MULTIMODALITY IN MALAYSIAN COMMERCIAL BANK BROCHURES

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Abstract

This paper uses multimodality to study communication. Communication does not only depend on language but also includes other modes, such as image. This paper focuses on advertising as it commonly uses multimodality to help it convey messages better. It studies two Malaysian commercial bank brochures and their use of image and language in print media to inform about and promote banking products to consumers. This suggests that both modes contribute to the communicative purposes of advertising. Two modes could deliver similar meanings to consumers differently and improve or strengthen the meanings of another mode. This paper tries to see the cooperation between image and language to create coherent brochures that interest consumers. It discusses several aspects of the image and language used to expose the messages both seem to convey. It then discusses the possible relations image and language have with each other. This paper argued that both image and language induce consumer interest in the product.

Keywords: brochure, communication, image, language, multimodality, semiotics

Contents

1.   Introduction

Communication has rarely been limited to language only. It tends to include other modes to convey meaning. Facial and bodily gestures accompany spoken language and images often accompany written language. Yet, the present focus on language has shadowed the contribution of other modes to communication. This not only ignores communication as it is in real life but also disables explaining it completely.

Language is one among many modes employed to communicate but other modes also constitute a *language* as they have rules that organize and structure them. This includes the image mode. Indeed, discourse includes spoken and written language but also images (Jørgenson & Phillips, 2002, p. 61) and Matheson (2005, p. 118) suggests the exploration of other modes besides language to make sense of the world.

One possible way to recognize more modes while not ignoring language is multimodality. It is the use of more than one semiotic mode and their combination to result in a semiotic event or product (Kress & van Leeuwen, 2001, p. 20). Multimodality enables a deeper and richer understanding of communication. It acknowledges that communication is an amalgamation of different modes that contribute to holistic communication. It recognizes the contribution of studies on language to explain communication but combines them with relevant studies on other modes to achieve a better understanding of communication.

Advertising is one field that uses multimodality to convey messages about products or services. In print media, the image and language modes are commonly used to this end. Using different modes enables advertisers to encode the same messages differently and one mode can improve or strengthen another mode.

This paper studies multimodality in two Malaysian commercial bank brochures by exploring their image and language modes and the relations between them. It begins by giving an overview of multimodality and the roles of image and language in texts. It then briefly reviews banking in Malaysia before considering two Malaysian commercial bank brochures as multimodal texts. Several aspects of the image and language modes in these brochures are discussed before considering the relations between both modes.

2.   Multimodality

Communication has rarely been monomodal and multimodality remains a constant though underrated theme in communication (Stöckl, 2004). Stöckl (2004, p. 10) believes that texts have been multimodal all along and monomodal texts are an exception and not the norm although little is known of the interaction of multiple modes and their organization in texts. This is echoed by Eckrammer (2004, p. 213) who writes that the image and language modes have never excluded each other but have always interwined to form a whole semantic texture in texts. This means that both modes never

develop their meaning separately and the meaning of one mode is tied to that of another mode (Eckrammer, 2004).

Barthes was among the earliest to recognize multimodality. He (Barthes cited in Kress & van Leeuwen, 1996, p. 16) believed that language was superior to image because the meaning of image is always related to and in a way dependent on language. Image was seen as very fluid and with many possible meanings that could only be stabilized by language. However, this idea is contested by Kress & van Leeuwen (1996) who think that image is organized and structured differently compared to language, as image is not produced and consumed the same way language is produced and consumed. Both modes are connected but independently bring meaning to texts. They use different aspects to bring the same function to texts- meaning.

Both image and language bring different strengths to texts. Stöckl (2004, p. 17) says that image and language in print media use the same surface area of the medium but language is two dimensional using arbitrary graphic forms while image invokes the three dimensionality sensed in the perception of objects. Although language has scope for double meaning, it is bound by conventional semantics while image is seen as inherently ambiguous. Its meaning is only fixed in conjunction with other modes and if not so, in narrow communicative situations if it is used alone (Ibid, 2004, pp. 17-18).

Stöckl (2004, p. 18) also states that language is good for depicting events and the state of things in time while image is good for depicting objects in space and their physical features. He claims that image is easier to memorize as it taps into emotions to provide direct sensory input that attracts people to it, as proven by psychological experiments (Ibid, 2004, p. 17). Despite these differences, he cautions that such mode distinctions are relative as both the image and language modes are interwined and to produce and understand one mode presupposes the other mode due to their close ties in communication and human cognition (Ibid, 2004, p. 18). He concludes that both image and language are symbiotically related that enables them to create texts in which they balance their limitations (Ibid, 2004, p. 19).

If both modes are seen as reciprocal, then relations are created between them where the meaning of image and language can in theory complement or contradict each other (Fairclough, 1989). Barthes (Cited in van Leeuwen, 2005, pp. 229-230) noted the relations between image and language as anchorage where language explains image, illustration where image explains language and relay where both image and language provide different but semantically related information. However, van Leeuwen (2005, p. 231) critiques that such relations presupposed linearity. Marsh & White (2003) forward a taxonomy of image and language relations after reviewing previous work done in many fields. They conclude that the relations between image and language exist on a continuum of near to far relations and one image can have more than one role in relation to language (Marsh & White, 2003, p. 652).

3.   Banking in Malaysia

Malaysia saw its earliest banks opened as financial intermediaries, notably for international trade payments during British colonization (Cheah, 1994, p. 39) but today banks are involved in providing numerous services. The banking sector is regulated by the National Bank of Malaysia (Bank Negara Malaysia, BNM) and consists of commercial banks, merchant banks, discount houses, finance companies and money brokers. Commercial banks remain the most used banks by the public and they are the major deposit takers and loan givers (Cheah, 1994, p. 53) that have branched into offering other products like credit cards, insurance and investment. Today, there are 34 commercial banks in Malaysia of which 18 are local commercial banks (BNM, 2007).

Local commercial banks need to generate profit to grow and growth was stressed in the Financial Sector Masterplan that in general aimed at improving the banking sector in Malaysia (BNM, 2007). This becomes more testing with the presence of foreign commercial banks that provide more competition. Besides that, foreign commercial banks provide similar products and this makes it difficult for products from local commercial banks to stand out. Banks that differentiate from other banks and meet

the demands of consumers with relevant products can prosper and the right means must be used to inform consumers of such products. One of these means is the brochure.

4.   Advertising and Malaysian Commercial Bank Brochures

Williams (Cited in Rampley, 2005, p. 15) says that advertising in the early 1800s relied more on language but it is now relying more on image. As image comes to dominate advertising (Fairclough, 1989, p. 208), more advertisers would be prone to use image, often in company with language to advertise their products or services.

This paper chose brochures because banks use them often to advertise banking products. They are also easy to produce and procure. Brochures are among the first points of contact between local commercial banks and consumers and are frequently displayed in local commercial banks. For Malaysian commercial banks, brochures are a type of print advertising media of at least two foldings using image and language. The two Malaysian commercial bank brochures studied are from Eon Bank and Hong Leong Bank. Each is termed B1 and B2 for ease of reference. Both brochures advertise a deposit product and are trilingual using English, Malay and Mandarin. They have one main image on their cover and use language on their cover and in their interior.

5.   Discussion

Several aspects of the main images and language in B1 and B2 are individually discussed before considering the image-language relations.

5.1   Image

The main images in B1 and B2 are discussed using the method of image analysis developed by Kress & van Leeuwen (1996). Their method is one of the most detailed

and systematic for analyzing images as it considers the way distinct aspects in an image imply meaning. It has been employed to images from diverse sources such as advertisements, magazines, news papers, text books and web pages. This ensures that their method and the interpretation based on it are reliable and valid. Although Kress & van Leeuwen's (1996) method is occidental, it is believed here that globalization has spread occidental ways of creating images that has influenced the way images are interpreted. There is also a lack of method of image analysis for images created in the orient. It must be also born in mind that this method provides possible meanings for the images and it is not the discovery of some intrinsic truth in or for them (Rose, 2001).
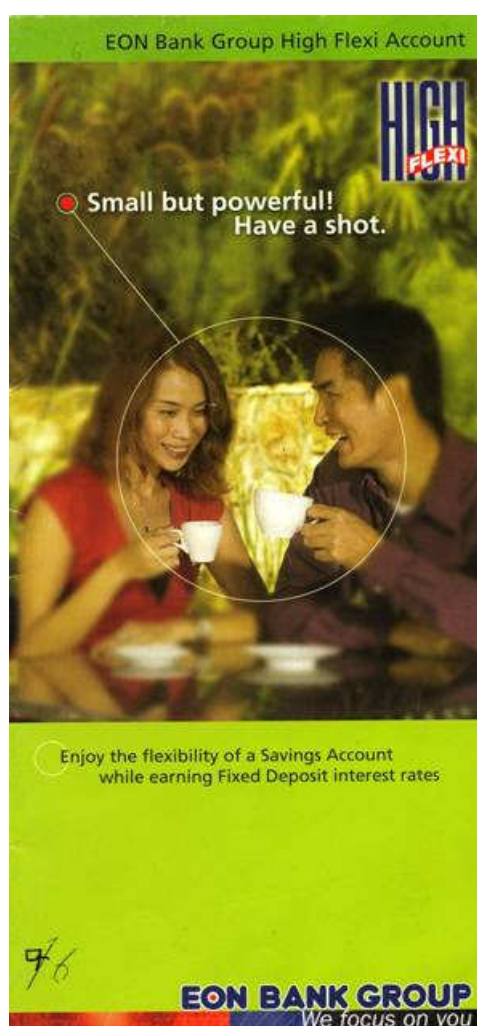
The main images on the covers are in color and occupy 2/3 of the space on them. B1's main image has two characters in it- a male and a female who seem to be ethnic Chinese. Both are smiling and are holding up a cup and both are wearing rather formal clothing. The male character looks at the female character but she looks at a glass table. This glass table is in front of them with two saucers on it and there is some foliage

behind them. The main image is slightly hazy except for the characters' faces and cups that are enclosed in a circle. The phrase 'Small but powerful! Have a shot.' is found near this circle.
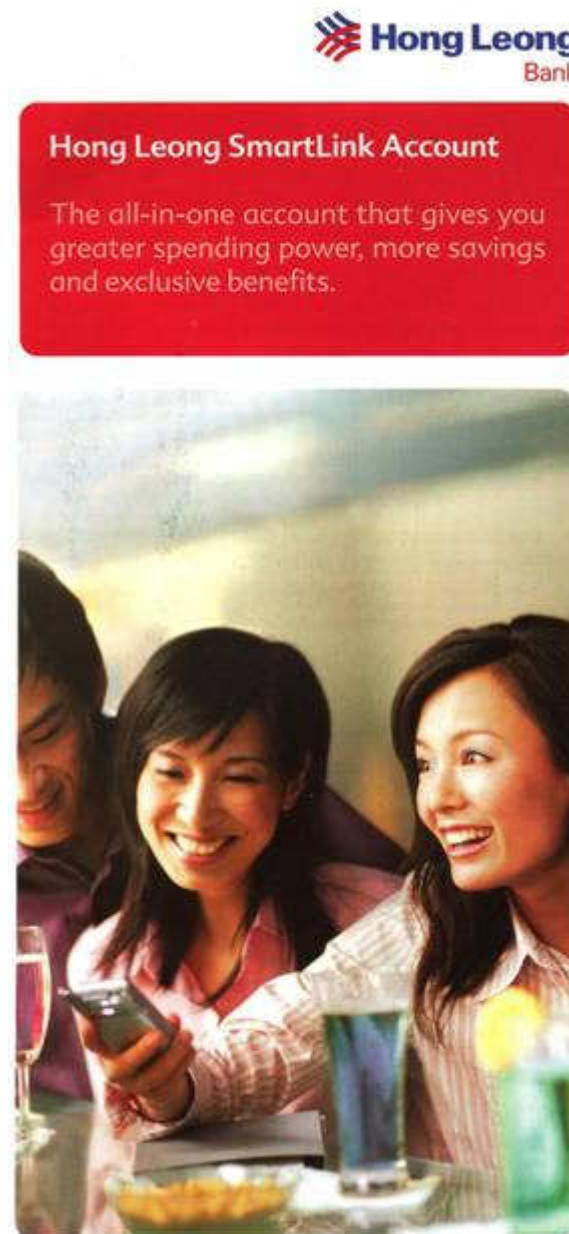
B2's main image has three human characters in it- one is a male and two are females. They seem to be pan-Asian and are wearing rather formal clothing. The first female character is smiling and is holding a mobile phone in her right hand and the female and male characters behind her are also smiling. In front of them is a glass table with three glasses, a file and a plate and behind them is a white wall. The first female

character stares into space but her companions seem to look at her mobile phone or the glass table.

The interactive interactions and modality are analyzed for these main images. Kress & van Leeuwen (1996, p. 119) define interactive interactions as the type of imaginary relations created between characters in images and their viewers through angle, image act and field of vision. These relations are *imaginary* because they do not exist in real life but are given the illusion of existing through the images.

Characters in the two main images are seen from the side as the main images use the oblique angle. This angle implies detachment between characters and viewers (Kress & van Leeuwen, 1996, p. 152). The oblique angle is not far from being a frontal angle, making the degree of obliqueness less marked. Its use implies a slight detachment between characters and viewers. Viewers cannot participate in the scenes portrayed because characters have acquired the product that enables them to relax, while viewers have not. The angle is also at the eye level that implies characters and viewers are equals and no power difference is involved between them (Ibid, 1996, p. 146). Characters are social equals of viewers and viewers are made to believe that people like them can benefit from the product. This suggests that even they can be like the portrayed characters by acquiring the product.

The offer image act is used in both main images. Offer images portray characters as not establishing eye contact with viewers, as though both are unrelated and viewers are invisible to characters (Kress & van Leeuwen, 1996, p. 124). Viewers are disengaged from characters, as if viewers are on the outside looking inside. The friends socializing in the main images in B1 and B2 do not acknowledge the presence of viewers and they are in their own world. They seem to say 'Obtain this product if you want to be like us, relaxing among friends'. The product's offer in the main images corresponds to its offer through language and this shows that both modes aim to promote the product to consumers although both do so differently.

It is interesting that characters are active in both main images. Wilcox & Nolte (1995, p. 167) mention that action in image projects movement and conveys the idea of spontaneity. Both images show friends drinking and smiling, as if in conversation, that hints to viewers the action is happenning there and then that heightens the sense of offer in the main images because characters are relaxing as their finances are taken of while viewers are not, as they are the ones reading the brochures to possibly get the deposit product. This might contribute to making the product more desirable for viewers.

The field of vision uses the far personal distance in the main images, as all characters are seen from the waist up (Hall cited in Kress & van Leeuwen, 1996, p. 131). This is the distance where subjects of personal interest and involvement are discussed (Kress & van Leeuwen, 1996, p. 130) and as such, it is suitable for Malaysian commercial bank brochures because money and products related to it are of personal interest to most people and they have to be involved in growing their money. This distance enables characters and viewers to touch fingers if they both extend their arms (Ibid, 1996, p. 130) that is the distance between friends who are talking face to face. When characters are portrayed as friends, viewers are more likely to listen to them as friends often have their best interests at heart. This portrayal might encourage viewers to acquire the product.

Although the oblique angle and the offer image act seem to distance characters from viewers, both are drawn closer by the eye level angle and the far personal distance. The interactive interactions seem to create informal relations between characters and viewers but differentiates both between those who have and do not have the product.

Modality is also considered as it portrays the credibility and reliability of the main images and the degree to which they convincingly represent the real world, as they can represent characters as if they are real or not real and as if they exist in a certain way (Kress & van Leeuwen, 1996, pp. 160-161). Two modality markers, namely color saturation and contextualization are discussed, as they are considered the stronger components of modality in strengthening or weakening the interactive interactions. Color saturation is a scale that runs from complete color saturation to the absence of

color or black and white (Ibid, 1996, p. 165). Van Leeuwen (2005, p. 170) says different social groups use different color saturation to manipulate the way truth in image is represented that Kress & van Leeuwen (1996, p. 170) term coding orientations.

The main images in B1 and B2 employ naturalistic coding orientation that relies on images mimicking the real world where color saturation somewhat lower than complete color saturation has the highest modality (Kress & van Leeuwen, 1996, p. 171, van Leeuwen, 2005, p. 168). Naturalistic coding orientation is the prevailing coding orientation due to present social and technological conventions (Kress & van Leeuwen, 1996, p. 163) that makes it understandable to members of society in general. The main images use it because the product is aimed at members of society in general and it presents the product realistically and not in an idealized way. This sense of reality implies the banks are aware of the daily and real concerns of consumers and the product is targeted at such concerns.

Contextualization is a scale that runs from the complete absence of background to the most complete and detailed background (Kress & van Leeuwen, 1996, p. 166). Both main images are contextualized and provide some spatial and temporal clues. For example, the image in B1 is contextualized by the glass table with two saucers on it and some foliage behind characters and viewers would believe characters are in an outdoor café. The use of context avoids the main images from being generic and makes them particular to the Malaysian commercial bank brochure besides making the scenes portrayed believable.

Taken together, the interactive interactions and modality create images that reproduce reality and emphasize personal relations between characters and viewers. Through these acpects, the main images project the positive benefits to be gained from acquiring the product to consumers.

5.2   Language

Adjectives, deictic markers, imperatives and modality are discussed for the language used in B1 and B2.

Adjectives are used to describe the product, the consumer and the results of acquiring the product. They not only describe the product but also make it more enticing for consumers. For example, in B1:

...with its **easy** and **hassle-free** application.

Using adjectives enables the brochures to make the product advertised tangible. Advertising a non-tangible product is hard as the product cannot be sensed but using adjectives gives the product some characteristics to make it seem tangible. The brochures can also be selective about the adjectives utilized. They can select positive adjectives that portray the product favourably so consumers are motivated to acquire it, as seen in B2:

A **secure** and **convenient** way to make payments.
Attractive interest rates
A **fast** and **convenient** way to keep track of your finances.

Deixis refers to indicating or pointing out (Oxford English Dictionary, 1999, p. 405) and it comprises of a group of words that indicate the time, place and person in language. Only the deictic markers of time and person are found in the Malaysian commercial bank brochures and those for person dominate. The deictic markers for time in the brochures are 'now' in B1 and B2 and 'today' in B1:

Now you can enjoy...
Make a smart move **now**.

Take charge of your finances **today**.

Employing 'now' suggests consumers can at last benefit from the right product that they lacked in the past and employing 'today' implies consumers have to act

quickly to get the product. This sense of urgency is low in the brochures as the product does not expire and no time limit is put to acquire it.

The deictic markers for person in the brochures are 'we/our' and 'you/your'. 'We/our' is used to refer to the banks although the banks are also referred to by name. Goddard (2002, p. 105) says the use of 'we' defines a group and makes it sound authoritarian and territorial as 'we/our' separates the banks from consumers. Yet, 'we/our' also avoids the brochures from sounding impersonal due to self referencing where the bank's name is repeated. The use of 'we/our' lends a conversational tone to the brochures as they do not always use self referencing and a personal pronoun is used to mention the banks, as in spoken language. This is seen in B1 and B2:

...as **we** provide...
Consult **our**...

…with **our** attractive…
…**our** vast network…

Regarding 'you/your', van Leeuwen (2005, p. 150) writes that its use is both ideological and practical because 'you/your' transcends the impersonal nature of the mass media by referring to an individual consumer and 'you/your' persuades consumers to do or think certain things. Fairclough (1989, p. 62) agrees, saying 'you/your' gives consumers the illusion that the banks are talking to them individually and are presenting a product meant only for them. 'You/your' also contributes to the conversational tone of the brochures. Such is seen in B1 and B2:

Now **you** can enjoy...
...at **your** nearest...

You get to earn...
...to keep track of **your** finances.

Both 'we/our' and 'you/your' decrease the social distance between the banks and consumers and try to mimic speech instead of writing. This is a strategy to place the banks and hence the product closer to consumers so they seem important to consumers.

Imperatives refer to the form of a verb that articulates a command, exhortation or request (Oxford English Dictionary, 1999, p. 707). They hint at informality (Fairclough, 1989, p. 205) because the brochures refer to an individual consumer and like the deictic markers for person, they contribute to imply friendly relations between the banks and consumers. Imperatives are frequently used to urge action so consumers acquire the product, as seen in B1 and B2:

Consult our friendly...**call** our...
Or **log on** to...

Make a smart move now.
Sign up for...

Modality is the degree of truth portrayed by using auxiliary verbs (van Leeuwen, 2005, p. 12) that among others helps in expressing mood, tense and voice (Oxford English Dictionary, 1999, p. 811). The auxiliary verb 'can' is used in B1 and B2:

...you **can** enjoy...coffee breaks
...you **can** be...

You **can** transfer funds...

The use of 'can' implies consumers are able to do something and have permission to do it. This is because consumers cannot enjoy coffee breaks or transfer funds until they have the product. Fowler (1991, p. 64) says that auxiliary verbs humanize the language and adds informality to it but also increase its subjectivity. If the language used is seen as subjective, consumers might consider the information in the brochures as unreliable and invalid. As they are advertising a financial product, the

brochures cannot be highly subjective. This could result in ethical and legal repercussions that could explain the low appearance of auxiliary verbs in the brochures. However, when auxiliary verbs are used, they describe the way consumers can use the product and not the product's features and benefits, as seen with the use of 'can' above. The informative value of the brochures remains intact as information about the product's features and benefits are not made subjective.

Van Leeuwen (2005, p. 165) claims that modality goes beyond auxiliary verbs and includes tenses also, mentioning that the past tense has low modality, as something is seen as no longer valid while the present tense has higher modality, as something is seen as timeless and universal. The brochures utilize the present tense, as seen in B1 and B2:

We **offer**...
Comes with...

...**has** the benefits...

The present tense portrays the product as current because the product is always available and consumers can use it for the long term. Besides that, the present tense enables the product's features and benefits to be valid for an unspecified period of time. A financial product should use the present tense because consumers cannot experience the results of having it immediately and money deposited in banks is thought to increase with time. Consumers are also able to utilize the product for an unspecified period of time, as bank products like deposits once opened can be used indefinitely.

The use of adjectives, deictic markers, imperatives and modality in B1 and B2 implies the brochures are trying to close the (real or imagined) distance between the banks and consumers without sacrificing the validity of the claims made through language. These language elements try to make the product tangible for consumers by giving facts about the product. Yet, Newsom & Carrell (1998, p. 343) write that even the purest of information can have a persuasive impact and the use of deictic markers,

imperatives and modality peppered throughout the brochures lend a friendly and informal voice to the brochures that is persuasive as the banks establish a closer relation with consumers from which it tries to convince them to acquire the product.

5.3   Image-Language Relations

What possible relations exist between the main images and language in B1 and B2? Following Barthes, it can be said that the language used makes the main images more specific (anchorage) because the scenes in the main images are not related to financial security or the product until consumers read the language in the interior. However, anchorage does not explain the depth of the image-language relations.

Utilizing the taxonomy developed by Marsh and White (2003), four types of common relations can be suggested between the main images and language in B1 and B2. The main images *decorate* the brochures as they draw consumers to pick up and then read the brochures. The language *concretizes* the main images as both main images have captions near them that refer to the product's potential for consumers. Both main images also *engage* consumers by occupying 2/3 of the covers that makes the brochures noticeable from afar. This dominance in itself hints at the importance of the image mode. By engaging consumers, the main images evoke the *non-material results* of acquiring the product because consumers cannot relate to 'well-earned, worry-free coffee breaks' in B1 or 'attractive interests and...the convenience...' in B2 until they have the product advertised.

As seen in 5.1 and 5.2, the aspects of the image and language modes discussed aim to reach out to consumers but this is done differently, using the distinct strengths available to image and language. Both modes help create a coherent text because their intention is the same- to interest consumers in the product although this is articulated differently. Together, they reinforce each other's meanings by suggesting friendly and personal relations with consumers. In these two Malaysian commercial bank brochures, both the image and language modes strengthen each other and aid the communicative purposes of the brochures to inform about and promote the product. They give a

seamless message about the approachability of the bank and the desireability of the product. As local commercial banks cannot meet every individual consumer, the brochures become their proxies to establish good relations with consumers. The brochures become more than advertisements as they socialize consumers by indicating the type of relation the banks (want to) have with them once consumers acquire the product.

6.   Conclusion

This paper has utilized multimodality to study both image and language. Two Malaysian commercial bank brochures were discussed to show the way several aspects of two modes, image and language, helped create a coherent text. Multimodality acknowledges and tries to understand the many modes used to communicate and does not limit itself to just language. It gives a more complete picture of communication, as communication is not solely dependent on or consists only of language. Consumers sensitized to multimodality are more aware of how advertisements try to influence them, more so in an age that employs image frequently in advertisements and language becomes more enticing. Malaysian commercial banks can exploit multimodality to create brochures with modes that support each other to increase consumer interest in the bank and its products so they ultimately stand out among their competitors, local or foreign. Yet, it must be remembered that even though those on the production and consumption ends can benefit form multimodality, they remain inactive participants in it until they are educated to value and use multimodality in their lives.

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