
Strategic Use of English in Online Romanian Banking Advertising

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Abstract

The focus on the present paper is on the strategic use of terms, expressions of English origin (anglicisms) in the process of advertising certain banking services on the online Romanian banking market. The reasons for the presence of English terms can vary from necessity in the case when a term is too international so as not to be mentioned in the respective advertising message to the touch of prestige that a term/expression can give to the content in which they appear.

Although it may seem a very ambitious objective, taking into account the fact that this issue has been far too little tackled upon, by means of this article we are trying to raise awareness of the impact that the presence (or in some cases the abundance) of such English terms may ultimately have upon (Romanian) bank clients as well as to offer variants of translation of several banking anglicisms that have “comfortable” Romanian correspondents. The theoretical background of our research is supported by a large number of Romanian banking advertising messages that can be found on the websites of the respective banks. In order to obtain the “pulse” of the bank customer market we have chosen to survey 200 1st year students within the Bucharest University of Economic Studies on the use of English terms in online advertisements of student programmes and bank cards offered by nine important banks in Romania.

Ultimately, we think that the great merit of our research is that it manages to signal and study the subliminal and very delicate, but potentially beneficial connection between Romanian banking businesses and the linguistic implications of their online advertising messages containing English terms/expressions.

Keywords: Romanian banking advertising, banking services, banking anglicisms

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Introduction

The presence of English terms in Romanian advertising contexts is a linguistic phenomenon that has become both popular and undeniable as well as supported by the literature in the field and by our own experience as Romanian advertising consumers in any domain. Of course, banking advertising makes no exception and we can see and hear banking advertising messages containing more and more English terms challenging our attention, interest, even loyalty as bank customers. Therefore, we can say English itself contributes to this big picture of a banking product and this image has to be a positive one in order to attract as many customers as possible as: “advertisements lure the consumers. By seeing them consumers tend to buy the products whether they are needed or not. Such is the power of advertisements” (Kannan and Tyagi 2013) or in other tough words: “advertising may be described as the science of arresting the human intelligence long enough to get money from it” (Emodi 2011).

A theoretical framework – literature review

The literature in the field of banking advertising generally refer to convincing tactics, ways of making bank customers loyal and encouraging them to get information about new types of products of the respective bank. As nothing is accidental in advertising, banking advertising messages as well are the result of the work of advertising experts and serious research of the bank customer market. Against this background, the use of English is nor accidental either, but seems to be a part of a much bigger picture: “It can be related to the larger marketing strategy of a campaign, to the cultural connotations English carries, or English can be used for creative-linguistic reasons.” (Kuppens 2010).

English is definitely the international language of business, the so-called “language of globalisation” (Cerdeño 2010), as well as the language of international advertising (Horniks et al. 2010) and, but unfortunately little is researched and proved with quantitative evidence whether the actual including English terms and expressions in native languages is truly effective of beneficial for the business (Horniks 2013). At the same time, little has been researched on the topic of the “subliminal” influence of terms of English origin. Why English? We think because the prestige of English as something foreign, an internationally spoken language like English generally renders a modern “look” to the ad message in which they appear including the adverts promoting banking products and services. The impact of such uses is what we call the “subliminal” influence of English terms that we consider may have both positive and negative implications on target customers.

Let us first have a look at the advantages of resorting to such advertising technique. The positive aspects of this technique are generally recognized by the literature in the field (Gerritsen et al. 2000; Kuppens 2010) and are quite various.

Domzal et al. (1995) draws attention upon the instrumental purpose of English terms in advertising explaining that “the ability of such distinctive words to enhance an advertisement's effectiveness derives from consumers' perception of them as unanticipated and this leads to cognitions which increase the recognition and memorability of the advertisement.” And we think the same thing is valid regarding banking advertising as well.

Löber (2017) lists some of the most frequent reasons provided by the advertisers that have been interviewed by the author for the use of foreign languages in advertising as follows: associations with country/language, the image of international positioning, attractiveness and the positive (even comic) character of the message, atmosphere of emotion, the brand becomes easy to recognize, the image of product authenticity, the “fit” between the English term and the product or service, brand positioning suitability, no local language correspondent, product quality, modern feeling and look, attracting customer attention, product distinction among other similar products on the market, the same product name, target customers' appreciation, the company policy, the customer is challenged to think, the company is easily visible online by means of the respective foreign terms.

The positive implications of the bank strategy to include English terms in their native tongue banking messages definitely outnumber the negative impact that these kind of terms may have upon (possible) bank customers, nevertheless the latter ones should not be ignored. Hornikx et al. (2010) have investigated the possible difficulty of understanding the English language which could lead to the preference of the native tongue (Dutch) over English in advertising slogans. The results of the study show that Dutch participants in the experiment were comfortable with easy-to-understand English slogans and reluctant towards those which were difficult-to-understand. Actually, one of our research results is in accordance with the conclusion reached by Hornikx et al. As long as Romanian participants in the survey understand the ad of the online banking service or product they stay focused, interested in the ad, but when they read an advert containing terms, expressions in English whose meanings they do not know they find looking for the meaning of the respective term time consuming although it may not take that long as most of them google the unknown term to find out its meaning and their preference would be to have a Romanian equivalent they can understand on the spot.

Gomez (2010) and Löber (2017) point out the connection between the ad and its comprehension and the target customers: in our research we deal with Romanian

young people who are expected to know the meaning of terms like *internship*, *trainee*, *(CV) screening*, etc., but as we will prove in our research there are English terms (e.g. *e-statements*, *retail* (in a banking context), *winbank*, etc.) appearing in ads addressed to them whose meanings are not familiar to the potential young customers. Therefore, understanding such terms may be quite challenging, and their complete understanding demonstrate a certain degree of English knowledge, and in case of banking advertising, certain economic terms, which lead us to the conclusion that such messages are addressed to specific customers, are designed to make the possible client feel special, linguistically superior (Kuppens 2010), able to understand a “coded” message that in some cases may make these “special” clients feel a kind of linguistic pride.

Research methodology and findings

By means of the survey we have tried to get from our 200 economic student participants the answers that will help us draw a valid conclusion regarding the preference, understanding degree, the possible interest in the bank product in connection with the image created by the use of English terms in several banking advertising messages targeting young customers like them. The online ads belong to nine big banks operating in Romania: The Romanian Commercial Bank, Transilvania Bank, Raiffeisen Bank, UniCredit Bank, ING Bank, Alpha Bank, Bancpost, Garanti Bank, Piraeus Bank.

Nowadays bank customers are modern customers whose favourite information medium is online, therefore banks have made their services available online and “use the Internet as a promotional tool” (Lazović 2014). Actually, availability in the online media (including or especially highly frequented social media sites like Facebook, Twitter, etc.) has become crucial for such services. Moreover, when somebody looks for online information there is a very high possibility to google it, therefore the advertising of banking services should make use of this opportunity as well and make itself easily accessible by means of the google search engine. That is why, our applied part of the present research is itself based on adverts of banking services and products that can be found on the respective bank web pages.

The survey contains five questions and requests that refer to advertising messages belonging to two categories: online advertisements of student programmes and bank cards.

Online advertisements of student programmes offered by banks in Romania
<p>“Îți oferim câteva variante de programe de internship în cadrul cărora ai ocazia să înveți de la cei mai buni.</p> <p>Raiffeisen Trainee Participă periodic la sesiuni de evaluare și întâlniri cu managementul băncii. Majoritatea absolvenților din cadrul programului Raiffeisen Trainee au evoluat în cadrul diviziilor “Corporații”, “Trezorerie și Piețe de Capital”, “Retail” și “Risc”, ocupând fie poziții de coordonare (coordonator de segment, project manager, manager de departament), fie poziții cu un grad ridicat de expertiză.</p> <p>Raiffeisen Trainee în IT Vor avea expunere la proiecte variate și cu o mare vizibilitate (ex. Customer Relationship Management system, Enterprise Content Management). Stagiarii vor fi aleși în urma unui proces riguros de selecție (screening CV-uri, interviuri [...]).</p> <p>SME Raiffeisen School “SME Raiffeisen School” este un program de internship cu tradiție care a format unii dintre cei mai buni specialiști din segmentul de creditare IMM.” (www.raiffeisen.ro)</p>
<p>“Studentii vor beneficia de o experiența profesională valoroasă pe care o vor dobândi în ariile de activitate Operațiuni, vânzări Corporate, vânzări Professionals și Retail. Programul oferă studenților șansa de a participa atât la internship, cât și la cursurile facultății pe care o urmează. În funcție de feedback-ul primit pe durata stagiului de practică, după finalizarea studiilor tale vei putea fi evaluat pentru o posibilă angajare.” (www.librabank.ro)</p>
<p>“Ce căutăm: Studenți și proaspăt absolvenți pasionați de banking.” (www.bcr.ro)</p>
<p>“Program de Internship Local Ai astfel posibilitatea să acumulezi experiența și să înțelegi lumea bancară printr-un program dinamic și structurat de internship. International Internship Program Sponsorizăm un program de Internship International, dedicat acelor care sunt interesați de a se dezvolta profesional și personal în cadrul unei companii multinaționale. UniCredit Career Workshop Îți cauți deja un job în domeniul bancar? Atunci te așteptăm la UniCredit Career Workshop! Acesta este un atelier practic și interactiv alături de Senior Manageri din cadrul băncii.” (www.unicredit.ro)</p>
<p>“Îți dorești să descoperi într-o manieră activă ce înseamnă bankingul? Poți începe o carieră ca teller sau ca ofițer bancar, cât și în alte zone care aparțin activităților de Retail Banking, Corporate Banking, Private Banking, Operațiuni.”</p>

(www.bancpost.ro)

Online advertisements of student cards offered by the banks in Romania

“Cardul care te ajută să te bucuri de studenție cât ești tânăr.

Ai zero comisioane la cont, card și retrageri la **ATM**

Ai zero comisioane la încasări din orice bancă și plăți prin ING **Home'Bank** (serviciul nostru de **internet banking**)

Poți face plăți prin **QR code**.”

(www.ing.ro)

“Un card de debit Visa **Shop&Cash**. Acces la **winbank**, cu ZERO comision de administrare serviciu și fără depunere de garanție pentru dispozitivul **Token**”

(www.piraeusbank.ro)

“Ia-ți cel mai **cool** pachet pentru student:

Cardul **Contactless BT** - OmniPass va fi al tau.

Îți va oferi bucuria de plăți fără comisioane, folosind tehnologia **contactless**.

Ca să faci **shopping** unde vrei tu.

Poți retrage **cash** de la bancomatele Bancii Transilvania, fără comision

Te bucuri de BT24 Student - **Internet și Mobile Banking**

Ai acces la **facebook/ email/ sms payments**.”

(www.bancatransilvania.ro)

“Pachetul Alpha Student

- prin Alpha Click - Serviciul de **Internet Banking**, administrat gratuit;

- de pe smartphone prin Serviciul **Mobile Banking**, administrat gratuit

Poți vizualiza oricând, inclusiv de pe mobil, informații despre soldul contului tău sau orice alt produs bancar deținut, prin **Alpha e-statements**.”

(www.alphabank.ro)

“Pachetul “Eu Student”

Fastbanking – serviciul de **internet banking**

FastMobile – serviciul de **mobile banking**”

(www.bancpost.ro)

The five survey questions are written in italics and are followed by our observations based on our students' responses as follows:

1. *Translate into Romanian the words in bold.*

In terms of translations the most challenging terms have been: *trainee, retail, Customer Relationship Management system, Enterprise Content, Management, SME, Professionals, Corporate, Retail Banking, Corporate Banking, QR code, Alpha e-statements, teller, winbank, token*. Surveyed students' degree of understanding has proved itself appropriate regarding high frequency terms like: *internship, feedback, banking, career workshop, job,*

Private Banking, Home Bank, internet banking, contactless, shopping, cash, sms payments, mobile banking.

Here is the table of the anglicisms present in the survey ads and their appropriate translation. There are terms and expressions that need to be paraphrased in Romanian as there is not a one-word suitable and comprehensive Romanian correspondent:

Anglicisms present in the advertising messages included in the student survey	Their corresponding Romanian translations/paraphrases
Alpha e-statements	= interfață prin intermediul căreia clienții băncii își pot vizualiza conturile, depozitele, creditele, etc. deținute la Alpha Bank
ATM (< Automated Teller Machine)	= bancomat
banking	= activitate bancară
contactless	= fără contact direct
cool	= grozav
Corporate Banking	= activitate bancară desfășurată cu corporații și întreprinderi mari
Customer Relationship Management System	= sistemul de gestionare a relațiilor cu clienții
Enterprise Content Management	= gestionarea conținutului la nivel de întreprindere
facebook/ e-mail/ sms payments	= plăți prin facebook/ e-mail/ sms
feedback	= reacție
HomeBank	= banca de acasă
International Internship Program	= program internațional de stagiul de pregătire
internet banking	= servicii bancare prin internet
Internship	= stagiul de pregătire
job	= loc de muncă
Libra Internet Bank	= Banca Virtuală Libra
managementul băncii	= conducerea băncii
mobile banking	= operațiuni bancare prin telefonul mobil
private banking	= servicii bancare private
project manager	= director de proiect
QR code (<Quick Response Code)	= cod răspuns rapid
Raiffeisen trainee	= stagiar la banca Raiffeisen
retail banking	= activitate bancară desfășurată cu clienți individuali, persoane fizice

Anglicisms present in the advertising messages included in the student survey	Their corresponding Romanian translations/paraphrases
retail	= produse bancare destinate clienților individuali
screening	= analiză
senior manager	= director
Shop &Cash	= cumperi & plătești numerar
shopping	= cumpărături
SME Raiffeisen School (< Small and Medium Enterprises)	= Școala Raiffeisen pentru IMM-uri
teller	= funcționar/ casier bancar
Token	= dispozitiv care permite logarea la serviciile bancare pe internet
training	= pregătire
UniCredit Career Workshop	= atelier de carieră în cadrul băncii UniCredit
(vânzări) corporate	= vânzări de produse bancare către clienți din firme
(vânzări) professionals	= vânzări de produse bancare către clienți cu profesii liberale (medici, avocați, notari, farmaciști, etc.)
(vânzări) retail	= vânzări de produse bancare către clienți persoane fizice
winbank	= serviciu de internet și servicii bancare pentru telefonul mobil

2. Which variant of the terms in bold do you prefer: the Romanian or the English ones? Why? Why the other variant is not attractive to you? Please, give examples.

80% of the respondents are in favour of the use of English terms in banking advertising messages and most of their reasons are: English terms sound better, while the Romanian variant sounds “a little bit weird”; easier spelling of English (comparing “project manager” with “director de proiect”), the lack of the Romanian variant or English is preferred as long as we refer to “common” terms like “job”. The other 20% prefer Romanian terms generally for understanding reasons.

Another interesting fact that we have discovered by means of this question is the fact that although most of the surveyed students did not know the meaning of the of almost half of the English terms in the survey adverts, they have stated that they prefer the English variants over the Romanian ones, which is supported by the literature in the field: “English can be successfully used regardless of whether it is

understood or not. In this view, it does not matter whether English is easy or difficult. Thus, regardless of whether English is understood, English would be well appreciated by consumers because of the positive associations it has been claimed to evoke.” (Horniks 2010)

3. If you do not know what a term means where do you first look for its meaning?

All the surveyed students have declared that they for unknown English terms in online (business) dictionaries. 10 % of them all also added that they ask their parents, colleagues and friends.

4. Why do you think the bank advertising staff have decided to include English terms order to advertise the bank products? List reasons.

The most often (91%) reason stated has been the international character of the English language. The others referred to the public perception of English as an interesting sounding language with a touch of prestige (e.g. “internship” sounds better than “stagiul de pregătire”). A very interesting comment has come from one of our students from whose point of view the inclusion of English terms “is not even a matter of choice”, as English is the global business language, thus resorting to using English terms in banking advertising is generally perceived as natural and unsurprising.

5. Do you see any connection between these English terms and the profitability of the advertised bank product? Are they used strategically?

All the respondents have agreed on the connection (however feeble it may be) between the success of a banking product and the inclusion of English terms in its advertising message and the motives are referring to the power of English as global language of business (but not only) to attract attention which Kannan and Tyagi (2013) call the “novelty impact” and raise the degree of quality of a certain banking product in the eyes of possible customers.

Conclusions

The results of our study show clearly that our students are generally comfortable with the presence of English terms in Romanian banking advertising contexts, although they do not understand them all, but there is obviously some reluctance regarding very specialized banking terms whose meanings they are not familiarized with. Their comfort also originates in their stated familiarization with coming across English terms, hence they agree on their strategic use in banking adverts as the former render to the general image of the bank product novelty, internationalization, prestige, coolness, professionalism, quality which outnumber

possible drawbacks of such an advertising technique: irritation caused by their misunderstanding or lack of their knowledge.

The next research directions refer to comparing the content addressed to students and graduates (up to 26 years old) with the banking ads that target customers in Romania of all ages. Also, it would be very interesting to do an in-depth study focusing on the reasons for which the policy of the bank encourages the use of English terms when promoting their banking products and try to get a response to the question whether professionals in the banking field think such practice is beneficial, even profitable for the bank. Both issues will surely represent interesting “food for research” in our future academic studies on the topic.

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