004; Swales, 1990). As found previously in Section 5.3.1, the top 50 keywords explicitly disclose both informative and promotional concerns or ‘aboutness’ (Scott, 2009: 80) of the corpus of HKBBW, with a much heavier reliance on the former one.

Seven potential topic sets in relation to keywords are identified in the corpus of HKBBW (Table 5.7).

Table 5.7 Keywords and potential topic sets in the corpus of HKBBW

Types of keywords	Keywords (N/LL)	potential topic sets
Ideational keywords	loan (845/+5495.27), mortgage (527/+3356.61), repayment (304/+2061.96), amount (370/+1864.49), interest rate (165/+1085.77), fee (173/+1083.93), interest (241/+990.55), credit (142/+811.51), application (155/+787.25), rate (162/+698.57), plan (158 out of 161), instalment (95/+654.85), rebate (84/+579.02), cash (113/+578.90), hotline (79/+544.56), property (112/+534.04), banking (83/+496.83), months (137/+495.22), tenor (72/+485.80), terms (122/+472.03), period (126/+411.24), scheme (97/+404.66), waiver (60/+403.45), approval (76/+397.08), account (98/+394.99), insurance (81/+389.26), tax (105/+381.12), conditions (100/+362.52), deposit (51/+323.14), balance (75/+320.68), card (71/+309.66), purchase (57 out of 58)	Providing the information about financial products or services
Ideational keywords	bank (213/ +990.86), customer (110/ +627.21), customers (117/ +590.09), hang (95/ +510.87), Seng (61/ +420.48), fubon (57/ +392.91)	Identifying the parties involved in financial services
Ideational keywords	Hong Kong (84/+362.54)	Indicating the geographical contexts
Ideational keywords	monthly (234/+1523.93), personal (114/+452.31), applicable (67/ +384.78)	Modifying the nominal information in a neutral way
Ideational keywords	apply (119/+566.26), enjoy (80/+345.82), handling (101/+572.28), calculated (66/+315.16), plan (3 out of 161), purchase (1 out of 58)	Communicating the actions
Interpersonal keywords	your (381/+884.77), please (99/+375.46)	Projecting the interaction
Textual keywords	whichever (60/+373.76), or (366/+365.57)	Providing the options or possibilities

The findings confirm the three categories of keywords, namely ‘ideational’ ‘textual’ and ‘interpersonal’ keywords (Culpeper, 2009: 39), broadly following Halliday (e.g. 1973, 1978, 1994). Ideational keywords construct the ‘aboutness’ (Scott, 2009: 80) of the texts, considered as indicators of the writers’ concern reflected in the texts. The ideational keywords in the corpus of HKBBW focus on the following potential topic sets: (1) providing the information about the financial business or financial products; (2) identifying the parties involved in the financial services of

mortgage or loan; (3) indicating the geographical contexts; (4) modifying and enriching the nominal information; and (5) communicating the actions.

Textual keywords function as ‘indicators more of style than of ‘aboutness’” (Scott, 2008: 143). The textual keywords in the corpus of HKBBW contain the words, ‘whichever’ (LL=+373.76) and ‘or’ (LL=+365.57), which function as indicators of the options or possibilities. The textual keywords manifest the formal and rigorous language style financial institutions follow in their marketing discourse.

It is evident that the keywords ‘your’ (LL=+884.77) and ‘please’ (LL=+375.46) do not belong to ‘aboutness’ (Scott, 2009: 80) or stylistic keywords. This set of keywords serves to project the interaction in discourse; hence they are considered as interpersonal keywords with ‘pragmatic import’ (Culpeper, 2009: 39).

The texts in the corpus of HKBBW could be interpreted as informative with a ‘major concern’ (Bhatia, 2004: 72) or ‘aboutness’ (Scott, 2009: 80) of transmitting the core information about financial products of mortgages or loans. With the indicators of the language style, the texts are in accord with the norms and professional practices pertaining to bank marketing discourse. The texts are not merely informative. The interpersonal indicators explicitly manifest the persuasive concerns featuring promotional genres. Corporate brochures are more informative, motivated to providing the necessary information about the organisations (Osman, 2008) or about their products and services, as exemplified by the bank brochure websites. Corporate brochures also serve to promote the organisations they represent (Askehave and Swales, 2001). Bank brochure websites, representing a new type of web-based

corporate brochures, communicate the information about financial products to persuade the readers to purchase them through tactically integrating the informative and promotional purposes together. It resonates with Wernick's (1991) view that promotion is a process packed with favourable information.

5.3.3 Semantic analysis

Semantic annotation produces a 'content analysis' through presenting 'the statistical analysis of primarily the semantic features of texts' (Wilson and Rayson, 1993:2). The corpus of HKBBW was semantically tagged with Wmatrix (Rayson, 2009). The top 50 semantic fields (Table 5.8), all of which are above the LL value of 6.63, are discussed in this section.

Table 5.8 Top 50 semantic fields in the corpus of HKBBW

Item	01	%1	02	%2	LL	Semantic field
I1.2	1685	5.29	1318	0.14	+7583.67	Money: Debts
I1.2-	348	1.09	0	0.00	+2399.12	Debt-free
I1.1	876	2.75	2654	0.27	+2255.19	Money and pay
I1	917	2.88	3515	0.36	+2030.21	Money generally
I1.3	407	1.28	1254	0.13	+1037.30	Money: Cost and price
N5	693	2.18	6385	0.66	+654.29	Quantities
N6+	346	1.09	1651	0.17	+650.88	Frequent
N3.8	187	0.59	340	0.04	+625.68	Measurement: Speed
Z99	1497	4.70	22165	2.29	+592.93	Unmatched
Q1.2	487	1.53	3691	0.38	+587.93	Paper documents and

						writing
I2.2	394	1.24	2738	0.28	+523.64	Business: Selling
S7.4+	244	0.77	1270	0.13	+427.19	Allowed
X7+	512	1.61	5233	0.54	+415.67	Wanted
X5.2+	257	0.81	1511	0.16	+403.60	Interested/excited /energetic
A13	50	0.16	0	0.00	+344.70	Degree
Q1.3	134	0.42	409	0.04	+343.45	Telecommunications
T1.3	622	1.95	8327	0.86	+310.31	Time: Period
S6-	88	0.28	156	0.02	+297.72	No obligation or necessity
N5---	51	0.16	65	0.01	+196.69	Quantities: little
A1.5.2+	73	0.23	220	0.02	+188.52	Useful
O4.1	241	0.76	2642	0.27	+174.95	General appearance and physical properties
N2	116	0.36	760	0.08	+163.93	Mathematics
S5-	116	0.36	761	0.08	+163.71	Not part of a group
A11.1+++	47	0.15	95	0.01	+149.86	Important
H4	163	0.51	1592	0.16	+141.66	Residence
N5.1	38	0.12	59	0.01	+135.90	Entirety; maximum
A9	308	0.97	4474	0.46	+127.79	Giving
Q3	160	0.50	1653	0.17	+127.76	Language, speech and grammar
N3.7-	63	0.20	310	0.03	+115.60	Short and narrow
Q2.2	534	1.68	9724	1.00	+114.63	Speech acts

A1.2+	77	0.24	504	0.05	+108.92	Suitable
S7.1-	90	0.28	697	0.07	+105.96	No power
A1.3+	53	0.17	305	0.03	+84.90	Cautious
A12+	75	0.24	603	0.06	+84.45	Easy
T1.1	25	0.08	47	0.00	+82.41	Time: General
N1	735	2.31	15606	1.61	+81.36	Numbers
I3.2+	46	0.14	259	0.03	+75.17	Professional
Y2	102	0.32	1126	0.12	+73.19	Information technology and computing
A5.1++	71	0.22	619	0.06	+72.20	Evaluation: Good
S1.1.4+	23	0.07	54	0.01	+68.15	Deserving
T1.1.3	275	0.86	4846	0.50	+66.13	Time: Future
N5.1+	315	0.99	5944	0.61	+59.23	Entire; maximum
S8+	239	0.75	4225	0.44	+56.87	Helping
O4.5	73	0.23	778	0.08	+55.49	Texture
X9.2+	103	0.32	1382	0.14	+51.14	Success
E2++	46	0.14	384	0.04	+49.45	Like
I2.1	154	0.48	2634	0.27	+40.81	Business: Generally
I1.1+	32	0.10	239	0.02	+39.28	Money: Affluence
E2+	93	0.29	1372	0.14	+37.17	Like
K2	81	0.25	1207	0.12	+31.58	Music and related activities

Table 5.9 provides the relevant examples for each semantic field.

Table 5.9 Key semantic fields and examples in the corpus of HKBBW

N	Semantic fields	Examples of words or expressions for each semantic field (the first 25 taken if more)
1	Money: Debts	loan, mortgage, instalment, apr, loans, pay, overdraft, tax bill, paid, payable, debt, instalments, installment, down payment, paying, debts, aprs, debit, disbursed, debited, property price, mortgages, spending, overdrafts, pay off
2	Debt-free	repayment, repayments, repaid, repay, repaying, repayment arrangement
3	Money and pay	credit, tax, rebate, banking, salary, income, premium, credited, payment, save, savings, current account, bank account, saving, fund, interest-free, deposit account, salaries, saved, funds, investment, savings account, lump sum, cardholders, afford, etc.
4	Money generally	interest rate, cash, account, insurance, financial, interest rates, bank, money, insured, dollar, atm, cheques, atms, \$10,000, banks, cash withdrawal, refinancing, financing, accounts, cash advance, \$50,000, budget, \$150,000, \$299,999, \$300,000, etc.
5	Money: Cost and price	fee, expenses, charge, valuation, price, fees, disbursement, charged, expense, cost, charges, pricing, charging, costs, prices, bill, on credit, surcharge, worth, billed, preferential rates, disbursement (4), disbursement (3)
6	Quantities	amount, percentage, 95%, any, 70%, 1%, net, 90%, half, 5%, sum, 50%, 3%, %, number, 30%, figure, 75%, 200%, both, 10%, amount (hk\$), amounts, 2%, 20%, etc.
7	Frequent	monthly, annual, 6 times, 8 times, annually, annual income, bi-weekly, on a monthly basis, each month, six times, frequently, repeated, on a daily basis, fortnightly, every time, every month, four times,

		again, biweekly, 18 times, 4 times
8	Measurement: Speed	rate, rates, rate (apr)
9	Unmatched	Fubon, annualized, mortgageone, HIBOR, drawdown, appraised, all-you-want, HKD, HK\$, annualized, HK\$500,000, HK\$10,000, boc, on a case-by-case basis, Nanyang, logon, HK\$1,000,000, mevas, MasterCard, citic, HK\$100, prepayment, HK\$30,000, HKD10,000, HK\$400, etc.
10	Paper documents and writing	application, card, documents, notice, applications, application form, record, signed, letter, note, sign, corresponding, records, registration, post, registered, notes, register, identity document, print, stamp, cards, leaflet, mailed, facsimile, etc.
11	Business: Selling	customers, customer, purchase, market, buying, promotional, transaction, sales, sale, buyers, buy, leased, chartered, trade, one-stop, transactions, clients, shop, purchases, hire, retail, purchasing, transactions (s), consumer, brokers, etc.
12	Allowed	approval, right, approved, entitled, allows, approving, allowing, provided for, entitle, entitlement, approve, let, permit, approval department, entitles, rights, lets
13	Wanted	plan, scheme, required, choose, plans, policy, requirements, choice, programme, selected, want, selection, schedule, requirement, options, planning, choosing, selector, option, schemes, intention, schedules, specific requirements, desired, aims, etc.
14	Interested/excited/energetic	interest, incentive, dedicated, excited, interests, exciting
15	Degree	as
16	Telecommunications	hotline, phone, fax, email, telephone, mobile phone

17	Time: Period	months, period, years, month, day, days, year, periods, first year, hours, 12-month, 24-hour, 6-month, season, Friday, Monday, first 3 months, March 2010, 3-month, Saturday, minutes, July 2010, 1-year, six-month, full-time, etc.
18	No obligation or necessity	waiver, free, waived, waivers, unnecessary
19	Quantities: little	minimum, single, sole, unique, minimise, minimal
20	Useful	applicable, handy, useful, asset
21	General appearance and physical properties	conditions, balance, features, circumstances, set out, condition, structure, feature, ready, balances, circumstance
22	Mathematics	calculated, calculate, calculation, ratio, multiple, recalculated, computation, count, work out, counts
23	Not part of a group	personal, independent, on your own
24	Important	prime, principal, prevailing, principal (5)
25	Residence	home, residential, tenants, owner-occupied, resident, housing, housing schemes, tenant, residential home, residents, address, living, occupancy
26	Entirety; maximum	limit
27	Giving	offer, offers, provide, offered, submit, provides, submitted, gift, provided, lending, give, providers, borrowing, issuance, provider, giving, issued, present, assigned, presents, offering, submitting, granting, given, handling
28	Language, speech and grammar	terms, term, language, parentheses
29	Short and narrow	low, shortened, shorten

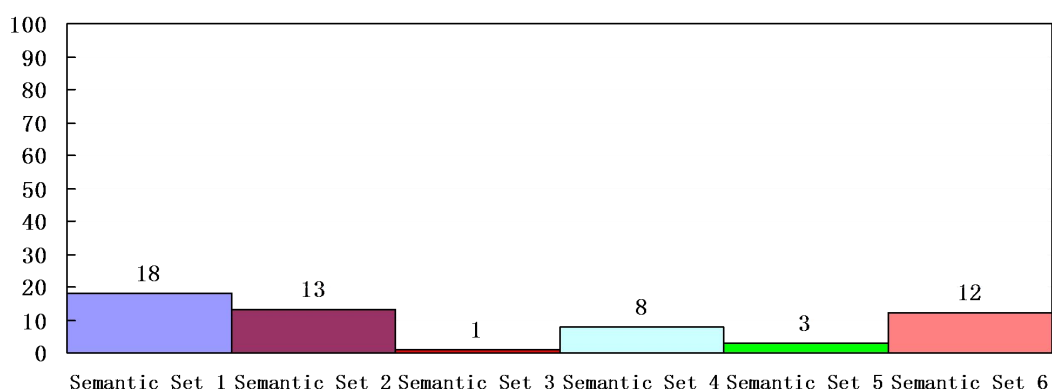
30	Speech acts	apply, reference, designated, contact, call, enquiry, applicant, remarks, applicants, refer, referral, quoted, applying, reply, name, welcome, description, advice, applies, demand, remark, arrangement, calling, account, enquiries, etc.
31	Suitable	relevant, eligible, eligibility, convenience, suitable, suit, suits, fit, duly
32	No power	subject to, in accordance with, submission, servant, yield, subject, servants
33	Cautious	in case of, discretion, in case
34	Easy	easy, simple, ease, convenient, easily, conveniently, simplified
35	Time: General	anytime, appointment, ever
36	Numbers	1, 2, 3, 4, 12, one, 6, 5, 852, 30, 18, 24, 36, 7, 31, 48, 60, 240, two, 2806 7222, 9, 2962 7077, 20, 2806 5050, 72, etc.
37	Professional	Chartered, professionals, professional
38	Information technology and computing	online, calculator, Internet, program, input, website, websites, computer, software
39	Evaluation: Good	outstanding, better, greater
40	Deserving	reward, prize, rewards, deserve
41	Time: Future	will, shall, future, sooner, 'll, hereafter, as soon as possible, deferred, put off, in a minute
42	Entire; maximum	any, all, full, maximum, every, each, entire, 100%, complete, whole, all-in-one, maximize, total, maximise, aggregated, aggregate, maximizing, filled, fill
43	Helping	service, protection, services, help. Benefits, benefit, helps, guidelines, facilitate, protected, care, counseling, enables, support, enabling, assistance, take advantage of , benefit (2), supporting, take care of, cater, catering, compensations (3), gainful,

		services (3), etc.
44	Texture	flexible, flexibility, harder
45	Success	successful, successfully, prevail, bonus point, winners, win, fulfill, winner, accomplish, fulfilling, effective, bonus points, Win-Win, fulfilled, make it, on track, makes it, accomplished
46	Like (E2++)	preferential, preferred, preference
47	Business: Generally	company, business, p.a., commercial, ltd, corporation, office, SMEs, SME, agent, ltd., office equipment, businesses, agents, business plans, underwriter, inc., productivity, enterprises, audited, head office, offices, business hours, articles of association
48	Money: Affluence	wealth, bonus, non-refundable, refund, refunded, refunding
49	Like (E2+)	enjoy, like, enjoyed, enjoying, beloved, enjoys, savour, went for, enjoyment
50	Music and related activities	tenor, sing, tenors, band

The example words or expressions in the key semantic fields suggest six semantic sets (Figure 5.2). The vertical axes show the percentages of the top 50 semantic fields contained in each semantic set.

Figure 5.2 Semantic sets in the corpus of HKBBW

The corpus of HKBBW



The six semantic sets pertain to the contents of financial products and services, features of financial products, business relationships, actions involved in financial services of mortgages or loans, restriction on the description of financial products or services, and evaluation of the value and quality of financial products.

(1) Semantic set 1 pertains to the contents of financial products and services, including eighteen semantic fields as shown in Table 5.10.

Table 5.10 Semantic fields and examples in Semantic set 1

Semantic fields	N	LL	Word examples
Money: debts	1685	+7583.67	loan, mortgage, instalment, overdraft, down payment, property price
Debt-free	348	+2399.12	repayment, repayment arrangement
Money and pay	876	+2255.19	credit, tax, premium, investment

Money generally	917	+2030.21	interest rate, cash, insurance, dollar
Money: cost and price	407	+1037.30	expenses, charge, valuation, price, disbursement
Measurement: speed	187	+625.68	rate, rate (apr)
Paper documents and writing	487	+587.93	application, card, documents, notice, application form
Telecommunications	134	+343.45	hotline, phone, fax, email, telephone
No obligation or necessity	88	+297.72	waiver, free, waived, waivers, unnecessary
General appearance and physical properties	241	+174.95	conditions, balance, features, circumstances
Residence	163	+141.66	home, residential, tenants, owner-occupied, housing, address
Language, speech and grammar	160	+127.76	terms, language, parentheses
Numbers	271 out of 735	+81.36 ³	2806 7222, 2962 7077
Information technology and computing	102	+73.19	online, calculator, Internet, website
Business: generally	154	+40.81	company, business, p.a.,

³ The LL value of +81.36 is for all the occurrences (N=735) of 'Numbers' in the corpus of HKBBW.

			commercial, ltd, corporation, office, SME, agent
Money: affluence	32	+39.28	wealth, bonus, non- refundable
Interested/excited/energetic	201 out of 257	+403.60 ⁴	interest
Professional	27 out of 46	+75.17 ⁵	Chartered

(2) Semantic set 2 tends to specify the features of financial products, including thirteen semantic fields, as summarised in Table 5.11.

Table 5.11 Semantic fields and examples in Semantic set 2

Semantic fields	N	LL	Word examples
Quantities	693	+654.29	amount, percentage, 95%, 70%
Frequent	346	+650.88	monthly, annual, 6 times, bi-weekly, on a monthly basis
Unmatched	1031 out of 1497	+592.93 ⁶	HIBOR, HK\$400, e- banking, HKD50,000

⁴ The LL value of +403.60 is for all the occurrences (N=257) of 'Interested/excited/energetic' in the corpus of HKBBW.

⁵ The LL value of +75.17 is for all the occurrences (N=46) of 'Professional' in the corpus of HKBBW.

⁶ The LL value of +592.93 is for all the occurrences (N=1497) of 'Unmatched' in the corpus of HKBBW.

Time: period	622	+310.31	months, period, years, fist year, 12-month, July 2010
Quantities: little	51	+196.69	minimum, single, sole, unique, minimize
Useful	73	+188.52	applicable, handy, useful, asset
Important	47	+149.86	prime, principal, prevailing
Entirety: maximum	38	+135.90	limit
Time: General	25	+82.41	anytime, ever
Numbers	464 out of 735	+81.36 ⁷	1, 2, 18
Entire: maximum	315	+59.23	any, all, full, every, 100%, all-in-one, aggregated
Suitable	49 out of 77	+108.92 ⁸	relevant, eligible, eligibility, duly
Music and related activities	81	+31.58	tenor, sing, tenors

(3) Semantic set 3 is about business relationships, including ‘Business: selling’ (N=394/LL=+523.64) (e.g. ‘customers’, ‘purchase’, ‘market’, ‘transaction’, ‘sales’, ‘buyers’, ‘clients’, ‘consumer’, ‘brokers’).

(4) Semantic set 4 focuses on presenting the actions involved in financial services of mortgages or loans, including eight semantic fields (Table 5.12).

⁷ The LL value of +81.36 is for all the occurrences (N=735) of ‘Numbers’ in the corpus of HKBBW.

⁸ The LL value of +108.92 is for all the occurrences (N=77) of ‘Suitable’ in the corpus of HKBBW.

Table 5.12 Semantic fields and examples in Semantic set 4

Semantic fields	N	LL	Word examples
Allowed	244	+427.19	approval, right, approved, entitled, allows, permit
Wanted	512	+415.67	plan, scheme, required, choose, choice, selected, want, options
Mathematics	116	+163.93	calculated, calculate, calculation, recalculated, work out
No power	90	+105.96	subject to, in accordance with, submission, servant, yield
Giving	308	+127.79	offer, provide, borrowing, assigned
Speech acts	534	+114.63	apply, reference, designated, contact, call, enquiry, quoted
Success	103	+51.14	successfully, prevail, win, accomplish, make it
Helping	239	+56.87	service, protection, help, facilitate, enables, support

(5) Semantic set 5, circumscribing the description of financial products or services, includes three semantic fields (Table 5.13).

Table 5.13 Semantic fields and examples in Semantic set 5

Semantic fields	N	LL	Word examples
Degree	50	+344.70	as
Cautious	53	+84.90	in case of, discretion, in case
Time: future	275	+66.13	will, shall, sooner, hereafter

(6) Semantic set 6, focusing on evaluating the value and quality of financial products, includes twelve semantic fields (Table 5.14).

Table 5.14 Semantic fields and examples in Semantic set 6

Semantic fields	N	LL	Word examples
Unmatched	466 out of 1497	+592.93 ⁹	all-you-want, hassle-free
Interested/excited/energetic	56 out of 257	+403.60 ¹⁰	incentive, dedicated, excited, interests, exciting
Not part of a group	116	+163.71	personal, independent, on your own
Short and narrow	63	+115.60	low, shortened, shorten
Suitable	28 out of 77	+108.92 ¹¹	convenience, suitable, suit, suits, fit

⁹ The LL value of +592.93 is for all the occurrences (N=1497) of 'Unmatched' in the corpus of HKBBW.

¹⁰ The LL value of +403.60 is for all the occurrences (N=257) of 'Interested/excited/energetic' in the corpus of HKBBW.

¹¹ The LL value of +108.92 is for all the occurrences (N=77) of 'Suitable' in the corpus of HKBBW.

Easy	75	+84.45	easy, convenient, easily, conveniently, simplified
Professional	19 out of 46	+75.17 ¹²	professionals, professional
Evaluation: good	71	+72.20	outstanding, better, greater
Deserving	23	+68.15	reward, prize, rewards, deserve
Texture	73	+55.49	flexible, flexibility, harder
Like (E2++)	46	+49.45	preferential, preferred, preference
Like (E2+)	93	+37.17	enjoy, like, enjoying, beloved, enjoyment

A scrutiny on the dominant words within their contexts via examining concordance lines suggests that five semantic fields could be classified into different semantic sets. They are ‘Unmatched’, ‘Interested/excited/energetic’, ‘Suitable’, ‘Numbers’, and ‘Professional’.

‘Unmatched’ ranks the ninth among the top 50 key semantic fields. This category demonstrates a high proportion of lexical items specialised in financial business, particularly within the geographical context of Hong Kong, such as ‘HIBOR’, ‘HK\$400’, ‘e-banking’, and ‘HKD50,000’. This semantic field also includes the specific names used in financial business, such as ‘mortgageone’, ‘Fubon’, and ‘MEVAS’. Meanwhile, it is found that Wmatrix fails to analyse the modifiers, such as ‘hassle-free’, ‘home-owing’, and ‘government-related’, occurring

¹² The LL value of +75.17 is for all the occurrences (N=46) of ‘Professional’ in the corpus of HKBBW.

in the corpus of HKBBW. It indicates Wmatrix is less able to deal with the expressions flexibly formed by two modifiers. The semantic field ‘Unmatched’, based on the analysis of its key example words, is thus classified into Semantic sets 2 and 3 to specify the features of financial products or to evaluate the value and quality of financial products and services. The frequent occurrences of ‘Unmatched’ indicate the genre of bank brochure websites employs a number of particular words that rarely appear in general language, which confirms Ooi’s (2008) view about this semantic category.

In ‘Interested/excited/energetic’, ‘interest’ is used to refer to the extra money that is charged by a lender for borrowing money, or the extra money that is earned from bank savings, therefore, functioning to inform the readers of the core information about the financial products; whereas ‘incentive’ and ‘dedicated’ highlight the value or the quality of the financial products, and ‘excited’, ‘interests’ and ‘exciting’ indicate the benefits the customers could enjoy from the financial services. The lexical evidences suggest that the semantic field ‘Interested/excited/energetic’ may include words with discrete meanings, though grouped into one group by Wmatrix. The words of this semantic category function to present the contents of financial products or to evaluate the value and quality of financial products.

In the semantic field ‘Suitable’, the words, such as ‘relevant’, ‘eligible’ and ‘eligibility’, are employed to present the features of financial products, which fall into Semantic set 2. The words, such as ‘convenience’, ‘suitable’, ‘suit’, ‘fit’, occur to evaluate the value and quality of the financial products, which belong to Semantic set 6. The words in ‘Numbers’ could be further divided into two groups: presenting the contents of financial services, for instance, ‘2806 7222’, ‘2962 7077’ as telephone numbers, and specifying the features of the financial products, for instance, ‘1’, ‘2’,

‘8’, as specific numbers. Semantic sets 1 and 2 are thus identified accordingly. ‘Professional’ contains the words which have the potential to present the contents of financial products and services or indicate their value and quality, falling into Semantic sets 1 and 6 respectively. For example, the word ‘Chartered’ in this semantic field is, in fact, used to refer to one specific bank name, namely Standard Chartered Bank, intended to identify the bank which provides the relevant financial services, and thus could be grouped into Semantic set 1. Another example is the word ‘professionals’, which is used to refer to the persons who are qualified in financial business to offer customers the professional opinions and services. Therefore it could be grouped into Semantic set 6, highlighting the quality of financial services.

Four words, namely ‘tenor’, ‘sing’, ‘tenors’, and ‘band’, were found to be wrongly categorised into the semantic field ‘Music and Related Activities’. In fact, in financial services, ‘tenor’ and ‘tenors’ are used to refer to the time required for a loan to become due for payment; ‘sing’ refers to the specific name of a bank, namely ‘Dah Sing Bank’; and it is out of expectation that the two occurrences of ‘band’ are the wrongly spelt cases for the word ‘bank’. As Culpeper (2009: 49) argues, given the incorrect appearance of dominant words in certain categories, it is doubtful ‘whether the categories in which they currently appear would still be key’.

A Wmatrix analysis of the key semantic fields produces a clear picture of the semantic features of the corpus of HKBBW. A further discussion based on the findings herein is undertaken in Section 5.3.4.

5.3.4 Semantic dimensions: informative and promotional

Semantic analysis yielded by Wmatrix has the potential to reveal the key semantic concepts, thus facilitating the interpretation of the meaning of discourse (Ashraf, 2014;

Parkinson and Howorth, 2008). Semantic field analysis of the corpus of HKBBW shows that the semantic sets can be grouped into two dimensions, which, resonating with Hoey's (2005: 130) view, are 'constrained by domain and/or genre'. Table 5.15 summarises the key semantic fields, semantic sets and potential dimensions in the corpus of HKBBW.

Table 5.15 Key semantic fields, semantic sets and potential dimensions in the corpus of HKBBW

Potential dimensions	Key semantic fields	Semantic sets
Projecting a semantic profiling of the concern to provide the factual descriptions and pack the information about financial products or services into texts	Money: debts (1685/+7583.67), Debt-free (348/+2399.12), Money and pay (876/+2255.19), Money generally (917/+2030.21), Money: cost and price (407/+1037.30), Measurement: speed (187/+625.68), Paper documents and writing (487/+587.93), Telecommunications (134/+343.45), No obligation or necessity (88/+297.72), General appearance and physical properties (241/+174.95), Residence (163/+141.66), Language, speech and grammar (160/+127.76), Numbers (271), Information technology and computing (102/+73.19), Business: generally (154/+40.81), Money: affluence (32/+39.28), Interested/excited/energetic (201), Professional (27)	Presenting the contents of financial products
Projecting a semantic profiling of the concern to provide the factual descriptions and pack the information about financial products or services into texts	Quantities (693/+654.29), Frequent (346/+650.88); Unmatched (1031), Time: period (622/+310.31); Quantities: little (51/+196.69), Useful (73/+188.52), Important (47/+149.86), Entirety: maximum (38/+135.90), Time: General (25/+82.41), Numbers (464), Entire: maximum (315/+59.23), Suitable (49), Music and related activities (81/+31.58)	Specifying the features of financial products
Projecting a semantic profiling of the concern to provide the factual descriptions and pack the information about financial products or services into texts	Business: selling (394/+523.64)	Indicating the relationships in financial services
Projecting a semantic profiling of the concern to provide the factual descriptions and pack the information about financial products or services into texts	Allowed (244/+427.19), Wanted (512/+415.67), Mathematics (116/+163.93), No power (90/+105.96), Giving (308/+127.79), Speech acts (534/+114.63), Helping (239/+56.87), Success (103/+51.14)	Presenting the actions involved in financial services
Projecting a semantic profiling of the concern to provide the factual descriptions and pack the information about financial products or services into texts	Degree (50/+344.70), Cautious (53/+84.90), Time: future (275/+66.13)	Circumscribing the description of financial products or services
Evaluating the value and quality of financial	Unmatched (466), Interested/excited/energetic (56), Not part of a group (116/+163.71), Short and narrow (63/+115.60), Suitable	Evaluating the value and quality

products	(28), Easy (75/+84.45), Professional (19), Evaluation: good (71/+72.20), Deserving (23/+68.15), Texture (73/+55.49), Like (E2++) (46/+49.45), Like (E2+) (93/+37.17)	of financial products
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The first dimension presents the factual descriptions about financial products and services, including the following Semantic sets: (1) presenting the contents of financial products and services, (2) specifying the features of financial products; (3) indicating the relationships in financial services; (4) presenting the actions involved in financial services; and (5) circumscribing the description of financial products or services. Semantic set 6 constructs the second dimension, focusing on evaluating the value and quality of financial products and services.

The two dimensions bring into focus that bank brochure websites tend to be more informative, with prominence given to the semantic concerns of providing the facts and intensifying the information relevant to financial products and services, and be less promotional, with only one semantic set focusing on evaluating the value and quality of financial products. With regard to customers' attitude towards advertisements, Janssens and De Pelsmacker (2005) assert that useful and believable information plays a critical role in building trust based on reliability. Non-emotional contexts, as primers, function more actively to encourage consumers to pay attention to information about new brands or products than emotional ones do (Perry et al., 1997; De Pelsmacker et al., 2002; Janssens and De Pelsmacker, 2005). The semantic analysis of the corpus of HKBBW shows a profiling of non-emotional contexts, mainly through presenting the information relevant to financial products and only secondarily evaluating the value and quality specific to them emotionally. It thus enhances the reliability of the information offered by bank websites and raises the potential customers' confidence in the financial products being promoted online.

5.4 Linguistic features of different moves

The Wmatrix analysis (Rayson, 2009) is undertaken in this section to explore the fourteen sub-corpora specific to the individual moves, focusing on the keywords and key semantic fields.

5.4.1 Keywords in different moves

This section discusses the keywords in each sub-corpus that was constructed based on the fourteen moves as discussed in Section 5.2. Table 5.16 shows the top ten keywords in the sub-corpus of Detailing the Product.

Table 5.16 Top ten keywords in DP

	Keywords	01	1%	02	2%	LL
1	loan	347	3.12	41	0	+ 2846.01
2	mortgage	224	2.01	38	0	+ 1789.52
3	repayment	180	1.62	3	0	+ 1581.09
4	amount	178	1.6	181	0.02	+ 1100.21
5	monthly	127	1.14	11	0	+ 1060.6
6	interest rate	106	0.95	6	0	+ 902.42
7	your	216	1.94	1360	0.14	+ 705.58
8	interest	114	1.02	255	0.03	+ 570.26
9	fee	69	0.62	16	0	+ 535.94
10	months	93	0.84	207	0.02	+ 465.95

According to Table 5.16, nouns and noun phrases prevail in the sub-corpus of Detailing the Product (DP). ‘Loan’ (LL=+2846.01) and ‘mortgage’ (LL=+1789.52) are used most frequently, since DP focuses on introducing the financial products of mortgages or loans. ‘Repayment’ (LL=+1581.09), ‘amount’ (LL=+1100.21), ‘interest rate’ (LL=+902.42), ‘interest’ (LL=+570.26), ‘fee’ (LL=+535.94), and ‘months’ (LL=+465.95) are exploited to describe the details of the financial products. ‘Monthly’ (LL=+1060.6) is the only adjective among the top ten keywords, specifying the information about the contents of the financial products. These keywords develop a core concern of being informative by detailing the financial products, which yields an impression of objectivity (Marco, 2002). ‘Your’ (LL=+705.58), as a second personal pronoun, highlights the customer-centered strategy adopted by DP. It is evident that taking the customer- orientated view, DP serves to inform the readership of the details about the financial products.

Table 5.17 Top ten keywords in EC

	Keywords	01	1%	02	2%	LL
1	loan	59	2.08	41	0	+ 553.44
2	mortgage	55	1.94	38	0	+ 516.31
3	your	96	3.38	1360	0.14	+ 420.75
4	you	119	4.19	4275	0.44	+ 320.17
5	interest rate	23	0.81	6	0	+ 238.89
6	financial	26	0.92	142	0.01	+ 159.49

7	home	31	1.09	424	0.04	+ 137.88
8	enjoy	19	0.67	72	0.01	+ 128.92
9	tax	22	0.78	157	0.02	+ 124.26
10	needs	22	0.78	177	0.02	+ 119.42

As shown in Table 5.17, ‘loan’ (LL=+553.44) and ‘mortgage’ (LL=+516.31), emphasising the financial products of mortgages or loans promoted by the banks, occur most frequently in the sub-corpus of Establishing Credentials (EC). The personal pronouns ‘your’ (LL=+420.75) and ‘you’ (LL=+320.17) are rather eye-catching in this sub-corpus to highlight the customer-centred orientation in the financial services. It is inclined to project good images for the financial institutions and their services. ‘Interest rate’ (LL=+238.89), ‘financial’ (LL=+159.49) and ‘tax’ (LL=+124.26) are used frequently in EC to present the details relevant to the financial products. ‘Home’ (LL=+137.88) and ‘needs’ (LL=+119.42) highlight the needs of the customers. ‘Enjoy’ (LL=+128.92), as the only verb among the top ten keywords presenting ‘positive activities’ (Erjavec, 2004: 572), indicates the benefits the customers might get when engaged in certain financial services. Thus EC is essentially more promotional through highlighting the customer-centered orientation in financial services and projecting good images for banks and their services.

Table 5.18 Top ten keywords in EI

	Keywords	01	1%	02	2%	LL
1	balance	3	5	70	0.01	+ 33.12
2	relationship	3	5	71	0.01	+ 33.03
3	total	3	5	255	0.03	+ 25.47
4	your	4	6.67	1360	0.14	+ 23.04
5	instalment	1	1.67	0	0	+ 19.38
6	deposits	1	1.67	0	0	+ 19.38
7	accounts	2	3.33	110	0.01	+ 18.7
8	personal	2	3.33	134	0.01	+ 17.92
9	credit card	1	1.67	1	0.00	+ 16.61
10	maximize	1	1.67	2	0.00	+ 15.56

The sub-corpus of Extra Information (EI) is the smallest one among the fourteen sub-corpora. EI only occurs once on the website of ‘Salaries Tax Loan’ (DBS Bank (Hong Kong) Limited). Table 5.18 suggests that the nouns and noun phrases, namely ‘balance’ (LL=+33.12), ‘relationship’ (LL=+33.03), ‘instalment’ (LL=+19.38), ‘deposits’ (LL=+19.38), ‘accounts’ (LL=+18.7), and ‘credit card’ (LL=+16.61), are frequently used in EI to provide the extra information about the bank or its services. ‘Total’ (LL=+25.47) and ‘personal’ (LL=+17.92), as attributive adjectives, are used to elaborate the nominal information (Biber, 1988). ‘Your’ (LL=+23.04) is employed to highlight the important position of the customers in the financial services. ‘Maximize’ (LL=+15.56) presents the ‘positive activities’ (Erjavec, 2004: 572) involved in the

financial service. EI thus focuses on enriching the detailed information about the other relevant financial services.

Table 5.19 Top ten keywords in FAQs

	Keywords	01	1%	02	2%	LL
1	MortgageOne	13	1.69	0	0	+ 185.58
2	mortgage	13	1.69	38	0	+ 127.74
3	loan	11	1.43	41	0	+ 103.43
4	deposit	6	0.78	4	0	+ 72.2
5	repayment	5	0.65	3	0	+ 60.8
6	deposits	5	0.65	11	0	+ 51.52
7	scheme	7	0.91	98	0.01	+ 48.65
8	down-payment	3	0.39	0	0	+ 42.83
9	applicant	3	0.39	1	0	+ 38.33
10	guarantor	3	0.39	3	0	+ 34.51

In the sub-corpus of Frequently Asked Questions (FAQs), as shown by Table 5.19, the top ten keywords belong to the grammatical category of nouns, which suggests the ‘great density of information’ (Biber, 1988: 104) in the move. ‘MortgageOne’ (LL=+185.58) is a specific mortgage name. ‘Mortgage’ (LL=+127.74) and ‘loan’ (LL=+103.43) refer to the major types of financial products promoted on the bank websites. The remaining seven nouns, namely ‘deposit’ (LL=+72.2),

‘repayment’ (LL=+60.8), ‘deposits’ (LL=+72.2), ‘scheme’ (LL=+48.65), ‘down-payment’ (LL=+42.83), ‘applicant’ (LL=+38.33) and ‘guarantor’ (LL=+34.51), are closely related to the core information about the financial products of mortgages or loans. The move, FAQs, with the dense information communicated by a frequent use of nouns, contains the questions and answers that the potential customers tend to care about, and thus raises the interests from the readers to purchase the financial products.

Table 5.20 Top ten keywords in Headline

	Keywords	01	1%	02	2%	LL
1	loan	32	11.9	41	0	+ 424.02
2	mortgage	27	10.04	38	0	+ 353.98
3	plan	16	5.95	168	0.02	+ 153.41
4	personal	10	3.72	134	0.01	+ 91.22
5	tax	10	3.72	157	0.02	+ 88.17
6	instalment	5	1.86	0	0	+ 81.89
7	revolving	5	1.86	2	0	+ 73.51
8	fubon	4	1.49	0	0	+ 65.51
9	scheme	6	2.23	98	0.01	+ 52.44
10	home	8	2.97	424	0.04	+ 51.58

As shown by Table 5.20, nouns frequently occur in the sub-corpus of Headline, among which ‘loan’ (LL=+424.02), ‘mortgage’ (LL=+353.98), ‘plan’ (LL=+153.41),

‘tax’ (LL=+88.17), ‘instalment’ (LL=81.89), ‘scheme’ (LL=+52.44), and ‘home’ (LL=+51.58) are employed to name or specify the different financial products. ‘Fubon’ (LL=+65.51) is used to specify one local bank’s name. Two adjectives, namely ‘personal’ (LL=+91.22) and ‘revolving’ (LL=+73.51), are used to modify the nominal information in the headlines. The keywords in Headline show a strong tendency to name the financial products or brief the readers about the information about the products, which seems to contradict Erjavec’s (2004: 563) view that the headlines of promotional genres, as ‘categorical claim’, praise ‘the organization, its product or service more or less explicitly’. On bank brochure websites, the headlines tend to be more informative, avoiding explicitly praising financial institutions or their products.

Table 5.21 Top ten keywords in OI

	Keywords	01	1%	02	2%	LL
1	loan	23	4.09	41	0	+ 259.18
2	enjoy	12	2.13	72	0.01	+ 110
3	rebate	7	1.24	0	0	+ 104.31
4	interest rate	8	1.42	6	0	+ 100.09
5	monthly	7	1.24	11	0	+ 80.26
6	low	9	1.6	142	0.01	+ 66.06
7	amount	9	1.6	181	0.02	+ 61.86
8	fee	5	0.89	16	0	+ 51.47

9	apply	6	1.07	75	0.01	+ 46.72
10	fubon	3	0.53	0	0	+ 44.7

Table 5.21 suggests that ‘loan’ (LL=+259.18) is the most significantly used keyword in the sub-corpus of Offering Incentives (OI), since it specifies the financial products of loans promoted on the bank websites. ‘Enjoy’ (LL=+110), as a ‘main verb’ presenting ‘positive activities’ (Erjavec, 2004: 572), highlights the benefits the potential customers tend to obtain. The noun ‘rebate’ (LL=+104.31) and the adjective ‘low’ (LL=+66.06), connoting the ‘positive meaning’ (ibid.: 572), are used to enrich the information about the incentives offered to customers by the financial products. The nouns and noun phrases ‘interest rate’ (LL=+100.09), ‘amount’ (LL=+61.86), and ‘fee’ (LL=+51.47), the adjective ‘monthly’ (LL=+80.26) and the verb ‘apply’ (LL=+46.72) provide the detailed information about the financial products. ‘Fubon’ (LL=+44.7) occurs to specify Fubon bank which offers the incentives to its customers in the financial services. In OI, the promotional intention is expressed explicitly with a highly frequent use of keywords, such as ‘enjoy’, ‘rebate’ and ‘low’, which differentiates this move from the others in the corpus of HKBBW.

Table 5.22 Top ten keywords in OID¹³

	Keywords	01	1%	02	2%	LL
1	member	15	22.06	133	0.01	+ 189.83

¹³ There are only eight keywords with the LL value above 6.63 in OID.

2	Fubon Financial Holding	8	11.76	0	0	+ 153.02
3	Seng Bank	7	10.29	0	0	+ 133.89
4	HSBC group	7	10.29	0	0	+ 133.89
5	ltd	8	11.76	92	0.01	+ 97.28
6	hang	7	10.29	33	0	+ 96.8
7	limited	7	10.29	87	0.01	+ 84.08
8	of	8	11.76	30254	3.12	+ 9.46

Table 5.22 shows that nouns and noun phrases prominently occur in the sub-corpus of Organisational Identity (OID). ‘Member’ (LL=+189.83), ‘Fubon Financial Holding’ (LL=+153.02) and ‘HSBC group’ (LL=+133.89) are employed to establish the institutional identities of the different banks. It is evident that ‘Seng Bank’ (LL=+133.89) and ‘hang’ (LL=+96.8) have been wrongly split by Wmatrix, which in fact should be combined together to refer to Hang Seng Bank. Both ‘ltd’ (LL=+97.28) and ‘limited’ (LL=+84.08) describe the corporate identities of the financial institutions. The preposition ‘of’ (LL=+9.46) occurs in OID to connect nouns, ultimately producing the full identity information about the banks, for instance, in ‘Member of Fubon Financial Holding Co., Ltd.’. The key keywords in OID are inclined to specify the information about the organisational identities of the banks.

Table 5.23 Top ten keywords in QL

	Keywords	01	1%	02	2%	LL
1	loan	8	7.27	41	0	+ 101.72
2	mortgage	7	6.36	38	0	+ 88.27
3	scheme	6	5.45	98	0.01	+ 63.14
4	all-you-want	2	1.82	0	0	+ 36.33
5	cash	3	2.73	51	0.01	+ 31.34
6	vs	2	1.82	2	0	+ 30.79
7	back	4	3.64	472	0.05	+ 26.57
8	Smart	2	1.82	17	0	+ 23.55
9	promotion	2	1.82	22	0	+ 22.57
10	up to 50	1	0.91	0	0	+ 18.17

Table 5.23 shows that the nouns and noun phrases, namely ‘loan’ (LL=+101.72), ‘mortgage’ (LL=+88.27), ‘scheme’ (LL=+63.14), ‘all-you-want’ (LL=+36.33), ‘cash’ (LL=+31.34), and ‘promotion’ (LL=+22.57), occur prominently in the sub-corpus of Quick Link (QL). Nouns are preferred to realise the hyperlinks on the websites. ‘Vs’ (LL=+30.79) occurs in the hyperlinks, such as “‘All-You-Want’ Mortgage Scheme Vs General Mortgage Plan’, leading the readers to the details of two specific mortgage plans. ‘Back’ (LL=+26.57) appears to name the hyperlink, namely ‘back to top’, which leads the readers to the previous contents on the web page. ‘Smart’ (LL=+23.55) is an attributive adjective with positive meaning, occurring in the hyperlink to

introduce the information about “‘Smart” Mortgage Scheme’ and “‘Smart” Mortgage Scheme Vs General Mortgage Plan’ on the brochure website of ‘All-You-Want Mortgage Scheme’ (Chiyu Banking Corporation Limited). ‘Up to 50’ (LL=+18.17) occurs in the hyperlink named as “‘All-You-Want” Mortgage Scheme: Save mortgage interest of up to 50%’ to detail the features of “‘All-You-Want” Mortgage Scheme (Home Mortgage, Nanyang Commercial Bank, Limited). QL is inclined to use nouns and noun phrases to provide ‘great density of information’ (Biber, 1988: 104) and efficiently direct the readership in their navigation.

Table 5.24 Top ten keywords in Remarks

	Keywords	01	1%	02	2%	LL
1	loan	253	2.14	41	0	+ 1999.18
2	bank	173	1.46	147	0.02	+ 1090.84
3	amount	142	1.2	181	0.02	+ 816.17
4	fee	86	0.73	16	0	+ 671.73
5	mortgage	93	0.79	38	0	+ 664.97
6	repayment	70	0.59	3	0	+ 593.63
7	customers	83	0.7	57	0.01	+ 545.62
8	monthly	68	0.58	11	0	+ 537.41
9	customer	66	0.56	26	0	+ 474.31
10	interest rate	55	0.47	6	0	+ 446.95

Table 5.24 shows that in the sub-corpus of Remarks, the nouns and noun phrases, namely ‘loan’ (LL=+1999.18), ‘bank’ (LL=+1090.84), ‘amount’ (LL=+816.17), ‘fee’ (LL=+671.73), ‘mortgage’ (LL=+664.97), ‘repayment’ (LL=+593.63), ‘customers’ (LL=+545.62), ‘customer’ (LL=+474.31), and ‘interest rate’ (LL=+446.95), detail the information about the financial products of mortgages or loans being promoted on the websites. ‘Bank’ is frequently used in the phrase ‘the bank’ to refer to the financial institution offering one specific financial product. The financial institution creates distance with readers through employing the ‘co-referring noun’, namely ‘the bank’, for ‘identifying itself in the corporate profile’ (Gurau and McLaren, 2003: 247). ‘Monthly’ (LL=+537.41), as an attributive adjective with the neutral meaning, occurs to elaborate and enrich the nominal information. The move of Remarks makes the bank brochure websites read more formal through clearly stipulating the proper rights and obligations of each party involved in financial business. It reflects the professional norms of financial institutions that objectivity is the essence of reliability. Even in the marketing practice, objectivity is the most significant principle for banks to comply with in constructing their brochure websites.

Table 5.25 Top ten keywords in SR

	Keywords	01	1%	02	2%	LL
1	hotline	65	3.13	0	0	+ 799.26
2	apply	67	3.23	75	0.01	+ 627.77
3	application	38	1.83	73	0.01	+ 324.92

4	852	26	1.25	0	0	+ 319.7
5	call	36	1.74	141	0.01	+ 264.48
6	our	61	2.94	1281	0.13	+ 259.27
7	customer	27	1.3	26	0	+ 258.66
8	loan	25	1.21	41	0	+ 220.01
9	branches	24	1.16	41	0	+ 209.68
10	SMS	17	0.82	0	0	+ 209.04

The sub-corpus of Soliciting Response (SR) prominently uses the words about contact methods, such as ‘hotline’ (LL=+799.26), ‘852’ (LL=+319.7) (as phone numbers), ‘call’ (LL=+264.48), and ‘SMS’ (LL=+209.04). The keywords, ‘apply’ (LL=+627.77) and ‘application’ (LL=+324.92), occur to refer to the actions pertaining to ‘applying’ for financial products. ‘Our’ (LL=+259.27), as the first person pronoun, is used as the self-reference to the banks themselves. ‘Our’, as a ‘collective entity’ (Gurau and McLaren, 2003: 247), enhances the solidarity within one company, highlighting the ‘focused goals and common interests’ of the organisation (ibid.: 250). ‘Our’ could be considered as a personalised statement, indicating that banks work in an active way to invite contacts from the potential customers and serve them sincerely. It also indicates that the banks are active in the interaction process with their website readers and potential customers. ‘Customer’ (LL=+258.66) and ‘branches’ (LL=+209.68) refer to the parties engaged in financial business that project the interpersonal relationship in the business interaction. ‘Loan’ (LL=+220.01) specifies

the major type of financial products. SR shows a strong tendency to construct the interpersonal relationship in the interaction, aiming to draw more attention from the readership, and thus eliciting further contact for business.

Table 5.26 Top ten keywords in Sub-headline

	Keywords	01	1%	02	2%	LL
1	mortgage	14	12.28	38	0	+ 192.75
2	scheme	10	8.77	98	0.01	+ 114.33
3	loan	8	7.02	41	0	+ 101.15
4	instalment	3	2.63	0	0	+ 54.28
5	2	6	5.26	303	0.03	+ 49.46
6	Smart	3	2.63	17	0	+ 37.38
7	all-you-want	2	1.75	0	0	+ 36.19
8	purchase	3	2.63	36	0	+ 33.14
9	cash	3	2.63	51	0.01	+ 31.12
10	vs	2	1.75	2	0	+ 30.64

Table 5.26 suggests that in the sub-corpus of Sub-headline, the nouns and noun phrases, such as ‘mortgage’ (LL=+192.75), ‘scheme’ (LL=+114.33), ‘loan’ (LL=+101.15), ‘instalment’ (LL=+54.28), ‘all-you-want’ (LL=+36.19), and ‘cash’ (LL=+31.12), occur as high-frequency words. The ordinal number ‘2’ (LL=+49.46) is used to arrange the order of sub-headlines. ‘Smart’ (LL=+37.38) is a ‘positive

adjective’ (Erjavec, 2004: 572), which tends to draw the readership’s attention by explicitly evaluating the financial products in a positive way. ‘Purchase’ (LL=+33.14) is the only verb among the top ten keywords, which, as one of ‘main verbs’ (Erjavec, 2004: 572), describes the action of purchasing in financial business. ‘Vs’ (LL=+30.64) introduces the different financial products, as shown in the sub-headline ‘All-You-Want Mortgage Scheme Vs General Mortgage Plan’ (All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited). In Sub-headline, nouns and noun phrases occur prominently to increase the ‘density of information’ (Biber, 1988: 104), connoting the contents of the following sections introduced by the sub-headlines. Readers are less patient when reading online: they tend to move on to another website when failing to find what they want quickly (Kortetjarvi-Nurmi et al., 2002). The sub-headlines with rich information, therefore, have the potential to prompt the readers to continue their reading on one website.

Table 5.27 Top ten keywords in Testimonial

	Keywords	01	1%	02	2%	LL
1	mortgageone	7	3.07	0	0	+ 116.96
2	we	14	6.14	3307	0.34	+ 54.4
3	Alfred	3	1.32	2	0	+ 43.4
4	our	8	3.51	1281	0.13	+ 37
5	got married	2	0.88	0	0	+ 33.42
6	refinance	2	0.88	3	0	+ 26.69

7	apartment	2	0.88	3	0	+ 26.69
8	chartered	2	0.88	4	0	+ 25.78
9	chose	2	0.88	21	0	+ 19.84
10	flexibility	2	0.88	25	0	+ 19.17

Testimonial only occurs once on the website of MortgageOne (Standard Chartered Bank (Hong Kong) Limited). In Testimonial, ‘mortgageone’ (LL=+116.96) is employed to specify the financial product discussed. ‘We’ (LL=+54.4) and ‘our’ (LL=+37), adopting the first person tone, occur to address the narrators in the Testimonial. ‘Alfred’ (LL=+43.4) is used to address one specific customer occurring in the Testimonial. ‘Got married’ (LL=+33.42), ‘refinance’ (LL=+26.69) and ‘chose’ (LL=+19.84) elaborate the actions undertaken by the customers. ‘Apartment’ (LL=+26.69) presents the housing need of the customers mentioned in Testimonial. ‘Chartered’ (LL=+25.78), as found in ‘Standard Chartered’, specifies the bank’s name. ‘Flexibility’ (LL=+19.17), with positive meaning, explicitly evaluates the financial product in a positive tone, aiming to project a good image for it. Testimonial is a classic generic move type in advertisement (Bhatia, 2005: 214) that could be viewed as an instance of ‘hybridisation’ (Fairclough, 1993) or ‘embedding’ of genres (Bhatia, 1994, 1995, 2004). The bank brochure website endorses the positive opinions of the satisfied customers, strategically drawing the readers’ attention and projecting a good image for Standard Chartered Bank and its service.

Table 5.28 Top ten keywords in URRL

	Keywords	01	1%	02	2%	LL
1	loan	59	4.21	41	0	+ 636.27
2	mortgage	55	3.92	38	0	+ 593.53
3	repayment	30	2.14	3	0	+ 372.2
4	calculator	27	1.92	0	0	+ 353.07
5	download	17	1.21	0	0	+ 222.3
6	2	33	2.35	303	0.03	+ 216.6
7	monthly	18	1.28	11	0	+ 196.92
8	click	16	1.14	2	0	+ 196.67
9	terms	26	1.85	154	0.02	+ 191.78
10	calculate	16	1.14	19	0	+ 161.02

Table 5.28 suggests that the nouns, namely ‘loan’ (LL=+636.27), ‘mortgage’ (LL=+593.53), ‘repayment’ (LL=+372.2), ‘calculator’ (LL=+353.07), and ‘terms’ (LL=+191.78), occur frequently in the sub-corpus of Useful Resources and Related Links (URRL), functioning as hyperlinks leading the readers to resources or information for further reference. ‘Download’ (LL=+222.3), ‘click’ (LL=+196.67) and ‘calculate’ (LL=+161.02), as ‘main verbs’ (Erjavec, 2004: 572), present the actions to further the relevant information search about financial products. ‘2’ (LL=+216.6) is an ordinal number to order a set of links. ‘Monthly’ (LL=+196.92), as an attributive adjective with neutral meaning, describes the property of the financial products.

Verbal hyperlinks are often realised by ‘single words and sets of words’, though it is hard or almost impossible to describe the link text typology appearing across the whole Web via a quantitative analysis (Petroni, 2011: 99). URRL, mainly occurring in the form of nouns, creates the connections between the current web page with the sequential web pages, and enriches the search with more relevant information about the financial business or services.

Table 5.29 Top ten keywords in UPT

	Keywords	01	1%	02	2%	LL
1	loan	16	3.19	41	0	+ 174.46
2	tax bill	6	1.2	1	0	+ 85.04
3	cash	8	1.59	51	0.01	+ 74.26
4	waiver	5	1	1	0	+ 70.25
5	interest-free	5	1	1	0	+ 70.25
6	enjoy	8	1.59	72	0.01	+ 69.1
7	fee	6	1.2	16	0	+ 65.02
8	amount	9	1.79	181	0.02	+ 63.9
9	March 2010	4	0.8	0	0	+ 60.52
10	apply	7	1.39	75	0.01	+ 58.15

As shown in Table 5.29, ‘loan’ (LL=+174.46), ‘tax bill’ (LL=+85.04), ‘cash’ (LL=+74.26), ‘fee’ (LL=+65.02) and ‘amount’ (LL=+63.9) significantly occur in the

corpus of Using Pressure Tactics (UPT), presenting the information about the financial products of mortgages or loans. ‘Waiver’ (LL=+70.25) and ‘interest-free’ (LL=+70.25) highlight the benefits the customers could enjoy. ‘March 2010’ (LL=+60.52) clearly defines the period during which the customers are eligible for the special offers, which reminds the readers to make their purchase decisions faster. It strategically urges the potential customers to take action as soon as possible. ‘Enjoy’ (LL=69.1), as one of ‘positive activities’ (Erjavec, 2004: 572), introduces the special offers that the customers are eligible to get. ‘Apply’ (LL=+58.15) refers to the action taken by the readers after reading the information about the financial products, presenting what is exactly expected by the banks. UPT suggests that nouns and noun phrases are strategically exploited to present the information which could catch the readers’ attention immediately, thus shortening their decision-making process in purchasing the financial products.

5.4.2 Lexical strategies

Communicative purpose is a ‘privileged’ criterion for genre identification (Swales, 1990: 58). As Bhatia (1993: 16) argues, a genre presents ‘an instance of a successful achievement of a specific communicative purpose using conventionalised knowledge of linguistic and discourse resources’. The keywords of the fourteen moves in the corpus of HKBBW provide the linguistic evidences, resonating with Bhatia’s (1993) view.

The keywords of the fourteen sub-corpora have the potential to realise the

communicative functions of the individual moves. Table 5.30 summarises the keywords and their roles.

Table 5.30 Types of keywords in sub-corpus

	Keywords of each move (the first 10 taken if more)	Communicative functions
DP	Ideational keywords 'loan' (N=347/LL=+2846.01); 'mortgage' (N=224/LL=+1789.52); 'repayment' (N=180/LL=+1581.09); 'amount' (N=178/LL=+1100.21); 'interest rate' (N=106/LL=+902.42); 'interest' (N=114/LL=+570.26); 'fee' (N=69/LL=+535.94); 'months' (N=93/LL=+465.95); 'monthly' (N=127/LL=+1060.6)	To inform the readership of the details about financial products, taking the customer-orientated view
	Interpersonal keywords 'your' (N=216/LL=+705.58)	
EC	Ideational keywords 'loan' (N=59/LL=+553.44); 'mortgage' (N=55/LL=+516.31); 'interest rate' (N=23/LL=+238.89); 'financial' (N=26/LL=+159.49); 'home' (N=31/LL=+137.88); 'enjoy' (N=19/LL=+128.92); 'tax' (N=22/LL=+124.26); 'needs' (N=22/LL=+119.42)	To project a good image for banks and their services, highlighting the customer-orientated view
	Interpersonal keywords 'your' (N=96/LL=+420.75); 'you' (N=119/LL=+320.17)	
EI	Ideational keywords 'balance' (N=3 /LL=+33.12); 'relationship' (N=3 /LL=+33.03); 'total' (N=3/LL=+25.47); 'instalment' (N=1/LL=+19.38); 'deposits' (N=1/LL=+19.38); 'accounts' (N=2/LL=+18.7); 'personal' (N=2/LL=+17.92); 'credit card' (N=1/LL=+16.61); 'maximize' (N=1/LL=+15.56)	To present the details of other relevant financial services, taking the customer-orientated view
	Interpersonal keywords 'your' (N=4/LL=+23.04)	
FAQ	Ideational keywords 'MortgageOne' (N=13/LL=+185.58); 'mortgage' (N=13/LL=+127.74); 'loan' (N=11/LL=+103.43); 'deposit' (N=6/LL=+72.2); 'repayment' (N=5/LL=+60.8); 'deposits' (N=6/LL=+72.2); 'scheme' (N=7/LL=+48.65); 'down-payment'	To present the questions and answers that the potential customers tend to care about

	(N=3/LL=+42.83); ‘applicant’ (N=3/LL=+38.33); ‘guarantor’ (N=3/LL=+34.51)	
Headline	Ideational keywords ‘loan’ (N=32/LL=+424.02); ‘mortgage’ (N=27/LL=+353.98); ‘plan’ (N=16/LL=+153.41); ‘personal’ (N=10/LL=+91.22); ‘tax’ (N=10/LL=+88.17); ‘instalment’ (N=5/LL=81.89); ‘revolving’ (N=5/LL=+73.51); ‘Fubon’ (N=4/LL=+65.51); ‘scheme’ (N=6/LL=+52.44); ‘home’ (N=8/LL=+51.58)	To name the financial products or brief the readers about the financial products
OI	Ideational keywords ‘loan’ (N=23/LL=+259.18); ‘enjoy’ (N=12/LL=+110); ‘rebate’ (N=7/LL=+104.31); ‘interest rate’ (N=8/LL=+100.09); ‘monthly’ (N=7/LL=+80.26); ‘low’ (N=9/LL=+66.06); ‘amount’ (N=9/LL=+61.86); ‘fee’ (N=5/LL=+51.47); ‘apply’ (N=6/LL=+46.72); ‘Fubon’ (N=3/LL=+44.7)	To elaborate the incentives and benefits the customers could enjoy
OID	Ideational keywords ‘member’ (N=15/LL=+189.83); ‘Fubon Financial Holding’ (N=8/LL=+153.02); ‘HSBC group’ (N=7/LL=+133.89); ‘Seng Bank’ (N=7/LL=+133.89); ‘hang’ (N=7/LL=+96.8); ‘ltd’ (N=8/LL=+97.28); ‘limited’ (N=7/LL=+84.08); ‘of’ (N=8/LL=+9.46)	To show the organisational identities of banks involved in financial services
QL	Ideational keywords ‘loan’ (N=8/LL=+101.72); ‘mortgage’ (N=7/LL=+88.27); ‘scheme’ (N=6/LL=+63.14); ‘all-you-want’ (N=2/LL=+36.33); ‘cash’ (N=3/LL=+31.34); ‘vs’ (N=2/LL=+30.79); ‘back’ (N=4/LL=+26.57); ‘Smart’ (N=2/LL=+23.55); ‘promotion’ (N=2/LL=+22.57); ‘up to 50’ (N=1/LL=+18.17)	To navigate the readers for further reading
Remarks	Ideational keywords ‘loan’ (N=253/LL=+1999.18); ‘bank’ (N=173/LL=+1090.84); ‘amount’ (N=142/LL=+816.17); ‘fee’ (N=86/LL=+671.73); ‘mortgage’ (N=93/LL=+664.97); ‘repayment’ (N=70/LL=+593.63); ‘customers’ (N=83/LL=+545.62); ‘monthly’ (N=68/LL=+537.41); ‘customer’ (N=66/LL=+474.31); ‘interest rate’ (N=55/LL=+446.95)	To stipulate the proper rights and obligations of each party involved in financial business, and state the rules relevant to financial products
SR	Ideational keywords ‘hotline’ (N=65/LL=+799.26); ‘apply’ (N=67/LL=+627.77); ‘application’ (N=38/LL=+324.92); ‘852’ (N=26/LL=+319.7); ‘call’ (N=36/LL=+264.48); ‘customer’ (N=27/LL=+258.66); ‘loan’ (N=25/LL=+220.01); ‘branches’ (N=24/LL=+209.68); ‘SMS’ (N=17/LL=+209.04) Interpersonal keywords ‘our’ (N=61/LL=+259.27)	To elicit further contact for financial business, highlighting the interpersonal relationship in the interaction
Sub-	Ideational keywords	To summarise the

headline	‘mortgage’ (N=14/LL=+192.75); ‘scheme’ (N=10/LL=+114.33); ‘loan’ (N=8/LL=+101.15); ‘instalment’ (N=3/LL=+54.28); ‘2’ (N=6/LL=+49.46); ‘Smart’ (N=3/LL=+37.38); ‘all-you-want’ (N=2/LL=+36.19); ‘purchase’ (N=3/LL=+33.14); ‘cash’ (N=3/LL=+31.12); ‘vs’ (N=2/LL=+30.64)	information about the financial products contained in different sections
Testimonial	Ideational keywords ‘mortgageone’ (N=7/LL=+116.96); ‘Alfred’ (N=3/LL=+43.4); ‘got married’ (N=2/LL=+33.42); ‘refinance’ (N=2/LL=+26.69); ‘apartment’ (N=2/LL=+26.69); ‘chartered’ (N=2/LL=+25.78); ‘chose’ (N=2/LL=+19.84); ‘flexibility’ (N=2/LL=+19.17)	To illustrate the positive opinions of the existing customers, strategically projecting a good image for the financial product
	Interpersonal keywords ‘we’ (N=14/LL=+54.4); ‘our’ (N=8/LL=+37)	
URRL	Ideational keywords ‘loan’ (N=59/LL=+636.27); ‘mortgage’ (N=55/LL=+593.53); ‘repayment’ (N=30/LL=+372.2); ‘calculator’ (N=27/LL=+353.07); ‘download’ (N=17/LL=+222.3); ‘2’ (N=33/LL=+216.6); ‘monthly’ (N=18/LL=+196.92); ‘click’ (N=16/LL=+196.67); ‘calculate’ (N=16/LL=+161.02); ‘terms’ (N=26/LL=+191.78)	To create the connections between the current web page with the sequential web pages, enriching the search with more relevant information about financial business or services
UPT	Ideational keywords ‘loan’ (N=16/LL=+174.46); ‘tax bill’ (N=6/LL=+85.04); ‘cash’ (N=8/LL=+74.26); ‘waiver’ (N=5/LL=+70.25); ‘interest-free’ (N=5/LL=+70.25); ‘enjoy’ (N=8/LL=+69.1); ‘fee’ (N=6/LL=+65.02); ‘amount’ (N=9/LL=+63.9); ‘March 2010’ (N=4/LL=+60.52); ‘apply’ (N=7/LL=+58.15)	To define the period during which customers may enjoy the special offers and present the information which potential customers tend to care about, thus shortening their decision-making process

As shown in Table 5.30, two categories of keywords are prominent across the different moves, namely ‘ideational keywords’ and ‘interpersonal keywords’ (Culpeper, 2009: 39). The keywords exclusive to each move are discussed in this section.

(1) Lexical strategy of DP

According to Table 5.30, it is noteworthy that ‘interest’ (LL=+570.26) and ‘months’ (LL=+465.95) are the ideational keywords exclusive to Detailing the product (DP). All the occurrences of ‘interest’ are used to refer to the extra money customers have to pay when they have borrowed money on credit, which is illustrated by Example 5.51.

Example 5.51

HIBOR Mortgage Loan is an alternative plan designed to help you capture *interest* rate movements.

(HIBOR Mortgage Plan, CITIC Ka Wah Bank Limited)

The keyword ‘months’ is used to define the repayment schedules of mortgages or loans, as illustrated in Example 5.52.

Example 5.52

Repayment period: 20 years (240 *months*)

(All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited)

The two keywords specific to DP present the core information about the financial products of mortgages or loans, which contributes the informative input to achieving the main communicative function of the move.

The interpersonal keyword ‘your’ (LL=+705.58) occurs in DP. For instance,

Example 5.53

A dedicated professional loan planner will be assigned to provide you with expert advice at all times and wherever to fulfill *your* requirements.

(BOC Express Cash Instalment Loan, Bank of China (Hong Kong) Limited)

‘Your’ emphasises the central position the customers take in the financial service via highlighting ‘to fulfill your requirements’. ‘Your’ is used to project a close relationship between the bank and the customers, which reconfirms that second personal pronouns create a context to connect the writer and the addressees (Chafe, 1985; Biber, 1988), thus reinforcing the promotional concerns.

DP primarily adopts the lexical items to provide the informative input to achieve its communicative function, secondarily supported by the promotional input. DP tends to inform the readership of the core information about the financial products, taking the customer-orientated view

(2) Lexical strategy of EC

‘Financial’ (LL=+159.49) and ‘needs’ (LL=+119.42) are two ideational keywords exclusive to Establishing Credentials (EC). The following are the example occurrences of ‘financial’.

Example 5.54

We now proudly present *you* our prestigious Professional Offer for *you* to enjoy

spectacular benefits whilst fulfilling *your* regular as well as unexpected *financial* needs.

(BOC Express Cash Instalment Loan, Bank of China (Hong Kong) Limited)

Example 5.55

With our Education Loan, *you* or *your* child can reduce the *financial* burden of tuition and related educational costs and focus on *your* studies.

(Education Loan, Bank of East Asia, Limited)

Example 5.56

“Right for You” Overdraft Facilities give *you* the *financial* flexibility *you* need.

("Right for You" Overdraft Facilities, Bank of East Asia, Limited)

‘Financial’ is used to describe the specific needs of the customers, no matter ‘regular’ or ‘unexpected’, as shown in Example 5.54. ‘Financial’ specifies the burden taken by the customers, as shown in Example 5.55. In Example 5.56, ‘Financial’ highlights the flexibility the customers may enjoy after purchasing the product “Right for You” Overdraft Facilities. As an attributive adjective, ‘financial’ functions to modify nouns or noun phrases via enriching the information in a neutral way. The concordance lines of ‘financial’ suggest a customer-centred strategy via focusing on the customers’ needs and presenting the benefits they could enjoy.

Among the total 22 occurrences of the keyword ‘needs’, eleven occur in the noun phrase, namely ‘financial needs’, as illustrated in Example 5.54, to highlight what the customers want. Examples 5.57 and 5.58 are the examples about the other occurrences

of ‘needs’.

Example 5.57

CITIC Ka Wah Bank truly understands *your needs*.

(Property Related Loans, Citic Ka Wah Bank Limited)

Example 5.58

Our personal loans in tax season give *you* up to 12 times of *your* monthly salary at interest rate as low as APR 1.99% to fulfill all *your tax needs*, and the financial freedom *you* deserve.

(Salaries Tax Loan, DBS Bank (Hong Kong) Limited)

In Examples 5.57 and 5.58, ‘needs’, as a noun, functioning with ‘your’, highlights what the customers need. The personal pronoun ‘your’ (LL+420.75) and ‘you’ (LL=+320.17), as interpersonal keywords, address the customers directly and highlighting their central position in financial services, as illustrated by Examples 5.54-5.58.

EC shows a strong tendency to offer promotional inputs into discourse through employing the lexical strategies to project the customer-centred orientation and highlighting customers’ needs and benefits. This move, adopting the customer-orientated view, thus projects a good image for banks and their services.

(3) Lexical strategy of EI

Extra Information (EI) occurs only once on the website of DBS Bank. The ideational keywords exclusive to EI are ‘balance’ (LL=+33.12), ‘relationship’ (LL=+33.03), ‘total’ (LL=+25.47), ‘accounts’ (LL=+18.7), ‘credit card’ (LL=+16.61) and ‘maximize’ (LL=+15.56). The noun keywords, namely ‘balance’, ‘relationship’, ‘accounts’, and ‘credit card’, are all closely associated with the financial service, presenting the detailed information about ‘Salaries Tax Loan’, for instance, in ‘Helps you pay off your outstanding *credit card balance*’, ‘Personal Instalment and Total *Relationship Balance*’, ‘Act now to consolidate all your *accounts* with us to maximize your financial strength’, and ‘outstanding balances of *credit card* and loans’. The adjective ‘total’, for instance, in ‘With a higher *Total Relationship Balance*’, modifies the noun phrase ‘relationship balance’ in a neutral way without indicating any positive or negative meaning. The verb ‘maximize’ occurs in the sentence ‘Act now to consolidate all your accounts with us to *maximize* your financial strength’ to portray the ‘positive activities’ (Erjavec, 2004: 572) involved, which positively reflects the benefits customers could enjoy via highlighting the product aims to ‘maximize your financial strength’. The second personal pronoun ‘your’, as an interpersonal keyword, occurs to foreground the customers’ central position in financial services.

EI uses the specific lexical items to enrich the information about the relevant financial services of the financial product by evidently taking a customer- orientated view.

(4) Lexical strategy of FAQs

Frequently Asked Questions (FAQs) has the following exclusive keywords: ‘deposit’ (LL=+72.2), ‘down-payment’ (LL=+42.83), ‘applicant’ (LL=+38.33), and ‘guarantor’ (LL=+34.51), all of which belong to the ideational keywords. The relevant examples are as follows:

Example 5.59

If I pay the *deposit* into MortgageOne with the amount sufficient to settle all outstanding loan principal, do I need to redeem the mortgage facility?

(MortgageOne, Standard Chartered Bank (Hong Kong) Limited)

Example 5.60

Generally speaking, your first *down-payment* is 30% of the property value, with the balance of 70% to be settled by bank loan.

(All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited)

Example 5.61

Generally speaking, most banks do accept a *guarantor* nominated by the *applicant*, on the condition that the said *guarantor* must be directly related to the *applicant*.

(All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited)

In Examples 5.59 and 5.60, ‘deposit’ and ‘down-payment’ refer to the fundamental contents about the financial products and services. In Example 5.61, ‘guarantor’ and ‘applicant’ refer to two specific parties involved in All-You-Want

Mortgage Scheme.

FAQs is inherently informative, focusing on providing the information about financial products and services via intensively and prominently using nouns, which tend to increase the 'density of information' (Biber, 1988: 104), to present the questions and answers that the potential customers may care about.

(5) Lexical strategy of Headline

Two keywords exclusive to Headline are 'plan' (LL=+153.41) and 'revolving' (LL=+73.51). 'Plan' is used to name the products of mortgages or loans, such as '95% Mortgage Plan', 'Conventional Mortgage Plan', and 'Home Ownership Scheme (HOS) Mortgage Plan'. 'Revolving' occurs in the headlines, such as 'In-Money Revolving Loan' and 'Personal Revolving Loan', to specify the loan types. Both 'plan' and 'revolving' belong to the ideational keywords.

Headline, as 'categorical claim' (Erjavec, 2004: 563), prefers to use the ideational keywords to name the financial products or brief the readers about the products. This move has the potential to provide the informative inputs into discourse, directing the readers to process the texts in a pre-determined direction (van Dijk, 1991).

(6) Lexical strategy of OI

Two keywords, namely 'rebate' (LL=+104.31) and 'low' (LL=+66.06), are exclusive to Offering Incentive (OI). 'Rebate', as a noun, refers to an amount of money which is

paid to the customers who are involved in certain financial services. For instance,

Example 5.62

During the promotion period you will get cash *rebate* of up to HK\$3,000 for a successful BOC Express Cash Instalment Loan Balance Transfer.

("iSmart" Tax Loan, Bank of China (Hong Kong) Limited)

Example 5.63

Act now to enjoy 5 months interest *rebate*!

(Salaries Tax Loan, DBS Bank (Hong Kong) Limited)

The keyword 'rebate' in Examples 5.62 and 5.63 clearly states the benefits the customers could enjoy based on the conditions of the financial services. It evidently communicates the promotional input.

The keyword 'low' transmits the positive message to the customers, considering their interests in financial services, as illustrated by Examples 5.64 and 5.65.

Example 5.64

Annualized Percentage Rate as *low* as 2.71%

(Fubon Tax Loan, Fubon Bank (Hong Kong) Limited)

Example 5.65

The handling fee is as *low* as HKD39.

(Interest-free Instalment Plan, Hang Seng Bank limited)

Both ‘rebate’ and ‘low’, as positive words (Cook, 2001; Jefkins, 1994), transmit the positive messages to the readership about the financial products. The two keywords, with clear informative and promotional inputs, are classified into the ideational keywords. OI strategically employs the lexical items to elaborate the incentives and benefits customers could enjoy, intended to achieve both the informative and promotional intentions.

(7) Lexical strategy of OID

Organisational Identity (OID) has the following exclusive keywords: ‘member’ (LL=+189.83); ‘Fubon Financial Holding’ (LL=+153.02); ‘HSBC group’ (LL=+133.89); ‘Seng Bank’ (LL=+133.89); ‘hang’ (LL=+96.8); ‘ltd’ (LL=+97.28); ‘limited’ (LL=+84.08); ‘of’ (LL=+9.46). The former seven keywords occur to specify the organisational identities of individual banks, as illustrated by Examples 5.66 and 5.67.

Example 5.66

Member of Fubon Financial Holding Co., Ltd.’

(Fubon FamilyFirst Mortgage Protection Plan, Fubon Bank (Hong Kong) Limited)

Example 5.67

Hang Seng Bank Limited

Member HSBC Group

(Mortgage Loans for Government Housing Schemes, Hang Seng Bank, Limited)

The keyword ‘of’, as a preposition, connects the information about the organisational identities together, as shown in Example 5.66.

OID essentially uses the lexical items which present the information about organisational identities, thus stating the official messages about the banks involved in financial services.

(8) Lexical strategy of QL

The following keywords, namely ‘back’ (LL=+26.57), ‘promotion’ (LL=+22.57), and ‘up to 50’ (LL=+18.17), are exclusive to Quick Link (QL). The keyword ‘back’ instructs the readers to move to a specific place on the same website, as illustrated in the examples, such as ‘*Back to Top*’ and ‘*Back to Speedy Cash*’, to save their time for searching. The keyword, ‘promotion’, specifying the contents introduced by the quick links, occurs in ‘Latest *Promotion*’ and ‘Professional Loan *Promotion* Terms & Conditions’, intended to lead the readers to further their reading. The key lexical item ‘up to 50’ occurs in Example 5.68, which constructs an independent hyperlink.

Example 5.68

Various property types are welcomed, including Chinese tenements, single block properties, aged *up to 50* years.

(Debt Consolidation Mortgage, CitiBank (Hong Kong) Limited)

In Example 5.68, ‘up to 50’ modifies the properties in terms of the ages. The full

sentence forms a quick link. The readers could easily identify the contents the quick link leads to by a simple glance.

The keywords exclusive to QL are all identified as the ideational keywords, which have the potential to construct quick links on the websites via transmitting concise and clear information, thus efficiently navigating the readers for further reading and minimising their efforts for searching.

(9) Lexical strategy of Remarks

The move of Remarks has two exclusive keywords, namely ‘bank’ (LL=+1090.84) and ‘customers’ (LL=+545.62). Both of the keywords directly refer to the two major parties involved in financial services, as shown by the following examples.

Example 5.69

The *Bank* reserves the right to change the above offers, terms and conditions.

(Tax Loan, Chong Hing Bank Limited)

Example 5.70

The *Bank* reserves the right to cancel or amend these promotional offers terms and conditions at any time without prior notice.

(Tax Loan, Chong Hing Bank Limited)

Example 5.71

Customers are required to apply for the “Speedy Cash” online, via the application hotline, SMS or in person at a branch, and then submit all required

documents to a designated branch after obtaining preliminary approval.

(Card Debt Consolidation Loan, CitiBank (Hong Kong) Limited)

Example 5.72

This offer is not applicable to *customers* for choosing fixed term loan with 12-month loan tenor.

(Fubon Tax Loan, Fubon Bank (Hong Kong) Limited)

Examples 5.69 and 5.70 use ‘bank’ to identify the financial institution as one official party involved in the financial services and emphasise the rights reserved by the banks accordingly, whereas Examples 5.71 and 5.72 employ ‘customers’ to refer to the counterpart party in the financial services and then stipulate what the customers are required to do and what they are eligible to do.

The move, Remarks, stipulates the proper rights and obligations of each party involved in financial business. The two exclusive keywords are the ideational ones, which bring the informative inputs into the move.

(10) Lexical strategy of SR

Soliciting Response (SR) has the following exclusive keywords: ‘hotline’ (LL=+799.26); ‘application’ (LL=+324.92); ‘852’ (LL=+319.7); ‘call’ (LL=+264.48); ‘branches’ (LL=+209.68); and ‘SMS’ (LL=+209.04). It is evident that ‘hotline’, ‘call’ and ‘SMS’ all present the channels for contacting the banks. The occurrences of ‘application’ are shown by the following examples.

Example 5.73

Application Channels:

Any branch of BOCHK

Application Hotline: (852) 3711 4333

("iSmart" Tax Loan, Bank of China (Hong Kong) Limited)

Example 5.74

Act Now! Apply either by:

Visiting our *branches*

Chong Hing Loan *Application Hotline*⁷: (852) 3768 6899

Fax Hotline: (852) 3768 1881

24 hours online *application*

(Tax Loan, Chong Hing Bank Limited)

The keyword ‘application’ as a noun occurs in Examples 5.73 and 5.74 to specify the contact methods, such as ‘Application Hotline’ and ‘online application’, through which the customers can apply for the financial services. ‘Application’ also discloses one main communicative purpose of bank brochure websites and this move: inviting the readers of bank websites who are virtually considered as potential customers to submit applications to the financial services. The keyword ‘852’ presents the area code of Hong Kong for dialing to detail the telephone numbers of the banks. The keyword ‘branches’, as shown in Example 5.74, highlights the places which customers are expected to visit in person for direct financial services.

The first personal pronoun ‘our’ (LL=+259.27), as an interpersonal keyword or indicator, occurs in SR to construct the interaction as illustrated by Examples 5.75 and 5.76.

Example 5.75

Please apply now by calling *our* Bank By Phone at (852) 277 95533 or visiting any of *our* Branches.

(Home Mortgage Loan, China Construction Bank (Asia) Corporation Limited)

Example 5.76

Please talk to us now with *our* Bank by Phone at (852) 277 95533 or visit any of *our* Branches.

(Small Business Loan, China Construction Bank (Asia) Corporation Limited)

As shown by Examples 5.75 and 5.76, the first personal pronoun ‘our’ occurring in ‘our Bank’ and ‘our branches’ reconfirms Gurau and McLaren’s view (2003) that suggesting ‘collective entity’ (ibid.: 247), ‘our’ reinforces the solidarity of the bank via highlighting the ‘focused goals and common interests’ (ibid.: 250) among the organisation. ‘Our’ is used to make a personalised statement, denoting that the bank works actively to invite contacts from the potential customers.

SR serves to elicit further contacts from the existing or potential customers for financial business through tactically using the words which could transmit the informative and promotional inputs and emphasising the interpersonal relationship in

the interaction.

(11) Lexical strategy of Sub-headline

The keyword ‘purchase’ (LL=+33.14) is exclusive to the move of Sub-headline, which occurs in the sub-headlines, such as ‘Tenants *Purchase* Scheme’ and ‘About Home *Purchase*’. It is evident that ‘purchase’ functions as a noun and an ideational keyword in the sub-headlines to present the act of buying undertaken by customers, which is also the core action involved in financial business.

Sub-headline prefers to use the ideational keywords to brief the readers about the key information introduced by the different sections of the online brochures.

(12) Lexical strategy of Testimonial

Testimonial occurs only once on the website of MortgageOne (Standard Chartered Bank (Hong Kong) Limited). It has the exclusive keywords, namely ‘Alfred’ (LL=+43.4), ‘got married’ (LL=+33.42), ‘refinance’ (LL=+26.69), ‘apartment’ (LL=+26.69), ‘chartered’ (LL=+25.78), ‘chose’ (LL=+19.84), and ‘flexibility’ (LL=+19.17), which are all the ideational keywords. ‘Alfred’ is the name of one customer presented in the Testimonial. ‘Got married’, ‘refinance’ and ‘chose’ describe the main acts undertaken by the customers. ‘Apartment’ and ‘chartered’ occur in Example 5.77

Example 5.77

Anyway, we committed ourselves to a new *apartment* about a month ago and chose to finance it through Standard *Chartered's* MortgageOne.

(MortgageOne, Standard Chartered Bank (Hong Kong) Limited)

‘Apartment’ is the object that connects the customers reported in the Testimonial with the financial product, namely ‘MortgageOne’. ‘Chartered’ specifies the name of the bank which provides the product.

‘Flexibility’ occurs in Example 5.78.

Example 5.78

We chose MortgageOne because it offers the financial *flexibility* we were looking for.

(MortgageOne, Standard Chartered Bank (Hong Kong) Limited)

It is evident that ‘flexibility’ transmits the positive meaning to evaluate the financial product ‘MortgageOne’ with a customer-centred vision, which offers the promotional input into Testimonial.

The first personal pronouns ‘we’ (LL=+54.4) and ‘our’ (LL=+37) are prominent in Testimonial. They occur to address the customers in the testimonial, reinforcing the reliability of the instance and maximising the persuasive effects.

Testimonial, using both the ideational and interpersonal keywords, focuses on presenting what the existing customers do and what they feel pertaining to a financial

product. The move shows the evident and positive intention, thus strategically projecting a good image for the financial product and the relevant services. This move communicates more promotional inputs.

(13) Lexical strategy of URRL

The move, Useful Resources and Related Links (URRL), creates the connection between the current web page and the relevant web pages, enriching the readers' search for more relevant information about financial products or services. This move has the following exclusive keywords: 'calculator' (LL=+353.07); 'download' (LL=+222.3); 'click' (LL=+196.67); 'calculate' (LL=+161.02); and 'terms' (LL=+191.78), all of which could be classified into the ideational keywords.

'Calculator' is used to link the current web page to another web page specialised in calculating the detailed numbers about the individual financial products, for instance, in 'Auto Loan Calculator' and 'Car Park Loan Calculator'. 'Download', 'click' and 'calculate', as 'main verbs' (Erjavec, 2004: 572), present the main actions which banks invite their website readers to do, as shown by the following examples.

Example 5.79

APPLY NOW

Download Form

Visit Dah Sing Branches

(Express Money Interest Free Loan, Dah Sing Bank Limited)

Example 5.80

Apply Online

Download Form

(Salaries Tax Loan, DBS Bank (Hong Kong) Limited)

Example 5.81

Please *click* here for the corresponding *terms* and conditions.

(Fubon Tax Loan, Fubon Bank (Hong Kong) Limited)

Example 5.82

Please *click* here for details, *terms* and conditions.

(Personal Instalment Loan, Hang Seng Bank, Limited)

Example 5.83

Calculate your monthly home mortgage loan repayments according to the total amount of your loan

(Deposit-linked Mortgage, Hong Kong & Shanghai Banking Corporation Limited)

Example 5.84

Calculate how much you can save on Deposit-linked Mortgage compared to standard mortgage

(HighAdvance Mortgage, Hong Kong & Shanghai Banking Corporation Limited)

As show by Examples 5.79-5.84, the verbs ‘download’, ‘click’ and ‘calculate’ directly state the functions of the relevant web pages, which also reveal what the banks expect their website readers to do.

The noun ‘terms’, as shown by Examples 5.81 and 5.82, refers to the conditions that must be officially accepted by the parties involved in financial business. The terms pertaining to financial products and services are often detailed in a formal way. URRL provides a quick and useful link, leading the readers to the details of the terms about financial products and services.

URRL mainly uses the ideational keywords to create the connection between the current web page and the ones containing further resources and information.

(14) Lexical strategy of UPT

Three ideational keywords, namely ‘tax bill’ (LL=+85.04), ‘waiver’ (LL=+70.25), and ‘March 2010’ (LL=+60.52), are exclusive to Using Pressure Tactics (UPT). ‘Tax bill’ occurs prominently in UPT, specifying the money owed for tax, which brings the introduction of tax loans and their relevant special offers, as illustrated by Examples 5.85 and 5.86.

Example 5.85

Enjoy up to 12-month interest-free and full handling fee waiver offer for the entire *tax bill* amount

(Tax Loan, Standard Chartered Bank (Hong Kong) Limited)

Example 5.86

We offer a higher loan amount of up to 3 times of *tax bill* amount for professionals and up to 2 times of *tax bill* amount for other customers.

(Tax Loan, Standard Chartered Bank (Hong Kong) Limited)

The occurrences of ‘waiver’ and ‘March 2010’ are exemplified by Examples 5.87 and 5.88.

Example 5.87

On or before 31 *March 2010*, each successful applicant will be offered a Fubon MasterCard Platinum with perpetual annual fee *waiver*.

(Fubon Tax Loan, Fubon Bank (Hong Kong) Limited)

Example 5.88

Successfully apply on or before 26 *March 2010* to enjoy a monthly flat rate of as low as 0.18% with full handling fee *waiver*.

(Personal Instalment Loan, Hang Seng Bank, Limited)

In Examples 5.87 and 5.88, ‘waiver’ states the special offer provided by the financial products, which enhances the positive evaluation on the financial products and services, thus creating the pressure among the readers to undertake a quick purchase act. ‘March 2010’ specifies the date before which a special offer is valid. This specific date is prominent in UPT, mainly because the data collection of the present study took place from June 2009 to January 2010.

UPT tends to use the ideational keywords to present the information which could draw the customers’ attention, thus shortening their decision-making process.

The ideational keywords occur in each sub-corpus and thus, are obligatory in each move, which constructs a ‘major concern’ (Bhatia, 2004: 72) or ‘aboutness’ (Scott, 2009: 80) of detailing the information about financial products and services. Therefore, all the fourteen moves tend to be informative. The interpersonal keywords occur in five sub-corpora, namely Detailing the Product, Establishing Credentials, Extra Information, Soliciting Response and Testimonial, intended to project the interpersonal interaction in discourse. These five moves all take the customer-orientated view, which is widely accepted by professionals in marketing practice. The interpersonal keywords explicitly show the persuasive concerns that feature the promotional genres. The keywords in the fourteen moves thus tend to achieve the ‘blend of promotional and informative functions’ (Petroni, 2011: 74) of the discourse, subtly indicating that bank brochure websites could be considered as ‘advermation’ (Shortis, 2001: 24) to intentionally ‘blend’ (Bhatia, 2004: 57) the communicative purposes of ‘advertising and information’ (Petroni, 2011: 75).

5.4.3 Semantic fields in different moves

Moves could be considered as semantic or functional units of texts (Upton and Connor, 2001). The semantic fields are examined in this section to explore the fourteen move types, as semantic units, in the corpus of HKBBW. The top ten semantic fields, their word examples, and semantic sets specific to each sub-corpus are discussed in detail.

Table 5.31 Top ten semantic fields in DP

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	695	6.24	1318	0.14	+ 3658.24
2	Debt-free	202	1.81	0	0	+ 1808.61
3	Unmatched	989	8.88	22165	2.29	+ 1189.73
4	Money and pay	361	3.24	2654	0.27	+ 1083.55
5	Money generally	342	3.07	3515	0.36	+ 832.54
6	Frequent	195	1.75	1651	0.17	+ 538.43
7	Money: Cost and price	172	1.54	1254	0.13	+ 518.71
8	Quantities	317	2.85	6385	0.66	+ 431.03
9	Time: Period	346	3.11	8327	0.86	+ 381.05
10	Degree	35	0.31	0	0	+ 313.37

Table 5.31 summarises the top ten semantic fields in the sub-corpus of Detailing the Product (DP). The following are the word examples for the key semantic fields in DP.

Table 5.32 Key semantic fields and examples in DP

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 3658.24	loan, mortgage, instalment, pay, apr, tax bill, loans, installment, overdraft, paid, debt, down payment, instalments, paying, loans department, property price, debts, mortgage type, pay off, a.p.r., utility bill, disbursed, installments, mortgage arrangements, debited, etc.
Debt-free	+ 1808.61	repayment, repaid, repayments, repay, repaying
Unmatched	+ 1189.73	hibor, hk\$, appraised, annualized, all-you-want, HKD, \$10,000, hk\$500,000, drawdown, mortgageone, hk\$10,000, HK\$1,000,000, hk\$800,000, 2.75%, refinancing, \$150,000, \$30,000, \$149,999, \$29,999, \$300,000, \$299,999, \$50,000, \$49,999, hk\$200,000, hkd600,000, etc.
Money and pay	+ 1083.55	credit, banking, salary, income, premium, tax, rebate, save, fund, savings, saving, payment, credited, current account, deposit account, bank account, savings account, saved, prepayment, salaries, funds, investment, lump sum, current accounts, capital, etc.
Money generally	+ 832.54	interest rate, cash, insurance, account, financial, cheques, atms, atm, interest rates,

		insured, refinancing, cash withdrawal, bank, money, budget, financing, insure, finance, bridging loan, contents insurance, dollar, insurance free, account type, money market, dollars, etc.
Frequent	+ 538.43	monthly, annual, 6 times, on a monthly basis, repeated, on a daily basis, fortnightly, six times, bi-weekly, 8 times, 18 times, biweekly, annual income, annually, every time, four times, again, every month
Money: Cost and price	+ 518.71	fee, expenses, price, valuation, charge, disbursement, expense, cost, fees, charged, on credit, charges, disbursement(4), disbursement(3), preferential rate
Quantities	+ 431.03	amount, 95%, 70%, net, percentage, 90%, 3%, 1%, 5%, 50%, 200%, number, sum, amount(hk\$), any, 30%, 20%, 86%, 80%, 75%, %, 85%, half, 2%, amount based, etc.
Time: Period	+ 381.05	months, period, years, month, periods, first year, days, day, 12-month, 24-hour, 6-month, 3-month, part-time, second year, 1-year, year, six-month, first 3 months, hours, 1st year, Sundays, morning, minutes, August 2006, full-time, etc.
Degree	+ 313.37	as

As shown in Table 5.32, in DP, the top ten semantic fields, namely ‘Money: Debts’ (LL=+3658.24), ‘Debt-free’ (LL=+1808.61), ‘Unmatched’ (LL=+1189.73), ‘Money and pay’ (LL=+1083.55), ‘Money generally’ (LL=+832.54), ‘Frequent’ (LL=+538.43), ‘Money: Cost and price’ (LL=+518.71), ‘Quantities’ (LL=+431.03), ‘Time: Period’ (LL=+381.05), and ‘Degree’ (LL=+313.37), all contain the words or expressions detailing the information about the financial products. DP shows the tendency to: (1) present the contents of the financial products, realised by the words in ‘Money: debts’, ‘Debt-free’, ‘Unmatched’, ‘Money and pay’, ‘Money generally’, and ‘Money: cost and price’; and (2) specify the features of the financial products, realised by the words in ‘Frequent’, ‘Quantities’, and ‘Time: Period’.

‘Unmatched’ contains a high proportion of lexical items specialised in financial business within the geographical context of Hong Kong, such as ‘hibor’, ‘HKD’, ‘hk\$500,000’, ‘hk\$10,000’ and ‘HK\$1,000,000’. This semantic field including the words, such as ‘mortgageone’, ‘Fubon’, and ‘MEVAS’, also tends to specify the names of financial products or banks. Wmatrix fails to analyse the lexical item, ‘all-you-want’, which is constructed by three words. Wmatrix is less able to deal with the ‘-ed’ or ‘-ing’ forms, such as ‘appraised’, ‘annualized’, and ‘refinancing’, occurring in DP.

The semantic sets of DP mainly disclose the informative input, which reconfirms that this move is the most important part in advertising discourse, ‘often realized through the generic values of “description” and “evaluation” to present ‘positive’ and ‘favourable’ descriptions of the product (Bhatia, 2004: 64).

Table 5.33 Top ten semantic fields in EC

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	145	5.11	1318	0.14	+ 754.49
2	Money and pay	81	2.85	2654	0.27	+ 231.13
3	Money generally	84	2.96	3515	0.36	+ 203.61
4	Debt-free	16	0.56	0	0	+ 186.73
5	Helping	62	2.18	4225	0.44	+ 99.92
6	Giving	61	2.15	4474	0.46	+ 91.26
7	Residence	35	1.23	1592	0.16	+ 79.81
8	Degree	5	0.18	0	0	+ 58.35
9	Texture	21	0.74	778	0.08	+ 55.36
10	Business: Selling	36	1.27	2738	0.28	+ 51.83

Table 5.33 shows the top ten semantic fields in the sub-corpus of Establishing Credentials (EC). Table 5.34 summarises the word examples for the key semantic fields in EC.

Table 5.34 Key semantic fields and examples in EC

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 754.49	loan, mortgage, instalment, overdraft, pay, apr, loans, down payment, paying, debits, debts, mortgages, instalments, overdrafts, tax

		bill
Money and pay	+ 231.13	tax, credit, savings, banking, save, deposit account, salary, investment, funds, payment, rebate, saving, cash flow, interest-free, current account, invest, current accounts, yield, interest free, banks, credited, bank account, lump sum, pay, subsidized
Money generally	+ 203.61	financial, interest rate, cash, interest rates, account, refinance, money, Bank (Asia), budget, insurance, dollars, dollar, finances, banks, money market, refinancing, liquidity, re-financing
Debt-free	+ 186.73	repayment, repay, repayments, repayment arrangements
Helping	+ 99.92	services, helps, help, service, protection, benefits, enables, take advantage of, facilitate, support, opens doors, enabling, taken care of, cater, catering, counseling, caters, backs up, serve, assist, assists
Giving	+ 91.26	provide, offers, offer, provides, give, offered, presents, present, offering, giving, provided, borrowing, lending, gives
Residence	+ 79.81	home, residential, living, tenants
Degree	+ 58.35	as

Texture	+ 55.36	flexibility, flexible
Business: Selling	+ 51.83	buying, purchase, customers, buy, buyers, market, hire purchase, promotional, trade, consumer, leasing, purchases, shop, one-stop, shops, leased

As shown in Table 5.34, the semantic fields in EC, namely ‘Money: debts’ (LL=+754.49), ‘Money and pay’ (LL=+231.13), ‘Money generally’ (LL=+203.61), ‘Debt free’ (LL=+186.73), and ‘Residence’ (LL=+79.81), include the words or expressions that detail the contents of the financial products. The two semantic fields, namely ‘Helping’ (LL=+99.92) and ‘Giving’ (LL=+91.26), elaborate what banks could help and offer in financial services. The word ‘as’ belongs to ‘Degree’ (LL=+58.35), serving to circumscribe the description of the financial products or services and suggesting the rigorous language style of the discourse. The words, ‘flexibility’ and ‘flexible’ classified into ‘Texture’ (LL=+55.36) evaluate the quality of the financial products. The words found in ‘Business: Selling’ (LL=+51.83) function to: (1) present the parties involved in financial services, such as ‘customers’, ‘buyers’, ‘consumer’; and (2) enrich the description of the financial products by depicting the actions involved. The semantic sets in EC offer the informative and promotional inputs to satisfy the communicative function of the move.

Table 5.35 Top ten semantic fields in EI

	Semantic fields	01	1%	02	2%	LL
1	Money and pay	4	6.67	2654	0.27	+ 17.85
2	Personal relationship: General	3	5	1122	0.12	+ 16.72
3	Money: Debts	3	5	1318	0.14	+ 15.78
4	Money generally	4	6.67	3515	0.36	+ 15.71
5	Evaluation: Good	2	3.33	619	0.06	+ 11.89
6	General appearance and physical properties	3	5	2642	0.27	+ 11.77
7	Not part of a group	2	3.33	761	0.08	+ 11.08
8	Other proper names	3	5	4809	0.5	+ 8.45
9	Entire; maximum	3	5	5944	0.61	+ 7.32
10	Long, tall and wide	1	1.67	202	0.02	+ 6.78

Table 5.35 summarises the top ten semantic fields in the sub-corpus of Extra Information (EI). Table 5.36 shows the word examples specific to the key semantic fields in EI.

Table 5.36 Key semantic fields and examples in EI

Semantic fields	LL	Word examples (the top 25 taken if more)
Money and pay	+ 17.85	salaries, tax, investment, balances
Personal relationship:	+ 16.72	relationship

General		
Money: Debts	+ 15.78	loan, instalment, loans
Money generally	+ 15.71	accounts, dollar, financial
Evaluation: Good	+ 11.89	outstanding, better
General appearance and physical properties	+ 11.77	balance
Not part of a group	+ 11.08	personal
Other proper names	+ 8.45	total
Entire; maximum	+ 7.32	every, all, maximize
Long, tall and wide	+ 6.78	higher

Extra Information (EI) occurs only once on the website of ‘Salaries Tax Loan’ (DBS Bank (Hong Kong) Limited). The semantic fields in EI, as shown in Table 5.36, could be classified into three semantic sets: ‘Money and pay’ (LL=+17.85), ‘Personal relationship: General’ (LL=+16.72), ‘Money: Debts’ (LL=+15.78), ‘Money: Generally’ (LL=+15.71), and ‘General appearance and physical properties’ (LL=+11.77) tend to detail the contents of ‘Salaries Tax Loan’; ‘Evaluation: Good’

(LL=+11.89) and ‘Not part of a group’ (LL=+11.08) evaluate the quality of the financial product in a positive way; ‘Other proper names’ (LL=+8.45), ‘Entire: maximum’ (LL=+7.32) and ‘Long, tall and wide’ (LL=+6.78) focus on presenting the features of ‘Salaries Tax Loan’. The semantic sets in EI, in essence, offer the informative and promotional inputs to realise the communicative function of the move.

Table 5.37 Top ten semantic fields in FAQs

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	31	4.03	1318	0.14	+ 149.41
2	Debt-free	6	0.78	0	0	+ 85.65
3	Money generally	22	2.86	3515	0.36	+ 52.26
4	Money and pay	18	2.34	2654	0.27	+ 45.29
5	Wanted	17	2.21	5233	0.54	+ 22.14
6	Substances and materials: Solid	10	1.3	1991	0.21	+ 19.99
7	Being	1	0.13	0	0	+ 14.28
8	Strong obligation or necessity	13	1.69	4861	0.5	+ 13.25
9	Paper documents and writing	11	1.43	3691	0.38	+ 12.92
10	Money: Cost and price	6	0.78	1254	0.13	+ 11.51

Table 5.37 summarises the top ten semantic fields in the sub-corpus of Frequently Asked Questions (FAQs). Table 5.38 demonstrates the word examples of the key semantic fields in FAQs.

Table 5.38 Key semantic fields and examples in FAQs

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 149.41	mortgage, loan, pay, instalment, spend, loans, debts
Debt-free	+ 85.65	repayment, repayments
Money generally	+ 52.26	bank, account, financial, cash, banks, bank statement, money, atm, cheques
Money and pay	+ 45.29	credited, income, salary, savings, save, credit, afford, bank loan, subsidized, fund, funds
Wanted	+ 22.14	scheme, choose, want, specific requirements, nominated, wants, plan
Substances and materials: Solid	+ 19.99	deposits, deposit
Being	+ 14.28	availability
Strong obligation or necessity	+ 13.25	need, should, have to, must, duty
Paper documents and writing	+ 12.92	registration, identity card, FAQs, stamp, documents, certificate, list, memorandum
Money: Cost and	+ 11.51	expenses, fees, charged, cost

price		
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The move of FAQs, serving in the ‘interactive interrogation’ (Waite and Harrison, 2002: 316), tends to: (1) present the information about the contents of the financial products of mortgages or loans, as denoted by the words in the key semantic fields, namely ‘Money: Debts’ (LL=+149.41), ‘Debt-free’ (LL=+85.65), ‘Money generally’ (LL=+52.26), ‘Money and pay’ (LL=+45.29), ‘Substances and materials: Solid’ (LL=+19.99), ‘Paper documents and writing’ (LL=+14.28), and ‘Money: Cost and price’ (LL=+11.51); (2) elaborate the actions involved in financial services, as achieved by the words in ‘Wanted’ (LL=+22.14); (3) specify the features of the financial products, as suggested by ‘Being’ (LL=+14.28); and (4) clarify the duty or necessity, as indicated by the words in ‘Strong obligation or necessity’ (LL=+13.25). The semantic sets in FAQs essentially tend to be informative.

Table 5.39 Top ten semantic fields in Headline

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	72	26.77	1318	0.14	+ 613.42
2	Wanted	27	10.04	5233	0.54	+ 106.55
3	Money and pay	18	6.69	2654	0.27	+ 80.39
4	Residence	14	5.2	1592	0.16	+ 69.51
5	Not part of a group	10	3.72	761	0.08	+ 57.43
6	Light	1	0.37	0	0	+ 16.38

7	Money generally	6	2. 23	3515	0. 36	+ 11. 73
8	Unmatched	16	5. 95	22165	2. 29	+ 10. 87
9	Government	5	1. 86	3542	0. 37	+ 8. 22
10	Allowed	3	1. 12	1270	0. 13	+ 7. 54

Table 5.39 summarises the top ten semantic fields in the sub-corpus of Headline.

Table 5.40 is a summary of the word examples specific to the key semantic fields in Headline.

Table 5.40 Key semantic fields and examples in Headline

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 613. 42	loan, mortgage, instalment, overdraft, loans, debt, overdrafts, loan equipment, mortgages
Wanted	+ 106. 55	plan, scheme, plans, programmes, programme, choice
Money and pay	+ 80. 39	tax, credit, subsidized, interest free, salaries,
Residence	+ 69. 51	home, residential, housing schemes, residential home, housing
Not part of a group	+ 57. 43	personal
Light	+ 16. 38	light
Money generally	+ 11. 73	interest rate, financing, insurance, money

Unmatched	+ 10.87	fubon, hibor, ismart, In-Money, deposit-linked, HighAdvance, taxi/public, FlexiMoney, mortgageone, Flexi-Mortgage, hibor-linked
Government	+ 8.22	government
Allowed	+ 7.54	right, entitle

Headline is inclined to present the information about the contents of the financial products or services, exploiting the words in ‘Money: Debts’ (LL=+613.42), ‘Money and pay’ (LL=+80.39), ‘Residence’ (LL=+69.51), ‘Money generally’ (LL=+11.73), and ‘Government’ (LL=+8.22). ‘Light’ (LL=+16.38) is exclusive to Headline, which includes the word ‘light’ occurring in the headline, namely ‘Taxi/Public Light Bus Financing’ (Industrial and Commercial Bank of China (Asia) Limited). It elaborates the information about the financial product in a neutral tone. ‘Wanted’ (LL=+106.55) and ‘Allowed’ (LL=+7.54) present the actions involved in the financial services. ‘Not part of a group’ (LL=+57.43) serves to evaluate the quality of financial products. ‘Unmatched’ (LL=+10.87) contains the expressions, such as ‘fubon’, ‘hibor’, ‘ismart’, ‘HighAdvance’, ‘taxi/public’, ‘FlexiMoney’, and ‘mortgageone’, exclusively used to modify the particular financial products and enrich the information about the products. ‘Flexi-Mortgage’, ‘hibor-linked’, ‘In-Money’ and ‘deposit-linked’ are classified into the semantic field of ‘Unmatched’, indicating that Wmatrix fails to deal with the expressions formed by two words within specific contexts. The semantic sets in Headline transmit the informative and promotional inputs, which denote the

communicative function of the move.

Table 5.41 Top ten semantic fields in OI

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	35	6.22	1318	0.14	+ 198.15
2	Money and pay	25	4.44	2654	0.27	+ 92.13
3	Degree	6	1.07	0	0	+ 89.41
4	Money generally	20	3.55	3515	0.36	+ 55.23
5	Short and narrow	9	1.6	310	0.03	+ 52.5
6	Debt-free	3	0.53	0	0	+ 44.7
7	Like	12	2.13	1372	0.14	+ 42.57
8	Unmatched	40	7.1	22165	2.29	+ 36.35
9	Money: Cost and price	10	1.78	1254	0.13	+ 33.76
10	Quantities	19	3.37	6385	0.66	+ 31.43

Table 5.41 summarises the top ten semantic fields in the sub-corpus of Offering Incentives (OI). Table 5.42 displays the word examples found in the key semantic fields in OI.

Table 5.42 Key semantic fields and examples in OI

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 198.15	loan, mortgage, loans, instalment, paying, apr,

		debts
Money and pay	+ 92.13	rebate, tax, salary, interest free, save, payment, paid, credit, interest-free, income
Degree	+ 89.41	as
Money generally	+ 55.23	interest rate, cash, cash bonus, money, financial
Short and narrow	+ 52.5	low
Debt-free	+ 44.7	repayment
Like	+ 42.57	enjoy
Unmatched	+ 36.35	fubon, bochk, appraised, annualized, hk\$100, hk\$400, 4.75%, hk\$168.93, hk\$85.45, hk\$57.62, 0.2267%, 0.2113%, 0.2067%, hk\$3,000, boc, 3.8%, citic, one-month, hk\$50, 0\$, 1.93%, In-Money, 1.99%, 8-month, 2.71%, etc.
Money: Cost and price	+ 33.76	fee, price, expenses, charge, charges
Quantities	+ 31.43	amount, 95%, percentage, 10%, 70%, 25%, 5%, both

Table 5.42 suggests that in OI, the semantic fields, namely ‘Money: Debts’ (LL=+198.15), ‘Money and pay’ (LL=+92.13), ‘Money generally’ (LL=+55.23), ‘Debt-free’ (LL=+44.7), ‘Money: Cost and price’ (LL=+33.76) and ‘Quantities’

(LL=+31.43), contain the words that are inclined to detail the contents of the financial products. The words in ‘Degree’ (LL=+89.41) tend to circumscribe the descriptions of the financial products or services. OI evaluates the value and quality of the financial products positively via exploiting the words belonging to ‘Short and narrow’ (LL=+52.5) and ‘Like’ (LL=+42.57). ‘Unmatched’ (LL=+36.35) includes the words exclusively used to modify the specific financial products or services within the financial contexts of Hong Kong, such as ‘boc’, ‘bochk’, ‘citic’, ‘hk\$100’, and ‘hk\$400’, the words about percentage, such as ‘4.75%’, ‘0.2267%’, and ‘0.2113%’, the lexical items formed by two words, such as ‘one-month’, ‘In-Money’, and ‘8-month’, and the lexical items realised in ‘-ed’ forms, such as ‘appraised’ and ‘annualized’. The words in ‘Unmatched’ essentially serve to present the contents or features of the financial products and services. In essence, the semantic sets in OI provide the informative and promotional inputs to achieve the communicative intention of the move.

Table 5.43 Top ten semantic fields in OID¹⁴

	Semantic fields	01	1%	02	2%	LL
1	Belonging to a group	15	22.06	5811	0.6	+ 78.91
2	Personal names	15	22.06	16434	1.7	+ 49.24
3	Business: Generally	8	11.76	2634	0.27	+ 44.62
4	Quantities: little	7	10.29	2235	0.23	+ 39.46

¹⁴ There are 7 semantic fields with the LL value above 6.63 in OID.

5	Other proper names	7	10.29	4809	0.5	+ 29.11
6	Putting, pulling, pushing, transporting	7	10.29	5347	0.55	+ 27.7

Table 5.43 summarises the key semantic fields in the sub-corpus of Organisational Identity (OID). Table 5.44 manifests the word examples in the key semantic fields in OID.

Table 5.44 Key semantic fields and examples in OID

Semantic fields	LL	Word examples (the top 25 taken if more)
Belonging to a group	+ 78.91	member
Personal names	+ 49.24	Fubon Financial Holding, Seng Bank
Business: Generally	+ 44.62	ltd
Quantities: little	+ 39.46	limited
Other proper names	+ 29.11	HSBC group
Putting, pulling, pushing, transporting	+ 27.7	hang

As shown in Table 5.44, six semantic fields with the LL value over 6.63 were found in OID. The words in the semantic fields, namely ‘Belonging to a group’ (LL=+78.91), ‘Personal names’ (LL=+49.24), ‘Business: Generally’ (LL=+44.62), ‘Quantities: little’ (LL=+39.46), and ‘Other proper names’ (LL=+29.11), tend to specify the organisational identities of the banks. The word, ‘hang’, is wrongly labeled as ‘Putting, pulling, pushing, transporting’ (LL=+27.7), because it occurs to specify ‘Hang Seng Bank’ in OID. The semantic sets in OID suggest the move be informative.

Table 5.45 Top ten semantic fields in QL

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	17	15.45	1318	0.14	+ 126.98
2	Wanted	9	8.18	5233	0.54	+ 32.09
3	Evaluation: Good	3	2.73	723	0.07	+ 15.74
4	Professional	2	1.82	259	0.03	+ 12.92
5	Residence	3	2.73	1592	0.16	+ 11.21
6	Drinks and alcohol	2	1.82	963	0.1	+ 7.84
7	Quantities: little	1	0.91	65	0.01	+ 7.82
8	Money generally	3	2.73	3515	0.36	+ 6.9
9	Judgement of appearance: Beautiful	2	1.82	1604	0.17	+ 5.95
10	Time: New and young	1	0.91	266	0.03	+ 5.06

Table 5.45 summarises the top ten semantic fields in the sub-corpus of Quick Link (QL). The relevant word examples are shown by Table 5.46.

Table 5.46 Key semantic fields and examples in QL

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 126.98	loan, mortgage, instalment, debt
Wanted	+ 32.09	scheme, plan, require
Evaluation: Good	+ 15.74	top 2, top 3, best
Professional	+ 12.92	professionals, professional
Residence	+ 11.21	residential home, housing scheme, home
Drinks and alcohol	+ 7.84	vs
Quantities: little	+ 7.82	single
Money generally	+ 6.9	cash
Judgement of appearance: Beautiful	+ 5.95	Smart
Time: New and young	+ 5.06	latest

QL, as manifested by Table 5.46, shows the tendency to: (1) present the contents

of the financial products realised by the words in the semantic fields, namely ‘Money: Debts’ (LL=+126.98), ‘Residence’ (LL=+11.21), and ‘Money generally’ (LL=+6.9); (2) depict the actions involved in financial services achieved by the words in ‘Wanted’ (LL=+32.09); (3) evaluate the value and quality of the financial products with the words belonging to the semantic fields, namely ‘Evaluation: Good’ (LL=+15.74), ‘Professional’ (LL=+12.92) and ‘Judegement of appearance: Beautiful’ (LL=+5.95); and (4) describe the features of the financial products and services, realised by the words in ‘Quantities: little’ (LL=+7.82) and ‘Time: New and young’ (LL=+5.06). The word ‘vs’ was wrongly classified into the semantic field of ‘Drinks and alcohol’ (LL=+7.84), which virtually serves to list and compare the different financial products, such as in “‘All-You-Want’ Mortgage Scheme Vs General Mortgage Plan’ and “‘Smart’ Mortgage Scheme Vs General Mortgage Plan’ (All-You-Want Mortgage Scheme, Chiyu Banking Corporation Limited). The semantic sets in QL are primarily informative, though secondarily denoting the promotional intention.

Table 5.47 Top ten semantic fields in Remarks

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	442	3.74	1318	0.14	+ 1954.06
2	Debt-free	83	0.7	0	0	+ 733.46
3	Money and pay	274	2.32	2654	0.27	+ 665.97
4	Allowed	167	1.41	1270	0.13	+ 473.89
5	Money: Cost and price	162	1.37	1254	0.13	+ 454.84

6	Paper documents and writing	229	1.94	3691	0.38	+ 368.03
7	Money generally	218	1.85	3515	0.36	+ 350.23
8	Business: Selling	177	1.5	2738	0.28	+ 295.78
9	Quantities	275	2.33	6385	0.66	+ 293.6
10	Useful	54	0.46	220	0.02	+ 210.54

Table 5.47 summarises the top ten semantic fields in the sub-corpus of Remarks.

The relevant word examples are shown by Table 5.48.

Table 5.48 Key semantic fields and examples in Remarks

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 1954.06	loan, mortgage, instalment, apr, payable, aprs, pay, loans, overdraft, debit, paid, debited, tax bill, instalments, disbursed, disburse, spending, debt, loan(s), loan type, installments, pays, re-mortgage, mortgages, direct debit, etc.
Debt-free	+ 733.46	repayment, repaid, repayments, repays, repay
Money and pay	+ 665.97	credit, rebate, tax, banking, credited, payment, current account, salary, bank account, premium, salaries, savings, income, saved, cardholders, overpaid, savings account, remittance, saving, interest-free, deposit

		account, cardholder, premiums, advance, savings accounts
Allowed	+ 473.89	right, approval, approved, entitled, approving, entitle, entitlement, approve, provided for, approval department, allowing, rights
Money: Cost and price	+ 454.84	fee, charge, expenses, charged, fees, price, disbursement, charges, valuation, charging, pricing, expense, surcharge, costs, billed
Paper documents and writing	+ 368.03	application, notice, documents, card, signed, record, letter, applications, application form, notes, corresponding, mailed, leaflet, written, cards, records, receipt, application forms, card type, correspondence, note, document, listed, label, printed
Money generally	+ 350.23	interest rate, account, cash , insurance , dollar, bank, interest rates, insured, banks, cash advance, financial, cash withdrawal, accounts, atm, dollars, cash bonus, money, contents insurance
Business: Selling	+ 295.78	customers, customer, purchase, promotional, transaction, transaction(s), brokers, shop, market, transactions, customer services officer, insurance company, clients, chartered
Quantities	+ 293.6	amount, percentage, any, 1%, net, 70%, 95%, half, sum, 5%, 50%, number, 30%, 90%, 2%,

		3%, 4%, set, 28%, both, 8%, 24%, 3/6/12
Useful	+ 210. 54	applicable, handy

The key semantic fields in Remarks (Table 5.48) could be classified into four semantic sets to: (1) present the contents of the financial products, achieved by the words in ‘Money: Debts’ (LL=+1954.06), ‘Debt-free’ (LL=+733.46), ‘Money and pay’ (LL=+665.97), ‘Money: Cost and price’ (LL=+454.84), ‘Paper documents and writing’ (LL=+368.03) and ‘Money Generally’ (LL=+350.23); (2) present the actions involved in the financial services of mortgages or loans, realised by the words in ‘Allowed’ (LL=+473.89); (3) demonstrate the business relationships via exploiting the words in ‘Business: Selling’ (LL=+295.78); and (4) depict the features of the financial products with the words in ‘Quantities’ (LL=+293.6) and ‘Useful’ (LL=+210.54). The semantic sets in Remarks reflect an informative intention, prevailing across the move.

Table 5.49 Ten semantic fields in SR

	Semantic fields	01	1%	02	2%	LL
1	Telecommunications	103	4. 97	409	0. 04	+ 754. 2
2	Speech acts	159	7. 67	9724	1	+ 368. 07
3	Numbers	171	8. 24	15606	1. 61	+ 281. 89
4	Paper documents and writing	72	3. 47	3691	0. 38	+ 188. 81
5	Money: Debts	49	2. 36	1318	0. 14	+ 185. 74
6	Debt-free	9	0. 43	0	0	+ 110. 67

7	Time: Present; simultaneous	45	2.17	2961	0.31	+ 98.53
8	Information technology and computing	22	1.06	1126	0.12	+ 57.75
9	Business: Selling	32	1.54	2738	0.28	+ 56.07
10	The Media: TV, Radio and Cinema	17	0.82	690	0.07	+ 51.66

Table 5.49 shows the ten semantic fields in the sub-corpus of Soliciting Response (SR). The key semantic fields with their word examples are shown in Table 5.50.

Table 5.50 Key semantic fields and examples in SR

Semantic fields	LL	Word examples (the top 25 taken if more)
Telecommunications	+ 754.2	hotline, fax, email, telephone, phone
Speech acts	+ 368.07	apply, call, enquiry, name, contact, calling, enquiries, reference, designated, welcomed, reply, refer, referral, inquiries, demand
Numbers	+ 281.89	852, 2, 1, 2962 7077, 3, 2287 6788, 0, 18, 2841 5249, 2815 9919, 2211 1211, 3608 6462, 277 95533, 2828 8111, 2828 8060, 6828 8111, 50000, 24, 2806 5050, 2806 7222, 218 95588, 3101 3838, 6011 9000, 3608 8686, 3768 6888, etc.
Paper documents	+ 188.81	application, application form, applications,

and writing		register, documents, post, facsimile, identity card, registered, mail, photocopies, note
Money: Debts	+ 185.74	loan, mortgage, instalment, overdraft, loans
Debt-free	+ 110.67	repayment
Time: Present; simultaneous	+ 98.53	now, yet, current, lpm
Information technology and computing	+ 57.75	online, internet, calculator, program, website
Business: Selling	+ 56.07	customer, customer services
The Media: TV, Radio and Cinema	+ 51.66	SMS

In SR, the semantic fields, namely ‘Money: Debts’ (LL=+185.74), ‘Debt-free’ (LL=+110.67), ‘Time: Present; simultaneous’ (LL=+98.53) and ‘Information technology and computing’ (LL=+57.75), tend to detail the information about the financial products of mortgages or loans. ‘Telecommunications’ (LL=+754.2), ‘Numbers’ (LL=+281.89), ‘Paper documents and writing’ (LL=+188.81) and ‘The Media: TV, Radio and Cinema’ (LL=+51.66) focus on inviting application or further contacts via presenting the contact methods of banks. Institutional contact details advance problem-solving efficiency of customers on bank websites (Waite and Harrison, 2002: 316). The words in ‘Speech acts’ (LL=+368.07) elaborate the actions

involved in financial services. The words in ‘Business: Selling’ (LL=+56.07) describe the business relationships. The semantic fields in SR project the semantic profiling of the concern to construct the close relationship in interaction between banks and customers. The semantic sets offer the informative inputs into SR with a promotional concern.

Table 5.51 Top ten semantic fields in Sub-headline

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	27	23.68	1318	0.14	+ 224.36
2	Wanted	14	12.28	5233	0.54	+ 60.65
3	Residence	6	5.26	1592	0.16	+ 29.95
4	Numbers	12	10.53	15606	1.61	+ 24.71
5	Money generally	5	4.39	3515	0.36	+ 15.74
6	Not part of a group	3	2.63	761	0.08	+ 15.23
7	Useful	2	1.75	220	0.02	+ 13.42
8	Money and pay	4	3.51	2654	0.27	+ 13.02
9	Professional	2	1.75	259	0.03	+ 12.78
10	Judgement of appearance: Beautiful	3	2.63	1604	0.17	+ 10.97

Table 5.51 shows the top ten semantic fields in the sub-corpus of Sub-headline.

Table 5.52 summarises the key semantic fields and their word examples in this move.

Table 5.52 Key semantic fields and examples in Sub-headline

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 224.36	mortgage, loan, instalment, overdraft, overdrafts
Wanted	+ 60.65	scheme, plan, programme
Residence	+ 29.95	home, tenants
Numbers	+ 24.71	2, 3, 4, 5, 6
Money generally	+ 15.74	cash, bridging loan, insurance
Not part of a group	+ 15.23	personal
Useful	+ 13.42	handy
Money and pay	+ 13.02	tax, interest free, subsidized
Professional	+ 12.78	professionals, chartered
Judgement of appearance: Beautiful	+ 10.97	Smart

The key semantic fields in Sub-headline, namely ‘Money: Debts’ (LL=+224.36), ‘Residence’ (LL=+29.95), ‘Numbers’ (LL=+24.71), ‘Money generally’ (LL=+15.74) and ‘Money and pay’ (LL=+13.02), include the words detailing the information about the financial products. The words in ‘Wanted’ (LL=+60.65) denote the actions involved in financial business. The words in ‘Not part of a group’ (LL=+15.23) and

‘Judgement of appearance: Beautiful’ (LL=+10.97) transmit the information about the values and qualities of the financial products. ‘Professional’ (LL=+12.78) includes the word ‘professionals’ to indicate the quality of financial services. The word ‘chartered’ found in this semantic field specifies one financial product, namely ‘Standard Chartered Tax Loan’ offered by Standard Chartered Bank. ‘Useful’ (LL=+13.42) contains the words depicting the features of the financial products. The semantic sets in Sub-headline tend to be informative, though the promotional concerns also exist. Sub-headline essentially informs the readers of the key messages about the financial products or services, secondarily highlighting their values and qualities.

Table 5.53 Top ten semantic fields in Testimonial

	Semantic fields	01	1%	02	2%	LL
1	Pronouns	37	16.23	72023	7.44	+ 17.63
2	Money generally	6	2.63	3515	0.36	+ 13.42
3	Texture	3	1.32	778	0.08	+ 11.13
4	Interested/excited /energetic	3	1.32	1511	0.16	+ 7.5
5	Kin	4	1.75	4002	0.41	+ 5.45
6	Decided	2	0.88	911	0.09	+ 5.36
7	Time: Past	3	1.32	2598	0.27	+ 4.76
8	Money and pay	3	1.32	2654	0.27	+ 4.66
9	Time: Future	4	1.75	4846	0.5	+ 4.32

10	Strong obligation or necessity	4	1.75	4861	0.5	+ 4.3
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Table 5.53 shows the top ten semantic fields in Testimonial. Table 5.54 demonstrates the relevant word examples.

Table 5.54 Key semantic fields and examples in Testimonial

Semantic fields	LL	Word examples (the top 25 taken if more)
Pronouns	+ 17.63	we, our, it, I their, who, ourselves, ours, which, us, that
Money generally	+ 13.42	money, refinance, finance, financial
Texture	+ 11.13	flexibility, flexible
Interested/excited /energetic	+ 7.5	excited, interests, interest
Kin	+ 5.45	got married, married, son
Decided	+ 5.36	decided
Time: Past	+ 4.76	a year ago, a month ago, 4 years ago
Money and pay	+ 4.66	credit, investment, save
Time: Future	+ 4.32	will, put off, future
Strong obligation or necessity	+ 4.3	has to, need, have to, needed

Testimonial occurs only once on the website of MortgageOne (Standard Chartered Bank (Hong Kong) Limited). The semantic fields, namely ‘Money generally’ (LL=+13.42) and ‘Money and pay’ (LL=+4.66) in Testimonial as shown by Table 6.23, include the words detailing MortgageOne. ‘Texture’ (LL=+11.13) and ‘Interested/excited/energetic’ (LL=+7.5) contain the words evaluating the property and quality of the financial product. The words in ‘Pronouns’ (LL=+17.63), ‘Kin’ (LL=+5.45), ‘Decided’ (LL=+5.36), ‘Time: past’ (LL=+4.76), ‘Time: future’ (LL=+4.32) and ‘Strong obligation or necessity’ (LL=+4.3) tend to highlight the existing customers’ experience and bring their satisfaction with the financial product into focus. The semantic sets in Testimonial tend to offer more promotional inputs than informative ones.

Table 5.55 Top ten semantic fields in URRL

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	135	9.62	1318	0.14	+ 870.57
2	Debt-free	32	2.28	0	0	+ 418.45
3	Wanted	66	4.7	5233	0.54	+ 168.14
4	Information technology and computing	38	2.71	1126	0.12	+ 165.35
5	Language, speech and grammar	27	1.92	1653	0.17	+ 81.24
6	General appearance and	31	2.21	2642	0.27	+ 75.06

	physical properties					
7	Mathematics	19	1.35	760	0.08	+ 72.01
8	Residence	24	1.71	1592	0.16	+ 68.75
9	Money: Cost and price	17	1.21	1254	0.13	+ 45.48
10	Frequent	18	1.28	1651	0.17	+ 41.29

Table 5.55 shows the top ten semantic fields in the sub-corpus of Useful Resources and Related Links (URRL). Table 5.56 summarises the relevant word examples in URRL.

Table 5.56 Semantic fields and examples in URRL

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 870.57	loan, mortgage, instalment, loans, property price, property prices, overdraft, debt
Debt-free	+ 418.45	repayment, repayments
Wanted	+ 168.14	plan, scheme, plans, choose, policy, selector, option, options, programme, selection, schedule
Information technology and computing	+ 165.35	calculator, online, internet, program
Language, speech	+ 81.24	terms, term

and grammar		
General appearance and physical properties	+ 75.06	conditions, balance, features, condition
Mathematics	+ 72.01	calculate, calculated
Residence	+ 68.75	home, tenants
Money: Cost and price	+ 45.48	valuation, fee, expenses, cost, charge
Frequent	+ 41.29	monthly

The semantic fields in URRL have the following functions: (1) presenting the contents of the financial products or relevant services, realised by the words in ‘Money: Debts’ (LL=+870.57), ‘Debt-free’ (LL=+418.45), ‘Information technology and computing’ (LL=+165.35), ‘Language, speech and grammar’ (LL=+81.24), ‘General appearance and physical properties’ (LL=+75.06), ‘Residence’ (LL=+68.75) and ‘Money: Cost and price’ (LL=+45.48); (2) communicating the actions involved in financial services, realised by the words in ‘Wanted’ (LL=+168.14) and ‘Mathematics’ (LL=+72.01); and (3) depicting the features of the financial products, achieved by the words in ‘Frequent’ (LL=+41.29). URRL, often realised in the form of hyperlinks, is inclined to present the information about the financial products or services briefly. The semantic sets of the move are intended to enrich the informative

inputs.

Table 5.57 Top ten semantic fields in UPT

	Semantic fields	01	1%	02	2%	LL
1	Money: Debts	27	5.38	1318	0.14	+ 145.38
2	Money and pay	19	3.78	2654	0.27	+ 64.4
3	Degree	4	0.8	0	0	+ 60.52
4	Time: Period	26	5.18	8327	0.86	+ 49.94
5	Success	10	1.99	1382	0.14	+ 34.09
6	Deserving	4	0.8	54	0.01	+ 31.47
7	No obligation or necessity	5	1	156	0.02	+ 31.25
8	Money generally	13	2.59	3515	0.36	+ 28.69
9	Money: Cost and price	8	1.59	1254	0.13	+ 25.42
10	Like	8	1.59	1372	0.14	+ 24.11

Table 5.57 summarises the top ten semantic fields in the sub-corpus of Using Pressure Tactics (UPT). Table 5.58 shows the word examples specific to the key semantic fields in UPT.

Table 5.58 Key semantic fields and examples in UPT

Semantic fields	LL	Word examples (the top 25 taken if more)
Money: Debts	+ 145.38	loan, tax bill, instalment, debt, spending, apr

Money and pay	+ 64.4	tax, interest free, rebate, banking, save, cardholders
Degree	+ 60.52	as
Time: Period	+ 49.94	months, March 2010, period, 31st March, November 2009, April 2010, May 2010, Feb 10, Mar 10, April 9, first 3 months, January, October, January 2010, 12-month
Success	+ 34.09	successfully, successful, win, winners
Deserving	+ 31.47	reward
No obligation or necessity	+ 31.25	waiver
Money generally	+ 28.69	cash, account, interest rate, cash advance
Money: Cost and price	+ 25.42	fee, price
Like	+ 24.11	enjoy

As shown by Table 5.58, in UPT, the semantic fields, namely ‘Money: debts’ (LL=+145.38), ‘Money and pay’ (LL=+64.4), ‘No obligation or necessity’ (LL=+31.25), ‘Money generally’ (LL=+28.69) and ‘Money: Cost and price’ (LL=+25.42), include the words focusing on describing the contents of the financial products. The word ‘as’ in ‘Degree’ (LL=+60.52) occurs to circumscribe the description of the financial products or services. ‘Time: Period’ (LL=+49.94) contains the words that describe the features of the financial products, particularly focusing on

delimiting the promotion period or the deadline for application. The words in ‘Success’ (LL=+34.09) describe the actions involved in financial services. ‘Deserving’ (LL=+31.47) and ‘Like’ (LL=+24.11) have the words that positively evaluate the quality of the financial products and services. The semantic sets in UPT offer both the informative and promotional inputs to achieve the communicative function of the move.

5.4.4 Semantic dimensions

The discussions on the key semantic fields specific to the fourteen sub-corpora reveal two dimensions: informative and promotional, which reflect the main communicative purposes of bank brochure websites. Table 5.59 summarises the semantic sets constructed by the key semantic fields of each move.

Table 5.59 Semantic sets in the fourteen sub-corpora

	Semantic sets	DP	EC	EI	FAQs	Headline	OI	OID	QL	Remarks	SR	Sub-headlines	Testimonial	URRL	UPT
1	Presenting the contents of financial products or services	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
2	Specifying the features of financial products	✓		✓	✓		✓		✓	✓		✓		✓	✓
3	Elaborating the business relationship		✓							✓	✓				
4	Presenting the actions involved in financial services		✓		✓	✓			✓	✓	✓	✓		✓	✓
5	Circumscribing the description of financial products or services		✓				✓		✓						✓
6	Clarifying the duty or necessity				✓										
7	Specifying the organisational identities of banks							✓							
8	Depicting the existing customers' experience and highlighting their satisfaction												✓		
9	Evaluating the value and quality of financial products or services			✓		✓	✓		✓			✓	✓		✓

The semantic sets, as shown by Table 5.59, specific to the fourteen sub-corpora denote two dimensions. The first seven semantic sets construct an essential semantic profiling of the concern to provide the factual descriptions and pack the information into the discourse. This dimension is achieved through the following facets: (1) presenting the contents of financial products or services; (2) specifying the features of financial products; (3) elaborating the business relationship; (4) presenting the actions involved in financial services; (5) circumscribing the description of financial products or services; (6) clarifying the duty or necessity; (7) specifying the organisational identities of financial institutions. This dimension accentuates the ‘background information and a description of available services’ (Southard and Siau, 2004: 100), which transmits the core messages about the financial products and services. The first dimension is essentially informative.

Semantic Sets 8 and 9 form the second dimension, which depicts the existing customers’ experience, highlights their satisfaction with the financial products and services and evaluates the value and quality of the products accordingly. In English speaking countries, a successful advertisement has the heavy reliance on highlighting service quality and financial value (Albers-Miller and Straughan, 2000: 352). English is an official language used in the banking industry in Hong Kong. Therefore, the second dimension, consisting of Semantic Sets 8 and 9, is inherently promotional.

5.5 Summary

This chapter first explores the move structure of on-line bank brochures. Fourteen move types were identified in the corpus of HKBBW. The communicative function of each move was discussed in detail. This chapter then examines the keywords and key semantic fields of the corpus of HKBBW. Ideational keywords, textual keywords and

interpersonal keywords (Culpeper, 2009) all occur in the corpus of HKBBW. The ideational words prevail on the bank brochure websites, which suggests the genre is essentially informative. The keywords could be further classified into seven potential topic sets. Two dimensions were identified based on the key semantic fields and semantic sets in the corpus of HKBBW. The first dimension presents a semantic profiling of the communicative purposes of bank brochure websites to provide the factual descriptions and pack the information about financial products or services into the texts. The second dimension primarily focuses on evaluating the value and quality of financial products or services. Bank brochure websites tend to be more informative through showing the prominent semantic concern to provide the facts and information about financial products or services, meanwhile they are also inherently promotional, which is denoted by the semantic set that positively evaluates the value and quality of financial products or services.

Each move shows the specific features in terms of keywords and semantic fields, which are summarised by Table 5.60.

Table 5.60 Keywords, semantic sets and communicative functions of moves

Moves	Keywords	Semantic sets constructed by key semantic fields	Communicative functions
DP	(1) Ideational keywords (2) Interpersonal keywords	(1) Presenting the contents of financial products or services (2) Specifying the features of financial products	To inform the readership of the details about financial products, taking the customer-orientated view
EC	(1) Ideational keywords (2) Interpersonal keywords	(1) Presenting the contents of financial products or services (2) Elaborating the business relationship (3) Presenting the actions involved in financial services (4) Circumscribing the description of financial products or services	To project a good image for the bank and its services, highlighting the customer-orientated view
EI	(1) Ideational keywords (2) Interpersonal keywords	(1) Presenting the contents of financial products or services (2) Specifying the features of financial products (3) Evaluating the value and quality of financial products or services	To present the details of other relevant financial services, taking the customer-orientated view
FAQ	(1) Ideational	(1) Presenting the contents of financial	To present questions and

	keywords	products or services (2) Specifying the features of financial products (3) Presenting the actions involved in financial services (4) Clarifying the duty or necessity	answers that potential customers tend to care about
Headline	(1) Ideational keywords	(1) Presenting the contents of financial products or services (2) Presenting the actions involved in financial services (3) Evaluating the value and quality of financial products or services	To name financial products or brief the readers about financial products
OI	(1) Ideational keywords	(1) Presenting the contents of financial products or services (2) Specifying the features of financial products (3) Circumscribing the description of financial products or services (4) Evaluating the value and quality of financial products or services	To elaborate incentives and benefits the customers could enjoy
OID	(1) Ideational keywords	(1) Specifying the organisational identities of financial institutions	To show the organisational identities of banks involved in financial services
QL	(1) Ideational keywords	(1) Presenting the contents of financial products or services (2) Specifying the features of financial products (3) Presenting the actions involved in financial services (4) Circumscribing the description of financial products or services (5) Evaluating the value and quality of financial products or services	To navigate the readers for further reading
Remarks	(1) Ideational keywords	(1) Presenting the contents of financial products or services (2) Specifying the features of financial products (3) Elaborating the business relationship (4) Presenting the actions involved in financial services	To stipulate the proper rights and obligations of each party involved in financial business
SR	(1) Ideational keywords (2) Interpersonal keywords	(1) Presenting the contents of financial products or services (2) Elaborating the business relationship (3) Presenting the actions involved in financial services	To elicit further contact for financial business, highlighting the interpersonal relationship in the interaction
Sub-headline	(1) Ideational keywords	(1) Presenting the contents of financial products or services (2) Specifying the features of financial products (3) Presenting the actions involved in financial services (4) Evaluating the value and quality of financial products or services	To summarise the information about financial products contained in different sections
Testimonial	(1) Ideational keywords (2) Interpersonal keywords	(1) Presenting the contents of financial products or services (2) Depicting the existing customers' experience and highlighting their satisfaction (3) Evaluating the value and quality of financial products or services	To demonstrate the positive opinions of the existing customers, strategically projecting a good image for the financial product
URRL	(1) Ideational keywords	(1) Presenting the contents of financial products or services (2) Specifying the features of financial products (3) Presenting the actions involved in financial services	To create connections between the current web page with the sequential web pages, enriching the search with more relevant information about

			financial products or services
UPT	(1) Ideational keywords	(1) Presenting the contents of financial products or services (2) Specifying the features of financial products (3) Presenting the actions involved in financial services (4) Circumscribing the description of financial products or services (5) Evaluating the value and quality of financial products or services	To define the period during which customers may enjoy special offers and present the information potential customers tend to care about, thus shortening their decision-making processes

Table 5.60 summarises the findings about the keywords and key semantic fields specific to the individual moves in the corpus of HKBBW and the communicative functions achieved by different moves. The ideational keywords (Culpeper, 2009: 39) are obligatory in each move, which highlights a major concern of providing the information about financial products or services. The interpersonal keywords (ibid: 39) occur in five moves, which project the interaction in discourse, emphasising the customer-centred view. The key semantic fields of the fourteen sub-corpora construct nine semantic sets specific to the individual moves. The first seven semantic sets project a dimension accentuating the information about financial products or services and thus, provide the informative inputs. The latter two semantic sets form a dimension, intended to offer the promotional inputs. The keywords and key semantic fields, providing the informative and promotional inputs based on the contexts, tend to achieve the communicative functions of the individual moves in the corpus of the HKBBW.

Chapter 6 An Investigation into Discursivity and Professionalism

6.1 Introduction

This chapter discusses the findings regarding the interrelation of ‘textual-internal’ and ‘textual-external’ factors (Bhatia, 2004:144) pertaining to the genre of Internet bank marketing. It first discusses the findings about the interview with a senior manager from one local bank in Hong Kong (6.2), examines the Code of Banking Practice (2009) to disclose professional practices and disciplinary norms in Internet bank marketing (6.3), and then analyses a bank brochure website focusing on the interrelation of the choices of multimodal and linguistic resources, disciplinary knowledge, professional practices, and socio-cultural variations (6.4).

6.2 A case study of Internet bank marketing in Hong Kong

This section discusses the discursive practices of one specific bank in marketing within web-mediated contexts in order to reveal the design and construction process of bank brochure websites in Hong Kong. A case study was conducted to highlight real-world contexts (Yin, 2012: 5) through an interview with one professional from the financial industry. The findings are discussed with a view to uncovering discursive and professional practices in constructing brochure websites in Hong Kong.

6.2.1 Participant

A professional from the financial industry (Manager A) was invited to attend an interview to share his professional knowledge and expertise, particularly regarding practices and strategies adopted in marketing bank products and designing websites to promote products. Manager A is the Head of Compliance in A Banking Corporation

Ltd. He is a local in Hong Kong and has worked in the financial industry more than 30 years. Manager A holds Bachelor, Master's and Doctorate degrees in business administration, and was currently completing his Ph.D. research in the field of language studies in professional contexts. His expertise of financial and legal practices and professions, and his strong background with language study had been proved to be highly useful for the study. Most importantly, he joined Bank A nine years ago when the bank initially launched its marketing on the Internet. Manager A took part in the decision progress of designing the first web pages for the bank and contributed a lot of insights to the revision of the original design. As Head of Compliance, he guided the construction and launching processes of the bank website, playing an important role in providing legal consultation and guaranteeing the legality of the contents of the website. All these experiences significantly validate Manager A as an appropriate interviewee for the present study.

6.2.2 Research site

Bank A is a member of Bank B (Hong Kong) Group and one among the 23 licensed banks incorporated in Hong Kong authorised by the Hong Kong Monetary Authority (HKMA). Group B is a leading listed commercial banking group in Hong Kong, comprising a group of banks, which offers a comprehensive range of financial products and services to individual and corporate customers (cf. Bank Profile on the bank official website).

6.2.3 Interview findings

The interview with Manager A began with a series of open-ended questions that the author had prepared to understand the process of bank website design decisions and underlying rationale. The following sections discuss the interview findings.

6.2.3.1 Contexts for starting Internet marketing

Bank A provides a full-fledged package of financial products and services, including Internet banking, phone banking, personal banking (Renminbi services, mortgage, wealth management, insurance, card services, and general banking), corporate banking (commercial services, SMEs, trade finance and services, cash management services, insurance, and MPF), and investment services (securities, foreign exchange, funds, structured deposits, debt securities/CD, and IPO) (cf. the bank official website). Not all these financial products or services are promoted on the Internet. After a close examination of the website samples provided by Manager A and the website pages collected by the author, it is found that Bank A conducts online promotion for the financial products and services including personal banking, corporate banking and investment banking. Mortgages and loans in personal banking business are promoted on the websites.

The three departments which are responsible for marketing in Bank A are Personal Financial Business Department, Corporate Banking Department and Compliance. The first two departments are front line departments. Compliance supervises the business and activities of the financial institution to ensure that all regulations pertaining to banking practices are firmly obeyed. A number of staff from the three departments are appointed for marketing and new product launching.

Bank B (Hong Kong) Group owns a professional team specialised in inventing new financial products for the banking group. After completing all preparatory works

of a new product, the team submits its proposal to the Treasury Product Committee for approval. One senior official from Bank A works as a member of this committee. Upon receiving the approval, the new product is launched by each member in Bank B (Hong Kong) Group. Each bank is supposed to undertake marketing by using the promotional materials provided by the new product team of Bank B (Hong Kong) Group. Each bank is allowed to make some minor adjustments in its marketing practice in order to meet its individual requirement.

After a package of new promotional materials proposed by the parent bank had arrived, the appointed staff from Personal Financial Business Department and Corporate Banking Department in Bank A, who were involved in the marketing programmes, studied the materials and determined the modes for launching promotional materials and the target customers for the new product. Their proposal was directly submitted to senior management for final approval. There are three modes commonly used for launching promotional materials, namely bank websites, printed brochures distributed in branches, and printed forms with the monthly statements.

Within the ever growing environment of using the Internet in business and marketing, Bank A began to examine and develop the theme for its official website and plan to promote the financial products and services online, which was motivated to abide by the industry practice. Nevertheless, the senior management team contended that online marketing was just a supplementary method rather than a mainstream one for banking business. The decision to use the Internet as a subordinate mode in bank marketing could be attributed to a few considerations: (1) customers might be burdened with the Internet technology and understanding of financial services upon choosing Internet banking services (Eriksson, 2004: 201); (2)

evaluating the information about financial services is much more difficult than searching the information (Black et al., 2002). Bank A thus regarded its website as merely an easy access for the Internet banking users to the information about the financial products and services the bank offers.

According to Manager A, Bank A did not employ any external IT professionals to design its official website in order to cut the budget. Alternatively, two members in IT Department of Bank A were appointed to undertake the design work under the supervision of IT Department. The appointed IT staff had taken and completed courses specific to website design. The head of IT Department, who had overseas working experience, administrated the design team. He was responsible for giving advice at the various stages of website design, writing, construction and publishing. After completing the bank website, this IT team was also in charge of the relevant updating and maintenance work of the website.

After the proposed design of the website had been received, the superior management team invited some staff to review the images, contents and structural forms on the website. The feedback collected from the staff was used to improve the first version of the website. The reviewing work did not involve any customers, possibly because website usability testing involving the customers was viewed as rather expensive and it was considered inappropriate to disclose marketing information to customers before the promotional materials had been officially released. Banking website project may contain 'a tight schedule' and 'a tight budget' so that the steps in design processes might be 'selective' (Brinck and Gergle, 1998: 386). After the stages of designing, writing, construction and reviewing had been satisfactorily completed, the official website of Bank A was publicly launched in the year of 2002.

6.2.3.2 Multimodal and textual perspectives

In the process of construction of the website, Bank A set up rules about colour choice and image design for the selection of multimodal and textual resources. First, purple, being in line with the colour of the bank's logo, was chosen as the leading colour of the website. Second, any fancy images or flash should not be used on the website. Third, relevant information on the website should be sufficient but not excessive. Fourth, plain and simple language was the most preferred on the website.

Hyperlinks and images were used on the websites of Bank A to enrich the information, in addition to plain texts. Most importantly, hyperlinks were connected to the mainframe system of Bank A where online transactions could be conducted. Images function to draw the readers' attention, while texts serve to offer information in detail. The bank, therefore, paid special attention to the consistency of the use of images and texts in its designing, emphasising the interrelation between them.

Tables and figures that are easy for readers to interpret are occasionally used to present the details specific to products or services offered by Bank A. Potential customers who use Internet banking might be interested in reading them to facilitate their searching for the relevant information.

Bank A has no guidelines specific to the choices of language used on its websites, and so what would be shown on the websites was dependent on the decision made by the staff responsible for preparing the marketing materials. Slogans were not recommended to be used to promote products or services on the websites. As Manager A explains, 'we are not designers but practical bank staff'. According to Manager A, financial jargon expressions, for example, 'baby L/C', were used on the brochure websites of Bank A. This could be attributed to the widely accepted practice

among the financial institutions in Hong Kong, on which the Hong Kong Monetary Authority (HKMA) guidelines do not specify any regulations.

Bank A has an internal guideline for structuring the web page layout, which regulates the design of top-menu, bottom left-banner, bottom right content, new information-below the menu, menu, banner, contents, and colour. However this document was not available for the author's reading, since it works as an internal reference for business purposes. The guidelines specific to the selection of multimodal and textual resources suggest that Bank A adopts normative steps to plan, implement and manage online marketing.

6.2.3.3 Socio-cognitive perspective

Bank A uses a variety of promotional materials to undertake marketing, such as Internet banking, printed materials distributed in branches, and printed materials with the monthly statements. According to Manager A, Internet banking is the most economical mode adopted by the bank.

Manager A contends that bank brochure websites differentiate themselves from printed brochures in terms of 'market segmentation' (Smith, 1956; Wind, 1978). Brochure websites are mainly for high net worth customers who have a high education background and prefer to use Internet banking services, while printed brochures are purposefully designed for those who often visit the branches of Bank A and even for customers who do not own Internet accounts. Bank A distributes printed brochures in branches or on the street.

Regarding the construction of brochure websites, Bank A did not made extra efforts to investigate the interests and needs of the high net worth customers. It designed the contents of the websites only for the general public. This was because

the bank considered Internet marketing to be a secondary marketing method and thus hesitated to spend too much money on this. Due to the same reason, Bank A neither collected feedback from customer readers nor tested their satisfaction with reading the first draft of the website. Alternatively, a couple of staff members were invited to read the website and give feedback.

With the ever growing use of the Internet in financial business (Southard and Siau, 2004), Bank A pays more attention to the increasingly important share Internet marketing takes. According to Manager A, a project to investigate customer segments has been launched by Bank A. The results were expected to provide direct insights to advancing Internet banking and marketing operations.

6.2.3.4 Socio-critical perspective

Securities and Futures Commission (SFC) works as the superior department in the Government of the Hong Kong Special Administrative Region to grant the approval of promotional materials to financial industries in Hong Kong. The scope it supervises is the promotional materials specific to securities investment products. There is no government department overseeing general banking products in Hong Kong. When evaluating promotion materials submitted by financial institutions, Securities and Futures Commission based their decisions on some criteria. Financial product promotional material proposals would be rejected for publishing, if they belong to any of the following cases: (1) containing no sufficient information about the product; (2) containing no risk disclosure clauses; (3) containing no health warning clauses, such as no principal protected; (4) taking advice from independent advisors; and (5) containing misrepresentation clauses, such as the product equivalent to or similar to a deposit.

Besides the supervision from Securities and Futures Commission, there is a checklist used as reference by Compliance Department of Bank A for constructing promotion materials specific to its products or services. The checklist is summarised in Table 6.1.

Table 6.1 Checklist for constructing promotion materials

(cf. the notes taken by Manager A)

Rules	Source
These products are NOT equivalent to time deposits and are NOT protected deposits under the Deposit Protection Scheme in Hong Kong.	HKMA circular 2009/7/13 http://www.info.gov.hk/hkma/eng/guide/circu_date/20090713e2.htm
Where applicable, the fact that these products are not principal-protected.	HKMA circular 2009/7/13 http://www.info.gov.hk/hkma/eng/guide/circu_date/20090713e2.htm
Explanation of the nature of these products and whether they include any embedded derivatives and/or leverage, and the key risks of the investment including any risk of substantial losses to their investments	HKMA circular 2009/7/13 http://www.info.gov.hk/hkma/eng/guide/circu_date/20090713e2.htm
Als should ensure that customers are fully aware of the issuer risk associated with the investment products offered. Where the investment products involve or have embedded in them financial derivatives, the risks pertaining to the counterparties of such derivatives should also be adequately and clearly explained. Illustrations covering scenarios of potential maximum losses, such as arising from the failure of the issuer or any reference entities, must be clearly explained to the customer.	HKMA circular 2008/10/23 http://www.info.gov.hk/hkma/eng/guide/circu_date/attach/20081211e1a1.pdf
Any disclosure of the maximum expected return of the investment must be accompanied by equally prominent and clear warning that the investor is subject to the risk of loss to his investment	HKMA circular 2009/7/13 http://www.info.gov.hk/hkma/eng/guide/circu_date/20090713e2.htm

Health Warning “This is a structured product involving derivatives. The investment decision is yours but you should not invest in the [product name/type] unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives”.	HKMA circular 2009/7/13 http://www.info.gov.hk/hkma/eng/guide/circu_date/20090713e2.htm
Marketing materials must be clear, fair and present a balanced picture with adequate and prominent risk disclosure in compliance with all applicable regulations. Financial or other incentives (e.g. gifts) to invest in a product should not be used or presented in a way that is likely to divert or mislead investors’ focus from the proper consideration of the product.	HKMA circular 2009/7/13 http://www.info.gov.hk/hkma/eng/guide/circu_date/20090713e2.htm SFC circular 2008/10/3 http://www.sfc.hk/sfcRegulatoryHandbook/EN/displayFileServlet?docno=H522 SFC circular 2008/12/30 http://www.sfc.hk/sfcRegulatoryHandbook/EN/displayFileServlet?docno=H532

Bank A determines the language used in marketing based on the target customers. The language of Chinese is preferred in financial business communication and widely used in the bank’s promotional materials since the majority of its customers are Chinese. Bank A also offers English versions for most of its promotional materials for the relatively smaller number of English-speaking customers. On the websites of Bank A, English versions are provided for the high-class customers with high education background. When designing websites, what challenges Bank A most is that it was hard to find staff who are both excellent in Chinese and English, and thus capable to complete both versions of promotion materials.

In retrospect, Manager A suggested that the major development in the practice of Hong Kong bank marketing in the last two decades was reflected in the increasing use of online promotion of products. But he also pointed out that web-based promotion

materials would not completely replace printed materials in bank marketing in the near future, since printed ones are targeting on the group of customers who get used to the traditional practice and form of promotion, mainly including those visiting bank branches in person and collecting printed brochures when waiting in queue or consulting managers about financial products or services.

6.2.4 Market segmentation

A market is not 'homogeneous', and the customers are not exactly the same (McDonald and Dunbar, 2012: 9). Market segmentation is the process of classifying customers into different groups that share similar needs satisfied by a 'distinct marketing proposition' (ibid.: 14). Different variables and criteria could be used to segment a market. Pelsmacker et al. (2010: 134) propose a framework to delimit customer segment that includes a set of general variables, such as geographic and demographic (income, gender, age, education, profession, life cycle) as objective factors, social class, personality, and life style as inferred (psychographic) factors.

Objective variables refer to the constructs that can be measured objectively and straightforwardly (Pelsmacker et al., 2010: 134). Income and education as general objective variables are commonly used by the banks in deciding their target customers. A high income indicates that 'the customer has more financial resources to manage' (Wan, 2005: 259), and therefore an easy banking access with a high level of flexibility is expected by the customer (e.g. Karjaluoto et al., 2002; Mattila et al., 2003; Wan, 2005). Customers with high education backgrounds are inclined to try new things and thus adopt new channels for banking (e.g. Karjaluoto et al., 2002; Mattila et al., 2003; Wan, 2005). In the case of Bank A, the customers of middle or high class who have good income and education backgrounds are viewed as the target customers for

Internet banking. According to Manager A, most customers of middle or high class prefer to read the English version of bank websites even if their first language is Chinese. For financial institutions, it is necessary to offer both Chinese and English versions of bank websites in order to satisfy the needs of different customers. Inferred variables are supposed to be defined first, and customers can be classified into groups based on the constructs (Pelsmacker et al., 2010: 134). Bank A targets both middle class and high class as its potential customers. The customers who favour easy access online to bank services are also taken into consideration as resources of target customers.

As far as the corpus of HKBBW is concerned, the ‘consistent’ pattern (Madden et al., 2000: 99), as the colour combination, is favoured by brochure websites of the banks who target on financial markets across the world. The ‘consistent’ pattern takes the international readers in mind, denoting the allusion of ‘global’. In the images of the corpus of HKBBW, the human participants are casually dressed, indicating their social identity as members of the middle class. They represent the images of the target clientele and thus shorten the distance between the banks and the customers. The hyperlinks on the bank brochure websites guide readers to search for relevant information about financial products or services. Their navigation function satisfies the target customers’ expectations for easy access to bank services. It is evident that the multimodal resources are strategically used to achieve market segmentation on the bank brochure websites.

The case study of Bank A has shown how multimodal and linguistic resources are chosen and used in the construction process of bank brochure websites. It reveals how discursive practices in Internet bank marketing are influenced by disciplinary norms and professional practices widely accepted by the financial industry. Thus

professionals engaged in Internet bank marketing are expected to have high linguistic competence and a clear understanding of disciplinary norms and professional practices, when exploiting the marketing strategies of individual financial institutions.

6.2.5 Objectivity

The case study of Bank A brings to the fore the notion of objectivity in the discourse of financial promotion materials. Bank A obtains a set of rules in selecting linguistic resources that contribute to creating objectivity when describing the financial products or services on the bank brochure website. Securities and Futures Commission (SFC) regulates that promotional materials made by financial institutions in Hong Kong need to contain sufficient information about the product, risk disclosure clauses, and health warning clauses, and present no misrepresentation clauses. Bank A firmly observes these rules when designing its brochure websites, which heightens being objective in marketing practice.

Being objective in selecting linguistic resources is devoted to strategically persuading the readers to accept the information as hard facts. ‘Ideational keywords’ (Culpeper, 2009: 39) prevail in the corpus of HKBBW, focusing on the following potential topic sets: (1) providing the information about the financial business or financial products; (2) identifying the parties involved in the financial products of mortgage or loan; (3) indicating the geographical contexts; (4) modifying and enriching the nominal information; (5) communicating the actions. They could be interpreted as informative, reflecting the texts in the corpus of HKBBW with a major concern or ‘aboutness’ (Scott, 2008: 143) of presenting the objective information about financial products. Adjectives with positive meanings which are used as a major strategy in advertisement seldom occur on the bank brochure websites. The texts in

the corpus of HKBBW are dominated by an essential semantic concern which focuses on providing the factual descriptions and packing the information about the financial products into the texts. This semantic concern includes the following semantic sets: (1) presenting the contents of the financial products; (2) specifying the features of the financial products; (3) indicating the relationships in the financial services; (4) presenting the actions involved in the financial services; and (5) circumscribing the description of the financial products or services.

As regards different moves in the corpus of HKBBW, the ideational keywords are obligatory in each move. It indicates that all the fourteen moves possess the informative nature. Seven semantic sets prevail in the fourteen moves to construct an essential semantic profiling focusing on providing the factual descriptions and packing the information into the discourse, which is achieved through the following facets: (1) presenting the contents of financial products or services; (2) specifying the features of financial products; (3) elaborating the business relationship; (4) presenting the actions involved in financial services; (5) circumscribing the description of financial products or services; (6) clarifying the duty or necessity; and (7) specifying the organisational identities of financial institutions. The features of the textual and linguistic resources in the corpus of HKBBW suggest that banks foreground objectivity through presenting hard facts on their websites, aiming to protect the benefits of the customers and financial institutions based on their mutual understanding on the real nature of the financial products. The promotional purpose is strategically achieved within a scenario highlighting objectivity.

6.3 Professional practices and disciplinary norms

The Code of Banking Practice (2009), issued jointly by the Hong Kong Association of Banks (HKAB) and the DTC Association (DTCA), is officially endorsed by the Hong Kong Monetary Authority (HKMA). The Code takes an important role in monitoring banking practice in Hong Kong. It presents supplementary rules to the relevant legislation, codes, or guidelines applicable to financial institutions authorised under the Banking Ordinance. HKAB and DTCA require their members to obey the Code. HKMA requires all the financial institutions to comply with the Code in financial business.

The Code of Banking Practice (2009) works in retail banking business, monitoring the services, such as current accounts, savings and other deposit accounts, loans and overdrafts, card services, electronic banking services, and stored valued card services. The Code is subject to revision regularly. Three editions have been issued since the year of 1997. The current one was issued in the year of 2009.

The Code of Banking Practice (2009) stipulates the disciplinary norms of the Hong Kong banks in marketing. Sections 6.3.1-6.3.4 examine the professional practices in bank marketing based on the Code accordingly.

6.3.1 Eligibility for advertising

In the Code of Banking Practice (2009), Section Eleven regulates professional practices specific to bank marketing, with which financial institutions in Hong Kong are required to comply in their discursive marketing and promotional activities.

The corpus of HKBBW contains the brochure websites promoting mortgages or loans belonging to retail banking services, which are supposed to obey the following regulation in the Code of Banking Practice:

11.1 Institutions should exercise care in the use of direct mail and in particular should exercise restraint and be selective-

- (a) where customers are minors; and
- (b) when promoting loans and overdrafts.

(The Code of Banking Practice, 2009)

As regulated in Section 11.1 in the Code, the financial products of loans and overdrafts are eligible for being promoted through public marketing channels, given that the special attention is paid by financial institutions in designing and drafting public promotional materials specific to them.

Qualitative investigation into the 20 banks involved in the present study suggests that their official websites do not promote any service pertaining to deposits, such as opening or closing an account, whereas their brochure websites are associated with loans, mortgages, or card services in retail banking business. This phenomenon could be attributed to the expectations held by professionals in financial services industry that promoting financial products or services, such as credit card services, mortgages or loans, efficiently produces profits for financial institutions, which thus forms the major battlefield for banks to compete for market share dominance.

6.3.2 Fair and reasonable information

Readers expect to obtain reliable messages in their reading of bank marketing materials. Financial institutions are inclined to provide information with accuracy to the public, aiming to obtain customers' trust and compete for market share. The Code of Banking Practice (2009) stipulates that:

11.2 Institutions should ensure that all advertising and promotional materials are fair and reasonable, do not contain misleading information and comply with all relevant legislation, codes and rules.

(The Code of Banking Practice, 2009)

In the corpus of HKBBW, the move of Remarks functions to remind the potential customers that their investment might involve risks and they should be cautious before making any purchase decision. This move occurs 89 times, with 51 occurrences (57.30%) declaring banks' rights and 38 occurrences (42.70%) regulating rules the parties involved are expected to obey. Given that a company explicitly discloses the risks of its operations, certainty is minimised and risk is maximised in corporation communication (Gurau and McLaren, 2003: 248). It is evident that the move of Remarks inherently serves to prevent potential conflicts between financial institutions and customers via presenting clear, fair, and reasonable information, avoiding any misinterpretation of the contents of online brochures. It guarantees that customers could make their purchase decision based on being informed of the objective information about the products and services. It reflects that banks take a long-term view in developing relationship with their customers

6.3.3 Clear and relevant details

Bank brochure websites are supposed to provide the relevant details of financial products for readers' reference in making purchase decision. Banks tend to offer clear and relevant details of financial products in the contents of brochures, which tend to maximise promotional effects. The Code of Banking Practice regulates that:

11.3 In any advertising and promotional material for a banking service that includes a reference to an interest rate, institutions should also indicate the annualized percentage rate (APR), where relevant, and other relevant fees and charges, and that full details of the relevant terms and conditions are available on request.

(The Code of Banking Practice, 2009)

This rule stipulates the duties banks are supposed to fulfill in making promotional materials, including clarifying the interest rate and annualised percentage rate (APR) when necessary, and providing details of fees, charges, relevant terms, and conditions about financial products upon customers' request. The following is an example presenting clear and relevant details mentioned above:

Example 6.1

Features:

Get instant preliminary approval¹

One Annualized Percentage Rate (APR) of 3.38% for all loan amounts²

Loan amount up to 8 times of monthly salary³

Prepayment fee waiver and top up loan feature⁵

(Tax Loan, Chong Hing Bank Limited)

In Example 6.1, the important details about Tax loan (Chong Hing Bank Limited) are explicitly presented, such as 'one Annualized Percentage Rate (APR) of 3.38% for all loan amounts' and 'Loan amount up to 8 times of monthly salary'. The figures '3.38%' and '8' precisely define the property of Tax loan. Precision is therefore

achieved through the ‘enumeration and mathematical representation’, which enhances the ‘legitimation of quantification’ and diminishes ‘legitimation of the human utterance’ (Maines, 1993: 19). The numbers shown as top footnotes lead the readers to consult the references in the move of Remarks, which enrich the detailed information about the financial product. Remarks could be viewed as an intertextual pattern, which transmits extra messages about the financial product, aiming to enhance the readers’ understanding. According to Section 11.3 in the Code of Banking Practice, it is not surprising to see the following key words identified: ‘interest rate’ (LL=+1085.77), ‘fee’ (LL=+1083.93), and ‘terms’ (LL=+472.03) in the corpus of HKBBW; ‘interest rate’ (LL=+902.42) and ‘fee’ (LL=+535.94) in the sub-corpus of Detailing the Product; ‘interest rate’ (LL=+238.89) in the sub-corpus of Establishing Credentials; ‘interest rate’ (LL=+100.09) and ‘fee’ (LL=+51.47) in the sub-corpus of Offering Incentives; ‘fee’ (LL=+671.73) and ‘interest rate’ (LL=+446.95) in the sub-corpus of Remarks; and ‘terms’ (LL=+191.78) in the sub-corpus of Useful Resources and Related Links.

As a web-mediated genre, bank brochure websites contain hyperlinks. In the corpus of HKBBW, 33 types of hyperlinks are identified, and two types, namely conditions for services, and fees and charges, are specialised in providing readers the detailed information about financial products or services, which echoes Section 11.3 of the Code of Banking Practice, creating an access for readers to search for details about relevant fees and charges, terms and conditions based on their actual, individual needs.

6.3.4 Electronic banking services

The Code of Banking Practice contains the rules specific to electronic banking services, among which Section 40.1 is closely related to services offered by brochure websites.

40.1 In addition to the detailed terms and conditions, institutions should make readily available to customers general descriptive information relating to the use of e-banking services (see definition of “Electronic Banking Services” in the definition section). In particular, institutions should make clear and prominent disclosure covering the following issues when a customer enters into an agreement for an e-banking service-

...

(c) relevant statement(s) in relation to protection of customers’ personal data as required by the Personal Data (Privacy) Ordinance (Cap. 480).

(The Code of Banking Practice, 2009)

Protection of customers’ privacy is highlighted in Section 40.1. Among the 33 types of hyperlinks identified in the corpus of HKBBW, disclaimer and/or privacy statement is specialised in presenting the rules that aim to protect customers’ personal data submitted for online services. All the 20 banks involved in the present study offer this hyperlink on their official websites.

6.4 A hybrid web-mediated genre: a case study on discursive practices

Adopting the socio-cognitive perspective (Bhatia, 2004:165), the section focuses on one individual bank brochure website collected from Chong Hing Bank. It also adopts the socio-critical perspective (ibid.: 165) to depict the socio-cultural constraints that influence the discursive practices specific to the genre of bank brochure websites. The findings about the multimodal and linguistic resources in Chapter Four and Five are used as reference for the discussion.

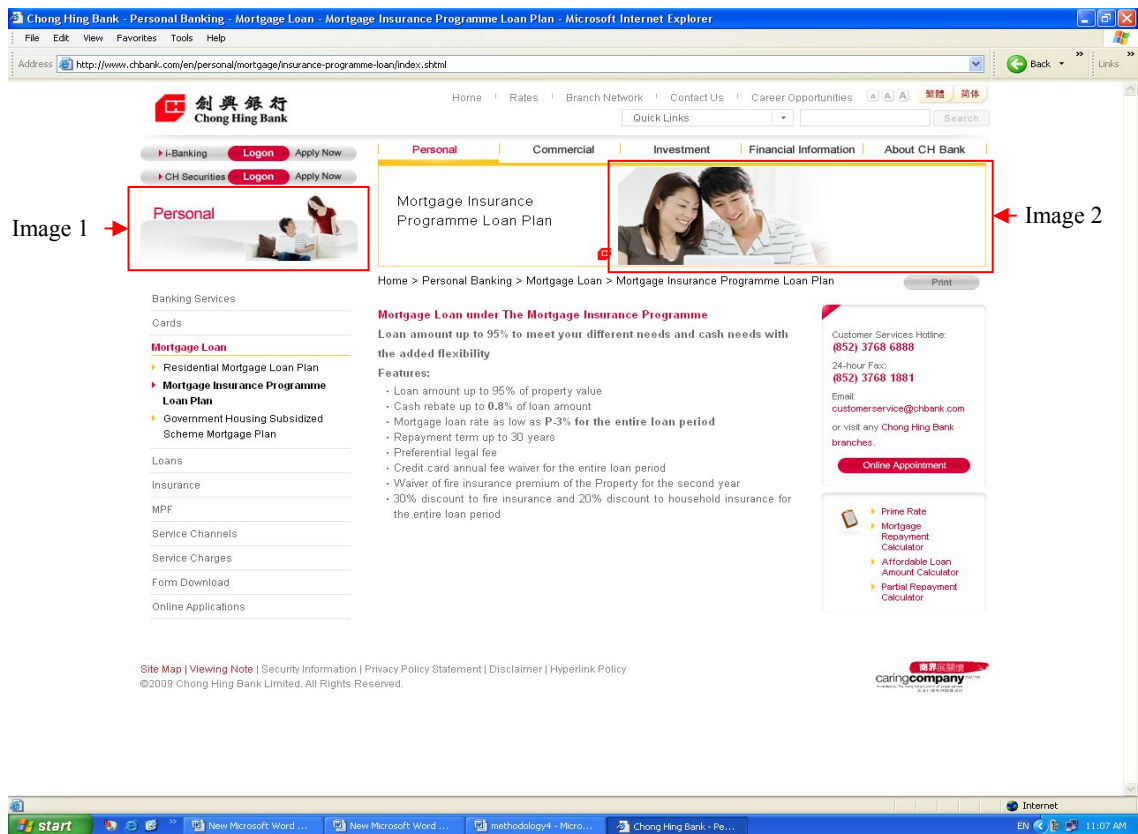
6.4.1 Bank profile

Chong Hing Bank Limited (CHB) was founded in 1948 and was detached from Liu Chong Hing Investment Limited to become a public listed company in 1994 (cf. Bank Profile on the bank official website). The Head Office is in Hong Kong. CHB Shares is a constituent stock of the Hang Seng Composite Index Series. CHB currently possesses a network of 51 local branches, and three branches (respectively located in Shantou, Macau and San Francisco) and two representative offices (respectively located in Guangzhou and Shanghai) which locate outside Hong Kong. CHB is a traditional local bank in Hong Kong. Chong Hing Bank provides a wide range of retail and wholesale financial banking products, including mortgages and loans.

6.4.2 Multimodal and linguistic discussions

Figure 6.1 is the brochure website of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited). The multimodal and linguistic features of the website are discussed respectively in this section.

Figure 6.1 Brochure website of Mortgage Insurance Programme Loan Plan
(Chong Hing Bank Limited)



Three modules are found on the website of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited). Module One occurs in the top-most position on the website, including the bank logo, bank name, a set of hyperlinks, a set of clicks for language and font size selection and a search engine. Bank logo and bank name are the signifiers of the financial institution. They reflect the organisational identity of Chong Hing Bank in different modes: the former one in image and the latter one in writing. As shown in Figure 6.1, Module One also includes the following six hyperlink types in the bottom-most position of the brochure website: Sitemap, Viewing Note, Security Information, Privacy Policy statement, Disclaimer, and Hyperlink Policy. A ‘Caring Company’ logo is shown in the lower right corner on the website. This logo was awarded to Chong Hing Bank (CHB) by the Hong Kong Council of Social Service, endorsing CHB’s commitment to fulfilling corporate

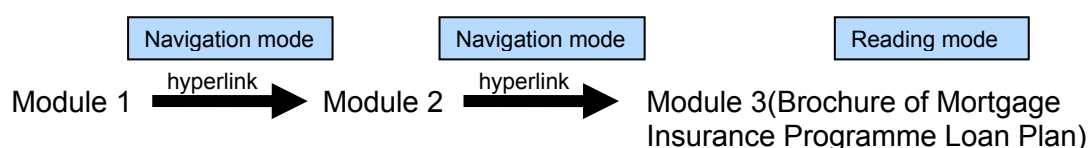
responsibility and continued support to community activities. It projects a good image for the financial institution.

Module Two consists of a set of hyperlinks and presents a small image (Image1), forming the left-most unit on the website. The hyperlinks in Module Two includes 'Logon' and 'Apply Now' buttons for the services of i-banking and CH Securities, different product or service categories contained in personal banking business, 'Service Channels', 'Service Charges', 'Form Download', and 'Online Applications'. They form a set of entries to the general services and products offered by Chong Hing Bank. Module Three constructs the main body of this bank brochure website, paralleling Module Two and taking the middle and right-hand space of the website. Module Three of this website could be divided into two parts in the form of two columns, though there is no visible line between them. The first part takes the centre of the website and covers the major space in Module Three, presenting the information about the financial product of Mortgage Insurance Programme Loan Plan. The second part occupies the right-most position of Module Three, offering a set of hyperlinks about contact method with the bank, prime rate and online tools, namely, mortgage repayment calculator, affordable loan amount calculator, and partial repayment calculator. This set of hyperlinks is used to offer more information about the financial product and its relevant service. The three modules found in the corpus of HKBBW are closely connected to one another to construct one complete website, simultaneously fulfilling their communicative functions as navigation mode and reading mode (Askehave and Nielsen, 2005; Finnemann, 1999).

In Figure 6.1, Module One provides a list of hyperlinks, namely 'Home', 'Rates', 'Branch Network', 'Contact Us', 'Career Opportunities', 'Personal', 'Commercial', 'Investment', 'Financial information', and 'About CH bank', functioning as entries to

lead the readers for further navigation on the web pages of Chong Hing Bank. Among all the hyperlinks in Module One, ‘Personal’ is an entry leading to Module Two that displays all the financial products or services pertaining to personal business offered by the bank. The hyperlinks included in Module Two interactively enhance the information search. A click on the hyperlink, ‘Mortgage Insurance Programme Loan Plan’ under the category of ‘Mortgage Loan’ in Module Two, produces the search result displayed on Module Three. The contents of Module Three is mainly formed by the written text placed in the centre of the website, presenting the detailed information about Mortgage Insurance programme Loan Plan. This part serves to provide the information in the reading mode. The second part of Module Three constructed by a set of hyperlinks in the navigation mode facilitates potential search. The connection of the three modules on the website of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited) is identified as Pattern One (Figure 6.2), as discussed in Section 4.2.2.

Figure 6.2 Module pattern of brochure website of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited)



The arrangement of elements in different modes is fundamentally important for making meanings (Kress, 2010: 81). As shown in Figure 6.1, the bank name and logo in Module One are placed on the top of the website of Chong Hing Bank. The bank logo is placed ahead of the bank name, indicating the relation of ‘know’ and ‘new’

knowledge (ibid.: 92). Left information denotes ‘known’ and ‘socially given’, and right information suggests ‘new’ (ibid.: 92). As a traditional local bank, Chong Hing Bank owns a network of 51 local branches, and only three branches and two representative offices outside Hong Kong. The bank mainly targets on the local financial market in Hong Kong. Chinese culture is necessarily given priority in its business communication. The bank logo represents the image of the bank. The bank logo is positioned on the left side to indicate the fame of the bank is well known to the public, strategically projecting a good image for the bank. The bank name is given after the logo to supply the identity information about the financial institution. The website uses Image 2 in a relatively small size, put on the top of Module Three to draw readers’ attention. It is located at the rightmost position of Module Three. The image is surrounded by the written texts. This arrangement denotes that the written texts communicate more important messages than the image.

White is used as the background colour on the brochure website of Chong Hing Bank. Red is used to highlight the headlines and hyperlinks, such as ‘Online Appointment’, ‘Mortgage repayment calculator’, and ‘Affordable loan amount calculator’. White denotes the meaning of ‘peaceful’, ‘gentle’, and ‘calming’ across all countries (Madden et al., 2000: 97). Red transmits the ‘pleasant’ meaning in Chinese culture (ibid.: 98). Specific colours transmit different meanings and naturally influence ‘multisegment marketing opportunities’ (ibid.: 102). The colour combination on the brochure website of Chong Hing Bank is typically Chinese, closely targeting on the local customers in Hong Kong.

It is important to discuss the meaning potentials realised in Image 1 and Image 2 on the website. From the representational perspective, the human participants and object participants construct the subject matter of the two photographs on the

brochure website of Chong Hing Bank. A young couple, as the human participants, in the two photographs, function as the actors in the action process. It indicates that the young people might be targeted as potential customers in need of this type of financial product. The human participants in the two photographs are casually dressed, strategically denoting how the potential customers, with the benefits of the financial product, could enjoy their lives in a pleasant and casual way as shown in the images. The way they are dressed also indicates their social identity as members of the middle class, although their occupations could not be identified directly from the images. The images of the young couple are adopted to identify the target clientele and shorten the distance between the bank and the customers. The human participants in the two photographs are strategically used to suggest that a 'highly educated, young and relatively wealthy market' (Jayawardhena and Foley, 2000: 23) prefer Internet banking services among which mortgage and loan products are identified as major ones.

Image 1 in Module Two presents the transactional action process. The young couple are happily talking with each other, looking at each other. Each of them is simultaneously functioning as the actor and the goal of the transactional processes: the man is talking with the woman; and the woman is talking with the man. The young couple are 'participants' (Kress and van Leeuwen, 2006: 47), and the interaction between them is bidirectional. Furniture as the object participant demonstrates the settings of the action process. It does not refer to any specific place but represents home. A white laptop as an object participant serves as the circumstance of means. It indicates that the young man might be enjoying himself through surfing on the Internet. The whole image thus creates a pleasant and relaxing atmosphere within a home-like environment, projecting a representation of target customers for personal

banking services. Module Two presents the entries to the details of the individual products in personal banking services offered by Chong Hing Bank. Image 1 visually denotes the communicative function Module Two aims to achieve.

Image 2 in Module Three is eye-catching with its big size and also presents a transactional action process. The young couple are reading something via a white laptop. Smiling happily, they seem to be satisfied with the reading. The young couple are the actors in the action process. The laptop is an object participant, serving as the goal of reading in the action process. The white curtain functions to demonstrate the setting of the action process. In this image, the action process is unidirectional. The image indicates that the young customers are satisfied with what they read. It is used strategically to create an impression among the readers that enjoyment and satisfaction are closely associated with the financial product introduced on the website. The bank brochure website transmits the symbolic value of customers' satisfaction via using the objects commonly appearing in the daily life and via employing the images of customers. It creates a close involvement of the readership with what is depicted on the website.

From the interactive perspective, the two images on the website of Mortgage Insurance Programme Loan Plan reflect a visual offer relationship. The human participants are not looking directly at the readers, indicating that the readers are not forced to accept the information offered by the images. Contrarily, they give rights to the readers to interpret the participants involved in the images as objects of contemplation. The images offer information via encouraging the readership to undertake independent thinking. It reflects the soft sell style in advertisements, in which customers are not pushed to accept the information depicted in promotional materials (Krugman, 1962). Image 1 presents a portrait of the young couple from the

waist up, intentionally projecting a far personal distance between the readers and the human participants. The oblique angle is adopted to present the human participants in the image, which transmits the meaning potential of detachment. The application of far personal distance and oblique angle could be attributed to the cause that the image is used to introduce a set of products and services in the personal banking business. The image occurs to generalise a variety of categories rather than stand for a specific one. A close personal distance is created in Image 2 on the website where the head and shoulders of the young couple appear. The frontal angle is used to portray the human participants, which closely connects the readers with the participants in the image. The application of a close personal distance and a frontal angle develops a strong sense of affinity among the readers when assessing the image under emotion of intimacy (Machin, 2007: 116). Both of the two images adopt the medium angle, indicating the equal power between the readers and participants in the images.

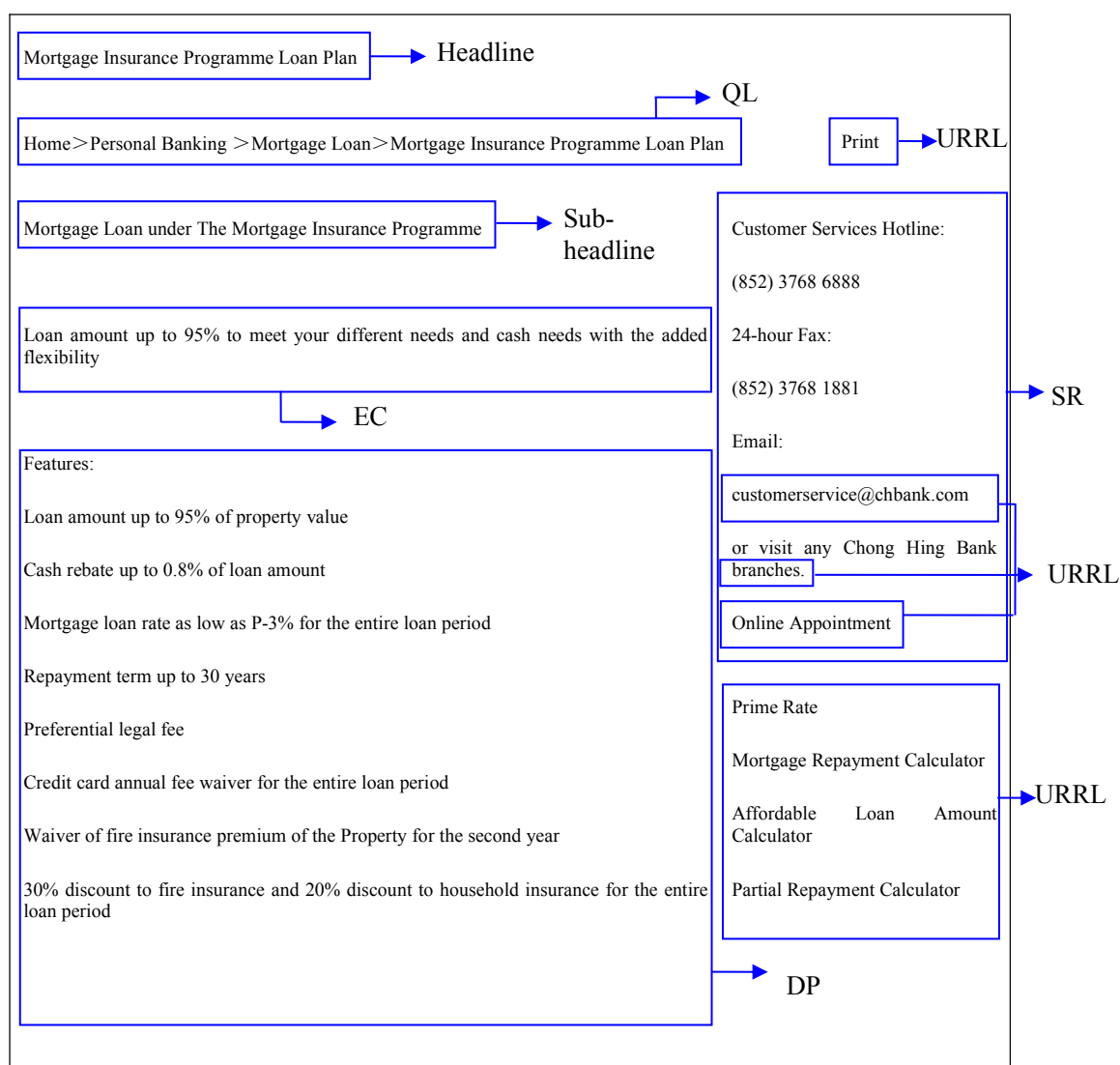
From the compositional perspective, the human participants are all located in the centre to provide the 'nucleus of information' (Kress and van Leeuwen, 2006), while the objective participants functioning as settings or means are subservient in the two images. The human participants are highly salient in terms of colour contrast and foregrounding in the two images. They catch the readers' attention easily by effectively portraying the representative images of the idealised customers.

Askehave and Nielsen (2005: 133-134) identify two types of hyperlinks, namely 'generic' and 'specific' link. On the website of Mortgage Insurance Programme Loan Plan, all the hyperlinks belong to generic links. They provide shortcuts to the main subject areas of another web page. The 'serious navigator' prefers to use the set of generic links as a 'navigational map' to read and search information through the website systematically (ibid.: 132). The generic links possess 'descriptive' nature and

function to introduce the readers to an information chunk connected with a general topic (ibid.: 131). For instance, the hyperlinks, namely 'Branch Network' and 'Print', point to nothing on the current web page but lead the readers to the topics at a deeper level on another web site. 'Branch Network' functions as a content category to introduce the readers to another web page, which presents the related information about the branches of Chong Hing Bank. 'Print' directs the readers to the web page having the printing function which facilitates the readers who are interested in the financial product to make the contents of the current website into printout for future reference. Most hyperlinks contain 'static' information, except the hyperlinks, namely 'Financial Information' and 'Career Opportunities' which are 'dynamic' (ibid.: 131). The texts contained in 'Financial Information' may change according to the updated information about financial products or services in financial market. The contents of 'Career Opportunities' are supposed to be updated regularly in line with the need of the financial institution. Askehave and Nielsen (2005) define generic links as static. The findings from the brochure website of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited) report different results and present two generic hyperlinks with dynamic property. It reflects that banks are supposed to provide up-to-date information to their readership on their official websites.

Writing constructs the main body of Module Three, functioning to communicate 'major informational load of the text' (Kress, 2010: 142) on the website of Mortgage Insurance Programme Loan Plan. Module Three forms the contents of brochure introducing the financial product of Mortgage Insurance Programme Loan Plan. The move structure of the brochure is shown in Figure 6.3.

Figure 6.3 Move structure of the brochure of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited)



As shown in Figure 6.3, six move types occur in this brochure, namely Headline, Sub-headline, Establishing Credentials, Detailing the Product, Soliciting Response, and Useful Resources and Related Links.

The linguistic features of the online-brochure are examined in terms of the keywords and semantic fields. Table 6.2 summarises the top ten key words in the brochure of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited).

Table 6.2 Keywords of the brochure of Mortgage Insurance Programme Loan Plan
(Chong Hing Bank Limited)

	Item	01	1%	02	2%	LL
1	loan	12	8.57	41	0.00	+ 155.51
2	mortgage	7	5.00	38	0.00	+ 84.90
3	insurance	6	4.29	49	0.01	+ 68.21
4	calculator	3	2.14	0	0.00	+ 53.05
5	repayment	3	2.14	3	0.00	+ 44.73
6	amount	4	2.86	181	0.02	+ 32.20
7	waiver	2	1.43	1	0.00	+ 31.55
8	entire	3	2.14	60	0.01	+ 28.95
9	95%	2	1.43	4	0.00	+ 27.73
10	discount	2	1.43	13	0.00	+ 23.59

The nine keywords, namely ‘loan’, ‘mortgage’, ‘insurance’, ‘calculator’, ‘repayment’, ‘amount’, ‘waiver’, ‘95%’, and ‘discount’, are found to present the information about the financial product or service; ‘entire’ is used in ‘the entire loan period’ to modify and enrich the nominal information. All the top ten keywords belong to ‘ideational keywords’ (Culpeper, 2009: 39), focusing on informing the readers of the hard facts.

Table 6.3 shows the top ten semantic fields found in the brochure of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited). Their relevant example words or expressions are summarised in Table 6.4.

Table 6.3 Key semantic fields of the brochure of Mortgage Insurance Programme

Loan Plan (Chong Hing Bank Limited)

	Item	01	1%	02	2%	LL
1	Money: Debts	19	13.57	1318	0.14	+ 137.00
2	Debt-free	3	2.14	0	0.00	+ 53.05
3	Money generally	8	5.71	3515	0.36	+ 29.10
4	Quantities	8	5.71	6385	0.66	+ 20.39
5	Information technology and computing	4	2.86	1126	0.12	+ 17.92
6	Degree	1	0.71	0	0.00	+ 17.68
7	Telecommunications	3	2.14	409	0.04	+ 17.66
8	Time: Period	8	5.71	8327	0.86	+ 16.70
9	No obligation or necessity	2	1.43	156	0.02	+ 13.96
10	Cheap	3	2.14	780	0.08	+ 13.90

Table 6.4 Key semantic fields and examples

(Mortgage Insurance Programme Loan Plan, Chong Hing Bank Limited)

	Item	LL	Examples of words or expressions for each semantic field
1	Money: Debts	+ 137.00	loan, mortgage
2	Debt-free	+ 53.05	repayment
3	Money generally	+ 29.10	insurance, cash

to be informative, highlighting the hard facts about the financial product and relevant service to achieve the promotional purpose, which reconfirms that corporate brochures tend to be more informative (Richards et al., 2000). Another example collected from the website of Industrial and Commercial Bank of China, as shown in Figure 6.4, is discussed herein to reinforce this finding.

Figure 6.4 Move structure of the brochure of SME Business Package
(Industrial and Commercial Bank of China (Asia) Limited)

SME Business Package

→ **Headline**

ICBC (Asia) is one of participating lending institutions in SME Loan Guarantee Scheme (SGS) launched by the Government. This is a loan guarantee scheme whereby the Government acts as the guarantor of individual small and medium enterprises (SMEs) to facilitate them to obtain the following loans from banks.

→ **EC**

We offer the program to SMEs with the following privileged terms:

(1) Business Installations and Equipment Loan

Use of Loans

For acquiring new or second-hand business installations and equipment including machinery, tools, computer software and hardware, communication system, office equipment, transport facilities, furniture and fixtures (excluding decoration works) relating to business operations.

Loan Amount

Max. 90% of purchase value

Repayment Period

Up to 60 months

Goods Location

Hong Kong or mainland

(2) Associated Working Capital Loan

Use of Loans

To meet additional operational expenses arising from or in relation to the business installations and equipment acquired or to be acquired under the SGS.

Repayment Period

Up to 24 months

Condition

Application is only accepted if concerned business installations and equipment loan under the SGS is provided by ICBC (Asia) Limited.

(3) Accounts Receivable Loan

Use of Loans

To meet the working capital needs arising from provision of credit terms to the applicant's customers.

Repayment Period

Up to 24 months

Eligibility

SMEs must be registered in Hong Kong under Business Registration Ordinance (Chapter 310).

Other Requirements

Submit following financial information if have been established for 18 months or more:

Latest audited accounts for limited company

Latest statement of accounts for unlimited company

→ **DP**

How to find out more

Email us

Call our Customer Services Hotline on 218 95588

Visit any of our branches

→ **SR**

Please click here to visit the related government

→ **URRL**

Remarks:

"SMEs" is defined as any manufacturing businesses which employ fewer than 100 employees in H.K. or any non-manufacturing businesses which employ fewer than 50 employees in H.K.

→ **Remarks**

The brochure of SME Business Package (Industrial and Commercial Bank of China (Asia) Limited) contains the following moves: Headline; Establishing Credentials (EC); Detailing the Product (DP); Soliciting Response (SR); Useful Resources and Related Links (URRL); Remarks. DP dominates the main body of the brochure to detail the financial product, ‘SME Business Package’, and its relevant service.

Table 6.5 Keywords of the brochure of SME Business Package
(Industrial and Commercial Bank of China (Asia) Limited)

	Item	01	1%	02	2%	LL
1	loan	7	2.38	41	0.00	+ 73.55
2	smes	4	1.36	1	0.00	+ 59.80
3	installations	4	1.36	3	0.00	+ 55.24
4	SGS	3	1.02	0	0.00	+ 48.60
5	business	7	2.38	284	0.03	+ 47.56
6	loans	4	1.36	26	0.00	+ 41.26
7	repayment	3	1.02	3	0.00	+ 40.28
8	up to 24	2	0.68	0	0.00	+ 32.40
9	icbc	2	0.68	0	0.00	+ 32.40
10	SME	2	0.68	0	0.00	+ 32.40

The top ten keywords of the brochure, ‘SME Business Package’ (Industrial and Commercial Bank of China (Asia) Limited), are summarised in Table 6.5. It is not surprising to see ‘loan’ (LL=+73.55) and ‘loans’ (LL=+41.26) are among the top ten

keywords, since the financial product is a loan package for ‘SME Business’. It is evident that ‘installations’ (LL=+55.24) and ‘repayment’ (LL=+40.28) occur to present the details of the financial product. Both ‘sems’ (LL=+59.80) and ‘SME’ (LL=+32.40) are salient in the brochure, since this financial product pertains to ‘SME Business’. ‘SGS’ (LL=+48.60) is the abbreviation for ‘SME Loan Guarantee Scheme’. The keyword ‘business’ (LL=+47.56) is used to modify and enrich the nominal information, for instance, in ‘SME Business Package’, ‘business operations’. ‘Up to 24’ (LL=+32.40) occurs in the expression, ‘up to 24 months’, to state the ‘Repayment Period’. The keyword ‘icbc’ (LL=+32.40) is the abbreviation for the bank’s name, ‘Industrial and Commercial Bank of China’. All the top ten keywords tend to provide the information about the financial product and its relevant service and thus, are informative in essence.

Table 6.6 Key semantic fields of the brochure of SME Business Package
(Industrial and Commercial Bank of China (Asia) Limited)

	Item	01	1%	02	2%	LL
1	Business: Generally	19	6.46	2634	0.27	+ 83.85
2	Money: Debts	11	3.74	1318	0.14	+ 51.62
3	Debt-free	3	1.02	0	0.00	+ 48.60
4	Objects generally	10	3.40	6100	0.63	+ 17.42
5	Work and employment: Generally	7	2.38	3381	0.35	+ 14.92
6	Information technology and computing	4	1.36	1126	0.12	+ 12.35
7	Quantities: little	2	0.68	182	0.02	+ 10.45

8	Time: New and young	2	0.68	266	0.03	+ 8.99
9	Telecommunications	2	0.68	409	0.04	+ 7.36
10	General actions/ making	10	3.40	12189	1.26	+ 7.28

Table 6.6 summarises the top ten key semantic fields of the brochure of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited). Their relevant example words or expressions are shown in Table 6.7.

Table 6.7 Key semantic fields and word examples of the brochure of SME Business Package (Industrial and Commercial Bank of China (Asia) Limited)

	Item	LL	Examples of words or expressions for each semantic field
1	Business: Generally	83.85 +	business, smes, SME, businesses, enterprises, office equipment, audited, company
2	Money: Debts	+ 51.62	loan, loans
3	Debt-free	+ 48.60	repayment
4	Objects generally	17.42 +	equipment, package, machinery, tools, hardware, fixtures, goods
5	Work and employment: Generally	14.92 +	working, employ, employees, works

6	Information technology and computing	+ 12.35	program, computer, software, website
7	Quantities: little	+ 10.45	fewer
8	Time: New and young	+ 8.99	new
9	Telecommunications	+ 7.36	email, hotline
10	General actions/ making	7.28 +	installations, arising, acts, operations, operational, manufacturing

The top ten key semantic fields in the brochure of SME Business Package (Industrial and Commercial Bank of China (Asia) Limited) could be classified into the following semantic sets: presenting the contents of the financial product and its relevant service, including ‘Business: Generally’ (LL=+83.85), ‘Money: Debts’ (LL=+51.62), ‘Debt-free’ (LL=+48.60), ‘Objects generally’ (LL=+17.42), ‘Work and employment: Generally’ (LL=+14.92), ‘Information technology and computing’ (LL=+12.35), ‘Telecommunications’ (LL=+7.36), and ‘General actions/ making’ (LL=+7.28); specifying the features of the financial product and service, including ‘Quantities: little’ (LL=+10.45) and ‘Time: New and young’ (LL=+8.99). It is evident that both of the two semantic sets are intended to transmit the detailed information about ‘SME Business Package’ and thus, tend to be informative.

The key keywords and semantic fields in the brochure of SME Business Package (Industrial and Commercial Bank of China (Asia) Limited) show a strong tendency to be informative, which reconfirms the finding of the observations on the brochure of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited). In the genre

of Internet bank marketing, the promotional goals are pursued primarily through realising the informative functions of the written texts.

6.4.3 Socio-cognitive strategies

As discussed in Section 6.4.2, the brochure website of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited) strategically uses both informative and promotional strategies.

6.4.3.1 Informative strategies

Module Three, as the major contents on brochure websites, contains two parts as discussed in Section 4.2.2. On the brochure website of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited), the first part takes the centre position of the website, presenting the information about the financial product, Mortgage Insurance Programme Loan Plan. The set of hyperlinks constructing the second part offers more information about the financial product and its relevant service. Module three focuses on providing information. On the website of Mortgage Insurance Programme Loan Plan, all the hyperlinks are identified as generic links which are ‘descriptive’ in nature and are used to lead the readers to information chunks connected with a general topic (Askehave and Nielsen, 2005: 133). The hyperlinks on the website are inherently informative.

Six move types have been identified on the brochure website, namely Headline, Sub-headline, Establishing Credentials, Detailing the Product, Soliciting Response, and Useful Resources and Related Links. Among the six moves, Headline, Sub-headline, Detailing the Product, and Useful Resources and Related Links have the communicative function of presenting the information about the financial product,

Mortgage Insurance Programme Loan Plan, and the relevant service. An informative focus prevails throughout the text of the brochure.

The linguistic resources heighten the informative focus. All the top ten keywords in the brochure are classified into the category of ‘ideational keywords’ (Culpeper, 2009: 39) that inform the readers of the hard facts. The top ten semantic fields are classified into three semantic sets: presenting the contents of the financial product and its relevant service; describing the features of the financial product; and circumscribing the description of the financial product and its service. All the three semantic sets project a semantic profiling of the communicative purpose of the genre of bank brochure websites to present the factual descriptions and pack the information into the discourse. Thus the key semantic fields offer the informative inputs into the text of the brochure.

6.4.3.2 Promotional strategies

The bank logo and bank name as signifiers of Chong Hing Bank are placed in the top-most position on the website to project the organisational identity in different modes: the former one in image and the latter one in writing. It is a commonly accepted practice in marketing or advertising and considered as a promotional strategy employed to draw the potential customers’ attention. The ‘Caring Company’ logo shown on the website was endorsed by Hong Kong Council of Social Service to recognise the commitment of the bank to fulfilling corporate responsibility and providing support to community activities. The logo transmits authoritative and reliable messages to the readers, projecting a good image for Chong Hing Bank. The red and white colour combination displayed on the brochure website exemplifies a Chinese style that satisfies the cultural expectations of the target clientele. Colour

combinations reflect culture constraints with certain ideologies and traditions, which is considered as a promotional strategy adopted for marketing practices (Madden et al., 2000:102).

The brochure website of Mortgage Insurance Programme Loan Plan (Chong Hing Bank Limited) transmits the symbolic value of customers' satisfaction via using the images of typical customers and the common objects in daily life. The images strategically project a close involvement of the readership with what is presented on the website. A close personal distance is portrayed in Image 2, and a frontal angle creates a strong sense of affinity among the readers when assessing the image. A medium angle is employed to denote equal power between the readers and participants in the images. The human participants are highly salient in terms of colour contrast and foregrounding, explicitly representing the images of customers who are satisfied with the financial product and relevant service. The images on the brochure website essentially communicate the meaning potentials of familiarity, affinity, and satisfaction, intended to create a positive image of the bank to promote the financial product.

Establishing Credentials and Soliciting Response are two typical move types in advertisement (Bhatia, 2005: 214). In Establishing Credentials, the bank demonstrates the benefits the customers may enjoy if they purchase the financial product, and highlights the product that is described to 'meet your different needs', which explicitly establishes a customer-centred standpoint, and thus projects a good image for the financial product and the financial institution. Soliciting Response is used for eliciting contact for further business which is also considered as a promotional strategy employed in marketing practice.

6.4.4 Multimodal modes and features

The three modules discussed in Section 4.2.2 are closely connected to one another in the construction of one complete website, simultaneously achieving their communicative functions as navigation mode and reading mode (Askehave and Nielsen, 2005; Finnemann, 1999). The set of hyperlinks contained in Module One and Module Two features bank brochure websites as a web-mediated genre. Bank logo, bank name, and bank creed in Module One and the contents of Module Three parallel the information presented in the traditional printed bank brochures that customers can obtain from the counters of bank branches. Module Three may include two moves, namely Quick Link, and Useful Resources and Related Links, in the form of hyperlinks. The genre of bank brochure websites could, therefore, be viewed as a hybrid appropriating the navigation mode and reading mode.

On the website of Mortgage Insurance Programme Loan Plan, Module One includes the bank logo, bank name, a set of hyperlinks, a set of clicks for language and font size selection, and a search engine. The second part in Module Three offers a set of hyperlinks which constructs two move types, namely Soliciting Response and Useful Resources and Related Links. All the hyperlinks are identified as generic links. All the hyperlinks are linked up to 'static' information, except 'Financial Information' and 'Career Opportunities' containing 'dynamic' (Askehave and Nielsen, 2005: 131-132) information which is supposed to be updated regularly. The bank logo and bank name in Module One and the contents of the first Part in Module Three parallel the information presented in printed bank brochures. This website presents the contents of the hard copy bank brochure, simultaneously appropriating the web-mediated resources of hyperlinks.

6.5 Summary

Findings obtained from the interview with a professional in financial industry and the case study on discursive practices relating to one bank brochure website has usefully enriched the understanding of the genre of bank brochure websites in Internet bank marketing. The procedure of producing bank promotional materials has been summarised schematically (see Appendix C/2). The Code of Banking Practice (2009) and rules regulated by individual financial institutions work jointly to monitor discursive and professional practices in constructing and presenting bank brochure websites. The findings have confirmed that from the socio-cognitive perspective (Bhatia, 2004), both ‘informative’ and ‘promotional’ strategies (Osman, 2006: 46) are employed in the genre of bank brochure websites. Though perceived as a marketing genre, it is found to be more informative than promotional, as shown in the use of generic links, Module Three, move types and linguistic resources.

Bank brochure websites tactically operate across a variety of generic resources, such as ‘texts, genres, social practices, and cultures’ (Bhatia, 2010:37) to achieve communicative goals. They are found to colonise a set of discourse through interdiscursive appropriation, manifesting two dimensions. The first dimension is related to multimodal modes, including written discourse and web-mediated discourse. The second is related to communicative purposes, including promotional discourse and informative discourse. From the socio-critical perspective, the genre of bank marketing shows a rich array of discursive practices shaped in response to disciplinary norms, power differentials and social relation in financial business. In web-mediated marketing contexts, the banks are inclined to persuade the potential customers via hard facts, avoiding overtly persuasive expressions or obligational meanings in promotion (Fairclough, 1993: 157-158). It is clearly relevant to the two selection

criteria customers use when choosing banks, namely services offered and reliability (Kaynak, 1986).

Chapter 7 Conclusions

7.1 Introduction

The chapter presents a summary of findings with reference to the two research questions (7.2), discusses the significance of the study from both theoretical and pedagogical perspectives (7.3), and discusses future directions for further research (7.4).

7.2 Summary of findings

The study focuses on the multimodal and linguistic resources exploited in the genre of Internet bank marketing, examining 75 bank brochure websites collected from the 20 licensed banks incorporated in Hong Kong and addressing two research questions:

(1) What kinds of multimodal and contextual resources are exploited in the design and construction of the genre of bank brochure websites? What are the generic features of the genre?

(2) How are discursive practices in constructing bank brochure websites influenced by disciplinary norms, professional practices and socio-cultural constraints?

Major findings that address the research questions are summarised in the following sections.

7.2.1 Multimodal and generic features of bank brochure websites

On the bank brochure websites in the corpus of HKBBW, a variety of modes are found to be used, namely image, writing, colour, layout, and hyperlink (see Appendix D/1). Each mode shows specific features.

Layout of bank brochure websites is characterised by modules. Three types of modules, as basic units composing semiotic entities (Kress, 2010: 147), are used to systematically construct bank brochure websites. The three modules, serving to realise reading and navigation functions, are connected with one another via three patterns. As discussed in the study, it is found that 82.67% of the websites in the corpus of HKBBW use Pattern one, in which hyperlinks, as navigation modes, guide the readers to read information from Module One to Module Two and then from Module Two to Module Three sequentially. Following these patterns, readers could read various details about the financial products in Module Three, which realises the functionality of written texts as reading modes. In Module One, all the banks put their bank names and logos in the upper-most places on their websites to establish the organisational identities. It is noted that 90% of the banks position bank logos and names in a left-right order, which reflects the relation of 'given' and 'new' (Halliday, 1985: 277) in terms of the social status of knowledge (Kress and van Leeuwen, 2006: 180), thus concurring with Schmitt's (1995) view that the Chinese consumers evaluate a brand name, mainly considering the visual appeal.

The study suggests that banks in Hong Kong tend to use colours that are popular across cultures, such as red, blue and green (Ward, 1995) on their brochure websites. They favour white on 98.65% of the websites, echoing that the Hong Kong people rate white as their most favourite colour (Madden et al., 2000). The use of colours that are popular across cultures can help the readers cast off the cultural constraints in reading bank brochure websites.

Colour combinations are culturally constrained by particular ideologies and traditions (Geboy, 1996). Two types of colour combination are identified on bank brochure websites: consistent pattern and complementary pattern (Park et al., 1996:

465). Consistent patterns are found to be used by all the three types of banks with different incorporated backgrounds, i.e. local Chinese banks in Hong Kong, Chinese banks incorporated by the parent banks in Mainland China, and banks incorporated by foreign parent banks. Complementary patterns are used by local Chinese banks in Hong Kong and banks incorporated by parent banks in Mainland China. This indicates that the consistent pattern is widely accepted and frequently used across cultures and the complementary pattern is more Chinese style.

The study concludes that in the images of bank brochure websites, there is an illustration-focused representation consisting of narrative structures and conceptual structures. Narrative structures prevail in the photographs of bank brochure websites, frequently using action processes to portray active actions among the represented participants, intended to reflect the active roles of the human represented participants. The images of customers and bank clerks are exploited respectively to represent the parties involved in financial services. Conceptual structures are also prevalent in the corpus of HKBBW, mainly using symbolic attributive processes to communicate the symbolic values transmitted by commonly used objects in daily life that represent 'the lifestyles, choices and experiences of ordinary people' (Emmison and Smith, 2000: 111), and thus projecting the close involvement between the readership and the depicted information in the images.

Human participants are presented in the photographs on bank brochure websites as 'individuals' or 'en groupe' (Machin, 2007: 118). When two or more human participants are shown together in individual photographs, the following images are exploited to present the participants: couples, families, friends or colleagues, customers and bank clerks. Individuals as human participants are also used to create

‘visual individualisation’, ‘drawing us close to specific people and therefore humanising them’ (ibid.: 118).

The representational structures occurring in the images of bank brochure websites communicate general concepts relevant to financial products or services, implying that images are presented as illustration embodying Salo’s (2000: 15) thirdness value. All the images are found to be aloof from certain time and space, as all the human participants in the images are anonymised and none of the settings is a concrete place. However the readers are able to interpret the potential meanings communicated by the images due to their familiarity to the contexts. The visual materials achieve the ‘vividness effect’ (Joffe, 2008: 85), since they are easier to be memorised, reinforcing the marketing function of bank brochure websites.

The study concludes that the bank brochure websites tend to detach the readership from emotive involvement with the represented participants in the images, with the predominant use of offer images, aiming to encourage them to independently interpret the visual meanings. As a result, the objective and dispassionate standpoint is constructed. The medium shot is frequently used in the images on bank brochure websites, intended to create a neutral distance between the human participants in the images and the readers, and thus tones down the overt persuasion via leaving the plentiful room for the readership to make their own interpretation. In addition, with the images of individuals presented as represented participants, ‘visual individualisation’ (Machin, 2007: 118) is achieved. However, it is ‘a matter of degree’ which tends to be ‘reduced by increasing distance’ by adopting a medium shot, and thus ‘making individual traits less easy to observe’ (ibid.: 118). The eye-level angle, denoting that the human participants in the images and the readers possess equal power, and the frontal angle, projecting the standpoint of involvement, encourage the

readers to interpret the images on an equal footing with the human participants involved in the images (Kress and van Leeuwen, 2006). From the point of view of interactive meaning, the readers are positioned to interpret the meaning potentials transmitted by the images on bank brochure websites with objective attitudes.

Human participants, as interactors in action processes actively presenting meaning potentials, are primarily placed on the right of the images on bank brochure websites, signifying that they are ‘new information’ (Kress and van Leeuwen, 2006: 181) to the readers. The photographs, consisting of both human and object participants, show a strong tendency to put human participants in the centre of the images, indicating that it is essentially important to decode what human participants represent, since they communicate ‘the nucleus of the information’ (ibid.: 196). Photographs could communicate the facticity, and in advertising, they encourage the readers to believe that they would enjoy the same attractiveness, status, and happiness of the people presented in the images (Barrett, 1980). Therefore human represented participants are presented in the photographs on bank brochure websites to represent customers involved in specific financial services. The represented participants are mainly placed on the same horizontal line on bank brochure websites. Thus ideal information and real information are not intentionally highlighted in the images of bank brochure websites.

Compared with object participants, human participants are highly predominant in the images in terms of colour contrast and foregrounding. All the elements producing the salience of human participants create ‘visual weight’ (Kress and van Leeuwen, 2006: 202), devoted to drawing more attention from the readers to human participants than others in the images. Object participants as ‘signifiers’ (Kress, 2010: 54) are widely used to construct the images on bank brochure websites. However, when the

images contain both object and human participants, the latter ones, as pictorial representation of the potential customers, would be highlighted to catch the readers' attention.

Two major types of image-text relations are identified on bank brochure websites: elaboration and extension (van Leeuwen, 2005: 230). Extension occurs more frequently than elaboration and is achieved by complement via two ways: using the image to add information to the text; using the text to add information to the image. Elaboration is realised by specification or explanation. The relationships between images and written texts on bank brochure websites reflect the complex interplay of multimodal relations (Maier, 2008: 63). However, in essence, 'writing is the dominant mode' (Kress, 2010: 138) on bank brochure websites, communicating the core information.

Hyperlinks are an inherent property of the web medium (Askehave and Nielsen, 2005: 132) and occur frequently in the corpus of HKBBW. The present study identified 33 types of hyperlinks on bank brochure websites, which are summarised as follows: bank introduction, branch network, conditions for services, contact methods, corporate banking, corporate social responsibility, corporation group web-site, disclaimer and/or privacy statement, download centre, e-banking entrance, FAQs, fees and charges, hyperlink policy, international services, investment services, investor relations, job opportunities, language choice, link to homepage, Mainland business, market information, new promotion offer, personal banking services, press releases, print bar, quick application, related links and tools, search engine, security information, short-cut link to the product introduction, sitemap, sustainability development, and viewing notes. All the hyperlinks on bank brochure websites are categorised into 'generic links' (ibid.: 131) that function as general and topical entries,

providing shortcuts to the main subject areas and guiding readers to navigate information from one web page to another. Generic links are primarily ‘static’ (ibid.: 133). Bank brochure websites show a small proportion of exceptions: four link types, namely job opportunities, market information, new promotion offer, and press releases, which need to be updated regularly by financial institutions.

Fourteen move types are identified in the corpus of HKBBW, among which four moves, namely Detailing the Product (DP), Establishing Credentials (EC), Headline, and Soliciting Response (SR), are obligatory moves. The remaining ten move types are optional components. They are Extra Information (EI), Frequently Asked Questions (FAQs), Offering Incentive (OI), Organisational Identity (OID), Quick Link (QL), Remarks, Sub-headline, Testimonial, Useful Resources and Related Links (URRL), and Using Pressure Tactics (UPT). Testimonial, as a typical move of advertisements (Bhatia, 2004), only occurs once in the corpus of HKBBW. This move is far from typical for the bank brochure websites, which confirms Bhatia’s (1993: 38) view that ‘local cultural constraints’ might have ‘significantly interesting implications for the realization of certain moves’.

The fourteen moves are strategically used to achieve their individual communicative functions. The keywords and key semantic fields identified in each move type provide the strong linguistic and semantic evidences. Broadly following Halliday (e.g. 1973, 1978, 1994), ‘ideational keywords’ (Culpeper, 2009: 39), which are obligatory in each move, constitute a major concern of the information about financial products or services. ‘Interpersonal keywords’ (ibid: 39) are found in five moves, namely Detailing the Product, Establishing Credentials, Extra Information, Soliciting Response and Testimonial, all of which are exploited to project interaction

in discourse. Additionally, these five moves all take the customer-orientated view which is widely accepted in marketing practice.

The key semantic fields found in the fourteen sub-corpora construct nine semantic sets specific to individual moves, which are summarised as follows: (1) presenting the contents of financial products or services; (2) specifying the features of financial products; (3) elaborating the business relationship; (4) presenting the actions involved in financial services; (5) circumscribing the description of financial products or services; (6) clarifying the duty or necessity; (7) specifying the organisational identities of banks; (8) depicting the existing customers' experience and highlighting their satisfaction; and (9) evaluating the value and quality of financial products or services.

All the fourteen moves are inherently informative, since the ideational keywords are obligatory in each move. The interpersonal keywords explicitly show persuasive concerns that feature promotional genres. The first seven semantic sets identified in the fourteen moves form a dimension that accentuates the information about financial products or services, and thus could be viewed as informative. The latter two semantic sets construct a dimension that is intrinsically persuasive and offers the promotional inputs. Therefore the keywords and key semantic fields in the individual moves, devoted to fulfilling the communicative functions of the moves, evidently show the 'blend of promotional and informative functions' (Petroni, 2011: 74).

The keywords and semantic fields offer the informative and promotional inputs to bank brochure websites. Three types of keywords, namely 'ideational keywords', 'textual keywords' and 'interpersonal keywords' (Culpeper, 2009: 39), are found in the corpus of HKBBW. Seven potential topic sets in relation to keywords are identified in the corpus of HKBBW accordingly. Ideational keywords construct

‘aboutness’ (Phillips, 1989; Scott, 2000, 2008) of the texts, indicating the writers’ concerns and focusing on the following potential topic sets in the corpus of HKBBW: (1) providing the information about financial products or services; (2) identifying the parties involved in financial services; (3) indicating the geographical contexts; (4) modifying and enriching the nominal information in a neutral way; and (5) communicating the actions. The predominance of the ideational keywords suggests that bank brochure websites are informative in nature. The textual keywords in the corpus of HKBBW, as ‘indicators more of style than of “aboutness”’ (Scott, 2008: 143), indicate options or possibilities, manifesting the rigorous and formal style the contents of bank brochures are realised in. The keywords pertaining to projecting interactions in discourse are classified as interpersonal keywords, which denote a pervasive concern possessed by promotional genres.

Two dimensions were identified based on the observations on the key semantic fields and semantic sets found in the corpus of HKBBW. The first dimension presents a semantic profiling of the communicative purposes of bank brochure websites to provide the factual descriptions and pack the information about financial products or services into the texts, including the following semantic sets: (1) presenting the contents of financial products; (2) specifying the features of financial products; (3) indicating the relationships in financial services; (4) presenting the actions involved in financial services; and (5) circumscribing the description of financial products or services. The second dimension derives from Semantic set 6, primarily focusing on evaluating the value and quality of financial products or services. Bank brochure websites tend to be more informative via showing the prominent semantic concern to provide facts and information relevant to financial products or services, which resonates with Janssens and De Pelsmacker’s (2005) view that useful and believable

information plays a critical role in cultivating trust among customers in advertisements based on reliability. Meanwhile, bank brochure websites are promotional, which is disclosed by the semantic set evaluating the value and quality of financial products or services.

It is crucially significant to recognise communicative purposes when identifying different genres (Bhatia, 2005: 217). Most texts are intrinsically ‘multitype’ or ‘multigenre’ (Virtanen and Halmari, 2005: 10). Bank brochure websites could be labeled as a multi-purpose genre, which is ‘partly promotional, partly information-giving’ (Bhatia, 2004: 62). The primary communicative purpose of bank brochure websites is to inform the readership of the details about financial products and services. The promotional purpose is achieved via developing a positive evaluation of financial products and services and creating a good image for financial institutions. The multimodal resources are strategically exploited to fulfill this communicative purpose. Functionality is a fundamental factor for exploring a digital genre (Ihlstrom, 2004; Marco, 2002; Petroni, 2011; Shepherd and Watters, 1998, 1999). Bank brochure websites present images and texts in ‘reading mode’ (Askehave and Nielsen, 2005: 127) and supply hyperlinks as ‘medium affordances’ (Petroni, 2011: 144) in ‘navigating mode’ (Askehave and Nielsen, 2005: 127). Reading and navigation functionalities are thus distinct in this web-mediated genre.

In essence, bank brochure websites, which are not a simple reproduction and adaptation of printed brochures, tactically operate across a variety of generic resources, such as ‘texts, genres, social practices, and cultures’ (Bhatia, 2010: 37) to achieve communicative purposes and create ‘new and hybrid forms’ (Petroni, 2011: 140). Bank brochure websites fundamentally colonise four types of discourses through ‘appropriation of generic resources’ (Bhatia, 2004, 2010) to achieve

‘interdiscursivity’ (Bhatia, 2004, 2008b, 2010), which generally manifest two dimensions. The first dimension focuses on multimodal modes by looking at the genre ‘as a medium’ (Askehave and Nielsen, 2005: 128), which colonises written discourse and web-mediated discourse. In this dimension, bank brochure websites present images and written texts in reading mode and hypertexts featured by hyperlinks in navigation mode. The second dimension pertains to communicative purposes, which colonises informative discourse and promotional discourse. Bank brochure websites are essentially informative and promotional. Despite as a marketing genre, bank brochure websites are intrinsically more informative than promotional, as demonstrated by the selective use of generic links, modules, move types and linguistic resources. It denotes that within web-mediated marketing contexts, financial institutions are inclined to persuade the potential customers via hard facts, avoiding overtly persuasive expressions (Fairclough, 1993: 157-158), and have a heavy reliance on rational over emotional appeals (Albers-Miller and Stafford, 1999).

7.2.2 Discursive practices, disciplinary norms and professional practices

Discursive practices in Internet bank marketing are shaped by disciplinary norms and professional practices widely accepted by the financial industry. Internet bank marketing portrays the well accepted marketing theory, i.e. market segmentation (e.g. Smith, 1956; Wind, 1978). The examination of colour combinations clearly shows that the ‘complementary’ patterns (Madden et al., 2000: 99) prevail on the brochure websites of the local Chinese banks. The ‘consistent’ patterns (ibid.: 99) occur on the brochure websites owned by the banks from all the three origins discussed in the present study. The colour combinations denote the allusion of Chinese or global culture relating to the particular markets individual banks target. The human

participants in the images on bank brochure websites represent the target clientele of financial products or services. The human participants, though as anonymous images, could be identified as members of the middle class according to their dressing style and the surroundings. The images of the young people are prevalent, which could be attributed to that they form the major resources of potential customers for the financial products of mortgages and loans for personal retailing banking. The customers who use Internet bank services are attracted by the efficiency and convenience offered by the computer-mediated communication mode. The hyperlinks on bank brochure websites guide readers to efficiently search relevant information about financial products or services. Their navigation function satisfies the target customers' expectations for easy access to information and bank services. It is therefore evident that the multimodal resources are strategically adopted to satisfy the market segment in Internet bank marketing.

The Code of Banking Practice (2009), endorsed by the Hong Kong Monetary Authority (HKMA), has been issued jointly by the Hong Kong Association of Banks (HKAB) and the DTC Association (DTCA), which is applied to monitor promotional materials issued by financial institutions in Hong Kong. In addition, individual banks have specific regulations on designing and constructing their own promotional materials. In essence, promotional materials issued by banks, no matter in whichever mode, need to provide clear, fair, reasonable, and sufficient information about financial products, contain risk disclosure clauses, and present no misrepresentation clauses. Protection of customers' privacy is particularly highlighted in e-banking services. Being objective in selecting linguistic resources contributes to strategically persuading the readers to accept the information offered by promotional materials, since it presents hard facts. It guarantees that customers could make their purchase

decisions based on acquiring enough objective information, which explicitly suggests that financial institutions take a long-term view in developing a healthy relationship with their customers. According to the Code of Banking Practice (2009), the financial products of loans are eligible for promotion via public marketing channels. Banks are necessarily required to comply with all the valid rules and regulations, when promoting financial products of mortgage or loan via the web-mediated mode.

7.3 Significance of the present study

This study has analysed a bank marketing genre, bank brochure websites, within web-mediated contexts by using quantitative and qualitative approaches and combining the approaches of multimodality and critical genre analyses. It has important theoretical and pedagogical implications for conducting and understanding business and organisational research, not only related to bank brochure websites, but also other types of web-mediated genres, such as corporate home pages and websites, as well as professional practices in designing and constructing various kinds of online promotional materials.

The present study has proposed a model for exploring discourse realisation in Internet bank marketing contexts (See Figure 3.1). The analytical framework enables the understanding of the properties of functionality, prototypical and hyperlinked structure, and multi/hypersemioticity (Petroni, 2011) on bank brochure websites, intended to uncover how the genre achieves the specific communicative purposes in specific professional contexts, and how the genre is shaped within Internet marketing contexts. The model has demonstrated the strengths and advantages of combining Bhatia's (2004) multi-dimensional and multi-perspective framework of critical genre analysis and Kress's (2010) framework for analysing multimodal features and their

functions. The model has also highlighted two sets of relationship in relation to discourse realisation, namely the text-context relationship and the discursive-professional practice relationship (Bhatia, 2010), which respectively represent how lexico-syntactic, socio-pragmatic and social resources are strategically adopted to construct genres in professional contexts.

Bhatia (2014: 9) observes that ‘research in areas such as the relationship between discursive activities and professional practices in most disciplinary, professional and institutional contexts (Bhatia 2008a, 2008b) is still in its early stages’. In response, the present study has contributed to the field by examining the interactions between discursive activities and professional practices of the banks in Hong Kong through analysing their brochure websites. The study also provides useful insights for students, researchers, website designers, and experienced professionals in the financial services industry into the process and practice of constructing and consuming various promotional materials on bank websites. It is important that professionals are properly equipped so that they have high competences in utilising multimodal and linguistic resources when advising others of effective Internet marketing website construction. Professionals should also have a clear understanding of disciplinary norms and professional practices when exploiting marketing strategies specific to individual financial institutions.

7.4 Directions for future research

Many questions about the genre of bank brochure websites remain unanswered. This section proposes some potential areas for future research.

The target clients of financial products and services are international. Global communicative competence (Louhiala-Salminen and Kankaanranta, 2011) is thus of

great importance in marketing practices and strategies undertaken by financial institutions. Future studies can compare English bank brochures used in the banks incorporated in Hong Kong and in other regions or countries, for instance, Mainland China, Singapore, Japan, the UK, the USA, and the EU. The analytical framework adopted by the study can be usefully applied to examine multimodal features and generic properties specific to bank brochure websites used in different regions and countries and address culturally diverse traits.

Brochure websites as a web-based genre have been increasingly used in marketing. Future research can undertake a comparison between the printed bank brochures and the web-mediated ones to present the differences and similarities between the traditional genre and the new genre, which can hopefully enrich the understanding of the features and functions of bank brochure websites and uncover the ‘interaction between discourse and social changes’ (Bhatia, 2004: 163).

Another facet of critical genre analysis involves ethnographic analysis to explore language and communication in sites of engagement or interaction (Bhatia, 2004; Scollon, 1998) which can produce very usefully complementary textual analyses and surveys. The present study has adopted a case study method, firstly interviewing a senior manager from the financial industry to identify the socio-cognitive forces shaping discursive practices in Internet bank marketing, consulting the Code of Banking Practice which supervises the professional practices of bank marketing in Hong Kong, and then applying the data from both sources to account for the multimodal and linguistic features of one bank brochure website. Future research can incorporate the method of ethnography to observe discursive activities and professional practices happening during the process of bank brochure website design and construction. In addition, readers’ usability feedback and ‘patterns of audience

reception' (Bhatia, 2004: 163) of bank brochure websites can further enrich the findings. Triangulation of multiple methods from multiple participants will provide comprehensive investigations into, and a much better informed understanding of, the genre of bank brochure websites.

Hyperlinks on bank homepages lead readers to bank brochure websites. Future studies can examine the similarities and differences between bank homepages and bank brochure websites, which could uncover the distinct properties of the two types of web-mediated discourse. The present study only examined the three modules occurring on bank brochure websites and focused on analysing the relations between images and texts in Module Three. In fact, each module might use images. Future studies on the interrelation of images and texts in each module will enrich the understanding of the relation of images and their surrounding texts in web-mediated discourse. The 33 types of hyperlinks identified in the present study all belong to generic links, most of which contain static information, except four hyperlinks, namely job opportunities, market information, new promotion offer, and press releases, which need to be updated regularly by banks. Future research can explore the contents of the four hyperlinks with the fluid information, which may provide interesting findings on the interrelation of multimodal and linguistic resources and the socio-cultural constraints.

Open-class keywords function as indicators of the 'aboutness' of a corpus, while closed-class keywords are indicators of 'style' which may, to a certain degree, play a role in analysing the discourses within it (Scott & Tribble, 2006; Baker, 2006). Future research may undertake a concgram analysis to examine 'the phraseological behaviour of individual' open-class and 'closed-class keywords in their typical contexts of occurrence' (Groom, 2010: 63), enriching the accounts of the linguistic

resources used in this web-mediated genre and providing more insights to understanding the stylistic features associated with the particular discourse community.

Appendix A/1

Colour combinations of images in the corpus of HKBBW

BANKS	PRODUCTS	COLOUR COMBINATIONS
Bank of China (Hong Kong) Limited	<i>"iSmart" Tax Loan</i> <i>BOC Express Cash Instalment Loan</i>	Red, white (grey as background of Module 2)
Bank of East Asia, Limited	<i>Residential Home Mortgage Loan Package</i> <i>Privileged Government Home Ownership Scheme Loan Package</i> <i>Education Loan</i> <i>"Right for You" Instalment Loan/ Revolving Loan</i> <i>"Right for You" Overdraft Facilities</i> <i>Tax Loan</i>	Red, white, light blue (green, yellow as background of Module 3)
China Construction Bank (Asia) Corporation Limited	<i>HIBOR Mortgage Loan</i> <i>Auto Loan</i> <i>Car Park Loan</i> <i>Small Business Loan</i>	White, blue
Chiyu Banking Corporation Limited	<i>Residential Mortgage Programmes</i>	Red, white (grey as background of Module 2)

Chong Hing Bank Limited	<i>Residential Mortgage Loan Plan</i> <i>Mortgage Insurance Programme</i> <i>Loan Plan</i> <i>Government Housing Subsidized Scheme Mortgage Plan</i> <i>Tax Loan</i>	Red, white (light grey as background of Module 2)
Citibank (Hong Kong) Limited	<i>Home Furnish</i> <i>Card Debt Consolidation Loan</i> <i>Debt Consolidation Mortgage</i>	Blue, white (brown as background of Module 3) Blue, white Blue, white (orange as background of Module 3)
Citic Ka Wah Bank Limited	<i>HIBOR Mortgage Plan</i> <i>Home Ownership Scheme Mortgage Plan</i> <i>95% Top-up Loan Scheme</i> <i>Property Related Loans</i>	Green, white, red
Dah Sing Bank Limited	<i>Express Money Interest Free Loan</i> <i>Tax Loan</i> <i>In-Money Revolving Loan</i>	Red, white (yellow as background of image) Red, white (green as background of image) Red, white (brown as background of image)
DBS Bank (Hong Kong) Limited	<i>Salaries Tax Loan</i>	Red, white

Fubon Bank (Hong Kong) Limited	<i>Fubon Tax Loan</i> <i>Fubon “Perfect Fit” Personal Loan</i> <i>Fubon “Credit Go” Personal Loan</i> <i>Fubon Mortgage Plan</i> <i>Fubon HIBOR Mortgage Plan</i> <i>Fubon Mortgage Plans for Government Home Ownership Scheme</i> <i>Fubon Mortgage Loan Referral Plan</i> <i>Fubon FamilyFirst Mortgage Protection Plan</i>	Blue, white (dark purple as calligraphy)
Hang Seng Bank, Limited	<i>Mortgage Loans for Government Housing Schemes</i> <i>95% Mortgage Plan</i> <i>Conventional Mortgage Plan</i> <i>Personal Instalment Loan</i> <i>Interest-free Instalment Plan</i> <i>Credit Counseling Loan</i> <i>Personal Revolving Loan</i>	Green, white (light grey as background of hyperlinks in Module 3)
Hong Kong & Shanghai Banking Corporation Limited	<i>Deposit-linked Mortgage</i> <i>HighAdvance Mortgage</i> <i>Personal Instalment Loan</i> <i>Revolving Credit Facility</i> <i>Overdrafts</i>	Red, white

Industrial and Commercial Bank of China (Asia) Limited	<i>Personal Loan</i>	Red, white
	<i>Tax Loan</i>	
	<i>General Mortgage Loan</i>	
	<i>Mainland Mortgage Loan</i>	
	<i>Car Loan</i>	
	<i>Taxi/Public Light Bus Financing</i>	
	<i>Equipment Financing</i>	
Mevas Bank Limited	<i>SME Business Package</i>	Dark green, white
	<i>FlexiMoney Overdraft Facility</i>	
	<i>Comprehensive Mortgage Loan Plans</i>	
Nanyang Commercial Bank, Limited	<i>Home Mortgage</i>	Light blue, white
	<i>Personal Loan</i>	
	<i>Tax Loan</i>	
Public Bank (Hong Kong) Limited	<i>Personal Loan</i>	Red, light grey
Shanghai Commercial Bank Limited	<i>Housing Mortgages</i>	Blue, white (orange as headlines and framework of hyperlinks in Module 3; green as background of table)
	<i>Government Housing Schemes</i>	
	<i>Personal Tax Loan</i>	
Standard Chartered Bank (Hong Kong) Limited	<i>Personal Instalment Loan</i>	Blue, green, white
	<i>Revolving Cash Card</i>	
	<i>Personal Line of Credit</i>	
	<i>Tax Loan</i>	
	<i>The HIBOR-based Mortgage Plan</i>	

<p>Wing Hang Bank, Limited</p>	<p><i>MortgageOne</i></p> <p><i>Home Sweet Home Mortgage Plan</i></p> <p><i>Flexi-Mortgage Plan</i></p> <p><i>HIBOR-linked mortgage plan</i></p> <p><i>Home Ownership Scheme (HOS) Mortgage Plan</i></p>	<p>Green, blue, white (orange as background of hyperlinks in Module 3)</p>
<p>Wing Lung Bank, Limited</p>	<p><i>Mortgage Loan</i></p>	<p>Red, white (light grey as background of Module 3)</p>

Appendix A/2

Different types of images and the relative occurrences

BANKS	PRODUCTS	OCURRENCES OF IMAGES		
		PHOTOGRAPHS ANIMATION	PICTOGRAPHS	
Bank of China (Hong Kong) Limited	<i>"iSmart" Tax Loan</i>	7 (2 repeated)	6	0
	<i>BOC Express Cash</i>	7 (7 repeated)	5 (5 repeated)	0
	<i>Instalment Loan Balance Transfer</i>	5 new (9 repeated)	6 new (5 repeated)	0
Bank of East Asia, Limited	<i>Residential Home</i>	2	1	0
	<i>Mortgage Loan Package</i>			
	<i>Privileged Government</i>	2 (2 repeated)	1 (1 repeated)	0
	<i>Home Ownership Scheme</i>			
	<i>Loan Package</i>			
	<i>Education Loan</i>	1 (1 repeated)	1 (1 repeated)	0
	<i>"Right for You"</i>	2 (1 repeated)	1	0
	<i>Instalment Loan/ Revolving Loan</i>			
	<i>"Right for You" Overdraft</i>	2 (1 repeated)	1 (1 repeated)	0
	<i>Facilities</i>			
China Construction Bank	<i>Tax Loan</i>	2 (1 repeated)	0	0
		5 new (6 repeated)	2 new (3 repeated)	0
	<i>HIBOR Mortgage Loan</i>	3	0	0
	<i>Auto Loan</i>	5 (1 repeated)	11	0

(Asia) Corporation Limited	<i>Car Park Loan</i>	3 (2 repeated)	0	0
	<i>Small Business Loan</i>	2 (1 repeated)	0	0
		9 new (4 repeated)	11 new	0
Chiyu Banking Corporation Limited	<i>Residential Mortgage Programmes</i>	2	0	3
		2 new	0	3
				new
Chong Hing Bank Limited	<i>Residential Mortgage Loan Plan</i>	2	0	0
	<i>Mortgage Insurance Programme Loan Plan</i>	2 (1 repeated)	0	0
	<i>Government Housing Subsidized Scheme Mortgage Plan</i>	2 (2 repeated)	0	0
	<i>Tax Loan</i>	2 (1 repeated)	0	0
		4 new (4 repeated)	0	0
Citibank (Hong Kong) Limited	<i>Home Furnish</i>	6 (1 repeated)	12	0
	<i>Card Debt Consolidation Loan</i>	8 (4 repeated)	12 (9 repeated)	0
	<i>Debt Consolidation Mortgage</i>	6 (4 repeated)	12 (10 repeated)	0
		11 new (9 repeated)	17 new (19 repeated)	0
Citic Ka Wah Bank Limited	<i>HIBOR Mortgage Plan</i>	2	0	0
	<i>Home Ownership Scheme Mortgage Plan</i>	2 (1 repeated)	0	0
	<i>95% Top-up Loan Scheme</i>	2 (1 repeated)	0	0

Dah Sing Bank Limited	<i>Property Related Loans</i>	2 (1 repeated)	0	0
		4 new (3 repeated)	0	0
	<i>Express Money Interest</i>	1	6	0
	<i>Free Loan</i>			
	<i>Tax Loan</i>	1	5 (5 repeated)	0
	<i>In-Money Revolving Loan</i>	1	5 (5 repeated)	0
DBS Bank (Hong Kong) Limited		3 new	6 new (10 repeated)	0
	<i>Salaries Tax Loan</i>	2	0	1
		2 new	0	1 new
Fubon Bank (Hong Kong) Limited	<i>Fubon Tax Loan</i>	3	1	0
	<i>Fubon "Perfect Fit"</i>	3 (1 repeated)	1 (1 repeated)	0
	<i>Personal Loan</i>			
	<i>Fubon "Credit Go"</i>	2 (1 repeated)	1 (1 repeated)	0
	<i>Personal Loan</i>			
	<i>Fubon Mortgage Plan</i>	3 (1 repeated)	1 (1 repeated)	0
	<i>Fubon HIBOR Mortgage Plan</i>	3 (2 repeated)	1 (1 repeated)	0
	<i>Fubon Mortgage Plans for Government Home Ownership Scheme</i>	3 (2 repeated)	1 (1 repeated)	0
	<i>Fubon Mortgage Loan Referral Plan</i>			
	<i>Fubon FamilyFirst Mortgage Protection Plan</i>	3 (1 repeated)	1 (1 repeated)	0
		13 new (10 repeated)	1 new (7 repeated)	0

Hang Seng Bank, Limited	<i>Mortgage Loans for Government Housing Schemes</i>	1	1	0
	<i>95% Mortgage Plan</i>	0	2 (1 repeated)	0
	<i>Conventional Mortgage Plan</i>	1	1 (1 repeated)	0
	<i>Personal Instalment Loan</i>	1	1(1 repeated)	0
	<i>Interest-free Instalment Plan</i>	0	1 (1 repeated)	0
	<i>Credit Counseling Loan</i>	1	1 (1 repeated)	0
	<i>Personal Revolving Loan</i>	1	1 (1 repeated)	0
		5 new	2 new (6 repeated)	0
Hong Kong & Shanghai Banking Corporation Limited	<i>Deposit-linked Mortgage</i>	3	1	0
	<i>HighAdvance Mortgage</i>	3 (2 repeated)	1 (1 repeated)	0
	<i>Personal Instalment Loan</i>	2	0	0
	<i>Revolving Credit Facility</i>	1	0	0
	<i>Overdrafts</i>	1	0	0
		8 new (2 repeated)	1 new (1 repeated)	0
Industrial and Commercial Bank of China (Asia) Limited	<i>Personal Loan</i>	3	0	0
	<i>Tax Loan</i>	2 (2 repeated)	0	0
	<i>General Mortgage Loan</i>	2 (2 repeated)	0	0
	<i>Mainland Mortgage Loan</i>	3 (2 repeated)	0	0
	<i>Taxi/Public Light Bus Financing</i>	2 (2 repeated)	0	0
	<i>Equipment Financing</i>	2 (2 repeated)	0	0
	<i>SME Business Package</i>	2 (2 repeated)	0	0
		4 new (12 repeated)	0	0

Mevas Bank Limited	<i>FlexiMoney Overdraft Facility</i>	1	0	0
	<i>Comprehensive Mortgage Loan Plans</i>	0	0	0
		1 new	0	0
Nanyang Commercial Bank, Limited	<i>Home Mortgage</i>	2	2	0
	<i>Personal Loan</i>	2 (2 repeated)	2 (2 repeated)	0
	<i>Tax Loan</i>	2 (2 repeated)	2 (2 repeated)	0
		2 new (4 repeated)	2 new (4 repeated)	0
Public Bank (Hong Kong) Limited	<i>Personal Loan</i>	1	0	0
		1 new	0	0
Shanghai Commercial Bank Limited	<i>Housing Mortgages</i>	2	0	0
	<i>Government Housing Schemes</i>	2	0	0
	<i>Personal Tax Loan</i>	0	0	0
		4 new	0	0
Standard Chartered Bank (Hong Kong) Limited	<i>Personal Instalment Loan</i>	1	5	0
	<i>Revolving Cash Card</i>	1	5 (5 repeated)	0
	<i>Personal Line of Credit</i>	1 (1 repeated)	5 (5 repeated)	0
	<i>Tax Loan</i>	1	5 (5 repeated)	0
	<i>The HIBOR-based Mortgage Plan</i>	1	3 (3 repeated)	0
	<i>MortgageOne</i>	1 (1 repeated)	4 (3 repeated)	0
		4 new (2 repeated)	6 new (21 repeated)	0

Wing Hang Bank, Limited	<i>Home Sweet Home Mortgage Plan</i>	3	6	0
	<i>Flexi-Mortgage Plan</i>	2 (2 repeated)	7 (6 repeated)	0
	<i>HIBOR-linked mortgage plan</i>	3 (2 repeated)	6 (6 repeated)	0
	<i>Home Ownership Scheme (HOS) Mortgage Plan</i>	3 (2 repeated)	6 (6 repeated)	0
		5 new (6 repeated)	7 new (18 repeated)	0
Wing Lung Bank, Limited	<i>Mortgage Loan</i>	2	2	0
		2 new	2 new	0
Total		94 new (71 repeated)	63 new (94 repeated)	4 new

Representational structures in images of the corpus of HKBBW

REPRESENTATIONAL STRUCTURES									
NARRATIVE STRUCTURES								CONCEPTUAL STRUCTURES	
Processes (Agentive/Non-projective)					Circumstances			Symbolic structures	
Action			Reaction		Setting	Means	Accompaniment	Attributive	Suggestive
Transactional (Unidirectional)	Transactional (Bidirectional)	Non-transactional	Transactional	Non-transactional					
Image 9 (Bank of East Asia) Image 13 (China Construction Bank (Asia)) Image 15 (China Construction Bank (Asia)) Image 24 (Chong Hing Bank) Image 29 (Citibank) Image 35 (Citibank) Image 40 (Citic Ka Wah Bank) Image 42 (Dahsing Bank) Image 46 (Fubon Bank) Image 50 (Fubon Bank) Image 55 (Fubon Bank)	Image 2 (Bank of China) Image 18 (China Construction Bank (Asia)) Image 19 (China Construction Bank (Asia)) Image 22 (Chong Hing Bank) Image 75 (Industrial and Commercial Bank of China (Asia)) Image 22 (Chong Hing Bank) Image 75 (Industrial and Commercial Bank of China (Asia))	Image 4 (Bank of China) Image 5 (Bank of China) Image 6 (Bank of China) Image 11 (China Construction Bank (Asia)) Image 14 (China Construction Bank (Asia)) Image 26 (Citibank) Image 36 (Citibank) Image 41 (Dahsing Bank)	Image 75 (Industrial and Commercial Bank of China (Asia)) Image 84 (Standard Chartered Bank (Hong Kong) Limited) *	Image 2 (Bank of China) Image 3 (Bank of China) Image 8 (Bank of East Asia) Image 13 (China Construction Bank (Asia)) Image 15 (China Construction Bank (Asia)) Image 26 (Citibank) Image 43 (Dahsing Bank) Image 50 (Fubon)	Image 3 (Bank of China) Image 4 (Bank of China) Image 11 (China Construction Bank (Asia)) Image 14 (China Construction Bank (Asia)) Image 18 (China Construction Bank (Asia)) Image 19 (China Construction Bank (Asia)) Image 22 (Chong	Image 9 (Bank of East Asia) Image 19 (China Construction Bank (Asia)) Image 22 (Chong Hing Bank) Image 26 (Citibank) Image 35 (Citibank) Image 56 (Fubon Bank) Image 62 (Hang Seng Bank) Image 72 (Industrial and Commercial Bank of China (Asia)) Image 76	Image 26 (Citibank) Image 41 (Dahsing Bank) Image 47 (Fubon Bank) Image 52 (Fubon Bank) Image 57 (Fubon Bank) Image 85 (Standard Chartered Bank (Hong Kong) Limited) Image 87 (Standard Chartered Bank (Hong Kong) Limited)	Image 1 (Bank of China) Image 8 (Bank of East Asia) Image 9 (Bank of East Asia) Image 10 (Bank of East Asia) Image 14 (China Construction Bank (Asia)) Image 16 (China Construction Bank (Asia)) Image 17 (China Construction Bank (Asia)) Image 20 (Chiyu Bank) Image 21	Image 7 (Bank of East Asia) Image 12 (China Construction Bank (Asia)) Image 28 (Citibank) Image 31 (Citibank) Image 43 (Dahsing Bank) Image 45 (DBS Bank) Image 48 (Fubon Bank) Image 49 (Fubon Bank) Image 59 (Hang Seng

Image 57 (Fubon Bank) Image 58 (Fubon Bank) Image 62 (Hang Seng Bank) Image 65 (HSBC) Image 71 (HSBC) Image 72 (Industrial and Commercial Bank of China (Asia)) Image 76 (MEVAS Bank) Image 79 (Public Bank) Image 81 (Shanghai Commercial Bank) Image 84 (Standard Chartered Bank (Hong Kong) Limited) Image 85 (Standard Chartered Bank (Hong Kong) Limited) Image 87 (Standard Chartered Bank (Hong Kong))		Image 43 (Dahsing Bank) Image 47 (Fubon Bank) Image 52 (Fubon Bank) Image 56 (Fubon Bank) Image 78 (Nanyang Commercial Bank) Image 85 (Standard Chartered Bank (Hong Kong) Limited) Image 88 (Wing Hang Bank) Image 92 (Wing Hang Bank)		Bank) Image 52 (Fubon Bank) Image 56 (Fubon Bank) Image 57 (Fubon Bank) Image 78 (Nanyang Commercial Bank) Image 85 (Standard Chartered Bank (Hong Kong) Limited) Image 88 (Wing Hang Bank) Image 92 (Wing Hang Bank)	Hing Bank) Image 24 (Chong Hing Bank) Image 26 (Citibank) Image 35 (Citibank) Image 40 (Citic Ka Wah Bank) Image 42 (Dahsing Bank) Image 43 (Dahsing Bank) Image 55 (Fubon Bank) Image 56 (Fubon Bank) Image 57 (Fubon Bank) Image 72 (Industrial and Commercial Bank of China (Asia)) Image 75 (Industrial and Commercial Bank)	(MEVAS Bank) Image 84 (Standard Chartered Bank (Hong Kong) Limited) Image 87 (Standard Chartered Bank (Hong Kong))		(Chiyu Bank) Image 23 (Chong Hing Bank) Image 25 (Chong Hing Bank) Image 27 (Citibank) Image 28 (Citibank) Image 29 (Citibank) Image 30 (Citibank) Image 32 (Citibank) Image 33 (Citibank) Image 34 (Citibank) Image 35 (Citibank) Image 36 (Citibank) Image 37 (Citic Ka Wah Bank) Image 38 (Citic Ka Wah Bank) Image 39 (Citic Ka Wah Bank) Image 40 (Citic Ka Wah Bank)	Bank) Image 64 (HSBC) Image 66 (HSBC) Image 68 (HSBC) Image 70 (HSBC) Image 73 (Industrial and Commercial Bank of China (Asia)) Image 74 (Industrial and Commercial Bank of China (Asia)) Image 77 (Nanyang Commercial Bank) Image 94 (Wing Lung Bank)
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Limited) Image 88 (Wing Hang Bank) Image 90 (Wing Hang Bank)					Bank of China (Asia)) Image 78 (Nanyang Commercial Bank) Image 85 (Standard Chartered Bank (Hong Kong) Limited) Image 88 (Wing Hang Bank) Image 90 (Wing Hang Bank)			Image 41 (Dahsing Bank) Image 42 (Dahsing Bank) Image 43 (Dahsing Bank) Image 44 (DBS Bank) Image 47 (Fubon Bank) Image 50 (Fubon Bank) Image 51 (Fubon Bank) Image 53 (Fubon Bank) Image 54 (Fubon Bank) Image 57 (Fubon Bank) Image 58 (Fubon Bank) Image 60 (Hang Seng Bank) Image 61 (Hang Seng Bank) Image 62 (Hang Seng Bank) Image 63 (Hang Seng Bank)	
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								Image 65 (HSBC) Image 67 (HSBC) Image 69 (HSBC) Image 71 (HSBC) Image 76 (MEVAS Bank) Image 79 (Public Bank) Image 80 (Shanghai Commercial Bank) Image 81 (Shanghai Commercial Bank) Image 82 (Shanghai Commercial Bank) Image 83 (Shanghai Commercial Bank) Image 86 (Standard Chartered Bank (Hong Kong) Limited) Image 89 (Wing Hang	
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								Bank) Image 91 (Wing Hang Bank) Image 92 (Wing Hang Bank) Image 93 (Wing Lung Bank)	
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Symbolic attributive processes and their compositions

Images	Bank names	Carriers	Symbolic attributes
Image 1	Bank of China	Objects (buildings)	Objects
Image 8	Bank of East Asia	Human	Objects
Image 9	Bank of East Asia	Human	Objects
Image 10	Bank of East Asia	Objects (dominoes)	Objects
Image 14	China Construction Bank (Asia)	Human	Objects
Image 16	China Construction Bank (Asia)	Object (car)	Object
Image 17	China Construction Bank (Asia)	Object (paper)	Objects
Image 20	Chiyu Bank	Objects (buildings)	Objects
Image 21	Chiyu Bank	Objects (furniture)	Objects
Image 23	Chong Hing Bank	Object (bread)	Objects
Image 25	Chong Hing Bank	Object (glass of wine)	Objects
Image 27	Citibank	Objects (books)	Objects
Image 29	Citibank	Object (key)	Objects
Image 30	Citibank	Object (house model)	Objects
Image 32	Citibank	Object (paper)	Objects
Image 33	Citibank	Object (saving box)	Objects
Image 34	Citibank	Object (paper)	Objects
Image 35	Citibank	Human	Objects
Image 36	Citibank	Human	Objects
Image 37	Citic Ka Wah Bank	Object (Furniture)	Objects
Image 38	Citic Ka Wah Bank	Objects (buildings)	Objects

Image 39	Citic Ka Wah Bank	Object (bed)	Objects
Image 40	Citic Ka Wah Bank	Object (saving box)	Object
Image 41	Dahsing Bank	Human	Objects
Image 42	Dahsing Bank	Human	Objects
Image 43	Dahsing Bank	Human	Objects
Image 44	DBS Bank	Objects (shoes)	Objects
Image 47	Fubon Bank	Human	Objects
Image 50	Fubon Bank	Human	Objects
Image 51	Fubon Bank	Object (bowling ball)	Objects
Image 54	Fubon Bank	Object (lock)	Objects
Image 57	Fubon Bank	Humans	Objects
Image 58	Fubon Bank	Object (notebook)	Objects
Image 60	Hang Seng Bank	Object (saving box)	Object
Image 61	Hang Seng Bank	Object (column)	Object
Image 62	Hang Seng Bank	Human	Objects
Image 63	Hang Seng Bank	Object (train)	Objects
Image 65	HSBC	Object (computer mouse)	Objects
Image 67	HSBC	Objects (buildings)	Object
Image 69	HSBC	Object (calculator)	Object
Image 71	HSBC	Object (calculator)	Objects
Image 76	MEVAS Bank	Object (bank receipt)	Object
Image 79	Public Bank (Hong Kong)	Object (ATM machine)	Objects
Image 80	Shanghai Commercial Bank	Objects (buildings)	Objects
Image 81	Shanghai Commercial Bank	Object (house model)	Objects

Image 82	Shanghai Commercial Bank	Objects (buildings)	Object
Image 83	Shanghai Commercial Bank	Objects (buildings)	Objects
Image 86	Standard Chartered Bank (Hong Kong) Limited	Object (paper)	Objects
Image 89	Wing Hang Bank	Object (notebook)	Objects
Image 91	Wing Hang Bank	Object (building)	Object
Image 92	Wing Hang Bank	Humans	Objects
Image 93	Wing Lung Bank	Object (Table)	Objects

Symbolic suggestive processes and their compositions

Images	Bank names	Carriers
Image 7	Bank of East Asia	Object (calculator)
Image 12	China Construction Bank (Asia)	Object (calculator)
Image 28	Citibank	Object (TV set)
Image 31	Citibank	Object (TV set)
Image 45	DBS Bank	Object (coin)
Image 48	Fubon Bank	Object (traffic lights)
Image 49	Fubon Bank	Object (traffic lights)
Image 53	Fubon Bank	Object (traffic lights)
Image 59	Hang Seng Bank	Object (sculpture)
Image 64	HSBC	Object (building)
Image 66	HSBC	Object (screwdriver)
Image 68	HSBC	Object (TV set)
Image 70	HSBC	Object (button)
Image 73	Industrial and Commercial Bank of China (Asia)	Object (mobile phone)
Image 74	Industrial and Commercial Bank of China (Asia)	Objects (flowers)
Image 77	Nanyang Commercial Bank	Objects (coins)
Image 94	Wing Lung Bank	Object (bridge)

Appendix A/6

Visual offer and demand in images of the corpus of HKBBW

Visual offer	Visual demand
Image 4 (Bank of China)	Image 2 (Bank of China)
Image 5 (Bank of China)	Image 3 (Bank of China)
Image 6 (Bank of China)	Image 9 (Bank of East Asia)
Image 8 (Bank of East Asia)	Image 15 (China Construction Bank (Asia))
Image 11 (China Construction Bank (Asia))	Image 31 (Citibank)
Image 13 (China Construction Bank (Asia))	Image 41 (Dahsing Bank)
Image 14 (China Construction Bank (Asia))	Image 50 (Fubon Bank)
Image 23 (Chong Hing Bank)	Image 56 (Fubon Bank)
Image 24 (Chong Hing Bank)	Image 57 (Fubon Bank)
Image 27 (Citibank)	
Image 29 (Citibank)	
Image 35 (Citibank)	
Image 36 (Citibank)	
Image 42 (Dahsing Bank)	
Image 43 (Dahsing Bank)	
Image 46 (Fubon Bank)	
Image 47 (Fubon Bank)	
Image 52 (Fubon Bank)	
Image 55 (Fubon Bank)	
Image 62 (Hang Seng Bank)	
Image 72 (Industrial and Commercial Bank of China (Asia))	
Image 75 (Industrial and Commercial Bank of China (Asia))	
Image 78 (Nanyang Commercial Bank)	
Image 84 (Standard Chartered Bank (Hong Kong) Limited)	
Image 85 (Standard Chartered Bank (Hong Kong) Limited)	
Image 87 (Standard Chartered Bank (Hong Kong) Limited)	
Image 88 (Wing Hang Bank)	
Image 90 (Wing Hang Bank)	

Image 92 (Wing Hang Bank)	
In total 29	9

Appendix A/7

Close, medium and long shots in images of the corpus of

HKBBW

Very close shot	Close shot	Medium close shot	Long shot
Image 13 (China Construction Bank (Asia))	Image 4 (Bank of China) Image 5 (Bank of China) Image 6 (Bank of China) Image 11 (China Construction Bank (Asia)) Image 14 (China Construction Bank (Asia)) Image 15 (China Construction Bank (Asia)) Image 29 (Citibank) Image 43 (Dahsing Bank)	Image 3 (Bank of China) Image 8 (Bank of East Asia) Image 9 (Bank of East Asia) Image 23 (Chong Hing Bank) Image 27 (Citibank) Image 35 (Citibank) Image 41 (Dahsing Bank) Image 47 (Fubon Bank) Image 50 (Fubon Bank) Image 52 (Fubon Bank) Image 55 (Fubon Bank) Image 56 (Fubon Bank) Image 72 (Industrial and Commercial Bank of China (Asia)) Image 78 (Nanyang Commercial Bank) Image 84 (Standard Chartered Bank (Hong Kong) Limited) Image 85 (Standard Chartered Bank (Hong Kong) Limited) Image 87 (Standard Chartered Bank (Hong Kong) Limited)	Image 2 (Bank of China) Image 24 (Chong Hing Bank) Image 31 (Citibank) Image 36 (Citibank) Image 42 (Dahsing Bank) Image 46 (Fubon Bank) Image 57 (Fubon Bank) Image 62 (Hang Seng Bank) Image 75 (Industrial and Commercial Bank of China (Asia)) Image 88 (Wing Hang Bank)

		Image 89 (Wing Hang Bank) Image 92 (Wing Hang Bank)	
In total 1	8	19	10

Appendix A/8

Horizontal and vertical shot angles in images of the corpus of HKBBW

Horizontal angles		Vertical angles		
frontal angle	oblique angle	eye-level angle	high angle	low angle
Image 2 (Bank of China)	Image 6 (Bank of China)	Image 3 (Bank of China)	Image 2 (Bank of China) Image 36 (Citibank)	Image 11 (China Construction Bank (Asia))
Image 3 (Bank of China)	Image 24 (Chong Hing Bank)	Image 4 (Bank of China)		Image 24 (Chong Hing Bank)
Image 4 (Bank of China)	Image 36 (Citibank)	Image 5 (Bank of China)		Image 43 (Dahsing Bank)
Image 5 (Bank of China)	Image 90 (Wing Hang Bank)	Image 6 (Bank of China)		
Image 8 (Bank of East Asia)	Image 92 (Wing Hang Bank)	Image 8 (Bank of East Asia)		
Image 9 (Bank of East Asia)		Image 9 (Bank of East Asia)		
Image 11 (China Construction Bank (Asia))		Image 13 (China Construction Bank (Asia))		
Image 13 (China Construction Bank (Asia))		Image 14 (China Construction Bank (Asia))		
Image 14 (China Construction Bank (Asia))		Image 15 (China Construction Bank (Asia))		
Image 15 (China Construction Bank (Asia))		Image 23 (Chong Hing Bank)		
Image 23 (Chong Hing Bank)		Image 27 (Citibank)		
Image 27 (Citibank)		Image 29 (Citibank)		
Image 29 (Citibank)		Image 31 (Citibank)		
Image 31 (Citibank)				

Image 35 (Citibank)		Image 35 (Citibank)		
Image 41 (Dahsing Bank)		Image 41 (Dahsing Bank)		
Image 42 (Dahsing Bank)		Image 42 (Dahsing Bank)		
Image 43 (Dahsing Bank)		Image 46 (Fubon Bank)		
Image 46 (Fubon Bank)		Image 47 (Fubon Bank)		
Image 47 (Fubon Bank)		Image 50 (Fubon Bank)		
Image 50 (Fubon Bank)		Image 52 (Fubon Bank)		
Image 52 (Fubon Bank)		Image 55 (Fubon Bank)		
Image 55 (Fubon Bank)		Image 56 (Fubon Bank)		
Image 56 (Fubon Bank)		Image 57 (Fubon Bank)		
Image 57 (Fubon Bank)		Image 62 (Hang Seng Bank)		
Image 62 (Hang Seng Bank)		Image 72 (Industrial and Commercial Bank of China (Asia))		
Image 72 (Industrial and Commercial Bank of China (Asia))		Image 75 (Industrial and Commercial Bank of China (Asia))		
Image 75 (Industrial and Commercial Bank of China (Asia))		Image 78 (Nanyang Commercial Bank)		
Image 78 (Nanyang Commercial Bank)		Image 84 (Standard Chartered Bank (Hong Kong) Limited)		
Image 84 (Standard Chartered Bank (Hong Kong) Limited)		Image 85 (Standard Chartered Bank (Hong Kong) Limited)		
Image 85 (Standard Chartered Bank (Hong Kong) Limited)		Image 87 (Standard		
Image 87 (Standard				

Chartered Bank (Hong Kong) Limited) Image 88 (Wing Hang Bank)		Limited) Image 85 (Standard Chartered Bank (Hong Kong) Limited) Image 87 (Standard Chartered Bank (Hong Kong) Limited) Image 88 (Wing Hang Bank) Image 90 (Wing Hang Bank) Image 92 (Wing Hang Bank)		
In total 33	5	33	2	3

**Positions taken by human represented participants in images of
the corpus of HKBBW**

Human represented participants placed on the left	Human represented participants placed in the middle	Human represented participants placed on the right
Image 29 (Citibank) Image 43 (Dahsing Bank) Image 46 (Fubon Bank) Image 78 (Nanyang Commercial Bank) Image 90 (Wing Hang Bank)	Image 9 (Bank of East Asia) Image 11 (China Construction Bank (Asia)) Image 13 (China Construction Bank (Asia)) Image 14 (China Construction Bank (Asia)) Image 15 (China Construction Bank (Asia)) Image 23 (Chong Hing Bank) Image 24 (Chong Hing Bank) Image 35 (Citibank) Image 42 (Dahsing Bank) Image 47 (Fubon Bank) Image 50 (Fubon Bank) Image 55 (Fubon Bank) Image 56 (Fubon Bank) Image 88 (Wing Hang Bank)	Image 2 (Bank of China) Image 3 (Bank of China) Image 4 (Bank of China) Image 5 (Bank of China) Image 6 (Bank of China) Image 8 (Bank of East Asia) Image 27 (Citibank) Image 31 (Citibank) Image 36 (Citibank) Image 41 (Dahsing Bank) Image 52 (Fubon Bank) Image 57 (Fubon Bank) Image 62 (Hang Seng Bank) Image 72 (Industrial and Commercial Bank of China (Asia)) Image 75 (Industrial and Commercial Bank of China (Asia)) Image 84 (Standard Chartered Bank (Hong Kong) Limited) Image 85 (Standard Chartered Bank (Hong Kong) Limited) Image 87 (Standard Chartered Bank (Hong Kong) Limited) Image 92 (Wing Hang Bank)
In total 5	14	19

**Factors influencing salience of human participants in images of
the corpus of HKBBW**

Colour contrast	Foregrounding
Image 2 (Bank of China)	Image 2 (Bank of China)
Image 3 (Bank of China)	Image 3 (Bank of China)
Image 4 (Bank of China)	Image 4 (Bank of China)
Image 5 (Bank of China)	Image 5 (Bank of China)
Image 6 (Bank of China)	Image 6 (Bank of China)
Image 9 (Bank of East Asia)	Image 8 (Bank of East Asia)
Image 11 (China Construction Bank (Asia))	Image 9 (Bank of East Asia)
Image	Image 11 (China Construction Bank (Asia))
Image 14 (China Construction Bank (Asia))	Image 13 (China Construction Bank (Asia))
Image 15 (China Construction Bank (Asia))	Image 14 (China Construction Bank (Asia))
Image 24 (Chong Hing Bank)	Image 15 (China Construction Bank (Asia))
Image 27 (Citibank)	Image 23 (Chong Hing Bank)
Image 29 (Citibank)	Image 24 (Chong Hing Bank)
Image 31 (Citibank)	Image 27 (Citibank)
Image 35 (Citibank)	Image 29 (Citibank)
Image 36 (Citibank)	Image 31 (Citibank)
Image 41 (Dahsing Bank)	Image 35 (Citibank)
Image 42 (Dahsing Bank)	Image 36 (Citibank)
Image 43 (Dahsing Bank)	Image 41 (Dahsing Bank)
Image 50 (Fubon Bank)	Image 42 (Dahsing Bank)
Image 55 (Fubon Bank)	Image 43 (Dahsing Bank)
Image 56 (Fubon Bank)	Image 47 (Fubon Bank)
Image 62 (Hang Seng Bank)	Image 52 (Fubon Bank)
Image 72 (Industrial and Commercial Bank of China (Asia))	Image 55 (Fubon Bank)
Image 75 (Industrial and Commercial Bank of China (Asia))	Image 56 (Fubon Bank)
Image 78 (Nanyang Commercial Bank)	Image 58 (Fubon Bank)
Image 84 (Standard Chartered Bank (Hong Kong) Limited)	Image 62 (Hang Seng Bank)
	Image 72 (Industrial and Commercial Bank of China (Asia))
	Image 75 (Industrial and Commercial Bank

Image 88 (Wing Hang Bank)	of China (Asia))
Image 92 (Wing Hang Bank)	Image 78 (Nanyang Commercial Bank)
	Image 84 (Standard Chartered Bank (Hong Kong) Limited)
	Image 85 (Standard Chartered Bank (Hong Kong) Limited)
	Image 87 (Standard Chartered Bank (Hong Kong) Limited)
	Image 88 (Wing Hang Bank)
	Image 92 (Wing Hang Bank)
In total 28	35

Appendix A/11

A summary of hyperlinks in the corpus of HKBBW

Banks	Hyperlinks	security information	contact methods	related links and tools	corporate banking	personal banking services	e-banking entrance	conditions for services	hyperlink policy
BANK OF CHINA (HONG KONG) LIMITED		✓	✓	✓	✓	✓	✓	✓	✓
BANK OF EAST ASIA, LIMITED			✓		✓	✓			
CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED			✓	✓		✓	✓		
CHIYU BANKING CORPORATION LIMITED		✓		✓	✓	✓	✓		✓
CHONG HING BANK LIMITED		✓	✓		✓	✓	✓		✓
CITIBANK (HONG KONG) LIMITED			✓			✓	✓	✓	
CITIC KA WAH BANK LIMITED		✓	✓	✓	✓	✓	✓		
DAH SING BANK LIMITED		✓	✓	✓	✓	✓	✓		
DBS BANK (HONG KONG) LIMITED		✓		✓		✓	✓	✓	
FUBON BANK (HONG KONG) LIMITED			✓	✓	✓	✓	✓		
HANG SENG BANK, LIMITED		✓	✓	✓	✓	✓	✓		
HONGKONG & SHANGHAI BANKING CORPORATION LIMITED		✓	✓	✓	✓	✓	✓	✓	✓
INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED			✓	✓	✓	✓	✓	✓	
MEVAS BANK LIMITED		✓	✓	✓		✓		✓	
NANYANG COMMERCIAL BANK, LIMITED			✓	✓	✓	✓	✓		
PUBLIC BANK (HONG KONG) LIMITED			✓	✓	✓	✓	✓		
SHANGHAI COMMERCIAL BANK LIMITED			✓		✓	✓	✓	✓	
STANDARD BANK ASIA LIMITED		✓	✓		✓	✓		✓	
STANDARD CHARTERED BANK (HONG KONG) LIMITED		✓	✓	✓	✓	✓	✓	✓	
TAI SANG BANK LIMITED			✓						
TAI YAU BANK, LIMITED (no website)									
WING HANG BANK, LIMITED				✓	✓	✓	✓		
WING LUNG BANK LIMITED			✓	✓	✓	✓	✓		
In total		11	19	16	17	21	18	9	4

Banks	Hyperlinks	sitemap	search engine	language choice	link to homepage	market information	Mainland business	short-cut link to the product introduction	quick application
BANK OF CHINA (HONG KONG) LIMITED		✓	✓	✓	✓	✓	✓		
BANK OF EAST ASIA, LIMITED		✓		✓	✓		✓	✓	✓
CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED		✓		✓	✓			✓	
CHIYU BANKING CORPORATION LIMITED		✓		✓	✓	✓	✓		✓
CHONG HING BANK LIMITED		✓	✓	✓	✓	✓		✓	✓
CITIBANK (HONG KONG) LIMITED		✓		✓	✓				✓
CITIC KA WAH BANK LIMITED		✓		✓	✓	✓	✓		✓
DAH SING BANK LIMITED		✓		✓	✓	✓	✓		
DBS BANK (HONG KONG) LIMITED				✓		✓	✓		
FUBON BANK (HONG KONG) LIMITED		✓		✓	✓				✓
HANG SENG BANK, LIMITED		✓		✓	✓	✓	✓		✓
HONGKONG & SHANGHAI BANKING CORPORATION LIMITED		✓	✓	✓	✓				✓
INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED		✓	✓	✓	✓	✓	✓		
MEVAS BANK LIMITED		✓		✓	✓				✓
NANYANG COMMERCIAL BANK, LIMITED		✓		✓	✓	✓			
PUBLIC BANK (HONG KONG) LIMITED		✓	✓	✓	✓	✓	✓		
SHANGHAI COMMERCIAL BANK LIMITED		✓		✓	✓	✓			
STANDARD BANK ASIA LIMITED					✓				
STANDARD CHARTERED BANK (HONG KONG) LIMITED				✓	✓				✓
TAI SANG BANK LIMITED									
TAI YAU BANK, LIMITED (no website)									
WING HANG BANK, LIMITED				✓	✓		✓		✓
WING LUNG BANK LIMITED				✓	✓	✓	✓		
In total		16	5	20	20	12	11	3	11

Banks	Hyperlinks	disclaimer and/or privacy statement	FAQs	new promotion offer	fees & charges	investment services	job opportunities	bank introduction	print bar
BANK OF CHINA (HONG KONG) LIMITED		✓				✓		✓	✓
BANK OF EAST ASIA, LIMITED		✓				✓	✓	✓	
CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED		✓							
CHIYU BANKING CORPORATION LIMITED		✓				✓		✓	

CHONG HING BANK LIMITED	✓				✓	✓	✓	✓
CITIBANK (HONG KONG) LIMITED	✓					✓	✓	✓
CITIC KA WAH BANK LIMITED	✓	✓	✓		✓		✓	
DAH SING BANK LIMITED	✓		✓	✓	✓	✓	✓	
DBS BANK (HONG KONG) LIMITED	✓		✓		✓	✓	✓	
FUBON BANK (HONG KONG) LIMITED	✓			✓	✓	✓	✓	
HANG SENG BANK, LIMITED	✓				✓	✓	✓	
HONGKONG & SHANGHAI BANKING CORPORATION LIMITED	✓						✓	
INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED	✓			✓	✓		✓	
MEVAS BANK LIMITED	✓	✓			✓		✓	
NANYANG COMMERCIAL BANK, LIMITED	✓		✓			✓	✓	
PUBLIC BANK (HONG KONG) LIMITED	✓			✓	✓	✓	✓	
SHANGHAI COMMERCIAL BANK LIMITED	✓			✓	✓		✓	
STANDARD BANK ASIA LIMITED	✓						✓	
STANDARD CHARTERED BANK (HONG KONG) LIMITED	✓			✓	✓	✓	✓	
TAI SANG BANK LIMITED								
TAI YAU BANK, LIMITED (no website)								
WING HANG BANK, LIMITED	✓			✓	✓	✓	✓	
WING LUNG BANK LIMITED	✓	✓			✓		✓	✓
In total	21	3	4	7	16	11	20	4

Banks	Hyperlinks	download centre	investor relations	international services	branch network	viewing notes	corporation group web-site	corporate social responsibility	sustainability development	press releases
BANK OF CHINA (HONG KONG) LIMITED										
BANK OF EAST ASIA, LIMITED	✓	✓	✓							
CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED										
CHIYU BANKING CORPORATION LIMITED	✓									
CHONG HING BANK LIMITED	✓				✓	✓				
CITIBANK (HONG KONG) LIMITED										
CITIC KA WAH BANK LIMITED										
DAH SING BANK LIMITED										
DBS BANK (HONG KONG) LIMITED										
FUBON BANK (HONG KONG) LIMITED										
HANG SENG BANK, LIMITED										

HONGKONG & SHANGHAI BANKING CORPORATION LIMITED			✓						
INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED		✓							
MEVAS BANK LIMITED									
NANYANG COMMERCIAL BANK, LIMITED	✓		✓						
PUBLIC BANK (HONG KONG) LIMITED	✓			✓		✓			
SHANGHAI COMMERCIAL BANK LIMITED	✓						✓		
STANDARD BANK ASIA LIMITED		✓		✓		✓	✓	✓	
STANDARD CHARTERED BANK (HONG KONG) LIMITED	✓	✓		✓				✓	✓
TAI SANG BANK LIMITED									
TAI YAU BANK, LIMITED (no website)									
WING HANG BANK, LIMITED	✓								
WING LUNG BANK LIMITED					✓				
In total	8	4	3	4	2	2	2	2	1

Appendix A/12

Image-text relations in the corpus of HKBBW

Images	Image-text relations	
	Types	Subtypes
Image 1	Extension	Complement The text adds further information to the image.
Image 2	Extension	Complement The image adds further information to the text.
Image 3	Elaboration	Explanation The text paraphrases the image.
Image 4	Extension	Complement The image adds further information to the text.
Image 5	Extension	Complement The text adds further information to the image.
Image 6	Extension	Complement The image adds further information to the text.
Image 7	Elaboration	Specification The text specifies the image (anchorage).
Image 8	Elaboration	Explanation The text paraphrases the image.
Image 9	Elaboration	Explanation The text paraphrases the image.
Image10	Elaboration	Explanation The text paraphrases the image.
Image 11	Extension	Complement The image adds further information to the text.
Image 12	Elaboration	Specification The text specifies the image (anchorage).
Image 13	Extension	Complement The image adds further information to the text.
Image 14	Elaboration	Explanation The text paraphrases the image.
Image 15	Elaboration	Specification The text specifies the image (anchorage).
Image 16	Elaboration	Specification The text specifies the image (anchorage).
Image 17	Extension	Complement The text adds further information to the image.
Image 18	Extension	Complement The image adds further information to the text.
Image 19	Extension	Complement The image adds further information to the text.
Image 20	Extension	Complement The image adds further information to the text.
Image 21	Elaboration	Specification The image specifies the text (illustration).
Image 22	Elaboration	Specification The image specifies the text (illustration).
Image 23	Extension	Complement The image adds further information to the text.
Image 24	Extension	Complement The image adds further information to the text.
Image 25	Extension	Complement The text adds further information to the image.
Image 26	Elaboration	Specification The text specifies the image (anchorage).
Image 27	Elaboration	Explanation

Image 28	Elaboration	The text paraphrases the image. Specification
Image 29	Elaboration	The text specifies the image (anchorage). Specification
Image 30	Extension	The text specifies the image (anchorage). Complement
Image 31	Elaboration	The text adds further information to the image. Specification
Image 32	Extension	The text specifies the image (anchorage). Complement
Image 33	Extension	The image adds further information to the text. Complement
Image 34	Extension	The image adds further information to the text. Complement
Image 35	Elaboration	The image adds further information to the text. Explanation
Image 36	Elaboration	The text paraphrases the image. Explanation
Image 37	Extension	The text paraphrases the image. Complement
Image 38	Elaboration	The image adds further information to the text. Specification
Image 39	Elaboration	The image specifies the text (illustration). Specification
Image 40	Extension	The image specifies the text (illustration). Complement
Image 41	Elaboration	The image adds further information to the text. Explanation
Image 42	Elaboration	The text paraphrases the image. Explanation
Image 43	Extension	The text paraphrases the image. Complement
Image 44	Extension	The image adds further information to the text. Complement
Image 45	Extension	The image adds further information to the text. Complement
Image 46	Extension	The text adds further information to the image. Complement
Image 47	Elaboration	The text adds further information to the image. Explanation
Image 48	Extension	The text paraphrases the image. Complement
Image 49	Elaboration	The text adds further information to the image. Explanation
Image 50	Extension	The text paraphrases the image. Complement
Image 51	Elaboration	The text adds further information to the image. Explanation
Image 52	Elaboration	The text paraphrases the image. Explanation
Image 53	Extension	The text paraphrases the image. Complement
Image 54	Elaboration	The text adds further information to the image. Explanation
Image 55	Extension	The text paraphrases the image. Complement
Image 56	Extension	The image adds further information to the text. Complement
Image 57	Elaboration	The image adds further information to the text. Explanation
Image 58	Extension	The text paraphrases the image. Complement
		The text adds further information to the image.

Image 59	Elaboration	Specification The text specifies the image (anchorage).
Image 60	Elaboration	Explanation The text paraphrases the image.
Image 61	Extension	Complement The image adds further information to the text.
Image 62	Elaboration	Explanation The text paraphrases the image.
Image 63	Extension	Complement The image adds further information to the text.
Image 64	Elaboration	Specification The image specifies the text (illustration).
Image 65	Elaboration	Explanation The text paraphrases the image.
Image 66	Elaboration	Specification The image specifies the text (illustration).
Image 67	Elaboration	Specification The image specifies the text (illustration).
Image 68	Elaboration	Specification The image specifies the text (illustration).
Image 69	Elaboration	Explanation The text paraphrases the image.
Image 70	Extension	Complement The image adds further information to the text.
Image 71	Extension	Complement The image adds further information to the text.
Image 72	Extension	Complement The image adds further information to the text.
Image 73	Elaboration	Explanation The text paraphrases the image.
Image 74	Extension	Complement The image adds further information to the text.
Image 75	Extension	Complement The image adds further information to the text.
Image 76	Extension	Complement The text adds further information to the image.
Image 77	Elaboration	Specification The image specifies the text (illustration).
Image 78	Extension	Complement The image adds further information to the text.
Image 79	Elaboration	Specification The image specifies the text (illustration).
Image 80	Elaboration	Specification The image specifies the text (illustration).
Image 81	Extension	Complement The image adds further information to the text.
Image 82	Elaboration	Specification The image specifies the text (illustration).
Image 83	Elaboration	Specification The image specifies the text (illustration).
Image 84	Extension	Complement The image adds further information to the text.
Image 85	Extension	Complement The image adds further information to the text.
Image 86	Extension	Complement The image adds further information to the text.
Image 87	Extension	Complement The image adds further information to the text.
Image 88	Extension	Complement The image adds further information to the text.
Image 89	Elaboration	Explanation The text paraphrases the image.
Image 90	Extension	Complement

Image 91	Extension	The image adds further information to the text. Complement
Image 92	Extension	The text adds further information to the image. Complement
Image 93	Elaboration	The image adds further information to the text. Specification
Image 94	Elaboration	The text specifies the image (anchorage). Explanation The text paraphrases the image.

Appendix B/1

A summary of top keywords in the fourteen sub-corpora (marked with LL value)

	keywords	DP	EC	EI	FAQs	Headline	OI	OID	QL	Remarks	SR	Sub-headlines	Testimonial	URRL	UPT
1	2											49.46		216.6	
2	852										319.7				
3	accounts			18.7											
4	Alfred												43.4		
5	all-you-want								36.33			36.19			
6	amount	1100.21					61.86			816.17					63.9
7	apartment												26.69		
8	applicant				38.33										
9	application										324.92				
10	apply						46.72				627.77				58.15
11	back								26.57						
12	balance			33.12											
13	bank									1090.84					
14	branches										209.68				
15	calculate													161.02	
16	calculator													353.07	
17	call										264.48				
18	cash								31.34			31.12			74.26
19	chartered												25.78		
20	chose												19.84		
21	click													196.67	
22	credit_card			16.61											

23	customer								474.31	258.66				
24	customers								545.62					
25	deposit				72.2									
26	deposits			19.38	51.52									
27	download												222.3	
28	down-payment				42.83									
29	enjoy		128.92				110							69.1
30	fee	535.94					51.47		671.73					65.02
31	financial		159.49											
32	flexibility											19.17		
33	fubon					65.51	44.7							
34	Fubon_Financial_Holding							153.02						
35	got_married											33.42		
36	guarantor				34.51									
37	hang							96.8						
38	home		137.88			51.58								
39	hotline									799.26				
40	HSBC_group							133.89						
41	instalment			19.38		81.89					54.28			
42	interest	570.26												
43	interest rate	902.42	238.89				100.09		446.95					
44	interest-free													70.25
45	limited							84.08						
46	loan	2846.01	553.44		103.43	424.02	259.18		101.72	1999.18	220.01	101.15	636.27	174.46
47	low						66.06							
48	ltd							97.28						
49	March_2010													60.52
50	member							189.83						

51	monthly	1060.6					80.26			537.41				196.92	
52	months	465.95													
53	mortgage	1789.52	516.31		127.74	353.98			88.27	664.97		192.75		593.53	
54	MortgageOne				185.58										
55	mortgageone												116.96		
56	needs		119.42												
57	of							9.46							
58	our									259.27			37		
59	personal			17.92		91.22									
60	plan					153.41									
61	promotion								22.57						
62	purchase											33.14			
63	rebate						104.31								
64	refinance												26.69		
65	relationship			33.03											
66	repayment	1581.09			60.8					593.63				372.2	
67	revolving					73.51									
68	scheme				48.65	52.44			63.14			114.33			
69	Seng_Bank							133.89							
70	Smart								23.55			37.38			
71	SMS									209.04					
72	tax		124.26			88.17									
73	tax_bill														85.04
74	terms													191.78	
75	total			25.47											
76	up_to_50								18.17						
77	vs								30.79			30.64			
78	waiver														70.25

79	we												54.4		
80	you		320.17												
81	your	705.58	420.75	23.04											

Appendix B/2

A summary of key semantic fields in the fourteen sub-corpora (marked with LL value)

	Semantic fields	DP	EC	EI	FAQs	Headline	OI	OID	QL	Remarks	SR	Sub-headlines	Testimonial	URRL	UPT
1	Allowed					7.54				473.89					
2	Being				14.28										
3	Belonging to a group							78.91							
4	Business: Generally							44.62							
5	Business: Selling		51.83							295.78	56.07				
6	Debt-free	1808.61	186.73		85.65		44.7			733.46	110.67			418.45	
7	Decided												5.36		
8	Degree	313.37	58.35				89.41								60.52
9	Deserving														31.47
10	Drinks and alcohol								7.84						
11	Entire; maximum			7.32											
12	Evaluation: Good			11.89					15.74						
13	Frequent	538.43												41.29	
14	General appearance and physical properties			11.77										75.06	
15	Giving		91.26												
16	Government					8.22									
17	Helping		99.92												
18	Information technology and computing										57.75			165.35	
19	Interested/excited/energetic												7.5		
20	Judgement of appearance: Beautiful								5.95			10.97			

21	Kin												5.45		
22	Language, speech and grammar													81.24	
23	Light					16.38									
24	Like						42.57								24.11
25	Long, tall and wide			6.78											
26	Mathematics													72.01	
27	Money and pay	1083.55	231.13	17.85	45.29	80.39	92.13			665.97		13.02	4.66		64.4
28	Money generally	832.54	203.61	15.71	52.26	11.73	55.23		6.9	350.23		15.74	13.42		28.69
29	Money: Cost and price	518.71			11.51		33.76			454.84				45.48	25.42
30	Money: Debts	3658.24	754.49	15.78	149.41	613.42	198.15		126.98	1954.06	185.74	224.36		870.57	145.38
31	No obligation or necessity														31.25
32	Not part of a group			11.08		57.43						15.23			
33	Numbers										281.89	24.71			
34	Other proper names			8.45				29.11							
35	Paper documents and writing				12.92					368.03	188.81				
36	Personal names							49.24							
37	Personal relationship: General			16.72											
38	Professional								12.92			12.78			
39	Pronouns												17.63		
40	Putting, pulling, pushing, transporting							27.7							
41	Quantities	431.03					31.43			293.6					
42	Quantities: little							39.46	7.82						
43	Residence		79.81			69.51			11.21			29.95		68.75	
44	Short and narrow						52.5								
45	Speech acts										368.07				

46	Strong obligation or necessity				13.25								4.3		
47	Substances and materials: Solid				19.99										
48	Success														34.09
49	Telecommunications										754.2				
50	Texture		55.36										11.13		
51	The Media: TV, Radio and Cinema										51.66				
52	Time: Future												4.32		
53	Time: New and young								5.06						
54	Time: Past												4.76		
55	Time: Period	381.05													49.94
56	Time: Present; simultaneous										98.53				
57	Unmatched	1189.73				10.87	36.35								
58	Useful									210.54		13.42			
59	Wanted				22.14	106.55			32.09			60.65		168.14	

Interview Protocol

Background information of bank brochure websites

1 Could you generally introduce what financial products and services are provided by your bank? Does your bank promote all the financial products and services on the Internet?

2 Which departments in the bank are responsible for marketing? Who are involved?

3 Could you list some strategies adopted for marketing financial products and services? Who suggest the strategies? What procedures are involved in reviewing marketing strategies of your bank in terms of modes, materials, frequency of changing, customer targeting, etc.?

4 Could you briefly introduce the brochure websites of your bank? What made your bank choose to use web-mediated materials to promote the financial products or services? Is it the mainstream or only supplementary method to conduct bank marketing? What purposes are brochure websites supposed to achieve?

5 When did your bank begin to think about the online promotion and decide on the theme of the bank website? Could you briefly describe some of the major events that took place in this decision making process? Is it possible to find any written records about the history of the bank website in terms of its origin and development?

6 Which departments are involved in designing, writing, creating, construction and publishing process of your websites? Who are involved in these procedures? Are they internal or external? How did your bank find and decide the technical designer of your brochure websites? What role does your bank play in the designing and construction process?

7 When your bank receives the proposed design of the brochure websites, what are your major criteria to ensure the quality of them?

Multimodal and textual perspective

8 What are the purposes of hyperlinks and images on the bank brochure websites?

9 Could you give some examples of the tactical strategies in terms of choosing images or using hyperlinks? According to the preliminary survey of the present study, your bank is the only one among all the 23 licensed banks in Hong Kong that uses cartoon image on the brochure website. Could you please explain this discursive practice of your institution?

10 Do you pay a special attention to the interplaying relation between images and the texts when reviewing the proposed design of your brochure websites?

11 Does your bank use any financial jargon on brochure websites? According to the preliminary survey of the present study, the brochure websites of your bank use some tables and figures to present the properties of the products or services. Could you explain what purposes they are expected to serve for online marketing?

12 Does your bank have any guideline regarding the choices of lexicio-grammar used on brochure websites? Does your bank have any preference for choosing the most effective words to achieve the communicative purposes of brochure websites?

13 Does your bank have any guideline for structuring the brochure websites? What structural components do you think are important to produce a good brochure website?

14 Does your bank use any slogan on brochure websites?

Socio-cognitive perspective

15 Could you list any promotional materials your bank often uses to conduct marketing? How do you think brochure websites may be influenced by or differ from the other promotional materials?

16 In what ways do you think brochure websites differ from the printed bank brochures? What readership do brochure websites and printed brochures respectively target?

17 In the construction of brochure websites, does your bank have your readership in mind and pay special attention to their interests and needs? How does your bank find out about these?

18 How does your bank collect feedback from the readers and test their satisfaction with reading your website?

Socio-critical perspective

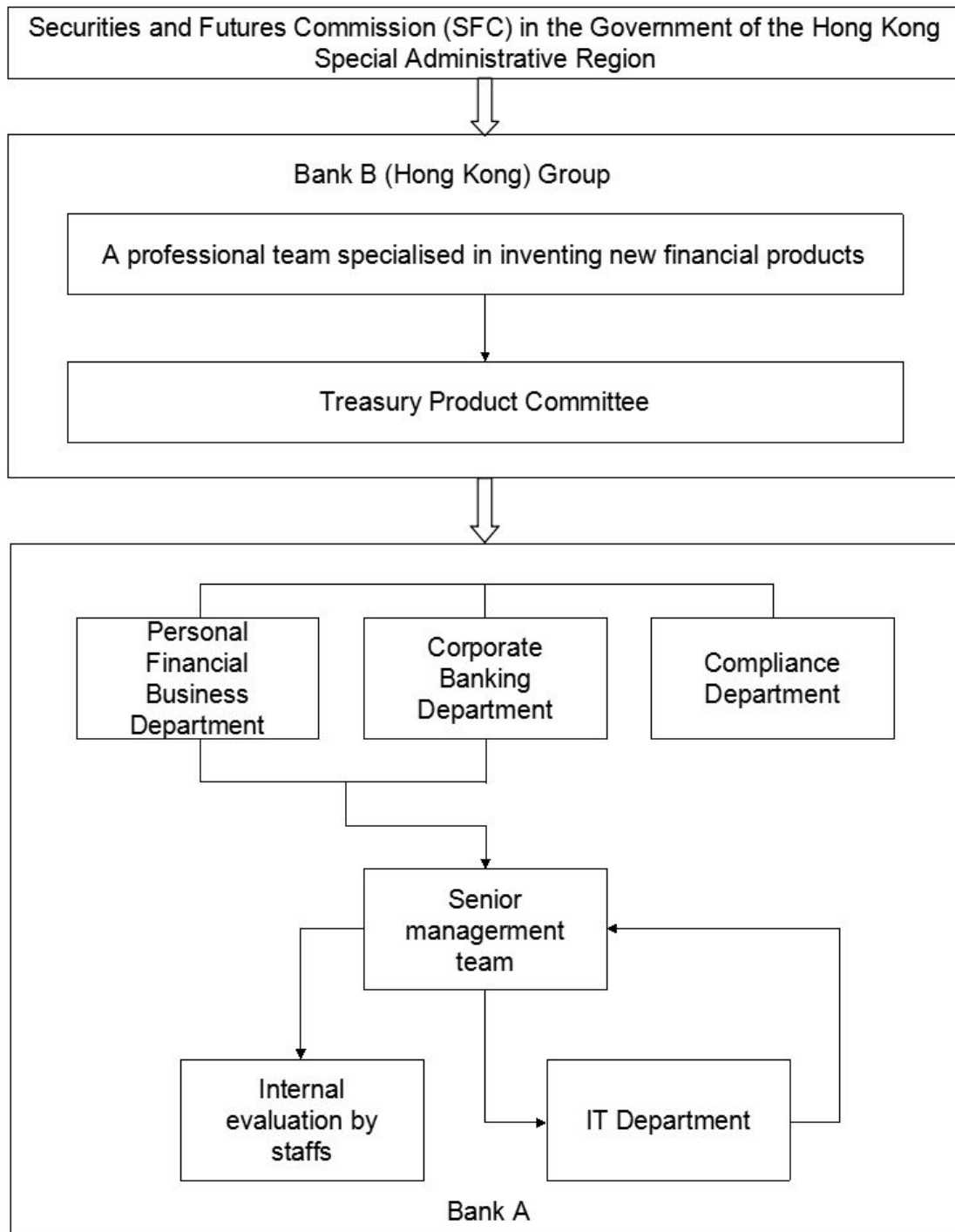
19 What legal rules are banks in Hong Kong supposed to observe in the construction and issuing process of public promotion materials, particularly of those mediated on the Internet? What kind of role does the Code of Banking Practice take in guiding the construction of bank brochure websites?

20 Is there any superior department from the government responsible for the approval of bank promotional materials? What criteria do they often use to evaluate financial promotion materials? What type of financial promotion materials do they incline to reject for publishing? What resources are available for examining the practices regarding the above?

21 Which language, Chinese or English, could better facilitate bank marketing in Hong Kong? What are the difficulties that Hong Kong banks most often encounter in choosing the language to conduct marketing?

22 What major changes have you observed in the practice of Hong Kong bank marketing in the last two decades? Do you think web-based promotion materials would replace printed ones in bank marketing in the near future?

Procedure of producing bank promotional materials



Appendix D/1

Modes and features of bank brochure websites

Sensory channels	Core modes	Components	Features
Visual	Layout	Modules	Three patterns specialised in achieving reading function and navigation function
	Colour	Colour combinations	Consistent patterns Complementary patterns
	Image	Represented participants	Object participants Human participants
		Representational structures	Narrative structures (See Figure 5.15) Conceptual structures (symbolic Processes {attributive, suggestive})
		Interactive meaning	{ Visual offer Medium shot Frontal angle Eye-level angle }
		Compositional meaning	{ Human participants as new information Horizontal line Human participants in the central place Human participants being highly salient }
	Writing	Hyperlinks	Generic links
		Written contents of brochures	Specific move structures (See Table 5.1)

			Ideational keywords Interpersonal keywords Textual keywords Semantic sets
--	--	--	--

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