UNIVERSITAT JAUME·I

PhD Dissertation

FINANCIAL ENGLISH LANGUAGE FOR CORPORATE BANKING WEBSITES

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PRESENTACIÓN

La última década del pasado siglo y la primera del actual serán recordadas en un futuro próximo como el período de transición entre la era de papel y la era digital. Durante estos veinte años, casi todo el material de papel se ha reciclado en formato electrónico. Por este motivo, la mayoría de las empresas se han visto obligadas a modificar sus estructuras de trabajo para seguir siendo competitivas en el mercado internacional. A día de hoy, ya es una realidad que muchas de las empresas que no han actualizado sus sistemas de comunicación están tendiendo a desaparecer gradualmente o han pasado a ser sustituidas por alternativas más rentables.

En este sentido, la banca es una de las industrias más poderosas en la actualidad, siendo organizaciones constituidas por sus gobiernos con la función de administrar y organizar la economía de un país y de sus ciudadanos. Por lo tanto, los bancos no podían quedarse atrás en este proceso de digitalización. Como resultado, todos ellos tienen sus propias páginas web, donde pueden promover su imagen y sus servicios en todo el mundo por un precio ridículo en comparación con las formas más tradicionales de publicidad. Esta tesis doctoral se centra en la realización de un análisis de género sobre el lenguaje utilizado por los bancos en sus páginas web corporativas. En este caso hemos elegido el inglés como lengua franca de las páginas web de banca corporativa, lo que podría ser una buena contribución al campo de la investigación lingüística, ya que combina tres elementos que son fundamentales en nuestra sociedad actual: inglés (idioma), Internet (comunicación) y bancos (economía).

MARCO TEÓRICO Y OBJETIVOS DE LA INVESTIGACIÓN

Para el desarrollo de este proyecto, nos centramos en la elaboración de un análisis de género que establezca el lenguaje utilizado por los bancos en sus páginas web corporativas (Bhatia, 1993; Dudley -Evans, 1986; Swales, 1990). La cantidad de bancos analizados en este estudio es de sesenta y cuatro. La elección de los mismos se ha basado en el estudio publicado por la revista *The Banker* (2010), que clasificó a los cincuenta bancos más poderosos del mundo. Los otros catorce bancos fueron seleccionados entre conocidos bancos británicos, americanos y españoles, por razones de proximidad y relevancia en nuestro estudio. Con el fin de ser más selectivos enmarcamos nuestro estudio en el espacio que utilizan los bancos para presentarse en sus páginas web: 'Quienes Somos' ('*About us*').

La introducción de esta investigación incluye seis capítulos que presentan diferentes temas teóricos incluyendo el inglés como lengua franca (Crystal, 1997; Firth, 1996), el inglés bancario (Casu et al., 2006; Marks, 2007), las taxonomías y la tipología textual en inglés bancario (Ruiz Garrido, 2010; Palmer, 2010), al igual que otros elementos fundamentales para nuestros propósitos como son el tipo de lenguaje electrónico (O'Hare et al., 2004; Posteguillo, 2002; Yus, 2011), y el diseño de páginas web (Alejo - González, 2005).

En este sentido, nuestro estudio se divide en dos partes que están claramente conectadas: macro y microestructura. Por un lado, el estudio de la macroestructura se centra en el análisis de las partes generales y estructurales de las páginas web corporativas de bancos. Por otra parte, la microestructura presenta las principales formas de lenguaje y el vocabulario utilizado en cada una de las secciones. Estas dos partes se complementan con un estudio acerca del formato no lingüístico de las páginas web de bancos.

En definitiva, el objetivo de este estudio es determinar el tipo de lenguaje y la estructuración de las páginas web corporativas de los bancos.


PLANTEAMIENTOS Y METODOLOGÍA UTILIZADA

Como hemos explicado previamente, nuestro estudio se ha dividido en dos partes, la macroestructura y la microestructura. A continuación presentamos nuestro modelo de análisis de textos.

En referencia al estudio de la macroestructura, nuestra tesis comenzó con un estudio inicial para determinar la sección 'Quienes Somos' en las páginas web de los bancos analizados, y las diferentes sub-secciones que la forman. En este caso, descubrimos que algunas de estas sub-secciones debían ser obligatorias y algunas otras opcionales. Creemos que la razón para determinar si una sección es obligatoria u opcional variará de acuerdo a los intereses de la empresa y del tipo de información a publicar. De acuerdo con nuestros criterios, se estableció que la sección sería obligatoria si su presencia se observa en más del 50 % de las páginas analizadas. En este caso, esta información se incluirá en el documento. Por otro lado, hay otras secciones en la que su presencia es opcional, si el porcentaje se encuentra entre el 30 y el 50% de las páginas analizadas. El mostrar o no a los miembros del grupo depende de los intereses y necesidades personales de los bancos. En otras palabras, un banco no debe publicar una sección presentando los miembros del grupo o patrocinadores si éstos pueden dar lugar a una promoción negativa del banco.

Una vez que hemos determinado la estructura de la página de inicio y los movimientos que forman la sección 'Quienes Somos', nos centramos en las cuantificaciones de las formas en cada una de las sub-secciones que hemos considerado necesarias para formar lo que denominaremos como género: párrafos para texto, oraciones por párrafo, palabras por párrafo, y palabras por oración. Con estos resultados, tendremos una visión superficial del aspecto de la página web.

La tercera parte del estudio para establecer el modelo de la macroestructura consiste en la búsqueda de los diferentes contenidos de los párrafos y las oraciones. Esta parte del análisis nos permitirá determinar los contenidos utilizados en cada tipo de documento y su extensión dentro de cada una de las secciones presentes en el género 'Quienes Somos'. Con este tercer análisis consideramos que la macroestructura del género lingüístico estará completa.

Ejemplo de Macroestructura

Ejemplo de Macroestructura: A la izquierda podemos observar un ejemplo del resultado de la macroestructura en la sección de 'Compromiso con la Comunidad' ('*Community Involvement*'). En esta imagen podemos ver que el texto estándar se divide en 7 párrafos, 2 oraciones por párrafo, 4 subtítulos, y los colores indican que un párrafo debe presentar los valores de la empresa (rojo), mientras que los 6 restantes tienen que describir las acciones tomadas por la empresa con carácter comunitario (azul). No se menciona la cantidad de palabras por oración. El objetivo inmediato de esta imagen es dar a conocer de una manera visual la apariencia de la macroestructura de una manera fácil y simple.

Seguidamente, una vez completado el análisis de la macroestructura, empezamos a trabajar con la microestructura. En este caso, sugerimos que se desarrollen 5 apartados: tipo de lenguaje, composición morfológica, terminología, formalidad y sintaxis.

En el análisis del tipo de lenguaje nos centraremos en cada una de las secciones para determinar si el lenguaje es informativo, promocional, persuasivo, o una combinación de cualquiera de los tres. En el caso de los bancos descubrimos que el lenguaje es una combinación de lenguaje informativo y promocional, y que tan sólo en una sección podemos defdinirlo como parcialmente persuasivo. Pensamos que el predominio del lenguaje informativo y promocional se basa en la necesidad de los bancos de presentarse como empresas serias con una información que debe parecer real y objetiva. No obstante, debemos tener en cuenta que los bancos son un tipo de negocio y, como tal, su principal objetivo es la obtención de beneficios. Por lo tanto, los bancos necesitan un lenguaje verdadero, seguro y atractivo al mismo tiempo (Casu et al, 2006). Creemos que el uso de lenguaje persuasivo no está conectado con la imagen que los bancos quieren mostrar, contrariamente a otros tipos de empresas, como las cadenas de restaurantes, bebidas, supermercados o productos electrónicos.

Después de determinar el tipo de lenguaje en las diferentes secciones, continuamos nuestra investigación con un análisis de la composición morfológica de los diferentes movimientos que forman el género. En este caso, hemos clasificado las palabras en grupos morfológicos: sustantivos, verbos, conectores, adjetivos, adverbios, pronombres, artículos y preposiciones. Con estos resultados, podemos establecer porcentajes para determinar el valor de cada grupo morfológico en el modelo estándar del texto. Este análisis proporciona resultados con los elementos más comunes de cada categoría, lo que nos permite la creación de nuestro propio modelo. Por otra parte, la naturaleza de estas palabras se clasifica en categorías para determinar el tipo de terminología en base a la lengua analizada. En nuestro caso, los resultados mostraron que la terminología más usual estaba conectada a los negocios y la industria.

Con los resultados sobre la morfología de los textos podremos analizar el nivel de formalidad en cada sección. Como era de esperar, el tipo de lenguaje encontrado en los bancos es muy formal. Este lenguaje está conectado a una industria muy exigente que busca seriedad y confianza. Por lo tanto, los bancos deben utilizar un nivel de formalidad ligado a la altura de las expectativas de los clientes. Los resultados mostraron un uso muy variado de nombres, artículos, adjetivos y preposiciones, y por el contrario una presencia limitada de verbos, adverbios, y pronombres. La metodología que hemos tomado en este análisis es la que

presentaron Heylighen y Dewaelee (1999), quienes desarrollaron una fórmula con resultados porcentuales que evitan la ambigüedad, como es el caso de las 4 máximas de Grice (1975):

"Formalidad = [(frecuencia nombres + frec. Artículos + frec. Adjetivos + frec. Preposiciones) - (freq. verbos + frec. Adverbios + frec. Pronombres) + 100] / 2"

El último elemento de este análisis de la microestructura es la sintaxis. En este caso, y después de analizar todos los textos en cuanto a tipo de lenguaje, morfología, terminología y formalidad, llegamos a la conclusión de que la estructura habitual en estos documentos es el estándar de la lengua inglesa: sujeto + verbo + objeto + complementos. El alto porcentaje de formalidad en este tipo de documento en comparación con otros documentos de naturaleza diferente certifica el tipo de sintaxis estándar.

Como complemento del análisis de la macroestructura y la microestructura, esta investigación no estaría completa sin un análisis del formato de las propias páginas web corporativas de los bancos. En este caso se estudiaron diferentes elementos de la página web como fuentes, colores y estilos. Los resultados mostraron que la mayoría de los textos utilizan la fuente Arial, con un tamaño de 12 en el texto y 14 en los encabezados, espaciado simple, y que el color de fuente es negro. Además, los encabezados deben ir en negrita. En referencia a los colores de la página, encontramos que el color primario tiende a ser blanco, acompañado de un color secundario que puede ser cualquiera de los siguientes: rojo, azul o verde. En función de las necesidades y los valores del banco se puede elegir cualquiera de los tres colores secundarios, pero de acuerdo con nuestro estudio, creemos que el color azul es el que mejor representa los principales valores bancarios.

RESULTADOS Y CONCLUSIÓN

Después de analizar toda la información y los datos que hemos recopilado para este estudio, podríamos desarrollar nuestras directrices para crear el género textual 'Quienes Somos' para páginas web corporativas de bancos. No obstante, la validez de este modelo se debe presentar en un modelo práctico con el fin de demostrar que los resultados obtenidos podrían utilizarse en un contexto real.

En este campo de investigación, hemos elaborado y aplicado todos los datos obtenidos en nuestro estudio tanto sobre la macroestructura, la microestructura y el formato, y hemos creado la sección 'Quién Somos' de un banco ficticio que hemos denominado 'Standard Bank'. Este banco ficticio incluye todas las secciones obligatorias y opcionales dentro del género con el fin

de mostrar los resultados obtenidos. En primer lugar, hemos diseñado la macroestructura de cada sección, con la cantidad de párrafos, oraciones, palabras y el tipo de contenidos que hemos determinado en nuestro modelo estándar. Seguidamente, desarrollamos el lenguaje y el contenido de cada sección individualmente siguiendo los criterios que hemos establecido en cada una de las secciones de la microestructura. De este modo, podemos desarrollar los contenidos específicos de cada sección teniendo en cuenta el tipo de lenguaje de cada párrafo (informativo, persuasivo o promocional), así como la terminología específica. Tras la elaboración del primer borrador, analizamos y comparamos los resultados con el modelo estándar para hacer las modificaciones pertinentes en relación a la morfología, sintaxis y terminología.

La validez de los textos se puede llevar a cabo una vez se ha finalizado la redacción del texto para cada sección. Simplemente comparamos los resultados del modelo estándar creado con el texto final. En el caso de la macroestructura la validez es fácil de evaluar, al contrario que con la microestructura. En este caso, intentaremos que ninguno de los parámetros del texto creado varíe por encima de dos puntos del valor porcentual del modelo estándar.

Finalmente, a pesar de algunas limitaciones y dificultades que pudimos encontrar en el proceso de elaboración y desarrollo de este proyecto, hemos sido finalmente capaces de crear un modelo práctico del género 'Quienes Somos' para páginas web corporativas de bancos, siguiendo los resultados que establecimos en nuestro modelo estándar, tanto en relación a la macroestructura y microestructura, así como en el formato de la página web. La aplicación de los resultados en la página web corporativa de un banco ficticio demuestra la validez de nuestros resultados y la posibilidad de aplicar nuestra metodología a la creación de textos estándar para lenguajes específicos.

En resumen, este proyecto demuestra la posibilidad de establecer modelos estándar de la lengua inglesa en páginas web de bancos. Este tipo de proyecto es positivo para las empresas e instituciones que necesitan mejorar la comunicación con los clientes. Consideramos que las empresas multinacionales y locales deberían valorar la posibilidad de trabajar con lingüistas profesionales, que puedan desarrollar un estudio personalizado de las necesidades de la empresa y trabajar en conjunto con los expertos de marketing con el fin de presentar los productos con un lenguaje adecuado y adaptado, siguiendo unos criterios estándar predeterminados.

To my family and friends

Acknowledgements

"A journey of a thousand miles begins with a single step". **Lao Tzu**

This dissertation is the most important achievement in my academic life. It represents efforts, sacrifice, enthusiasm, illusion, and the struggle in several battles for a better future.

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I would also like to thank Dr. Miguel Ruiz Garrido for his guidance, involvement and support. He has always been keen to collaborate in this project: giving advice, sharing his knowledge, correcting and proofreading the different chapters of this dissertation. Dr. Ruiz Garrido was one of my teachers in Master ELIT as well as in the Doctorate Program in Applied Linguistics. Since I met him, he has been a source of inspiration towards self-demandingness, academic excellence and good work. I would also like to express my gratitude for his trust and great support.

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Special mention must be made to my family and friends. I must be grateful to everyone who has offered their support, patience and comprehension during these years. I want to thank my parents, brother and grandparents because they have been next to me all the time and have provided me with everything I have needed to become what I am now. They funded my studies when I did not work, gave me unconditional support in my decisions, and they have been able to cope with my stress and changes of humor in the worst moments.

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At last, I would like to dedicate the completion of this dissertation to the memory of my grandmother Carmen who passed away during the elaboration of this dissertation. She was able to give her all for her family, worked longer hours without expecting anything in return, and kept the family together. But above all the features attributed to her, I would like her to be always remembered as a kind-hearted and family person.

I have no doubt that without all these people and their loved ones, it would have been impossible the elaboration of this dissertation. It is true that I am the only responsible of taking this journey, but each of these people have helped me to walk successfully along this way that still goes on. I just can say thank you.

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INTRODUCTION

Introduction

The decades of the 1990s and the 2000s will probably be remembered in a near future as the transition period between the paper and the digital era. During these twenty years, almost all the paper-like material has been transferred to digital format. Consequently most types of business have been compelled to modify their working structures in order to remain competitive. In fact, those companies which have not updated their systems have tended to disappear or to be substituted by more profitable alternatives in recent years.

In this sense, banks are one of the most powerful industries in present days. Banks are organizations constituted by their governments whose function is to manage and organize the economy of a country and its citizens. Therefore, banks could not be left far behind in this process of digitalization. As a result, all banks have got their own websites where they can promote their image and their services worldwide for a ridiculous price in comparison with more traditional forms of advertising.

This PhD Dissertation focuses on the completion of a genre analysis concerning the language used by banks in their corporate websites. We think that focusing on the use of English as lingua franca in corporate banking websites could be a good contribution to the area of linguistic research since it combines three elements which are vital in our society today: Banks (Economy), English (Language) and Internet (Communication).

In order to develop this project, we have focused on the elaboration of a genre analysis which determines the language used by banks in their corporate websites. The number of banks that we will analyze in this study is sixty-four. The choice of fifty out of our sixty-four banks has been based on the study published by the Banker (2010) which ranked the fifty top banks in the world. The other fourteen were selected among the most popular banks from Britain, America and Spain because of their proximity and relevance to our study, being highly relevant institutions. Furthermore, due to the extension of this area of research, we decided to frame our study in the introductory site 'About Us' in banking webpages.

Concerning the structure of this PhD dissertation, it has been divided in all the traditional sections that this type often depicts, including an introduction with the compilation of necessary literature, methodology, results, discussion, conclusion, and references.

The introduction of this research compiles six chapters which present the connection between English as a *Lingua Franca* and Banking English; it explains how taxonomies of business texts work; it describes the textual typology in Banking English; and it also introduces some other elements which are clearly connected to the topic as promotional language, website design and e-language.

In this sense, our study is divided in two parts which are clearly connected: the macro and microstructure. On the one hand the study of the macrostructure focuses on the broad parts of corporate banking websites. On the other hand, the microstructure presents the main forms of language and vocabulary used in each section in clear detail.

All in all, the present study aims at determining the type of language and forms used in banks' corporate webpages. This PhD dissertation is an attempt at establishing a guide introducing standard parameters to develop corporate banking websites with specific language, forms and structure. We are concerned that there is not a clearly established guide to develop banks' corporate webpages. Therefore, we modestly think that the present study can be an interesting contribution to the scientific community focusing on linguistic studies.

Chapter 1: English as a Lingua Franca

Chapter 1: English as a Lingua Franca

1.1- Introduction

The first chapter of this dissertation focuses on an analysis of the evolution of the status of the English language as a lingua franca and how English has become a necessary tool for business today. This chapter is connected with the next two, which altogether form a theoretical analysis going from a general perspective on the use of English to a more specific one, focusing on Business and Banking English. These initial chapters are presented individually in order to offer a clearer and more specific vision of each of the contents shown in this part of our study. The aim of this initial chapter is to show the current linguistic situation of English language in the world, and justify why the current lingua franca for business and banking is English. We focus on this language because it is currently the most powerful lingua franca for both general and professional purposes. In order to understand the spread and repercussion of English worldwide it is necessary to discuss the origins of prior linguas francas and their uses in history, how English has achieved its current status, and the consequences of these into the language: the creation of a new and global variety of English. The status of English language as lingua franca has been crucial for the globalization process that society went through during the decades of the 1990s and the 2000s. As a result, the banks' choice of offering their services in their websites in English is deliberate rather than pure chance.

1.2- The Origins

Languages have been present in the world for ages and their purpose has always been to communicate effectively and efficiently. Communication is the process of transferring information, the basis for the development of society. Therefore, we define communication as the tool by which mankind interacts within the members of its communities to code and decode information (Brandl, 2012; Hall, 1980; Peirce, 1960; Saussure, 1922; Wren-Lewis, 1983).

Determining the first language in history, previous to Indo-European, is a difficult task, since there are many opinions which differ in criteria to delimit whether a language can be validated as such or not. We can only confirm that Indo-European languages were the ancestors of most present languages. These are referred as ancestors because they do not maintain their original form any longer, since they have evolved up to the language we currently speak: languages are born, change, give birth to new ones, and die. In its webpage, the Summer Institute of Linguistics in Dallas (2009) divides languages in five groups:

1- Living, if there are people who still learn it as their first language.

2- Extinct, if the language is not living but it is still eligible.

3- Ancient, if the language is not living and it is intelligible.

4- Historic, when the language is considered distinct from modern languages that derive from it.

5- Artificial, if a language has been created for purposes of human communication.

Languages are complex tools used by mankind to fulfill their communicative goals; according to Chamot and O'Malley (1994), they vary in seeking information (using who, what, when, where, how), informing (recounting information or retelling), comparing (explaining graphic organizer and/or showing contrast), ordering (describing timeline, continuum or cycle), classifying (describing organizing principles), analyzing (describing features or main ideas), inferring (generating hypotheses to suggest cause/outcomes), justifying and persuading (giving evidence why "A" is important), solving problems (describing problem-solving procedures), synthesizing (summarizing information cohesively), and evaluating (identifying criteria, explaining priorities, etc). Consequently, these linguistic functions reflect an essential need in society to transfer information among individuals, guided by objectives and interests. Nevertheless, these communicative purposes are shattered when communicators do not share the same language and they are forced to find alternatives, which may not be as effective as expected.

Communicative stoppages would be taken as irrelevant if they were very unusual and did not interfere in individuals' or collectives' interests. However, history has proved that, as long as the world is getting more a global place, the need for communication with members of other communities is becoming more relevant. Probably, one of the major interests for people to start learning foreign languages was purely economic, parallel to the emergence of trade (Bleakley and Aimee, 2004; Gallagher-Brett, 2004). Ancient communities in some point of history started to import and export goods to communities that spoke different languages. A good example of merchants in ancient times was the Phoenicians, who sailed across the Mediterranean Sea and traded with foreigners (The Encyclopedia of World History, 2001:1). Hence, the interest in enhancing communicative skills rose among both importers and exporters. As the number of merchants and destinies increased, the idea of establishing a *lingua franca* emerged, a language that the traders could speak and understand.

Throughout the History, there have been many *linguas francas* recognized as such. In Europe, Sabir was spoken throughout the Mediterranean Sea as *lingua franca* between the XXI and the XIX Centuries before our era. Greek and Latin were also used as *lingua franca* some centuries later. Spanish became *lingua franca* during the great expansion of the Spanish colonies in America. Later, French was the language of diplomacy from the XVII Century onwards, until it was replaced in the XX Century by English, today's *lingua franca*. Additionally, apart from these, there have been other *linguas francas* throughout history in different continents, such as Afrikaans, Arabic, Azeri (in the Black Sea), Chinese, Hebrew, Hindi-Urdu (India and Pakistan), Nahuatl (Aztecs), Persian, Quechua (Peru), or Swahilli (East Africa) (Abas, 2000; Björkman, 2013; Briney, 2009; Frath, 2010; Hall, 1966; Ostler, 2005).

1.3- Why English as a Lingua Franca?

As we can see, historically there has been a need for the use of a *lingua franca* to communicate with members of foreign communities, and many languages have been used as such. In the late XIX Century the invention of the telegraph, the radio and the telephone changed the vision of global communication in the world. More recently, during the XX and the beginning of the XXI Centuries, the importance of the use of a *lingua franca* has been emphasized drastically with the spread of the mass media and especially the Internet. As a result, English has become the *lingua franca* worldwide (Cismas, 2010; Morrison, 2009).

There are many factors that have made English the *lingua franca* today. Eco (1995:331) explains the reasons why English has become the *lingua franca* in the world, including Europe, where the language with most native speakers is German and not English. According to him:

> *The predominant position currently enjoyed by English is a historical contingency arising from the mercantile and colonial expansion of the British Empire, which was followed by American economic and technological hegemony. Of course, it may also be maintained that English has succeeded because it is rich in monosyllables, capable of absorbing foreign words and flexible in forming neologisms, etc. Yet had Hitler won the World War II and had the USA been reduced to a confederation of banana republics, we could probably today use German as a universal vehicular language.*

Hence, it is clear that there are social, historical, technological and especially economic reasons to explain the supremacy of English and why it has become *lingua franca*. Besides, Caballos Bejano (2005) adds some reasons to explain the diffusion of English such as the music revolution in the 1960s (including the new rock music tendencies), the new power gained by youth, new fashion styles, or the release of American films worldwide. Thus, the acceptance of

different Anglicisms in the language has been key in the choice of a foreign language in Education in the last decades. Nevertheless, there have been further reasons in the late XX Century and the early XXI that have definitively appointed English as the most powerful *lingua franca* nowadays. This important rise in recent decades has to do with the impact of media and broad communications. Especially, Internet has been one of the major promoters of the English language worldwide. Then, this is reinforced by the idea that the computing systems are designed by and for English-speaking countries, according to Murray (2000:409):

> *When speakers of languages other than English try to use their mother tongue online, they are hampered by a technology that was designed for English. The character system (ASCII—American Standard Code for Information Interchange) used for written language in cyberspace privileges the Roman alphabet, making it extraordinarily difficult to represent other writing scripts without special software.*

As a result, English controls international business, entertainment, research and other fields of communication. Moreover, statistics show that "English is now the dominant or official language in over 60 countries and it is represented in every continent" and "most of the scientific, technological and academic information in the world is expressed in English and over 80% of all the information stored in electronic retrieval systems is in English" (Crystal, 1997:106); then, it is a must for organizations which are willing to develop international markets to work in English.

1.4- Global English: A New Variety

The fact that English has become a *lingua franca* has provoked the number of non-native speakers to be greater than that of native speakers: "although there are at least 360 million native speakers of English world-wide, Sir Randolph Quirk, writing in the Sunday Times on 17th April, 1994, estimates that in a global basis non-native speakers of English now outnumber native speakers" (Firth, 1996:240). This means the emergence of a new variety of this language, English as a lingua franca, which is defined as "a contact language between people who share neither a common native tongue nor a common (national) culture, and for whom English is the chosen foreign language of communication" (Firth, 1996:240). This idea does not exclude the participation of native speakers in intercultural communication processes, but when English is used as a lingua franca, it is "no longer founded in the linguistic and sociocultural norms of native English speakers and their respective countries and cultures" (Gnutzmann, 2000:357-8).

Furthermore, English as a lingua franca is as valid and correct as the standard forms of the language. Obviously, these statements could be argued by certain linguists, but fortunately we may defend our thesis by differentiating language validity and language correctness. We consider a variety of English to be correct if the language form follows standard terms of grammar, lexis, orthography and pronunciation. On the other hand, a variety of English is valid if two foreigners using English as a *lingua franca* can make themselves understood, even though they are grammatically or lexically incorrect according to the Standard English (Medgyes, 1994).

Following Crystal (1997), we can even reinforce this position by defining Standard English as a variety or a dialect of English, in which the linguistic features of Standard English are matters of grammar, vocabulary and orthography, but not a matter of pronunciation. Standard English is also the variety of English which carries linguistic prestige within a country; that prestige is recognized by adult members of the community and it is the norm of leading institutions such as the government, law courts and the media. However, Medgyes (1994:5) criticizes those who believe in the superiority of any linguistic variety and states that "Received Pronunciation is unlikely ever to have been spoken by more than three or four percent of the British population" and "ordinary native speakers do not expect foreigners to speak a standard variety". Then, we think that no variety of the language can be considered better than others to communicate among members of the society. Accordingly, we consider English as a global language that can be spoken by everyone, native speakers and foreigners.

1.5- Concluding Remarks

As a summary, the first chapter of this dissertation is a presentation of the evolution of the status of the English language towards a *lingua franca*. As we have commented, there are social, historical, technological and economic reasons that justify the current status of English and why it has become today's *lingua franca*. This combination of circumstances has helped English to become the language for international business, creating a new variety of the language which is spoken among both native and non-native people, being equally valid like the standard form or any other variety of the language spoken only by native speakers. In this sense, this chapter has aimed at justifying why this dissertation focuses on the analysis of texts in English rather than in any other language, and why English is the current language for international business, including banking.

Chapter 2: Genre Analysis in Business English

Chapter 2: Genre Analysis in Business English

2.1- Introduction

The aim of this second chapter is to define Business English as a variety of language and its current relevance in the international community. We also explain the basis of genre analysis in order to carry out our research and as a means of justifying the fact that the implementation of a genre analysis in a particular variety of Business English will enable us to create an appropriate standard form of a particular genre. In addition, the elaboration of this research in terms of genre analysis will require the use of a linguistic corpus, which is the main tool used to analyze documents and to obtain valuable data. In this sense, we will introduce the use of corpora at the end of this chapter with the purpose of explaining the relevance of these in our project, and we will also present the type of software tools that are most suitable for the elaboration of genre analysis according to our particular needs. Having set the basis to carry out a genre analysis with certain computerized tools and explained the general features that characterize Business English, we will connect this chapter with the following one, which focuses on the type of language used in the banking industry.

2.2- English: A Need

As we have commented, English language is *the lingua franca* in the world today. The international community speaks English. This includes important global organizations such as the NATO, the United Nations (UN), the European Union (EU), the International Olympic Committee (IOC), or the World Meteorological Organization (WMO). Apart from these large organizations, there are other private sectors which are forced to use English as their *lingua franca* to communicate with customers or colleagues in order to extend their horizons or in some cases to survive in the competitive world today. We commented in the previous chapter that the Phoenicians were one of the earliest ancient civilizations which began to export their goods and trade with other foreign civilizations. As a result, this usual practice brought two relevant consequences into today's world. On the one hand, this new way of international trade in the world made that the need for a *lingua franca* emerged (Erickson, 2000; Luján-Garcia, 2012; Mortensen, 2013). On the other hand, and more recently, this vital activity among ancient traders of bartering and exchanging goods for gold or vice-versa has evolved into what we

know today as business (Calhoun, 2002; Lietaer and Dunne, 2013; Shaw, 1995). Consequently, it was essential in the world of trade to establish standard rules and forms in language to achieve communicative purposes effectively.

In fact, when communicating, speakers make diverse attempts in order to fulfill their objectives or reach their goals. Thus, when talking about language and communication, speakers must consider their objectives and adapt their language to their audience and needs (Engelhardt et al., 2006; Ferreira et al., 2005; Parente and Zanazzi, 2013). In this sense, good orators have the power of convincing people with their exquisite command of the language. In the area of business, a good communicator sells better, which is the objective of any seller. Similarly, the purpose of Business English is to teach language users how to become effective communicators, people able to enhance their professional selling/buying skills in their specific area. Lewis (2010:4) states that "judicious explanations remove difficulties. Persuasive arguments reach buyers". Thus, communication skills are a must in the field of business and this justifies the number of studies involving business and English, known today as Business English.

2.3- Definition of Business English

Business English is a variety of English which lies in the area of English for Specific Purposes (ESP). However, defining Business English is an uneasy task due to the wide range of possible definitions and because of the several different fields involved in this area. When thinking about an accurate definition we should consider which words are connected to 'Business' and 'English'. In this sense, the term 'Business' may involve words such as trade, buy, sell, barter, cash, purchase, goods, amount, shop, customer, rent, money, rent, pay, fee or price, among many others. On the other hand, 'English' might concern other terms such as language, communication, mother tongue, native speaker, non-native speaker, linguistics, foreign language, *lingua franca*, speaking, talking, writing, idioms, phrasal verbs, listening, chatting, or reading, among many others. Following this, Lewis (2010) explains that if business means buying and selling, and English is the name of a language, Business English can be simply defined as the type of English which is used in mercantile transactions. This assertion involves the aforementioned language for mercantile transactions but also the General English language. In the same way, any business word or form can be exported to social or literary uses of the language. In this sense, when studying Business English we have to focus on the vocabulary and in the language forms, rules and their uses, both specific and general.

On the one hand, concerning the repertoire of vocabulary employed in the area of business, the several words in use include areas such as science, economy, technology, engineering, food and cooking, sports, and architecture, among many others. As we indicated, business is everything that can be bought or sold. Therefore, memorizing all the vocabulary that can be sold or bought is rather complicated for any person. It would mean to memorize a whole dictionary. Hence, the vocabulary to be learned should be restricted to a fairly shorter amount of terms, only those which are most commonly employed in mercantile transactions (Lewis, 2010). There are different strategies to learn or interpret new words without memorizing. These involve word formation of compound nouns, adding prefixes and suffixes, being aware of the etymology of words or simply trying to understand them within the same context in which they are immersed.

On the other hand, learning Business English forms and rules is somehow similar to learning vocabulary in the sense that Business English involves a large range of General English language forms as well as vocabulary. This was something also considered by Lewis (2010). Therefore, the solution is to learn the most commonly employed forms in each field and subfield. The grammar employed in General English and Business English is the same. However, it varies in specific forms that can only be found in that context in target. In this sense, reading and analyzing business letters or documents will provide language users with examples of common phrases, forms, idioms and expressions employed in this type of specific language that can explain the nature of the focused area (Bhatia, 1993; Bray-Mueller, 2010).

In general, both General English and Business English share many similarities. However, the difference between them lies in the fact that while General English is related to general and daily topics, Business English uses professional content (as retrieved in Pearson Education, 2009). These forms of language are interconnected and interdependent. Thus, any gap in language can be filled with forms available in Business English into General English, or vice-versa.

2.4- From General English to English for Specific Purposes

When focusing on the study of a specific field of the language, this is referred as English for Specific Purposes (ESP). Hutchinson and Waters (1987:19) stated that "English for Specific Purposes is an approach to language teaching in which all decisions as to content and method are based on the learner's reason for learning". This involves a direct connection between language forms and language purposes. Consequently, the language is employed as an

instrument for communication in specific areas and not as a theory of rules and forms that must be memorized. English for Specific Purposes contributes to enhance language users' communication skills in a focus area.

The connection between General English and contextualization has been commented in previous studies, as Dudley-Evans and St John (1998) pointed out. In their research, they tried to connect the relationship between English for Specific Purposes and General English. They presented the process of English Language Teaching as a continuum that ranges from General English courses to English for Specific Purposes ones.

| GENERAL ──────────────────────────────────────► |
| SPECIFIC |

Position 1	Position 2	Position 3	Position 4	Position 5
English for Beginners	Intermediate to advanced EGP courses with a focus on particular skills	EGAP/EGBP courses based on common-core language and skills not related to specific disciplines or professions	Courses for broad disciplinary or professional areas, for example Report Writing for Scientists and Engineers	1) An 'academic support' course related to a particular academic course. 2) One-to-one work with business people

Figure 1. Continuum of ELT course types (Dudley-Evans and St John, 1998:9)

Dudley-Evans and St John (1998) noticed the need for a focus on specific aims in language teaching, which were based on the daily needs of different groups of people in society. It refers to addressing a variety of English to certain users that require that specific variety of the language. For example, English for Engineers could be addressed to engineers in order to teach them how to read manuals and research articles, and how to communicate with their foreign counterparts. As we can see in figure 1, the first stage after General English or English for beginners is an initial approach of English for General Academic or Business Purposes (EGAP/EGBP), as in positions 2 and 3. EGAP/EGBP courses are an introduction to overall contexts, and depending on the type of context in the course, this can be considered as an ESP course or not.

At position 4, the work is more specific concerning the skills taught; nevertheless, we should keep in mind that groups are not homogeneous. This can be explained as in a course of English for sciences, in which learners compose a broad group of mechanical, computing and chemical engineers, sharing many common features, though also differing in many specific

characteristics. As a consequence, teaching materials for these groups must be appropriate and comprehensible to all the branches implied in the course.

It is only in position 5 when the language becomes really specific. Dudley-Evans and St John (1998:9) explain that, in this position, "the language can be geared to the specific needs of the target situation and the individuals concerned, and can make extensive use of authentic material in their own subject area". Furthermore, these courses are characterized by their flexibility and by being tailored to individuals or groups needs. We find then that ESP is a collection of genres of English, which are formed by the functional requirements and social conventions of academic communities of discourse.

In addition to all this, we must refer to the communicative use of English. According to Dudley-Evans (2001), ESP courses emphasize on communication processes rather than in rules. This is reinforced by Widdowson (1978:67), who states that "the ability to compose sentences does not guarantee communication". This concern can be validated since the knowledge of how sentences should be used as a means of communication is what makes communication possible. For these reasons, English for Specific Purposes has gained relevance in the field of academic studies because of its contribution to enhance communication in all the areas of research in which language is involved, including business (Dudley-Evans, 2001). In this sense, English for Specific Purposes emerged as a need to specify the purposes of foreign language learning more concretely and specific, and it contributed to develop certain communicative competence among language users that allowed them to use the language in authentic real contexts with professional aims (Ferris and Hedgcock, 2013; Hyland, 2003).

2.5- Genre Analysis

In order to introduce our research, it is necessary to focus on the importance of genre analysis in the field of linguistic studies. In recent decades, society communication needs have made genre analysis become a focus of study in language teaching (Bhatia, 1993; Dudley-Evans, 1986; Swales, 1990). Genre analysis is a multi-disciplinary activity which involves different areas in the study of languages such as linguistics, discourse analysis, rhetorics, sociolinguistics, translation, and advertising, among many others. Further studies have led to research in different linguistic frameworks which have encouraged people to define and work in generic research studies. These studies focus on what people do with language in determined situations and contexts. In this sense, genre analysis can be defined as the study of situated linguistic behavior (Bhatia, 1993; Rollins, 2012; Swales, 1990).

Following Bhatia (2004:5), these types of generic studies are often defined as 'Generic Potential', as they enable communicators "to make appropriate decisions as to the choice of lexico-grammatical as well as generic resources to respond to familiar and not so familiar rhetorical situations".

Another further definition is also presented by Bhatia (1997:205), who indicates that genre analysis is "the study of situated linguistic behavior in institutionalized academic or professional settings", and it includes four characteristics:

1- It involves an interest in the use of language to represent communicative goals.

2- It is dynamic and the language is presented as it is used in real life communication in order to achieve specific goals. This feature involves a correct understanding of the sociolinguistic contexts combined with cognitive awareness of the language.

3- It is concerned in applied linguistics.

4- Although its focus is specific, its vision is wide. It tends to separate language at different levels of generality.

Concerning the purpose of this linguistic analysis, genre analysis explains how and why different specific discourse communities use the type of language the way they do (Bhatia, 1997). This process involves a focus on linguistics, sociolinguistic and ethnographic studies, psycholinguistic and cognitive psychology, communication research, studies of disciplinary cultures and insights from members of such discourse communities, among many other essential sources of information. Thus, genre analysis is based on the study of communicative purposes in different and specific situations. In this case, the interest of our study shall focus particularly in English for Professional Communication (EPC). Similarly, Bhatia (2004:5) supports that the main goals of genre theory are the following:

1- to represent and account for the seemingly chaotic realities of the world;

2- to understand and account for the private intentions of the author, in addition to socially recognized communicative purposes;

3- to understand how language is used in and shaped by socio-critical environment; and

4- to offer effective solutions to pedagogical and other applied linguistic problems.

As result, genre analysis reproduces discourse forms, showing a simplified view of the world. However, this provides speakers with versatile and dynamic applications, with an explanatory

rather than purely descriptive vision, a narrow focus, but broad in vision, and it has a natural propensity for innovation and exploitation (Bhatia, 2004:5). In this sense, analyzing genre means "investigating instances of conventionalized or institutionalized textual artifacts in the context of specific institutional and disciplinary practices, procedures and cultures in order to understand how members of specific discourse communities construct, interpret and use these genres to achieve their community goals and why they write them the way they do" (Bhatia, 2004:11). According to the words of Bhatia (1999a:25-26), there are four contributors to this view of language use:

1- Purposes: Institutionalized community goals and communicative purposes.
2- Products: Textual artifacts or genres.
3- Practices: Discursive practices, procedures and processes.
4- Players: Discourse community membership.

These four principles have to be integrated in order to result in a correct linguistic description of the text and the use of language. These descriptions might explain how discourse works in different communities and how the members of these communities fulfill their institutional and disciplinary goals and justify their discursive practices, and may also raise socio-critical and cultural issues in the context of typical institutional practices. Likewise, it is essential to develop these studies in relation to their discursive practices of the community members and their individual concerns. Hence, it is crucial to set a framework which integrates these four aspects of genre theory in a practical and integrative way in order to get a full and comprehensible description and understanding of the genre, always considering the purpose of the research.

Consequently, one of the main objectives of genre analysis is to understand and describe the realities of the world of texts. Therefore, "the real world is not only complex but dynamic too; complex in the sense that it incorporates texts of various kinds, serving often overlapping and at the same time, conflicting communicative purposes" (Bhatia, 2004:7). The following seven perceptions demonstrate the complexities involved in the generic view of language.

1- Although genres are identified in the basis of conventionalized features, yet we know they are constantly developing (Berkenkotter and Huckin, 1995).
2- We often find typical textualization patterns, yet we know expert members of professional communities exploit them to create novel patterns (Berkenkotter and Huckin, 1995).

3- We know that genres serve typical socially recognized communicative purposes, yet we often find genres being exploited to convey private intentions (Bhatia, 1993, 1995).

4- We all manage to identify individual generic artifacts, yet in the real world they are often seen in hybrid, mixed and embedded forms (Fairclough, 1993; Bhatia, 1997).

5- Genres are given typical names; yet different members of discourse communities have varying perspectives on and interpretations of them, which sometimes are contested (Candlin and Plum, 1999).

6- We believe that genres are independent of disciplinary variation, yet we often find disciplinary conflicts in many of them, especially in academic genres (Bhatia, 1998).

7- We often associate genre analysis with a typical textual investigation, yet we find good analyses using a variety of methods, including textual analyses, ethnographic techniques, cognitive procedures, computational rigor and critical awareness, to name only a few (Bhatia, 2004).

2.6- Areas of Competence in ESP

In order to have a more clear view of genre theory and the way it can be applied, following Bhatia (2004), there are at least four distinct areas of competence that ESP language users need to develop in order to gain confidence in managing and performing specialist discourse. These four areas involve four different and interacting perspectives on discourse that we present individually below.

1- The real world perspective
2- The socio-cognitive perspective
3- The analytical perspective
4- The pedagogical perspective

2.6.1- The Real World Perspective

The real world of discourse seems chaotic, because of its complexity, dynamism and fluidity in the sense it is constantly in action and changing. As explained by Bhatia (1995, 1997), the genres are like the stars in the galaxy: they exist in colonies, and each colony has a specific systematic relationship with each other as one may find in the Milky Way among different planets and stars. In this sense, the complexity in genres depends on various factors that should be commented individually.

2.6.1.1-   Register Variation

The concept of register was born with Halliday et al. (1964), who generalized the use of this term by defining it in terms of the contextual factors of field, mode and tenor of discourse to identify different uses of language. Some examples of register variation include scientific register, legal register, journalism, or medical register, among many others. In linguistics, register is defined as "the set of meanings, the configuration of semantic patterns, that are typically drawn upon under the specific conditions, along with the words and structures that are used in the realization of these meanings" (Halliday, 1978:23). This refers to the variables of field, tenor, and mode.

According to Halliday (1978:64), field concerns "what is happening, to the nature of the social action that is taking place". Similarly, mode refers to "what it is that the participants [of a transaction] are expecting language to do for them in that situation"; and tenor has to do with anyone taking part in the transaction as well as the "nature of the participants, their status and roles" (Hasan and Halliday, 1985:12). These three register variables define the connection between language function and language form. Thus, a register is constituted by "the linguistic features which are typically associated with a configuration of situational features with particular values of the field, mode and tenor" (Halliday, 1976:22). For example, the tenor of a text, which concerns the relationship between the addresser and the addressee, can "be analyzed in terms of basic distinctions such as polite-colloquial-intimate, in a scale of categories which range from formal to informal" (Hatim and Mason, 1990:50). In the same way, the mode of an interaction which represents the nature of the language code can be distinguished in terms of spoken and written forms.

2.6.1.2-   Disciplinary Variation

Discourses along disciplinary variation can be defined as the strong boundaries in terms of membership and initiation, variations in knowledge structures and norms of inquiry, different vocabularies and discourses, differing standards for rhetorical intimacy and modes of expression and distinctions in typical approaches to teaching. Obviously, any subject area can differ among the rest in terms of the structure of knowledge systems or concerning assumptions about discourse and communication (Bhatia, 1999a; Hyland, 2000; Myers, 1995).

According to Bhatia and Candlin (2001), these differences have influence in both the modes of communication among disciplines and the rhetorical characteristics of the genres that

students are expected to assimilate in order to become competent members of a discourse community. Disciplinary variation entails some specific parameters along which we distinguish the following:

1- Theory and application
   a. Formal Linguistics vs. Applied Linguists
   b. Mathematics vs. Applied Mathematics
   c. Economics vs. Marketing

2- Interdisciplinarity in academic programmes
   a. Law vs. Business

3- Modes of thinking and research
   a. Economics vs. Accounting
   b. Philosophy vs. Psychology

2.6.1.3- Generic Systems within Professional Communities

Each genre can be featured by a group of genre systems which is employed by the members of a particular discourse community to communicate with people outside the community, one of which generally is ordinary public or standard and the others may be discourse communities other than those to which they belong (Bazerman, 1993, 1994). In this sense, the members of a community may use one or several discourse domains. Some of these generic systems include:

- *System of genres in Law:* cases, judgments, ordinances, contracts, agreements etc.
- *System of genres in Business:* memos, reports, case studies, letters,
- *System of genres in public administration:* government documents, political communication, news reports, policy statements, international treaties, memoranda of understanding, etc.
- *System of genres in mass media:* editorials, News reports, review articles, advertisements, sports reports, letters to the editor, etc.

2.6.1.4- Colonies of Genres

It is very usual to find groups of closely related and overlapping genres. Some of these may include: promotional genres, reporting genres, introductory genres, academic genres, letter genres, textbook genres, e-mail genres among many others (Chitez, and Kruse, 2012). So each genre differs from the others. They contain different characteristics and communicators must be

able to use the appropriate language code for each specific genre. In this sense, discourse "is 'received in a certain mode' and 'must receive a certain status', including even discourse endowed with an author-function" (Bawarsi, 2010:338).

Each genre constitutes its own expressions and only these specific forms of language give clarity to the whole text. In this sense, Pfenniger (2008:9) refers to the convergence and divergence of grammar and stylistics in "any concrete language phenomenon", since the speaker's selection of particular grammatical forms is a stylistic act. In few words, it is clearly appreciable that language is not composed of one only genre; the reality is that there are many categories and sub-categories of genres that constitute unique varieties of the language.

2.6.1.5- Mixed and Embedded Genres

When talking about genres it is very usual to identify them as pure genres; however, when these genres come into practice, we find them combined since, in many cases, the real communicative situations involve achieving different purposes; genres communicate, implying 'private intentions' within the context of 'socially recognized communicative purposes' (Bhatia, 1995, 1997, Fairclough, 2013, Masouleh, and Jooneghani, 2012). Some of these include:

- *Annual reports:* they often present the annual performance of the company which can be used as a means of promotion, usually involving a selection and interpretation of positive aspects of the company's performance.
- *Corporate brochures:* though their original purpose is to be informative, they increasingly work as promotional brochures in character and tone.
- *Reviews:* Excluding the field of books and films, they are becoming promotional items especially in food, restaurants or computer products.

2.6.1.6- Cross-Cultural Variation

Intercultural variations in generic realizations involve the use of lexico-grammatical and discourse organizational patterns. As Rogerson-Revell (2007:118) explains: "while people may well need to speak the same language in such multilingual contexts, they may not necessarily 'speak the same way'". Intercultural research enables analysts to find out how different ways of using the same language cause difficulties in social relationships or communicative processes. These analyses are conducted to reveal whether there is a similar way of using language among two different communities and, consequently, what the effects of any variations in language use are (Berkenkotter, 2012; Groot, 2008).

The basic essence of cross-cultural analysis is the connection among different cultures concerning features such as behavior or patterns of traits (Gillies, 2000). The way cross-cultural analyses are completed nowadays differs. Levinson and Ember (1996) explain that there are two main methods to implement the analysis. On the one hand, comparison is essential to anthropological research in order to understand culture. In this sense, societies must be compared. On the other hand, all theories require testing. This means that without comparison it is impossible to evaluate if the presumed cause and effect are connected. This relates to the 'if' + 'Then' inductive process. In this process, if the cause is not present, then the effect should not be present.

Concerning the aim of this type of variation, taking a cross-cultural analysis permits "describing the range and distribution of cultural variation existent in the ethnographies recorded" (Winthrop, 1991:43) and "testing the hypotheses and theories that are proposed to explain the variation recorded" (Levinson and Ember, 1996:261).

2.6.2- The Socio-Cognitive Perspective

Another feature which characterizes genres is the fact that language users must use rhetorical resources and other generic conventions across genres (Rindova et al, 2012). An appropriate use of these generic resources can be seen in areas of discourse where promotional concerns are often implemented, especially those which traditionally have been non-promotional or informational (Bhatia, 2004:11). These basic forms of promotional genres are usually focused on advertisements, and sales promotion letters, or mixed forms such as the following.

2.6.2.1- Cross-Cultural Variation

As explained above, cross-cultural variation implies some specific and general features of the target culture which involves certain variations in the use of the target language. This may have an important effect in differing applications for jobs, scholarships, recommendation letters (testimonials, reference letters), appeals (fundraising letters and brochures), proposals (grant proposals, project proposals), or public documents (consultation documents, green papers, white papers)

2.6.2.2- Mixed Forms

Mixed forms are hybrids of two or more communicative purposes through the same generic form. The most usual types of mixed forms include the following: political documents (manifestos, mission statements, press communiqués, joint declarations, memoranda of understanding), brochures (company brochures, investment brochures, travel brochures), leaflets (often used by financial institutions, banks, health organizations, hospitals, travel corporations and companies, and government departments), and introductions (book introductions, prefaces, forewords, blurbs or some research article introductions).

Furthermore, with the invasion of media and electronic systems of communication in public life and the more recent increase in the interdisciplinary nature of academic and professional discourse, the appropriation of lexico-grammatical resources and discourse strategies across discourse communities and genres is becoming increasingly more usual in everyday's life. Some authors like Fairclough (1993, 1995) and Bhatia (1995, 1997) show an extensive coverage to this kind of discourse manipulation. Some examples they show are the following:

- Fundraising discourse (Bhatia, 1998)
- Academic job and course advertisements (Fairclough, 1993)
- Academic course descriptions (Fairclough, 2013)
- Book introductions and book blurbs (Bhatia, 1997)
- Memoranda of understanding (Bhatia, 2000)
- Joint declarations (Bhatia, 2000)

On the other hand, there are other interesting instances of genre which focus on achieving private intentions within socially recognized communicative purposes, where expert genre writers implicitly express private intentions within the context of socially recognized communicative purpose; for example, we can point out some forms of elaborate questions in conferences and seminars, views in news reporting, summarizing others' contribution in meetings (Fairclough, 1992), or specific forms of organizational variations. Opposite to what it is commonly thought, this can involve a remarkable degree of creativity and innovation.

2.6.3- The Analytical Perspective

Genre Analysis, as well as other types of discourse analysis, includes various research methods (Bhatia, 2004). There are different systems to analyze specific texts and documents. We have classified the following categories below:

1- Corpus Studies
2- Textual Analysis
3- Critical and Ethnographic Analysis
4- Genre Studies

2.6.3.1- Corpus Studies

The analysis of language is often able to identify patterns of form and use in specific genres and areas of language that are difficult to perceive. Corpus studies are the computational analysis of the language. It "reveals patterns of forms and use in particular genres and areas of language that are unsuspected by the researcher and difficult to perceive in other ways" (Bhatia, 2004:13).

Granger and Tyson (1996) explain that there are two types of research in corpus studies. On the one hand, one type of research in computational linguistics is the study of computational or formal models of language, using tagged or parsed data. This type of studies tends to be both quantitative and theoretical at the same time. This usually refers to texts "where all words are labeled for syntactic and/or morphological categories and other data; or sound files with phonological and/or phonetic transcription" (Granger and Tyson, 1996:21). This type of corpus is often used for testing computational models or linguistic theories: in this case, it is usual to apply this type of analysis to large collections of several writing samples with millions of words.

The second type of research in corpus studies refers to more informal collection of L1 or L2 writing. Granger and Tyson (1996:21) present the following types of corpus studies:

a) Cases of L2 patterns are analyzed, and maybe compared with L1 patterns, e.g., in qualitative studies of contrastive rhetoric – word choice, essay structure, grammar patterns, etc.

b) Software is used to count and compare types of words, grammatical patterns, discourse patterns, etc., in L1 and/or L2 essays, e.g., to compare L1 and L2 writing patterns.

c) Recorded conversations are collected, some of which may be transcribed for conversation or discourse analysis.

As we can see, these are usual fairly large samples that allow meaningful comparisons or investigations. Corpus studies are a "good valuable empirical method in functional linguistics and are being used more and more by cognitive linguists" (Wilcox and Morford, 2007:193).

2.6.3.2- Textual Analysis

Textual analysis concerns the linguistic descriptions of texts, especially the analysis of lexico-grammatical systems in register analysis, text-linguistics and discourse analysis based on systemic-functional framework (Fairclough, 2013). It has been very influential in the studies of textualization of a range of professional and institutionalized genres (Bhatia, 2004). As its name indicates, it is a direct analysis of the linguistic description of texts.

McKee (2003) defines textual analysis as the way by which researchers can obtain information about how other people perceive the world. In this sense, this methodology is useful for those researchers who "want to understand the ways in which members of various cultures or subcultures make sense of who they are and how they fit into the world where they live" (McKee, 2003:1).

By performing a textual analysis, we can get an interpretation of texts (magazines, newspapers, advertisements, films, TV, etc.), whose results determine the way in which particular cultures or groups at particular times "make sense of the world around them" (McKee, 2003:1). This not only results in a better understanding of the target culture; it also permits obtaining a better understanding of our culture based on the comparison of their characteristics and features and determining a series of differences and similarities (McKee, 2003).

2.6.3.3- Critical and Ethnographic Analysis

Interviews and case studies are important means of data collection in academic and educational contexts, particularly for the investigation of developmental aspects of learner language, learning style preferences and writing practices of expert writers, especially in offering answers to some of the following questions:

- How do members of a particular discourse community see their discipline and its forms of communication?
- How do they communicate these to novices?
- How do their understandings influence their own writing practices?

All these questions are understood as part of academic and professional communication. Swales (1998) research in textography shows an excellent example of text descriptions in disciplinary contexts and their typical physical environments.

2.6.3.4- Genre Studies

Genre studies involve different frameworks used to analyze a series of textual genres constructed, interpreted and used by members of various disciplinary communities in academic and professional contexts. Genre studies vary from superficial linguistic studies of texts as product, the investigation into a dynamic complexity of communicative practices of professional and workplace communities, to a broad understanding of socio-cultural and critical procedures used to interpret these textual genres in real life situations. Besides, another aspect of genre-based research implies understanding the nature of discursive practices in different disciplinary cultures which often shape these communicative processes and textual genres. Additionally, awareness and understanding of genre knowledge is a crucial factor in the understanding of genre-based analysis, which may be seen as a type of cognition related to the discursive practices of members of disciplinary cultures. The co-operation and collaboration among specialists may provide an important corrective to purely text-based approaches.

2.6.4- The Pedagogical Perspective

Pedagogical practices provide language users with understanding some concerns that determine the nature of discourse and genre analyses (Bhatia, 2004:14). These pedagogical analyses make analytical findings relevant to specific contexts of application as well as helping to integrate analytical findings with language learning procedures. This perspective also helps to sensitize content lecturers to the communication demands imposed on their students. Some important issues raised in this context include the following;

- Managing disciplinary conflicts (Bhatia, 1998, 1999a)
- Raising of rhetorical and genre consciousness (Swales, 1993)
- Providing tactical space (Bhatia, 2004)
- Integrating process, product, purposes and participants in genre construction (Bhatia, 1999a)
- Ownership of genres (Berkenkotter and Huckin, 1995)
- Legitimate peripheral participation (Lave and Wenger, 1991)
- Transfer of genre-based skills (from one genre to another)
- Rationale for communicative behavior (in discourse community and professional settings)

2.7- Applied Linguistic Issues

Going further in this field of study, we can perceive a number of issues leading to tensions which should be briefly commented; some of these include:

1- *Social and individual constructions of discourse:* it leads to a tension between the socially constructed discourse forms and the private intentions of those who have the ability and the socially assigned power to exploit such social constructions to achieve private purposes. This also reflects the tension between generic integrity and generic innovation.

2- *Real and pedagogic worlds:* this raises the following question, "To what extent should pedagogical practices reflect or account for the realities of the world of discourse?" (Bhatia, 1999b)

3- *Real and analytical worlds:* this rises the question "to what extent should the analytical procedures account for the full realities of the world of discourse?" (Bhatia, 1999b)

Due to the complexity of these issues, Bhatia (2004) suggests that it is necessary to carry out further research in genre analysis. However, he presents a solution to the question about whether generic description is a reflection of reality or, on the other hand, it is a convenient fiction invented by the teacher. Following his words, Bhatia (2004:18) presents a model of genre analysis which presents the three perspectives shown above (see figure 2).
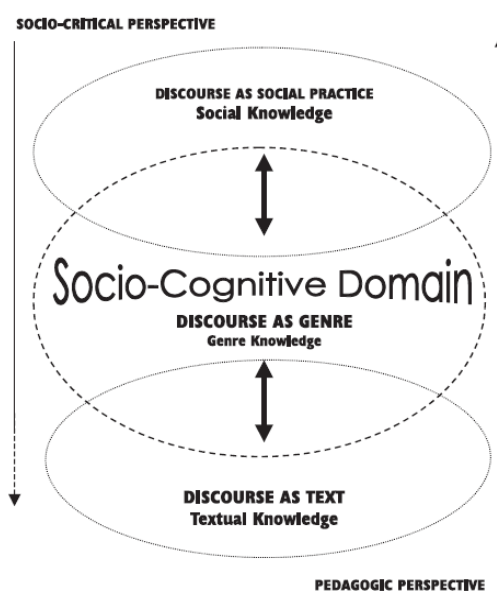
Figure 2. Perspectives on discourse

The three perspectives shown above make up the basis of the theoretical applied genre analytical model, and represent the textual perspective, the socio-cognitive perspective and the socio-critical perspective.

2.7.1- Discourse as Text

Discourse as text refers to the analysis of language use. This type of analysis is limited to the surface level of discourse, and involves formal as well as functional aspects of discourse. This analysis mainly focuses on phonology, lexico-grammar, morphology, organization (including inter-sentential cohesion), as well as on other features of the text structure such as 'given' and 'new', 'theme' and 'rheme', or information structures such as 'general-particular', or 'problem-solution' (Gordon, 2012; Rambe, P., 2012). In this sense they do not necessarily have any interaction with context in a broad sense. Although discourse is essentially put in context, *discourse as text* usually excludes significant analysis of context in any meaningful way, except in some cases of inter-textuality which include interactions with related texts. In the same way, the emphasis at this level of analysis is based on the properties connected to the construction of the textual product, instead of the interpretation or implementation of such a product. It often ignores the readers' contribution in the basis of what they interpret from the text, especially in reference to the general knowledge, including any kind of professional, socio-cultural, and institutional knowledge or experience that any language users might employ to interpret or exploit this type of discourse.

2.7.2- Discourse as Genre

It extends the analysis beyond the textual output in order to incorporate *Context* in a broader sense to account for not only the way text is constructed, but also for the way it is likely to be interpreted, used and exploited in specific contexts, whether social, institutional, or more narrowly professional, to achieve specific goals. The nature of questions addressed in this kind of analysis may often include not only linguistic, but also socio-cognitive and ethnographic studies. This kind of grounded analysis of the textual output is very typical of any framework within genre-based theory.

2.7.3- Discourse as Social Practice

Discourse as social practice takes the interaction with the context further in the direction of social context, where the focus changes from the textual outcome to the elements of context,

such as the changing identities of the participants, the social structures or professional relationships that genres usually maintain or change, or the advantages and disadvantages that these genres often bring to a specific group of readers. According to Fairclough (1989:22-23), language is part of society, thus a social process conditioned by the members of society groups. In other words, society has some effects on language that result in the way people communicate.

As we can see, these three interacting views of discourse are complementary to each other and none of them can be separated or excluded (Fairclough, 2013). The framework presented above can be used in different ways, concerning the objectives pursued. Most sociolinguists will start their analysis from top to bottom, starting their focus on the social context and moving their study downwards. On the other hand, an applied linguist would prefer starting from the bottom and going upwards, focusing first on the textual space exhaustively as well as working towards social space, and often using the social context as an explanation for the analysis of textualization of lexico-grammatical and discourse resources. However, users interested in socio-cultural issues, or pedagogical ones, will necessarily pay some attention to the socio-cognitive aspects of genre construction, interpretation, use or exploitation of generic resources.

2.8- Genre-Based Approach Applied to ESP

Finally, in order to connect the two important focuses on our study, we must explain how genre analysis and ESP work together. According to Satya (2007:64), there are at least four distinct areas of competence that ESP language users need to develop in order to gain confidence in managing and performing specialist discourse. These four areas involve developing the understanding of code, the acquisition of genre knowledge associated with the specialist culture, sensitivity to cognitive structuring of specialist genres and then, and only then, exploitation of generic knowledge of a repertoire of specialist genres by becoming informed users of the discourse of a chosen field. Satya (2007:64) defines these areas of competence as follows.

2.8.1- Knowledge of the Code

The knowledge of the code is essential to achieve communicative competence in any specialized area in everyday's discourse. The purpose of any ESL program is to achieve this with variable degrees of success. However, it is important to explain that near-perfect knowledge of the code is not enough for successful ESP instruction. The claim here lies in the

need to differ between the everyday's use of language and the specialist discourse which is based on the use of specific lexis. Most work done in discourse and genre analysis in professional and academic contexts suggests that there are fundamental differences in the use of lexico-grammatical, semantico-pragmatic and discourse resources in specialist genres.

2.8.2- Acquisition of Genre Knowledge

If speakers want to participate in a specialist communicative event, they must gain knowledge concerning the communicative goal-oriented purposes associated with the specific use of genres; focusing exclusively in the communicative goals of a particular discourse community is not enough. In this sense, learners need to acquaint themselves with the appropriate rhetorical procedures and conventions typically associated with the specialist discourse community that they aspire to join. This kind of genre knowledge is a form of situated cognition, which appears to be inextricable from professional writers' procedural and social knowledge (Berkenkotter and Huckin, 1995; Norris and Manchon, 2012). Hence, learners need to acquire genre knowledge, procedural knowledge (which includes a knowledge of tools and their uses as well as their discipline's methods and interpretive framework), and social knowledge (in the sense of familiarity with the rhetorical and conceptual context) in order to become better informed apprentices. Therefore, a genre implies not only a particular text type, but also particular processes of producing, distributing and consuming texts (Fairclough, 1992, 2013).

2.8.3- Sensitivity to Cognitive Structures

Once the communicator has gained the knowledge and understood the goals of the specialist community and those conventions associated with specialist genres in use, the learner must become familiar with the type of language which is employed by the community to achieve these goals and communicative purposes (Gocheco, 2011). Furthermore, learners will need to exploit these conventions in response to changing socio-cognitive demands in specific professional contexts or certain novel situations and purposes. This can be developed by sensitizing learners not only to the generic forms and content in genre-specific texts but also to their emerging responses to changes in social practices. In this sense, after learners become reasonably competent in that kind of specialist language for daily situations, they will still need further knowledge of the code. Recent research in the study of a variety of academic and professional genres (Bhatia, 1993, 1995) proves that although there can be large areas of overlap in the use of lexico-grammatical resources across various professional contexts, there

are many specific uses of lexico-grammatical features which carry typically genre-specific values in specialized contexts. Swales (1981) has investigated the use of *definitions* in student writing in science, textbooks in economics, and legislation and found that the distribution, the form, and the functional value these definitions carry differ radically in the three genres.

More recently, Bhatia (1993) has found that the use of nominals in advertising, scientific academic genres, and legislation differs significantly in terms of form, distribution, and discourse values. These and similar findings of this nature indicate that just as certain lexical items have specialist meanings in specific professional genres, a number of syntactic forms may also carry genre-specific restricted values in addition to their general meanings codified in grammar books. Therefore, it is a must that the specialist learner becomes aware of the possibility of finding restricted aspects of linguistic code apart from the general competence that they require in the language. Genre-based grammatical explanations raise learners' awareness of the rationale of the text-genre that they are required to read and write. Rather than only learning to read and write as machines do, students should develop a kind of sensitivity towards the conventions in order to introduce the adequate pragmatics of the text into the correct academic or professional context. Swales (1981) explained that a genre-centered approach is likely to focus student attention on rhetorical action and on the organizational and linguistic means of its accomplishment.

2.8.4- Exploitation of Generic Knowledge

Once learners have acquired some levels of expertise themselves at the levels discussed above, they can confidently interpret, use or even take liberties with specialist discourse. The first three stages commented before involve understanding conventions, whereas this last stage includes exploiting and taking liberties with conventions to achieve pragmatic success in specified professional contexts.

As we can see, these four areas are crucial for any language user in order to become effective and confident speakers in the discourse of their specific field. Language users only can reach this level of proficiency in the command of the target language after understanding the code, acquiring the genre knowledge associated with the target culture, and also becoming sensible to cognitive structuring of the specialist genre. Therefore, any genre analyst has to take into consideration these points when analyzing any specific field of language in order to complete a good work which can be applied among language learners and also companies who are willing to improve their corporate image and expand their business.

2.9- Business English and Corpus Studies in Genre Analysis

As we have explained earlier in this chapter, the study of Business English is based on genre analysis, especially if the aim of the research is to create a standard form of a specific type of text. Thus, the use of corpora is essential for the development of genre analysis.

The function of any linguistic corpus is to complete linguistic analyses with actual data, as we have explained earlier in this chapter. Working with corpus tends to be used in the research field, focusing on several linguistic features and allowing the user to discover interesting new insights about language (Nesselhauf, 2005). Nowadays, most linguistic researchers tend to use linguistic corpora in order to carry out their work in the analysis of texts (Sobel, 2013). In our case, we need to create our own corpus of texts, based on the move 'About Us' in banking corporate webpages, in order to analyze the type of language that banks use in their webpages. With the aim of completing this task, we need to present some theoretical principles and the work of some authors in order to justify the elaboration of this project.

This section shall start with an explanation of what a corpus is. According to different authors, a corpus is defined as a systematic collection of texts, which can be written or spoken, and can be stored on a computer (Fillmore, 1992; Kennedy, 1998; O'Keefe et al, 2007). In this sense, corpora can show the exact composition of the text, showing data about word frequency, grammar, vocabulary, relational language, idioms, and chunks, (Nesselhauf, 2005) as well as showing extralinguistic principles such as the basis to discuss why the texts included were chosen (Fillmore, 1992).

In order to offer a general view of what corpora is and other alternatives, Fillmore (1992) explained that there are two types of data for linguistic analysis. On the one hand, he refers to the data gained by intuition, which includes two categories: the researcher's own intuition or introspection, and other people's intuition or informants who are accessed in order to obtain some data, for example by means of tests and surveys. On the other hand, the second type of data concerns naturally occurring language which is also divided into two categories: anecdotal evidences, which consist of randomly collected texts and occurrences, and a systematic collection of texts, also known as corpora.

Concerning the functions of linguistic corpus, we find the tasks that can be done and those that cannot, according to Giannoni (2011). In this site, we find that corpora offer natural linguistic information in context since they reproduce "real word" texts which are the result of real life situations. Corpora also facilitate linguistic research. The computerization of corpora

has reduced drastically the time required to find particular words or phrases in a text and guarantees the highest degree of accuracy. Furthermore, the current technology of these software tools allows the user to study a wider range of patterns and collocation of words as well as the relevance of single words and their frequency. We also find that corpora also permit multiple analyses at the same time, including the study of semantics and morphology, among other possibilities. From a pedagogical perspective, corpora facilitate the study of second languages by showing the real uses of the language rather than prepared and non-real situations.

On the other hand, linguistic corpora also have some limitations. According to Giannoni (2011), a linguistic corpus cannot explain the reasons for the use of the language; for example, it cannot explain why a particular word is used more or less than others or why that word has been chosen. Similarly, results from corpora do not represent the entire language, but a part of it. Therefore, despite these can be highly reliable, we must keep in mind that there are certain limitations.

Thus, being aware of the possibilities and limitations of linguistic corpora, we find that there are many practical applications. Giannoni (2011) points out that the study of language with corpora is most often used in lexicography, grammar, sociolinguistics, translation studies, language learning/teaching, stylistics, dialectology, and historical linguistics. For the aim of this chapter it is interesting to explain the relevance of these within linguistic corpora.

Lexicography is defined as the process of compiling dictionaries; it also involves the determination of word meaning and the construction of dictionaries. Lexicography is aimed at people who are creating dictionaries of all kinds (Atkins and Rundell, 2008). Collecting a inguistic corpus is essential in compiling, writing and revising dictionaries since lexicographers have instant access to updated information, and can work with reliable data.

Grammar is the study of a set of lexical-syntactic rules at different levels of abstraction and it may require the use of corpora to determine the nature of a variety of texts or a genre (Gamallo and Gonzalez, 2011). Thus, a linguistic corpus may show a reliable representation of the language which can permit conducting grammatical research and testing theoretical hypotheses.

Sociolinguistics concerns the fact that that human society is made up of several related patterns and behaviors which can be both linguistic and non-linguistic and these show linguistic variations on social conditions (Spolsky, 1998). Due to the fact that corpora are formed by real texts, the use of a linguistic corpus is necessary in the area of sociolinguistics as it offers

valuable analysis into how language varies from place to place and between different social groups.

Translation studies consist of "establishing a mapping from the categories specific to the source language into the categories of the target language, subject to the specific constraints of the latter" (Santos, 2004:68). Thus, corpora containing texts in different languages are useful tools for translators to determine how certain words and their synonyms collocate and differ in practice.

Language learning/teaching is a useful specialization, which has recently received attention and recognition (see Conrad 2005; O'Keeffe et al., 2007; Bennett 2010; Reppen 2010). Corpus can show relevant information about how people use language, and this enables students and instructors to analyze the use of language forms in real-life situations, as well as determining how language fulfills multiple speech functions across real life contexts (Huang, 2011).

Stylistics is defined as the interaction of various modes of communication which analyzes the style of a variety of particular texts (Bakhtin, 1986; Wales, 1989). Stylistics linguists may focus on the study of particular texts and authors, or can also study the style of wider genres such as the language used by politicians, pop music, or banking enterprises, among many others (Aghagolzade, 2012).

Dialectology refers to the study of dialects, and the way the way words and grammatical forms vary within a language. Thus, the texts included in corpora reveal data about geographical variations of a language (Crystal, 1991; Clivio et al., 2011).

Historical linguistics focuses on the evolution of languages. In this context, a linguistic corpus may deal with historical periods of languages, including "dead" languages and working with documents such as manuscripts and books. Most historical corpora offer an easy access to virtually all known historic books and manuscripts in electronic form, which is a great help to compile data and carry out research in this specific area (Campbell, 1998; Davies, 2012).

After explaining the main function of corpora and the possible areas of work within linguistics, it is necessary to deal with computerized language analysis. Thus we can present a preview of what we can do in our project and which tools may be the most adequate to carry out our research. As we have previously explained, linguistic corpora require computerized assistance. During the last two decades advances in the development of software and tools for language analysis have been significant. In this sense there are different types of corpora referring to analyzing both oral and written forms. Nesselhauf (2005) identifies two categories

orthographic and annotated corpora. Orthographic corpora can extract word frequency, grammar, vocabulary, idioms, and quantifications of words, sentences and paragraphs (i.e. *Wordsmith, MonoConc Pro*), whereas annotated corpora can carry out sentence analysis, or word classification into morphological and semantic categories (i.e. *Tropes*).

In the case of this dissertation, we are especially interested in presenting how the programs *Wordsmith v5* (Scott, 2008) and *Tropes* v*8.3* (Molette, 2011) can be both used to carry out orthographic and annotated analyses. Next we briefly present an overview of what these programs can do.

Wordsmith can be used to analyze the documents that form our corpus. As mentioned above, this software can be defined as an orthographic system to analyse any given corpus, whose function is to extract word frequency, grammar, vocabulary, idioms, and quantifications of words, sentences and paragraphs. Nesselhauf (2005) explains that the main feature of this software is the fact that *Wordsmith* is designed for corpus analysis, and offers the possibility of searching the corpus for the occurrence of certain strings such as words and phrases. The results obtained from the analysis of the texts that are introduced show the amounts of these strings occurring in the corpus, placing and highlighting these in the part of the text that they were found in a real context. Thus, *Wordsmith* allows investigating the appropriateness of specific terms and to identify appropriate collocations (Alvarez-Rodriguez, 2006).

On the other hand, we find that it is also necessary to analyze the texts that we have compiled in terms of morphology and semantics with the aim of creating a new genre. In our case we are attempting at creating a genre for banking corporate webpages, and for this reason our project requires both orthographic and annotated corpora. Tropes is a lexical and content analysis mixed tool, which brings up the qualitative and quantitative data necessary to carry out research.

Word categories are available on the left column showing the categories label. This tool has the capacity to carry out this type of text analyses. The Tropes tool groups words in the main morphological categories (verbs, connectors, conjunctions, conjunctive phrases), modalities (adverbs or adverbial phrases), qualifying adjectives, personal pronouns, substantives and proper nouns (Sobel, 2013). Lema (2012) explains that Tropes can bring up statistics on the total occurrence frequency of the main word categories and subcategories; statistics on the co-occurrence and the connection rate of semantic fields and word categories; a probabilistic analysis of the words occurring in bundles, and a geometric analysis of the bundles delimiting episodes in the body of text; a histogram of the text or episode with the

correspondent frequency distribution; a cognitive-discursive analysis (CDA), making it possible to detect the most characteristic parts of the text; and more. In this sense, she adds that the frequency of word categories and text style are obtained by comparing the distribution of the occurrence frequency of the categories available in the text with linguistic production rules.

Some additional features that are a great help for language analysis offered by Tropes is text style. The software can make a diagnosis of text style and of its setting according to the statistical indicators obtained during the text analysis. As we have been able to observe, it also includes an analysis of the scenario; they create word groups according to the nature of the terminology, such as business and industry, general words, politics and society, behaviors and feelings, among others.

Having explained what we can do with these types of corpus software, both orthographic and annotated corpora, we must focus on the type of documents that we are going to analyze for the aim of this research: banking webpages. Nowadays the growth of webpages has led to an increase of e-documents which are available for corpus-linguistic studies. Webpages are a relatively new type of document, which tend to be more unpredictable and individualized than paper documents (Santini, 2005). Webpages have a visual organization that allows the inclusion of several functions or several texts with different communicative purposes in a single document (Haas and Grams, 2000). Traditional text types concern rhetorical categories such as narration, description, or exposition; in this sense, our society frequently labels rhetorical categories, whose criteria vary according to the orientation and preferences of each individual (Faigley and Meyer 1983). According to Duda et al. (2007) a website can be analyzed from the syntactic arrangement and distribution of its sign, the semantic format of its contents and the pragmatic embedment of a context of action. This can be achieved if the researcher applies syntax analysis, examines semantic meaning and considers pragmatic meaning in use. Furthermore, Duda et al. (2007) state that the text style should be narrative because it is addressed to the audience at an emotional level which is appealing to read.

Following the ideas shown above and considering the possibilities that the current language analysis software tools can offer, we must concentrate in the selection of suitable banking texts from the section 'About Us' in banking corporate webpages with the aim of creating a corpus. Once we have compiled the necessary documents, we will analyze them with the language analysis software that we consider adequate for this type of work: *Wordsmith v5* (Scott) and *Tropes v8.3* (Molette, 2011), as we will explain in Chapter 7, devoted to the Methodology used.

2.5- Concluding Remarks

The present chapter connects the Business world and the English language, defining Business English as a variety of the language with specific linguistic and non-linguistic rules. As we have already explained in the introduction of this dissertation, the aim of this research is to create a standard form of the genre 'About Us' in banking corporate webpages; therefore, the aim of this chapter was to explain how to carry genre analyses in an appropriate way. As we have explained following Bhatia (2007), genre analysis consists of reproducing discourse forms and showing a simplified view of the world. The objective of this analysis is to understand and describe the functioning of a specific type of texts, explaining how and why different specific discourse communities use a particular type of language. In addition, this chapter has reviewed the use of corpora for genre analysis purposes. The elaboration of this kind of research would be impossible without the use of corpora. As we have explained, the aim of these computerized tools is the compilation of data, which will be the basis for the collection of our results and the subsequent creation of the standard form of the genre 'About Us' in banking corporate webpages

Chapter 3: Banking English

Chapter 3: Banking English

3.1- Introduction

After analyzing Business English and the elements that will enable us to carry out our research, we focus on a review of literature about Banking English. This chapter connects both English and banking from a linguistic perspective. As we have seen in chapters 1 and 2, nowadays English is a requisite for anyone working with both national and foreign markets. Thus, banking is not an exception and part of the banks' success in the XXI Century depends on their communication skills. This means that banks must offer their services in English in order to reach the largest number of prospective customers. In addition to this, regarding the globalization effect, banks (as well as any other kind of business) are obliged to use computing tools and the Internet in order to make their brands global and their products and services available for anyone interested in their services at any time. The relevance of this chapter in the elaboration and justification of our study lies in the fact that this compilation of previous research on what Banking English is like will set the initial basis for the elaboration of our study.

3.2- Definition

In general terms, Banking English can be defined as the language employed in the financial world and all the issues related directly to banks. In order to make this definition more specific and clear, we should explain what a bank is. Banking is one of the oldest industries originated with the barter system, in which people exchanged goods. So, a bank is a financial institution licensed by a government whose primary activities include borrowing and lending money. According to the Encyclopedia Britannica in its webpage, a bank is "an institution that deals in money and its substitutes and provides other financial services. Banks accept deposits and make loans and derive a profit from the difference in the interest rates paid and charged, respectively".

A further definition of bank is presented by Casu et al. (2006:4) who stated that "a bank is a financial intermediary whose core activity is to provide loans to borrowers and to collect deposits from savers. In other words they act as intermediaries between borrowers and savers". In this sense, this intermediation allows banks to collect funds from savers and then invest that money in other financial operations like loans, which result in favorable commissions for the banks. Thus, banks are profitable businesses that make money.

However, there are many different types of banking. Each type of bank can focus on different types of businesses or work on them in a different way. We can identify three types of banks that are presented with their sub-categories below: 'Personal Banking', 'Private Banking' and 'Corporate Banking'.

'Personal Banking' or 'Retail Banking' is a small-scale service provided to customers and involves different sub-categories. According to the Farlex Financial Dictionary (2009), 'Personal Banking' is described in its website as:

> *the banking services which are offered to individual customers through local branches of the bank. Examples of 'Retail Banking' services include checking and savings accounts, credit cards, personal lines of credit, mortgages, among others. Some retail banks offer basic brokerage services, though this is not always the case. 'Retail Banking' contrasts with 'Commercial Banking', which primarily offers services to businesses.*

There are six different ways of 'Personal Banking'. The most usual one is 'Commercial Banking'. This type of banks is the largest financial intermediary in the economy, and their main services include raising funds by issuing deposits and lending (Mishkin, 2007). Commercial banks might be listed in the stock exchange and are the largest banks in most countries. The Farlex Financial Dictionary (2012) defines a commercial bank as:

> *any bank that offers a broad range of deposit accounts, including checking, savings and time deposits and extends loans to individuals and business. Commercial banks can be contrasted with 'Investment Banking' firms, such as brokerage firms, which generally are involved in arranging for the sale of corporate or municipal securities.*

Another type of 'Personal Banking' is a savings bank which differs from commercial banks concerning its ownership. Shareholders are the owners of saving banks whose objectives are to increase their benefits and also to focus on retail customers and small businesses. According to Morgenson and Harvey (2002), saving banks are institutions that primarily accept consumer savings deposits and make home mortgage loans.

Co-operative banks offer retail 'Business Banking' services. Hernandez Garcia (2009:16) defines co-operative banking as financial entities which "belong to its members, who are at the same time the owners and the customers of their bank". Besides, co-operative banks are created by people from the same local or professional community or those who share a common interest. The usual services provided by co-operative banks to their members range within banking and financial services such as loans, deposits or banking accounts.

Similar to cooperative banks, building societies are very common in the UK, Australia and South Africa. They offer retail deposit-taking and mortgage lending. The Farlex Financial Dictionary (2009) indicates that building societies are "bank owned by its depositors and borrowers, who are called members". The primary function of building societies is to make mortgage loans to their members.

Credit unions are non-profit lending institutions and are owned by their members. The regulations of credit unions are different from banks. Scott (2003:89) defines credit unions as "a nonprofit cooperative financial institution that provides credit to its members". In this sense, credit unions usually pay little rates of interest in passbook-type savings accounts and charge lower rates on consumer loans.

The last type of 'Personal Banking' is the financial companies. They provide finance to customers by making loans. The main difference between financial companies and banks is that they do not take deposits. In other words, they provide banking services, but do not hold a banking license. Nonetheless, these institutions offer operations which are covered under banking regulations.

On the other hand, there are two further types of banks which differ from 'Personal Banking'; these are 'Private Banking' and 'Corporate Banking'.

'Private Banking' offers finance services to individuals and their families. 'Private Banking' is a profitable business; thus it is attractive to many banks. The Farlex Financial Dictionary (2009) explains that 'Private Banking' implies services offered to high net-worth individuals. In this sense, 'Private Banking' services are closely related to asset management. In other words, 'Private Banking' institutions help individuals to invest their money in exchange of commissions and fees. Thus, 'Private Banking' combines certain services of a brokerage with normal banking services.

'Corporate Banking' typically includes services offered to large firms. In most cases a distinction is made between 'Business Banking' and 'Corporate Banking'. Whereas, 'Corporate Banking' refers to services of large firms, 'Business Banking' is connected to both small and large firms (Casu et al., 2006).

After briefly defining the basic types of banks it is still a complex task to frame which areas of language are exactly involved in the language of banking as there is usually a wide range of sub-fields involved in the specific area, as commented in chapter 2. In the case of Banking English, we can identify different areas in the field of banking which require specific

language skills such as 'Banking Account', 'Banking and Finance', 'Banking Application', 'Banking Business', 'Banking Careers', 'Banking Center', 'Banking Companies', 'Banking Finance', 'Banking Institutions', 'Banking Jobs', 'Banking Laws', 'Banking Online', 'Banking Regulations', 'Banking Services', 'Banking Software', 'Banking Solutions', 'Banking Systems', 'Branch Banking', 'Business Banking', 'Commercial Banking', 'Corporate Banking', 'Direct Banking', 'Electronic Banking', 'Internet Banking', 'Investment Banking', 'Online Banking', 'Personal Banking', 'Phone Banking', 'Private Banking', 'Retail Banking', or 'Small Business Banking', among many others. Each of these areas involves specific vocabulary and forms. Thus, focusing in each of these specific areas would mean an endless process if the purpose of the project is to present quality and specific results rather than global and unspecific ones within the area of banking.

The objective of this dissertation is to analyze the language used by banks in their introductory sections of their official corporate websites. Thus, we will focus on the elements and language that are involved in this specific area; nevertheless, first we will explain what banking is and its subcategories before defining 'Internet Banking' clearly.

3.3 Banking

After having defined what a bank is and the different types of banks, it is important to explain which activities banks might be engaged in. According to Casu et al. (2006), there are different regulations about the type of business that banks can do. Following the UK's Financial Services and Markets Act (2000), we can define the range of activities that banks can develop:

- accepting deposits,
- issuing e-money (or digital money) i.e., electronic money used in the Internet,
- implementing or carrying out contracts of insurance as principal,
- dealing in investments (as principal or agent),
- managing investments,
- safeguarding and administering investments,
- advising in investments,
- arranging deals in investments and regulated mortgage activities,
- advising in regulated mortgage contracts,
- entering into and administering regulated mortgage contracts,
- establishing and managing collective investments schemes (for example investment funds and mutual funds), and
- establishing and managing pension schemes.

In recent years, banks have changed their strategies. This process has been managed by technological progress, international consolidation of markets and deregulation of geographical or product restrictions. For example, the European Union eliminated market barriers among European countries in the 1990s. As a result, banks nowadays are diversified financial services firms. Therefore, when referring to the activities carried out by a bank, people must think about the particular type of financial activity led by a specialist division of a large corporation rather than the activity of an individual firm. In this sense, modern banks offer financial services such as:

- payment services,
- deposit and lending services,
- investment, pensions and insurance services, and
- e-banking.

Payment services are facilities offered by banks which enable customers to make payments. Heffernan (2005:9) defines 'payment system' as "a by-product of the intermediation process, as it facilitates the transfer of ownership of claims in the financial sector". These payment flows reflect a variety of transactions for goods and services as well as financial assets. These payment services include cheques, credit transfers, standing orders, direct debits, plastic cards, credit cards, debit cards, cheque guarantee cards, travel and entertainment cards (charge cards) or chip cards.

Deposit lending services refer to banks' facilities which offer loans or credits. Following Signoriello (1991), a loan can be defined as a debt. Thus, a debt entails a product which has been borrowed from the lender to the borrower. In the financial field, the borrower receives money from the lender; and is bounded to return that amount of money at the agreed time. The loan is a service which involves a cost, namely interest. The interest is the benefit that the lender receives as result of the service provided to the borrower.

Investment, pensions and insurance services are another type of products which banks can provide. According to Casu et al. (2006), investment products refer to securities-related products, like mutual funds and investment in company stocks. Pension services are retirement benefits offered by the banks to those customers who had pension plans. Likewise, insurance services give protection to customers from unexpected events on their goods that might cause any possible loss.

At last, the effect of technology has led to the spread of e-banking. The activities provided through e-banking involve ATMs, telephone services, online PC banking and 'Internet Banking' (Casu et al., 2006:31). Due to the specific aim of this dissertation, we will explain with further detail what e-banking is.

3.4 E-Banking

Nowadays it is very common and sometimes necessary to use the Internet to do business successfully. Banks are not an exception and they have also taken advantage of this technological progress and market development in recent years. Electronic banking can be defined as "the simple use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash" (Federal Trade Commission for the Consumer, 2006:1). In this sense, according to Casu et al. (2006:31), the society is becoming more familiar with electronic transactions which are "accounting for an increasing proportion of the volume and value of domestic and cross-border retail payments". This also involves the use of corporate webpages which is the main focus of this dissertation. In this sense, Casu et al. (2006:31) refer to two categories of payment products:

- E-Money: it includes reloadable electronic money instruments in the form of stored value cards and electronic tokens stored in computer memory.
- Remote Payment: they are payments instruments that allow access to a customer's account.
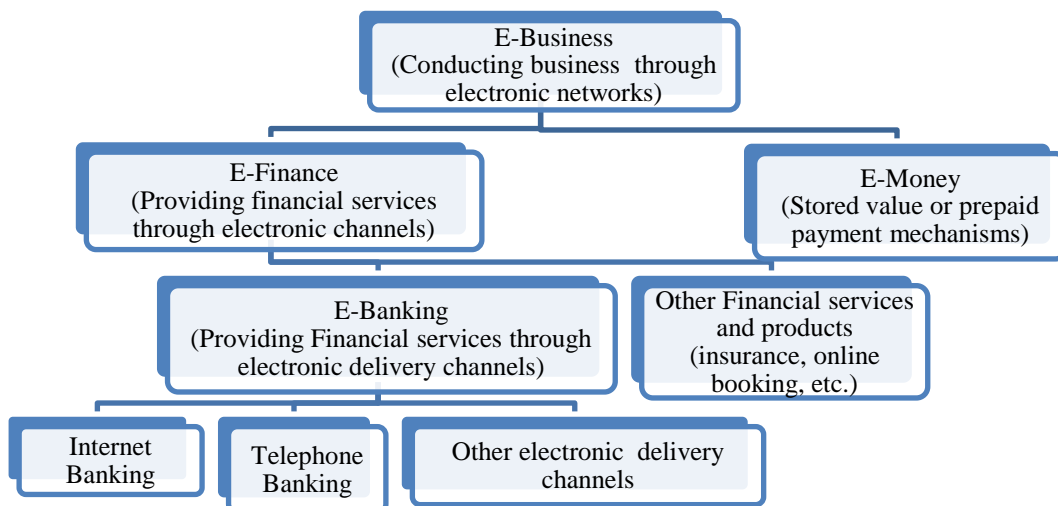
Figure 3. E-Business Framework

As we can see in figure 3, e-Banking is a subcategory in the field of e-Business. e-Banking concerns a general distribution strategy, particularly in 'Retail Banking', and is offered by important banks. Broadly speaking, most banks' involvement in e-banking might be shown as presented by Casu et al. (2006:32):

- Major institutions offer 'traditional' remote banking services (ATMs and 'Phone Banking') and have started to offer a growing number of 'Online Banking' and 'Internet Banking' service.

- Some small specialized banks operate without branches exclusively via remote banking channels. In most cases these banks are subsidiaries of existing banking groups.

- Innovative new institutions are setting up business on the Internet, also covering traditional banking activities. This activity is often promoted by large to medium-sized banks.

Obviously, the application of technology in banking is justified by its numerous advantages. This way, the European Central Bank (1999) reports two main benefits. Firstly, Information Technology (IT) reduces costs associated with information management by substituting traditional labor methods for automated processes. Secondly, ITs have changed the way customers use the banks; this system is automated, named 'remote banking'. These new applications in remote banking are more recent, whereas the application of technology in the area of information management has been taking place for a long time. Additionally, ITs also enhance the quality of bank services in the sense that they are more approachable geographically or they can give more and quicker responses to their customers.

In this dissertation, we will focus on 'Internet Banking', which is the general service referring to the use of Banks' websites.

3.5 Internet Banking

'Internet Banking' is a subcategory of e-banking as we can see in figure 3, and which can be defined as "the provision banking service without face-to-face contact between the bank employee and the customer" (The European Central Bank, 1999:6). These services can be complementary or substitutory to people. The following list shows the type of services that are involved in e-banking:

- 'Kiosk Banking': The customer can use multi-purpose automated teller machines (ATM) in order to be guided through the bank services.
- 'Phone Banking': The telephone is used as a means to convey messages between bank employees and customers.
- 'Internet Banking': Service which allows the customers to operate directly with the bank via Internet connection, as for example webpages, which compile several services that traditionally have been managed between the bank's employees and its customers in the bank's offices (see money transfers, stockbroking, job opportunities, etc.).

So far, these three types of e-banking can be classified in two groups. The first two, 'Kiosk' and 'Phone Banking' are the traditional forms of e-banking, which are getting obsolete; whereas 'Internet Banking' is the newest way of banking. Next, we will focus on 'Internet Banking'.

Financial institutions have been adjusting their technology investments towards 'Internet Banking' for years, whereas the investments in 'Kiosk' and 'Phone Banking' have been clearly reduced (The European Central Bank, 1999). The success of 'Internet Banking' has been clearly connected to the facilities offered by this service, especially when considering that 'Internet Banking' implies home service 24 hours a day seven days a week. Additionally, the increasing use of electronic payment has also contributed to give sense to 'Internet Banking'. Any kind of business is offering services in its website; products such as electronics, clothes, events, or even antiques are being sold in the Internet. Thus, banks have been concerned about this situation and they also started offering services for direct payment or transactions in the 1990s. According to The European Central Bank (1999), there are three different types of payment: micropayments, point-of-sale payments and bill payments.

Micropayments constitute the lowest value payments such as public transport or vending machines. Point-of-sale payments represent the day-to-day purchases of retail goods and services which are greater value than micropayments. Finally, bill payments are transactions which refer major payments such as buying houses, business-to-business payments or also government payments.

When referring to electronic money, it is necessary to make a distinction between card-based and network money. The European Central Bank (1999) explains that card-based money is the e-money stored in value cards or prepaid cards that allow customers to make small transactions. On the other hand, network money is the money or credit used for Internet

transactions; these types of transactions are normally processed by bank transfers or payment via credit or debit cards.

Thus, having defined the connection between banks, business and the Internet, it is relevant to focus on the language of banking following relevant literature and ideas provided by some experts in the field of banking and linguistics.

3.6 The Language of Banking

Studying the language of any specific field is the main focus when working within a genre analysis framework. Concerning the language of banking, there are different points that can be part of any study. The language of banking is a sub-category of the language of business. Thus, there are some common features in any type of sub-category of business English, but there are also some specific ones in each category. Furthermore, it is necessary to consider that banking language can involve many areas or sub-categories in the field of business such as stockbroking, insurance, finances, and accounts, among many others (Matterson, 2000).

According to Rao (2008), there are some general features of the business language that are connected to the language of banking. The formality of business documents determines that business language definitely involves some specific linguistic forms, such as technical and specific vocabulary, types of structures and conventions for the organization of information, and many others, as it happens with any language in other areas. English business language involves a unique style, characterized by its precise syntactic meaning, elaborated structures and standardized style. Features of business language may be represented in six points: focus on content, standard organization, complex structures, indirectness in reference, precise expression, and accuracy in the selection and use of words.

Focusing on lexicological studies, the words used in business fields are formal and precise. In international trade, it is very usual to misunderstand people from different countries because of differences in culture and language. Thus, business language involves some language conventions in order to avoid this linguistic and cultural gap, and it is characterized by the accuracy in language use (Rao, 2008).

In addition to these features of business language, the following eight points show how forms of language in business are selected and used (Rao, 2008).

1- Words with simple and ordinary meanings are usually replaced by words with more extended meanings. We include the following list of words to prove this fact.

Business Language	Standard Language
Acquaint	Be familiar with
Constitute	Include
Inform	Tell
Initiate	Begin
Purchase	Buy
Terminate	End

Table 1. Contrast between some business and standard words

2- Business language is featured by the use of certain archaic words, such as 'thereafter', 'beforetime', or 'whereof', among many others. In this sense, archaisms give the language a sense of formality.

3- Business language makes use of formal and legal words. These words are often originary from Latin, French and other languages. The following list shows some examples.

Language	Words
Latin	Ipso facto, ad hoc, in casu, in extremis, mea culpa, modus operandi, persona non grata, etc.
French	En route, voyage, affaire, abbreviation, accord, acquisition, à go-go, counter, guarantee, à la carte, coup de grace, petit, prêt-à-porter, etc.
German	Takt time, Freigeld, Freiwirtschaft, Lumpenproletariat, Mittelstand, Wirtschaftswunder

Table 2. English vocabulary originary from other languages

4- The language terminology in business is extended and varied due to the large amount of documents involved in this field; for example 'letter of credit', 'draft at sight', 'bill of lading', 'technology transfer' or 'share prospectus', among many others.

5- Nominalization is a very usual aspect of business English; generally there are two strategies to nominalize words: suffix derivation and zero derivation. Suffix derivation means to add suffixes (i.e., *–al, -sion, -tion, -ment*) to the ending of different verbs. For example, *conclusion* is originated from the verb 'conclude' and 'formulation' from 'formulate'; 'decline' and 'fall' can be used as nouns or as verbs.

6- Business language is also featured by the widespread use of abbreviations and acronyms. Abbreviations and acronyms are a means to save time and reduce the volume of information. These are more common in written than in oral language, but there are some exceptions. For example, 'NATO', 'US Dollar', 'PDF', 'B/L' (bill of lading),

'VAT' (value added tax), 'DD' (date of delivery) are very common abbreviations and acronyms in everyday's business.

7- Words in business language can be classified in three categories: common words, semi-professional words and professional words. In this sense, common words refer to the language used in daily environments whereas professional words are the opposite and make reference to terms and expressions used exclusively in business situations. In between these two extremes, we identify semiprofessional words; this is the language which tends to be transformed from common words used frequently and composed as the key words in business language; these are named polysemous. For example, 'firm' means 'solid' and 'strong' in common language; but this connotation of strength can be transferred to the language of business as something 'trustworthy', 'safe' or 'certain'.

8- English business language tends to coordinate synonyms in the same phrase or sentence for emphasizing purposes: 'terms and conditions', 'each and every', 'by and between', or 'make and sign'.

As we can see, the language of business involves many distinguishing features. These features can be either general or specific, common or unique. The language of business involves different areas of knowledge and action and each of these areas has its own specific forms of language. Thus, any variety of language can be composed of both general and specific forms. In this sense, regarding those specific features of the language of banking, Marks (2007) presents a didactic book which focuses on the language of banking and finance. This book deals with different topics such as money, banks, operating an account, credit and debit cards, 'Internet Banking', mortgages, the housing market, the consumer credit boom, pensioner and other financial products, insurances, wills and other legal matters, money and work, currency markets, international payments, international banking and investments, national central banks, national economies and international trade, taxation, profit and loss accounts, balance sheets, corporate finance, mergers and acquisitions, investments, banking and financial problems, numbers and statistics, phrasal verbs for banking finance, financial idioms and expressions, and pronunciation and word building. As seen in this list, there are many actions and specific characteristics in the language of banking. Thus, in order to use the language of banking properly, it is a must for language users to learn and acquire knowledge concerning all these topics.

Apart from these general and specific topics which are involved in any financial document or daily situation, the language of banking is characterized by some further features.

Fairclough (1992:116) states that the language of banks is "hybrid", referring to the fact that it combines features of the persuasive nature of advertising language with the expository character of financial language. As we have previously mentioned, banking is a business; they offer financial services in exchange of some benefits. Thus, when studying the language of banking, it is important to focus on both the financial and promotional language.

Banking language is very specific and has to be studied in detail. *Financial Language* (2010), a website devoted to the study of this type of language, explains that some investors usually have some problems to understand financial documents and conversations. In fact, this website presents four factors related to this communication gap.

The first factor concerns the high percentage of financial advisors who tend to use specific vocabulary while communicating with investors. They use words financial advisors and financial planners understand instead of words that investors would probably use. For example, instead of saying "you have a volatile portfolio" they can say "you have a high beta portfolio". Investors understand volatile, but they may not know the meaning of the word 'beta'.

The second factor concerns the fact that financial advisors and financial planners tend to use specialized terms to impress their clients. The more they sound like experts, the higher the probability customers will acquire what they are offering. Since part of their strategy is to market themselves as experts, industry jargon serves a purpose. Financial advisors and financial planners know investors will not question their recommendations or advice if investors believe they are financial experts. This way, language is used as a promotional tool to attract customers.

The third factor is financial advisors and financial planners make use of terms that investors probably do not understand when they are at risk of being fired. For example, an investor may experience a 30% decline in the assets value. The financial advisor or financial planner decides to blame the global economy for the decline so they use many macro-economic and micro-economic terms in the explanation. For instance, rising interest rates in Europe and a mini-recession in Japan caused the investor's portfolio to decline in value. Financial advisors and financial planners want investors to believe the decline was not the result of their bad advice. On the contrary, it was the result of global economic conditions, instead of the financial advisors and financial planners fault. This is a diversionary tactic used to gain time.

The fourth factor implies the fact that some financial advisors and financial planners genuinely do not know that they are confusing investors with their choice of words. They use

words they know perfectly and are comfortable with. They do not realize that their clients might not be comfortable with their choice of words and financial advisors, thus, unfortunately, financial planners have created a communication gap. This type of advisor probably has poor listening skills. Clients will have to ask their financial advisors and financial planners to use different words very explicitly.

Similarly, there are some further features in the language of banking. The goal of banks assistants when dealing with clients is to assess their needs and offer an appropriate wealth strategy or financial service (Price, 1999). Thus, needs assessment in banking requires the client "to divulge sensitive financial and personal information, such as personal wealth, lifetime goals and family situation" (Joiner et al., 2002:28). Furthermore, offering a good service in banking can determine the success (or not) of a life plan such as a running business or buying a house. This exposes the client to a certain level of risk because of the importance of what is involved and the awareness of the consequences, might they be favorable or not (Clow et al. 1996). Therefore, banks and their employees must focus on reducing perceived risks (Murray 1991) and increasing the client's confidence in the bank's ability and intention to produce the best service (Mayer et al., 1995).

Next, following Joiner et al. (2002), we present six hypotheses about the relationships between the use of technical language in banking for financial planning advice, the understandability of the advice, and perceptions of expertise and trustworthiness and the subsequent persuasion effects.

3.5.1- Technical Language and Advice Understandability

Technical language makes reference to specific financial terms derived from finance, economics, taxation and accounting. Advice understandability is defined as the skill by which the explanations and recommendations are clear and comprehensible. Messages can be understood or not for different reasons, such as rapid speech, strong accent, and inappropriate structuring of advice. In this sense, the advice offered by banks to their clients sometimes involves many technical financial terms and concepts which may be unfamiliar to clients. Using technical terms can be a good way to create an aura of expertise in the area, and increase the clients' confidence; however an excessive usage of technical terms in a consultation may complicate the clients' level of understanding of the explanations offered by the bank. In this sense, the use of technical language or professional jargon in an explanation or report can enhance understanding, especially if the audience is informed (Dwyer, 1999) or if technical

terms are supplemented with relevant data (Thompson et al., 1981). Additionally, the use of technical language may reduce the clarity of messages (Dwyer 1999).

As Joiner et al. (2002:29) state, this problem is likely to occur if the audience does not possess the same level of technical sophistication as the communication source, or if this source is used by the sender as an attempt to create confusion deliberately by using technical language (Browning and Folger, 1994). Interpretation of the message may be avoided by the receiver's preoccupation about the communicator's intentions when communicating this way (Elsbach and Elofson, 2000). These ideas lead Joiner et al. (2002:29) to agree that "the extent of use of technical language in the provision of financial planning advice is negatively associated with advice understandability".

3.5.2- Advice Understandability and Perceived Expertise

It is assumed that many people who use banks have little knowledge about their characteristics, functions, the way they operate or their services, among many others. However, clients assume the complexity of banking services. Thus, one of the tasks of banks is to take complex knowledge and simplify it to make it understandable to clients (Aronoff and Ward, 1996). This way, banks can present complex issues in simple and clear language, making understanding easier for clients.

In this sense, there must be a connection between understandability and expertise. Hovland et al. (1953) defined expertise as the extent to which a communicator is perceived as a source of valid assertions. However, any advice which is difficult to understand can give the client a sign to hide certain incompetence. Therefore, there must be a positive connection between advice understandability and the clients' perceptions of expertise. Joiner et al. (2002:30) state that "advice understandability is positively associated with clients' perceptions of the financial planner's expertise".

3.5.3- Perceptions of Expertise and Trustworthiness

Perception of trustworthiness is dependent in a number of factors of which expertise is very important (Lewis and Weigert, 1985; Mayer et al., 1995; Whitener et al., 1998; Zand, 1997). People who appear to be knowledgeable, skilled and experienced in particular areas tend to be entrusted with the completion of tasks in that area of knowledge or work. On the contrary, if people do not appear to have any of those skills, they lose credibility and it is likely that they are not entrusted with the task.

Within a selling context, there is evidence that perceptions that customers have about a salesperson's experience is a basic predictor of perceived trustworthiness (Crosby et al., 1990; Doney and Cannon, 1997; Lui and Leach, 2001). Thus, perceived experienced salespeople are expected to be able to provide appropriate and valuable solutions to customers' needs or requests. Zand (1997) explains that trustworthiness is task-specific; this means that trustworthiness is often limited to a specific issue. Thus, a person can trust in a person's adviser in financial accounts, but not necessarily the same person will trust in the same adviser in a different area outside financial accounts. Joiner et al. (2002:31) state that "clients' perceptions of the financial planner's expertise will be positively associated with perceptions of trustworthiness".

3.5.4- Perceived Trustworthiness and Intention to Seek the Bank's Advice

The degree of credibility is an important component to determine which communication source is viewed as trustworthy (Hovland et al., 1953; Rogers and Shoemaker, 1971). According to Joiner et al. (2002:31) cognitive response theory (Greenwald, 1968) has been used extensively to explain the effect of source credibility in persuasion (Sharma, 1990). In sales context, this theory explains that the extent a consumer perceives the salesperson as credible (i.e. trustworthy), the consumer will be more receptive to the salesperson's message (Sharma, 1990) and there will be more possibilities to success in the process of persuasion (Ohanian, 1990). As result, this fact increases the probability of producing sales (Grewal and Gotlieb, 1994). This way, Joiner et al. (2002:32) explain that "clients' perceptions of the financial planner's trustworthiness are positively associated with clients' intention to seek the financial planner's advice".

3.5.5- Perceived Expertise and Intention to Seek the Financial Planner's Advice

This section is also related to the Cognitive Response theory which has been discussed in the previous one. In this sense, an adviser perceived to have experience tends to be more likely to persuade clients (Woodside and Davenport, 1974). From a different view, Joiner et al. (2002:32) explain that "higher levels of perceived expertise should reduce the clients' perceived risk in engaging a service provider", something that was also pointed out by some other authors (Burton, 1990; Lovelock et al., 2001; Murray, 1991). Thus, with a lower perceived risk in engaging a service, clients tend to increase the number of purchases because they feel more confident with the product or service (Clow et al., 1996). Joiner et al. (2002:32)

state that "clients' perceptions of the financial planner's expertise are positively associated with clients' intention to seek the financial planner's advice".

3.5.6- Advice Understandability and Intention to Seek the Financial Planner's Advice

Joiner et al. (2002:32) suggest that there is link between advice understandability and expertise and trustworthiness, and consequently, intention to seek advice links between advice understandability and intention to seek advice. Communication theories recognize the necessity for professionals who can communicate clearly and in a comprehensible way (De Vito, 1995; Windshuttle and Elliot, 1999). This way, any advice which is not understood adequately can lead to confusion and uncertainty in the client. Although there is not strong empirical support, Joiner et al. (2002:32) suggest that "an easy-to-understand message is more easily processed and thus more likely to influence or persuade", and that "advice understandability is positively associated with clients' intention to seek the financial planner's advice".

3.7 Conclusion

As we have seen, Banking English is a variety of the language which is very specific and involves many areas of study. The vision of this field tends to be wide. However, the focus of any genre analysis must be set in a framework with clear limitations in order to complete a proper genre analysis of Banking English. Otherwise, the analysis could last too long. In this sense, Banking English cannot be an exception and must be studied in detail according to the author's interest of working within a clear-specified framework. In this case, we focus on the language used by banks to present themselves in their websites, Internet language. Following the literature introduced above, there are many factors to consider in language analysis as it has been shown by Rao (2008) and Joiner et al. (2002). Having all these considerations in mind, the results achieved in our linguistic and generic analysis on different banks' websites will determine the features and norms that must be followed in the elaboration of a standard form of the genre 'About Us' in banking corporate webpages. This chapter also means the completion of the theoretical view from the evolution of the status of the English language as a lingua franca towards a specific perspective of English for business and, more particularly, for banking as we have seen in the three initial chapters. In the next chapter, we must introduce taxonomies and textual typologies of English for banking purposes with the aim of structuring our research and the completion of the standard model for the target genre.

Chapter 4: Taxonomies and Textual Typologies of Banking Texts

Chapter 4: Taxonomies and Textual Typologies of Banking Texts

4.1- Introduction

The following chapter is divided into two parts: taxonomies and textual typologies of banking texts. It is important to explain first that taxonomies are the necessary tools to analyze the different types of texts that form a particular genre. Therefore, once we have established the taxonomy to analyze a set of documents we must focus on determining the textual typology of banking texts in order to analyze and establish the genre 'About Us' as well as a standard model of this type of genre. We consider that both taxonomies and textual typologies are complementary to each other in the type of research being carried out in this dissertation, and for this reason they both are introduced consecutively in the same chapter. The importance of this chapter within our research concerns the fact that it sets the basis for the genre 'About Us' in banking corporate webpages; and the results achieved in our experiment will determine the frequency of the moves and steps suggested in this chapter.

4.2- Taxonomy of Banking Texts

In the first half of this chapter we define taxonomy and discuss their possible applications into our research. The use of taxonomies is necessary in order to classify documents and text types; and in our case the language of banks, and more specifically the genre "About Us" in banking corporate webpages, cannot be an exception. Different areas of research frequently develop their own studies to explain how they establish standard models of a particular type of industry with specific purposes and interests; we think that the banking industry deserves having a specific genre which might determine the characteristics and needs of banks when introducing themselves in their webpages. The relevance of this chapter in this dissertation lies in the fact that a review on previous studies about the type of classifications used in the banking institutions will be the basis for the elaboration of our taxonomy of banking texts and a great help to understand the aim of this research. With this study, we expect to develop a specific taxonomy for banking texts which can help these firms tag and organize their information with relevant and specific concepts, processes, and document types.

4.2.1- Definition of Taxonomy and Types

As we have explained this chapter discusses on the use of taxonomies in business texts. Taxonomies are defined as "structures that provide a way of classifying things – living organisms, products, books – into a series of hierarchical groups to make them easier to identify, study, or locate" (Graef, 2001). Taxonomies are divided into structures and applications; the former "consists of the categories (or terms) themselves and the relationships that link them together. Applications are the navigation tools available to help users find information" (Graef, 2001).

The etymology of the word derives from ancient Greek and is divided into two parts; 'taxis' means to arrange or put in order, whereas 'Nomia' means method or law. Thus, taxonomies refer to the science of classification. Further terms which are connected with taxonomy are 'controlled vocabulary', 'thesaurus', and 'user warrant' (Bruno and Richmond, 2003)

A 'controlled vocabulary' is an indexing language. For example, it can be defined as a standardized set of terms and phrases authorized for use in an indexing system to describe a subject area or information domain. A 'thesaurus' is a type of 'controlled vocabulary' that shows the hierarchical (parent-child), associative (related), and equivalent (synonymous) relationships among terms. Usually, 'controlled vocabulary', 'thesaurus', and 'classification structure' (taxonomy) are used interchangeably. 'user warrant' is a justification for the representation of a concept or for the choice of preference for a term for the needs of any individual user.

In this context, Bruno and Richmond (2003:2) explain that a taxonomy is "a hierarchical classification of headings constructed using the principles of classification, and a 'thesaurus' supplies the commentary and links to navigate the taxonomy". In the present information-dependent environment, where people are receiving, accessing, and using information in its different forms, it is necessary the existence of well-defined and documented structures in order to ensure that any person in need of information may receive it at the moment required.

Following Bruno and Richmond (2003:3), taxonomies can bring some benefits to companies. They enumerate three advantages.

1- Identification: the taxonomy facilitates to take control of the excess of information and identify where information should be stored by filtering, categorizing, and labeling information.

2- Discovery: additional information in a topic can be inferred by seeing where the entry is placed in context within the taxonomy and provide spontaneous guidance to the person working in the issue.

3- Delivery: The taxonomy can improve the retrieval process. The use of the taxonomy's 'controlled vocabulary' enhances searching via browsing. The use of navigation paths or 'breadcrumbs' based on the taxonomy's hierarchy provide context and enhance searching via free text.

Additionally, apart from performing these basic functions, taxonomies should also inspire confidence among users. In this sense, the function of taxonomies is to help users find precise information (Graef, 2001; Weise, 2013).

Considering the different models of taxonomies, they can be represented in different ways, ranging from flat structures (nonhierarchical) to a mono- and poli-hierarchical ones including faceted approach (Bruno and Richmond, 2003, Basaruddin et al., 2013). However, we do not think that there is a 'best model' in the choice of a type of taxonomy, but the final structure of a specific taxonomy may vary depending on the best fit for the community and the content being taxonomized (Vinson, 2007).

After this introduction, the next section pays attention to taxonomies related to business texts focusing on the banking industry.

4.2.2-   Origins of Banking Texts Taxonomies

When dealing with the origins of banking, it is important to refer to the term 'Accounting'. The etymology of this word derives from the French word 'Compter' which at the same time, originates from the Latin term 'Computare'. The person dealing with accounting was initially known as 'accomptant', and this term evolved to the contemporary term 'accountant', referring to the person who does the 'accountancy' or 'accounting' (Palmer, 2010:183).

The American Institute of Certified Public Accountants (AICPA) defines 'Accounting' as "the recording, classifying, and summarizing in a significant manner and in terms of money, transactions and events which are, in part at least, of financial character, and interpreting the results thereof".

Thus, following the definition, 'Accounting' is clearly connected to the need to communicate financial data among members of a bank, including customers and shareholders. Thus, 'Accounting' is the activity by which the 'Accountant' shows the company's financial information, including economic resources and financial liability of the company.

Traditionally, 'Accounting' has been the language of business, since this is the way companies may report their financial information. Therefore, when studying accounting, it is necessary to learn the specific vocabulary employed in that area of work (Unegbu et al., 2011). As a result of learning the language of accounting, or any other variety of the language in its specific area of use, accountants can communicate and understand effectively and efficiently their financial operations of any kind of organization. Palmer (2010:183) suggests that, in order to devise an accurate taxonomy in accounting, many scholars divide it in two different areas:

1- Management accounting refers to the need to offer information to people who belong to the organization, including staff, managers and also auditors. These accountants may vary in terms of form and contents, according to the specific needs of the company.

2- Financial accounting is the information that non company members and external people receive; this is often addressed to shareholders, economists, creditors, financial analysts or also government agencies. These accounts are adequately structured, organized and subject to further rule others than management accounting (Friedlob and Plewa, 1996).

Following Palmer (2010:184), there are many individuals who control and work with finances; he enumerates a list of people who are necessary in order to understand the financial system:

1- Commodity trader: person who buys and sells things, always in large quantities.

2- Finance director: person who is responsible of the financial area of the business venture.

3- Market analyst: person who analyzes business and shares prices in a particular sector of the company.

4- Financial advisor: person who recommends a company or particular in how to manage their financial affairs.

5- Insurance broker: person finding the best insurance for a company or individual at the best possible price.

6- Stockbroker: person who buys and sells stocks and shares for clients, charging a commission for this activity.

All these people work on the financial area which is based on the control and documentation of financial and accounting transactions of the companies on focus. In this sense, Palmer (2010) explains that there is a double need in accounting. On the one hand, people and companies have the right to know the financial situation of their accounts before they have to assume higher

costs in a possible new venture. On the other hand, it is necessary to store information in order to avoid any type of information loss. Thanks to these recordings, it is possible to explain the origins of accounting in history.

The origins of accounting are dated many years ago when the concept referred to private properties rather than international transactions as we are used to in present days. As explained by Carmona and Ezzamel (2005), the earliest accounting was found in areas where ancient civilizations from Middle East (Babylon, Assyria and Sumeria) were set around 7,000 years ago. At this time, people already used accounting methods to record the growth of crops and herbs. Later on, Lauwers and Willekens (1994) stated that double-entry bookkeeping, as it is known today, emerged in Italy during the XIV Century. This was based on the use of any bookkeeping system in which there was a debit and credit card entry for each transaction. This is proved to have existed in the Messari accounts of the city of Genoa in 1340. Besides, the development of joint stock companies (firms whose capital is divided into shares and the liability of whose shareholders is limited to the par value of the shares respectively held by them) created wider audiences for accounts, as investors without precise information of their operations relied in accounts to get the requisite information (Carruthers and Espeland, 1991). Despite this information, it was in 1494 when Luca Pacioli wrote a 27-treatise named "Particularis de Computis et Scripturis" in his book "Summa de Arithmetica, Geometria, Proportioni et Proportionalita"; this was designed for merchants, laying the foundations for what we now know as double-entry accounting (Lauwers and Willekens, 1994). Sangster et al. (2007) state this was the first printed treatise in bookkeeping and this was the precursor of modern bookkeeping practice.

Some decades after the publication of "Summa de Arithmetica, Geometria, Proportioni et Proportionalita", the first English joint stock company was founded in 1550. Palmer (2010) explained that it was the Russia Company which chartered to search for the North-East passage to Asia. They started using the English language in order to explain all the different activities related to bookkeeping. In 1600, the East India Trading Company was founded. The focus of business of this company was to import and export goods. The use for business transactions increased and it was a key element to keep all the accounting records in English language. This was the moment when English became the language of international accounting. Palmer (2010) points out that the success of this company had a high impact in the rise of the mercantile power of the British Empire and consequently, the use of the English language as lingua franca as we have already commented in chapter 1.

According to Palmer (2010), it was in 1663 when all these business transactions developed by foreigners who used English as vehicular language to carry out transactions contributed to the rise of goldsmith bankers in England. The function of goldsmiths was to use their safes for deposits of coins and other valuables. Gradually, these goldsmiths became the present bankers. By 1660 goldsmith notes became banknotes, which were accepted instead of coins until the appearance of the Bank of England in 1694.

During its first years, the Bank of England was as a joint stock company. It began to issue notes for deposit, with the guarantee to pay back the sum of the note in demand. Initially, bank notes were written by hand for specific deposits and later these notes were printed in order to avoid fake notes. Necessarily, all these operations were undertaken in English and this enhanced the use of English language as the main language to communicate for accounting purposes in modern times.

With the birth of accounting new terms and words were introduced into the English language, which are very relevant in the contemporary world. For example, an important term was taxation which represents the money paid to an authority according to the percentage of benefits obtained by the company. This term has evolved along history and new forms of use have appeared. Palmer (2010:185) remarks the relevance of five types of taxation:

1- Income tax: payment related to an individual's income.
2- Indirect tax: charge in goods and services, which is not a payment related to any individual's income.
3- Inheritance tax: payment from money that an individual has received from someone who has died.
4- Value added tax (VAT): payment to the government in goods and services.
5- Excise duty: payment in products such as tobacco and alcoholic drinks.

Taxation is necessary for governments since this allows affording the country's expenses. Citizens have to complete tax returns every year. In this document, citizens provide the government with information about their annual incomes and pay possible debts or claim for them to the government. One of the main purposes of taxation is to support the national insurance system. The aim of this system is to pay retired and ill people some benefits which allow them to live in adequate conditions.

Nevertheless, not everything was this way before; major changes were not found in the economic system until the XIX Century. Palmer (2010:186) points out that the double-entry method was used "because it could solve many accounting problems at the same time". The

double-entry method is a standard accounting method; and it concerns each transaction which is recorded in at least two accounts, resulting in a debit one to an account and a credit one to another account (Elmblad, 2011). In this sense, double-entry accounting provides a way to check accuracy quickly since the sum of all the accounts with debit balance should be equal to the sum of all credit balance accounts (Elmblad, 2011). However, the number of accounting practices was too varied for only this single method; and merchants, rarely maintained the high standards of the double-entry method.

Despite the possible methods to take control of money, the finality of these methods is to make money 'flow'. This implies that amounts of money are moving in and out of companies. Besides, investors have also the responsibility of analyzing the existence of possible 'trade creditors', people who have supplied goods and/or services and are owed money for their jobs. Their functions also involve learning if there is any possible 'payable accounts', sums of money owed by a company such as invoices received but still not paid. Additionally, the company has the possibility of offering information in possible profits which can be obtained, and also analyzing possible investments. These tasks are carried out by the 'Management Accountant', the advisor of the company in order to make profit in this (Palmer, 2010:186).

Next, we should comment in the rules allowing the use of financial information. According to Palmer (2010), companies facilitate information by following certain rules. These principles provided general laws that are used to guide the accounting activity. These rules are known as Generally Accepted Accounting Principles (GAAP), which are established by the Financial Accounting Standards Board (FASB), a North American non-governmental agency, funded by the accounting profession and contributions from business organizations. Most American companies follow the GAAP parameters, which are commonly accepted as a proper way to provide investors with confident and consistent financial information. By doing so, corporations are giving a chance to prospective investors to check and examine the status and financial history of the company before investing.

Opposite to this, there are companies which do not operate with the GAAP-system. In general, people refer to this as non-GAAP system. In case of American companies, they are obliged to follow the GAAP rules. The reason for this is that this is the easiest and most common way for investors to check a company's real progress before a possible investment.

As we have previously commented in previous chapters, all these international operations are undertaken in English language. The language of finances has a direct connection with the language of auditing. An auditor or 'comptroller' is the person who supervises accounting and financial reporting within an organization making responsibility to see that all of the money is

used correctly (Sharpee, 2008). Thus, 'comptrollers' are specialized in writing and then publishing financial documents. Palmer (2010:187) defines an audit as "the evaluation of an organization, in an attempt to ascertain the validity of the information offered by the corporation, thus being in many occasions used as a system to enhance internal control within the firm". Thus, audits are used to ensure that any error can be disregarded. An audit is defined as positive if the data presented can be proved and is free of any possible misstatement. Otherwise, if the data presented cannot be proved, the result is negative.

The type of language employed in audits must include appropriate terminology to be sure that the accounts have been undertaken clearly. In the past, audits were associated with getting information about financial systems and records of a company or business. However, audits today often include other pieces of relevant information such as risks or system and environmental performances.

The performance of an audit must be independent and result in a fair document showing both the positive and negative incurrence in the company finances. The resulting reports should adhere to generally accepted standards set by the governments. As seen, audits are a benchmark for possible investors. Investors can trust in the result of an audit and check the data and information presented.

After defining taxonomy, next we present textual typologies in Banking English; thus, the type of texts, documents and language that may be included in any taxonomy for banking language. In order to examine the type of language used by banks in their introductory sections in their websites, we must focus on the different sections and documents that banks may include in their sites. The information that we need to create a taxonomy of the genre 'About Us' in banking corporate webpages is explained in the next section of this chapter.

4.3- Textual Typology in Banking English

In the second half of this chapter we present textual typologies in Banking English. This part is divided into two sections. Firstly, we explain what textual typology is according to different authors (Loiseau, 2010; Obin et al., 2010; Ruiz-Garrido, 2010); in this sense, we need to refer to language variation in order to understand what textual typology means and why there are different types of texts. Secondly, we make an approach towards textual typology in banking texts in an attempt at determining the possible moves and steps that might form the site 'About Us in banking corporate webpages. Our initial point of departure in this part of our research is Palmer (2010), who previously to our study determined the type of texts that form the genre

Annual Reports in corporative organizations. Thus, we can forecast that annual reports and the 'About Us' site in banking corporate webpages may share certain similarities because of their corporative and business nature. Yet, we also think that this study must be complemented with some additional moves and steps that we consider necessary for the definition of this genre.

4.3.1- Definition of Textual Typology

The concept of discourse genre has been studied intensely in written forms and more recently it has been extended to the oral domain (Beliao, 2013 Obin et al., 2010). In general terms, each situation and each social context is connected within a specific mode of production which, in turn, is linked to specific formal markers that hold the traces at all linguistic levels of the discourse genre (semantic, syntactic, phonological). Thus, following Obin et al. (2010), research in textual typology aims to:

1- describe the diversity of discourses (literary, legal, political, religious, etc.),
2- understand their classification into genres, and
3- estimate their formal markers, in particular the co-occurrence of specific cues that can be considered as being typical of a genre.

Likewise, Loiseau (2010:109) defines textual typology as "an approach for describing language variation specific to linguistic corpus". Traditionally, the matter of text typology has been originated in old philology and literature. However, in the methodological context of linguistic corpus, textual typology has become a method for studying language variation. Following Loiseau (2010:109), it may be described with four properties.

1- It considers the text as a key unit, and it accounts for regularities and correlations at the level of the text.
2- It uses statistical analyses in order to make texts comparable and summarize large amounts of data.
3- It implies using corpus methodologies in order to build and search large corpora.
4- It uses well-established notions as categories of variation (genres, registers, or text types) giving them a slightly different meaning.

In this sense, variations linguistics has suggested to make a clear distinction among the different axes of variation. Among these recommendations, there has been a distinction between up to four axes of variation (Coseriu, 2001; Flydal, 1952; Songcuan, 2012; Völker,

2009; Weinreich, 1954) which involve variation across space, time, socio-cultural background and situational position. According to Coseriu (2001:112), "a natural language is not a homogeneous system: it is a collection of different systems, which are more or less overlapping". Furthermore, Coseriu (2001:112) remarks that in a language "there are well known differences according to space (diatopic), according to sociological and cultural groups of the community (diastratic differences), and differences according to expressivity, following the situation type and the way of speaking, differences that I call diaphasic".

Loiseau (2010:109) explains that further types of variation have been analyzed, such as the conceptional variation (Koch and OesterReicher, 2001), which "accounts for the degree of spontaneity/personal implication of the speaker". Similarly, variations linguistics includes the concept of genre "in letters, commercial negotiations, poetry or scientific text, speakers are recycling pieces of previous utterance belonging to the same textual genre and use a large inventory of prefabricated linguistic materials" (Glessgen 2007:104). Thus, it is remarkable that "every utterance is simultaneously localized in three dimensions: variations, conceptional, and textual" (Glessgen 2007:106).

The aforementioned types of variations discussed by different linguists suggest that there is variation across the different levels of analysis: lexicon, morphosyntax, as well as morphological (Baayen 1994) or prosodic features (Obin et al. 2008). Loiseau (2010:110) confirms that "variation occurs across several descriptive categories: texts have been shown to vary according to genre, discourse, domain, and author style, but also according to socio-geographic variables (Van Keune and Baayen 2006), modality, i.e. speech/writing (Biber 1988, Plag et al. 1999) or, 'text type' (Biber, 1988; Baayen, 1994), among others".

Additionally, different morpho-syntactic tag-sets have been used as well as several statistical methods which have been tested, including automatic text classification for textual typology, which unfortunately are very limited. Loiseau (2010) states that little consensus has emerged in order to define and stabilize these descriptive categories (text types or genres). Many general, common sense, broad categorizations can be illustrated with statistics based on large corpora. According to Loiseau (2010), this is verifiable if the corpus is organized in many varied groups of texts. For example, Obin et al. (2008) automatically classified texts into five different 'Discourses' successfully. Unfortunately for our interest, these types of discourse were fairly different among themselves: 'Radio News', 'Task Map', 'Political Discourse', 'Life Story' and 'Radio Interviews'. Obin et al. (2008) mixed oral and written texts, different degrees of spontaneity, genre or theme. The result of these experiments supported the hypothesis that

prosodic features are discriminatory; nevertheless it does not entail any better understanding of linguistic variation.

In more general terms, Loiseau (2010:110) explains that "the fact that the statistical classification is successful does not entail that the typology is scientifically grounded or that we gain better knowledge of the units (genres) from it". Similarly, Kilgarriff (2005:268) affirmed that "the probability model, with its assumptions of randomness, is inappropriate, particularly where counts are high (e.g., thousands or more)", demonstrating that virtually any statistical textual classification experiment, with any specific or non-specific parameters, proves that the distribution of features is non-random, and it does not give any evidence that it is non-arbitrary. Similarly, using a text-typology experiment, Kilgarriff (2005:268) showed that "given enough data, H0 [the hypothesis that two subcorpora are distinguishable from two subcorpora which have been randomly generated in the basis of the frequencies in the joint corpus] is almost always rejected however arbitrary the data". Hence, "there is no a priori reason to expect words to behave as if they had been selected at random, and indeed they do not. It is in the nature of language that any two collections of texts, covering a wide range of registers will show such differences" (Kilgarriff, 2005:269). Inductive typology and typology using mainly internal properties of texts are particularly concerned by this drawback. As result, Loiseau (2010) proved that the hypothesis which takes into account the plurality of axes of variation can be useful in textual typology.

In the same line of these previous linguists, Ruiz Garrido (2010) also developed some research in language variation and addressed his study towards the area of business and economics. He suggests that there are five types of variation:

1- Geographical variation, which refers to different accents and dialects that are involved within the same language; for example American, African, British English or English as a foreign language used as lingua franca.

2- Individual variation, which refers to idiolects and styles of each individual subject. The term idiolect refers to the individual features of the speaker of a dialect or variety of the language.

3- Textual variation: genres. The concept 'Genre' can be briefly defined as "a set of written or oral texts used in professional and academic settings, which follow a series of formal and stylistic conventions" (Alcaraz, 2000:133). These conventions are listed below:

a. a common communicative purpose;

b. a similar structure, called macrostructure;

c. related to the macrostructure, there seems to be a prototypical set of features shared by those texts, such as common rhetorical modes (narration, exposition, description, etc). and some rhetorical techniques (definition, classification, exemplification, etc). which act as a guide for the receivers of the message so that they fulfill their expectation about the discourse features;

d. certain parallelism in the vocabulary and syntactic selections, made up of units and similar functional and formal features, such as imperatives, passive voice, complex noun phrases, etc. in research articles; and

e. some common pragmatic conventions, such as a particular use of a discourse by professional and scholars in particular socio-cultural contexts.

4- Situational variation: Register. It can be defined as a type of internal variation of genres. In this sense register varies according language mechanisms and functions, situational contexts and style variation in the individuals' choices and personal communicative peculiarities, being more or less creative, precise, colorful, traditional or trendy, among many others (Giménez Moreno, 1997). Halliday (1978) defined register as the language used in different situations. He used three broad parameters to identify registers: field, tenor and mode.

5- Cultural variations: interculturality. It refers to the effect or shock that people from different cultures may find when they meet. Hofstede (1994) proposed to identify five elements of culture in business contexts:

a. Identity: individualism vs. collectivism. This dimension refers to the degree to which people refer to act as individuals or as members of a group.

b. Hierarchy or power distance: small vs. large power distance. This aspect refers to the degree of inequality among people which the population of a country considers as normal: from relatively equal (small power distance) to extremely unequal (large power distance). For example, cultures with small power distance are Australia, Denmark or Ireland, whereas Malaysia is an example of large power distance.

c. Gender: masculinity vs. femininity. This dimension is related to values like assertiveness, performance, success and competition (masculine features) or the quality of life, maintaining warm personal relationships, service, care for the weak, and solidarity (feminine features).

    d. Truth: weak vs. strong uncertainty avoidance. This value deals with the degree to which people prefer structured (certain, clear and with explicit rules) over unstructured situations.

    e. Virtue: long vs. short-term orientation. This dimension involves time and values oriented towards the future (saving and persistence) or towards the past and present (tradition and fulfilling social obligations) respectively.

Ruiz Garrido (2010) completes an excellent guide for genre analysis based on language variation following the ideas presented by different linguists (Hofstede, 1994; Alcaraz, 2000; Kachru, 1985, 2006; Bhatia, 2004; Labov, 1972; Dudley-Evans and St John, 1998). For the interest of this chapter, we will focus on analyzing and discussing different text types in banking English and genres of this area of study.

4.3.2- Textual Genres in Banking English

When preparing genre analysis it is essential to do research and determine the type of texts that are used in the area in focus. As we have previously commented, our objective is to analyze the language used by banks in order to introduce themselves in their websites. Therefore, this section must include a description of the most common documents used by banks in their own introductory websites. Following Palmer (2010), his research in annual reports provides us with a clear vision of some documents and elements which are essential in the development of bank presentation sites. He includes a description of usual elements in the world of banking which are part of annual reports, including the chairman's statement, company or group at a glance, chief executive's review, corporate responsibility, corporate governance, remuneration report, financial statements and reports, or shareholder information. In this section we focus on presenting these and other elements that we consider basic for the purpose of our project. These additional key elements are presentation sites, history, news and media, awards, sponsorship, contact information and locations, careers and job opportunities, suppliers, security, products and services, group members, and social networks. These elements tend to be present in the presentation sites of banks' websites, usually named 'About Us'.

4.3.2.1- Palmer (2010): The Annual Report and Its Elements.

This section presents the categories which are compiled in the annual report following Palmer's (2010) taxonomy. This taxonomy included 12 elements that formed the annual report. We think that there is a connection between the annual report and the information presented in banking webpages since their nature and their double purpose (informative and promotional) are the same. For this reason, we only present the elements belonging to the annual report according to Palmer (2010) that we think that could be present in banking webpages.

4.3.2.1.1- The Annual Report

The corporate image is an important asset for any company to present themselves in the market. A good corporate image is essential in order to attract clients, investors or shareholders. The annual report is a document which is used as a means of communication between large companies and potential investors (Lord, 2002) and also between firms and the general public (Sydserf and Weetman, 1999). According to Palmer (2009), most governments tend to require by law corporate annual reports to companies. Annual reports help participants to make decisions based on data, assuming they show the reality of the reporting firms concerning commercial ends (Al Razeen and Karbhari, 2004). The online dictionary *Investorwords* defines 'annual report' as an:

> *audited document required by the Securities and Exchange Commission (SEC) and sent to a public company's or mutual fund's shareholders at the end of each fiscal year, reporting the financial results for the year (including the balance sheet, income statement, cash flow statement and description of company operations) and commenting on the outlook for the future. The term sometimes refers to the glossy, colorful brochure and sometimes to Form 10-K, which is sent along with the brochure and contains more detailed financial information.*

4.3.2.1.2- Company or Group at a Glance

This move is a brief presentation of all the enterprises and operations performed by the company or business group. This section also tends to include the company's achievements and successes, giving the company an image of trust.

The language employed in this move tends to be promotional, including an emphatic use of the personal pronoun 'We' in order to imply all the members of the company (directive, non-directive and shareholders). Fortanet (2009:78) shows some examples of this type of language:

1- *"We are the largest domestic central heating and gas appliance installation company"* *(Centrica)*
2- *"DMG Radio Australia is the country's largest radio network…"* *(Centrica)*
3- *"We are the largest mortgage broker and independent financial adviser in the high street"* *(Bradford and Bingley)*

The objective of this move is to reinforce the image of corporate unity, emphasizing all the positive aspects of the corporations as a unit of work. This is frequently accompanied by tables and graphs which are more appealing than 'pure' text, as well as easier to remember. Visual devices are an interesting tool to call the readers' attention and it also facilitates their understanding (Palmer, 2010). Despite these positive allegations, other authors (such as Schnotz, 1993) alert writers of the damages of a possible over-use of visual devices; for example, abuse of graphs or tables might lead the readers towards misunderstanding or even could cause stress. In sum, it is recommended to make a study or at least check the final effect of a text with the inclusion of visual devices. The writer must choose at the end the right type of visual device that enhances his message (Van Belle, 2002).

In addition to this function of graphs and charts, graphical information can also be used to save time in analyzing data in business documents. The business world is often conceived as in terms of economizing; thus, graphs and charts can contribute to fulfill this need. As we can see, visual aids improve any businessman's skill to highlight trends and clarify relationships, even facilitating communication among people speaking different languages (Harris, 1990).

Considering the information provided in this move, it is important to present some visual devices that are most commonly used. Following Palmer (2010), there are three main types of graphics in this move: bar charts, pie charts and graphs.

Bar charts are the most popular graphical devices used to introduce data visually. It is a chart with rectangular bars with lengths proportional to the values that they represent. The bars can also be set horizontally. The function of these bars is to show the evolution of an aspect. They tend to compare data taken from different sources; for example, to compare the incomes and expenses of a company during different months of the year.
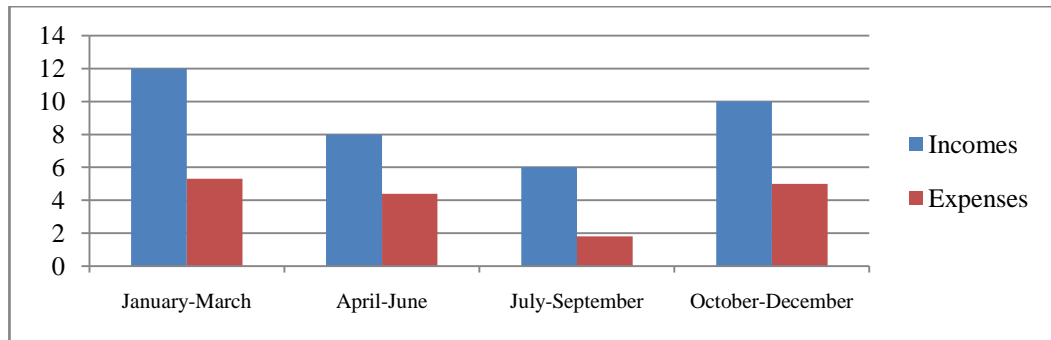
Figure 4. Example of bar chart

Figure 4 is an example of bar chart comparing the evolution of incomes and expenses of the same company during the four terms of the same year.

The second recommended possibility is the pie chart; this is perfect to present percentages. As we can see in figure 5, pie charts are circular forms which are divided into sections representing the proportion or percentage. All the sections as a whole form a full disk. In this case, the figure below shows the percentage division of contracts with different telephone companies.
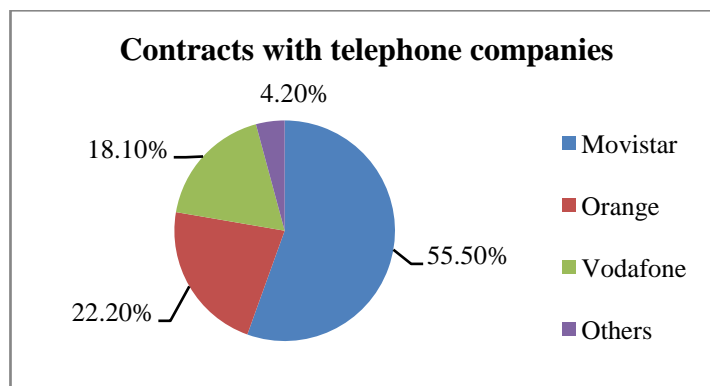
Figure 5. Example of pie chart

The graph is used to offer exact data of a product. It tends to follow a time-based perspective. Figure 6 is an example of chart which presents the evolution in sales of four companies during a year.
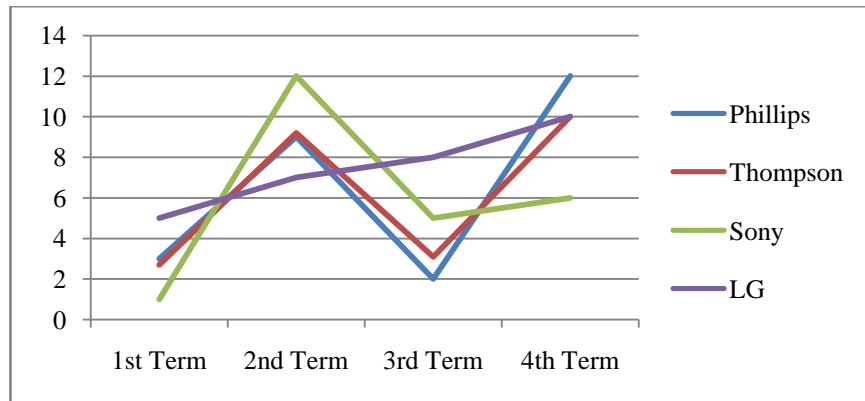
Figure 6. Example of graph

Obviously, these are not the only graphical possibilities for representations, but they tend to be the most commonly used type of graphics in companies' presentations (Palmer, 2010).

In addition to this, it is interesting to pay attention to some expressions which are used to introduce statistics. This list includes common verbs, adverbs, prepositions and expressions, which are usually observed in the introduction of graphs and charts in annual reports.

1- Prepositions used to introduce statistics

There are different prepositions used in order to explain data in charts. Palmer (2010:194-195) suggests some examples of the most frequent preposition used in this move.

a. 'By' describes the difference in the Total amount or percentage during a period of time; i.e., *Inflation rose by 2% during the last year*.

b. 'From' and 'to' are forms used to observe the difference established between two different periods of time; i.e., *the rate of prices may vary from €160 to €320 in some markets*.

c. 'At' explains the exact situation of a figure in a period of time. It is often used to show that the amount previously observed remains unchanged. This form tends to be expressed as 'remained steady at'; i.e., *the value of shares has remained steady at €6.000 per unit during the last term*.

d. 'Over' and 'upon' are prepositions used to indicate the increase in the price of an article; i.e., *Stock prices have increased 2% over the past year; the price of beverages is up to 12% up in a year ago*.

2- Verbs used to introduce statistics

There are some verbs that are often used to present statistical information. See the list below.

a. To increase = to go up = to rise

b. To remain constant ≠ to fluctuate

c. To decrease = to go down = to fall

3- Expressions used to introduce statistics

It is very common to find a group of sentences that tend to be used very frequently in commenting charts and graphs. Palmer (2010:195) presents some of these expressions.

a. 'To rise sharply': to increase its levels very quickly; i.e., *the price of the product rose sharply due to its quick success.*

b. 'To increase gradually': to go up step by step, in a very consistent way; i.e., *the salaries tend to increase gradually according to the personal income tax*

c. 'To decline sharply': to go down step by step, in a very consistent way; i.e., *sales have declined sharply since last February.*

d. 'To fall gradually': to go up step by step, in a very consistent way; i.e., *the percentage of benefits fell gradually and the company was forced to cut down in expenses.*

e. 'To reach a/the peak': to attain the maximum level; i.e., sales *in our business reach the peak during the Christmas campaign.*

f. 'To fall to a/the lowest point': to reach the worst level; i.e., *the prices of shares fell to its lowest point in November last year.*

4- Adverbs used to introduce statistics

There are three adverbs that tend to be used in statistics (Palmer, 2010:196), some examples are:

a. 'Steadily': gradually, step by step; i.e., *the number of sales rose steadily during the last term.*

b. 'Dramatically': abruptly, suddenly, very quickly; i.e., *sales decreased dramatically during the last year.*

c. 'Slightly': just a bit; i.e., *after the recession, the economy is improving slightly.*

4.3.2.1.3- Corporate Responsibility

This move shows the social policies performed by the company. It tends to be divided in some steps as explained below.

1- Employment policies: it refers to the relation of offering similar opportunities to everyone within the company, focusing on respect within employees and defending their rights as well as the need to activate policies facilitating working hours and family life. Furthermore, there are other aspects that can be included like the organization of training programs to allow employees to climb the corporate ladder, or the need to establish a code of conduct among workers (Morris, 2012)

2- Health and safety: The importance of this item depends on the activity performed by the company. Those policies designed to avoid risks within companies are a key asset in contemporary business. Some of them are obligatory in most Western countries. Companies used these policies also to promote a positive image of the company and the language tends to be descriptive. The main objective of this step is to avoid risks and increase safety in the workplace (Busbin, and Self, 2013).

3- Environment policies: likewise health and safety policies, this step also depends on the activity performed by the company. Fortanet (2009) explained that, whereas a company can base its environmental policy on recycling and energy consumption presenting a few paragraphs to explain this policy, other companies devoted to construction works can include more than seven pages on the same idea. Palmer (2010) recommends dividing this step in two parts; on the one hand, those policies related to the activities and to products and waste and, on the other hand, the employees' awareness on the matter, paying attention to different aspects that can be improved in order to enhance environmental conditions.

4- Open relationship with the community: this refers to social actions taken by companies which contribute to enhance activities related to the company's area and environment of work. This tends to involve economic help. The inclusion of these facts in the annual report helps to improve the image of the company (Perez et al, (2013).

4.3.2.1.4- Corporate Governance

In some countries it is mandatory to offer a report in corporate governance. This step introduces an exhaustive description of all the positions, sections and general organization of the corporation. It also presents the ownership of the society as well as the administrative structure,

which includes the composition and functions of 'the Board of Directors', 'the Executive Committee', and the different assessing commissions helping the board. Additionally, this move provides information about the different annual meetings, the percentage of partners' attendance, the subjects concerning these sessions and the agreements reached (Kajola, 2008). This move can also be accompanied by visual aids.

In general, the objective of this move is to present the people holding the most relevant positions within the corporation and presenting the most important decisions taken during the year.

4.3.2.1.5- Financial Statements

Another mandatory move in annual reports is based on presenting balance sheets in different tables which refer to the company's diverse expenses including their evolution during the last year. These accounting statements are shown in different subcategories:

1- balance sheet,

2- profit and loss account,

3- cash flow statement, and

4- notes to the financial statements.

According to Palmer (2010:199), a balance sheet is "a quantitative summary of a company's financial condition at a specific point in time, including assets, liabilities and net worth". In the US, this report is also known as 'statement of condition'. The first part of a balance sheet includes all the productive assets a company owns, and the second one shows all the financing methods (such as liabilities and shareholders' equity). This report offers a good image of the company's financial situation. Table 3 shows an example of balance sheet.

Balance sheet for the month ended 30 June 2010			
Asset		**Liability**	
Cash	25,300€	Accounts Payable	
Accounts Receivable	11,000€	Equito	10,600€
Supplies	6,400€	Sample Business Plan, Capital	87,100€
Land	20,000€	Other	
Building	35,000€	Total Liabilities	
Total Assets	97,700€	Owner's Equity	97,700€

Table 3. Example of Balance Sheet (Palmer, 2010:199-200)

Next, Palmer (2010:200) defines a 'profit and loss account' as "a financial statement showing the net profit or loss of the employment for a period of time. It shows the gross profit of the business less the Total costs incurred during the period of the account. These costs are referred to as expenses and should be itemized, for example as rent, rate, gas and electricity". Table 4 shows an example of 'profit and loss account'.

Profit and loss account for a year ending 31.12.09	
Gross Profit (from Trading Account)	19,800€
Less Expenses	
Wages and Office Services	1,955€
Selling and Advertising	150€
Telephone and Telex	45€
Rent	420€
Printing, Postage and Stationary	365€
Bank Interest	2,945€
Bank Charges	520€
Subsistence and Travel	200€
Motor Expenses	2,600€
Repairs and Renewals	270€
Legal and Profession	140€
Depreciation - Car	700€
- Fixtures and Fittings	950€
Total Expenses	11,260€
Profit of the Period	8,540€

Table 4. Example of profit and loss account (Palmer, 2010:200)

A cash flow statement is a financial document which shows the exchange of cash between a business and the outside world (Palmer, 2010:200). The flow is categorized as:

1- Flow 'In' from Operations: Cash the company made by selling goods and services.

2- Flow 'In' from Financing: Cash the company raised by selling stocks and bonds.

3- Flow 'Out' to Investing: Cash the company spent investing in its future growth.

Palmer (2010:200) also explains that each one of these flows may go both ways. Investors expect the company to cover its expenses with cash from operations, without having to turn to financing. Furthermore, the cash flow statement has to reconcile the net effect of these flows. Next you can see an example of cash flow statement.

Consolidated Financial Statements Cash Flow Statements		
(Euro Figures Are in Thousands)	2008	2009
Earnings	19,110€	13,740€
Non-Cash Adjustments:		
Depreciation	10,240€	7,830€
Other Adjustments to Earnings	430€	-160€
Net Cash Provided from Operators	29,780€	21,410€
Proceeds from Issuing New Stock	3,840€	2,470€
Payments to Repurchase Stock	-3,960€	-2,780€
Stock Dividends Paid	-100€	0€
Net Cash Provided from Financing	-220€	-310€
Additions to Property, Plant and Equipment	-24,780€	-19,870€
Net Cash Used for Investing	-24,780€	-19,870€
Change in Cash and Equivalents during the Year	4,780€	1.230€
Cash and Equivalents, Beginning of the Year	22,600€	21,370€
Cash and Equivalents, End of the Year	27,380€	22,600€

Table 5. Example of Cash flow statement (Palmer, 2010:201)

At last, notes to the financial statements are additional notes added to the financial statements, offering further information. They facilitate the understanding of the computation of specific items in the statement and provide a more comprehensible assessment of a company's financial condition. Notes to financial statements include information in debt, concerns, accounts, contingent liabilities, or contextual information explaining the financial numbers. Their objective is to offer an image of trustworthiness, convincing any possible shareholder about the convenience of providing their investment.

4.3.2.1.6- Shareholder Information

The shareholder information move is the last to appear in the annual report and summarizes the whole report. According to Palmer (2010:202), it includes the following information:

1- Key dates for shareholders: they should include pre-determined dates when dividends are paid (if they are known beforehand), when quarterly results are shown, when the annual report is published, or when the AGM (Annual General Meeting) will take place.
2- Access to updated information in the company throughout the corporate webpage.
3- Access to precise information in stock throughout specific private firms (often including webpages).
4- Instructions for voting.
5- Name and address of the auditors' office.
6- Name and address of the company's legal assistance office.

The importance of all these moves within corporate banking webpages is imperative since they form the main basis of this kind of document. According to Palmer (2010), these elements form the main chore of Annual Reports, which coincide with the purpose of corporate banking webpages, whose aim is to introduce the company to current customers as well as to potential ones.

4.3.2.2- Further elements in Banking English

Apart from the elements available in annual reports that we think that should be part of banking webpages, there are also some additional elements that must be included in the genre 'About Us' in the banking websites. We present them in the following lines.

4.3.2.2.1- History

A 'History' report is a time-based summary that shows key facts in the bank's history, ranging from its origins and foundation until the present moment. The American Heritage Dictionary defines in its website 'History' as "a usually chronological record of events, as of the life or development of a people or institution, often including an explanation of or commentary in those events". The objective of this section appearing in banks' websites is to increase confidence among clients and shareholders by showing an image of experience, soundness and trust. In general, people do not like moving from one bank to another. Most clients tend to be loyal to the banks they operate with; and this usually becomes a life-long relationship. Therefore banks show an image of longevity, which refers to the idea that banks have been working successfully for many years and, in some cases, since long before their present clients and shareholders were born. Consequently, this fact leads clients and shareholders towards a feeling of admiration and respect for their entity.

The extension of this section has a lot to do with the age of the entity. If it is a relatively young entity (25 years or less) the history report tends to be brief (200-400 words). On the other hand, among older banks, its extension is longer and it usually includes images and photographs giving an air of nostalgia.

The most usual topics appearing in the history report are the origins and foundation, the founders, the evolution of the company (mergers, joint ventures), and the most memorable merits and facts. A common way to do so is the use of temporary lines; we can see it in the following table.

1987	Barclays launches Barclays Connect, the UK's first debit card
1986	Barclays is the first British to have its shares listed on the NY Stock Exchange
1981	Barclays is the first foreign bank to file with the Securities and Exchange Commission in Washington
1977	Barclays is the first UK bank to introduce Personal Bankers
1972	Barclays is the first UK bank to advertise on TV
1967	Barclays unveils 'Barclayscash', the world's first ATM
1966	Barclays launches 'Barclaycard', Britain's first credit card
1961	Barclays opens the UK's first computer centre for banking
1958	Barclays appoints the UK's first female branch manager
1902	Barclays obtains its listing on the London Stock Exchange

Table 6. Temporary line at Barclays Bank.

4.3.2.2.2- News Release and Media

Collins (2010:268) defines a 'News Release' as "a sheet giving information about a new event which is sent to newspapers and TV and radio stations so that they can use it". This definition is obsolete as it should include that any news release may also be published in websites in the Internet, thanks to the increase of new technologies in the business world.

The objective of the 'News Release' step is to inform the audience about what is happening at the present moment. These reports are usually listed chronologically. An example of news release appears next.

19 Jul	Citi Second Quarter 2011 Fixed Income Investor Review Scheduled on July 21
13 Jul	CitiFX Pro Named Best Retail Platform by FX Week
10 Jul	Citibank Malaysia Launches HwangDBS China Select Fund
15 Jun	Citigroup Declares Dividends
12 Jun	Citi's US Consumer Finance Unit Completes Rebranding to OneMain Financial
10 Jun	Citi Engages with Suppliers to Drive Sustainability Gains

Table 7. Example of the step News Release at Citi Bank.

The type of language used is informative. According to the BBC World Service (2003:2) the objective of a news report is "to give the listener information in an interesting but objective way". In order to do this, news reports tend to use the passive voice and near synonyms. The BBC World Service (2003:2) explains that the use of the passive voice makes the report sound more formal. This can be justified by the fact that, by putting the object of the verb at the beginning of the sentence, our attention is distorted from the subject.

Similarly, using words with similar meanings has a positive effect in journalism. In this case the use of synonyms in news reports keeps the reader interested in the topic. When writing a report, the writer must be concerned that the audience reading these articles may want

something short. If the readers want to extend their knowledge about a fact, they still have the possibility to do research and find additional information. Thus, the writer of news reports wants the audience to pay attention, despite offering a lot of information in a very short time. If we read the same word more than once or twice in a very short period of time, the audience might get bored, lose concentration and then stop reading. Therefore, it is recommended using near-synonyms when writing a news report in order to keep the audience interested in the whole story.

4.3.2.2.3- Awards

Companies usually show lists with the awards received. An award can be defined as "a prize or other reward given to someone who has achieved something" (MacMillan Dictionary in its website). Thus, presenting the achievements gained by the company represents a status of distinction among their competitors, as well as an ideal opportunity to get the awarded company associated with excellence in its business sector (Property-Week, 2010). The purpose of this section in banks' websites is to enhance the image of the bank in both local and international markets. See an example of the step 'Awards' at Commonwealth Bank in figure 7.

Figure 7. Example of the step 'Awards' at Commonwealth Bank

4.3.2.2.4- Sponsorship

Most companies today are immersed in necessary marketing campaigns that contribute to promoting themselves within their potential market. Advertising is the main marketing tool by which promotion is undertaken. Bovee (1992:7) defined advertising as "the non-personal communication of information usually paid for and usually persuasive in nature about products, services or ideas by identified sponsors through the various media". Non-personal or non-direct communication refers to a purpose which is approached through a medium, in this case

advertising. This contrasts with personal or direct communication, which focuses on those transactions where seller and buyer are together.

Similarly, advertising can also be defined as a marketing instrument which is used to attract possible customers to a product or service (Samuel, 2011). In this sense, the more effective an advertising campaign is, the more customers it may attract. Advertising is part of the overall marketing strategy of a business whose objective is to use it in order to create the maximum impact in the market and increase the benefits and sometimes the size of the business as well (Taflinger, 1996).

In the case of banks, they may have the best services and lowest prices, but if their potential customers are not aware about their business, the chances of success are scarce. In this sense, Cengiz et al. (2007:58) explain that advertising refers to activities undertaken by firms and companies in order to increase sales and also successfully promote their image. Advertising is used primarily to inform the potential customer about the availability of products or services, company locations and anything related to their services and products. Advertising is essential in order to maintain customer traffic working properly throughout the market season, used both early in the season to draw customers to the business and also during the season to maintain customer traffic levels during slow periods, so greater productivity is generated from existing technical capacity (Dunn, 1995, Rust et al., 1996; Fugate, 1998).

According to Cengiz et al. (2007:58), since the decade of the 1980s financial institutions around the world have faced new challenges, including increasing competition, recessions, and problems concerning corporate image, among many others. These problems are still present and in some cases they have even increased. Among these problems, financial institutions have found that customers consider their services "second-rate" (Johnston, 1997). Nowadays, banks are reported to have image and identity problems (Balmer and Stotvig, 1997; Davies, 1996), have failed to keep consumers satisfied (Johnston, 1997) and face ever increasing competition in markets with little growth in demand (Bloemer et al., 1998). In order to solve these problems with marketing campaigns, Cengiz et al. (2007:58) present a list of points that involve the effectiveness of advertising:

1- people must be exposed to the ad,
2- people must remember the ad,
3- people must remembered the brand,
4- people must remember the message, and
5- people must be affected by the company's purchasing intentions out of other reasons.

Definitely, advertising has great impact in what people buy, or do not buy. Therefore, it is usual to see bank advertising in media today. The main sources of marketing among financial institutions are television, newspapers, magazines, radio, billboards, hoardings, balloons, sponsorship and the Internet (Rye, 2003).

Each medium has its advantages and its disadvantages. They can reach larger or smaller audiences, they can remain visible to the audience for a longer or shorter time, and their price can be higher or lower. Nevertheless, advertising brings several benefits for companies which decide to promote their products through media. According to Schmader and Jackson (1990), some of these benefits are the following:

1- enhancing image/shaping consumer attitudes,
2- increasing sales,
3- creating positive publicity/heightening visibility,
4- differentiating from competitors,
5- helping with good 'Corporate citizen' role, and
6- enhancing business, consumer and VIP relations

Regarding the interest that can be applied to this PhD dissertation, we should only focus on advertising in the Internet, since this is the only medium involved in this project. This method of advertising refers to any means of promotion involving the use of the Internet and its different tools. With the arrival of the Internet, the business world has become digitalized and, due to its easy accessibility and wide service, people are more likely to use this type of advertising rather than the more conventional ones. The main benefit of online advertising is purely economic. Advertising in the Internet is cheaper and more effective than other means. This factor has been accepted very successfully within different business areas. Online advertising offers no time limitations and is viewed 24 hours a day everywhere in the world. Furthermore, online advertising reduces the transaction costs and contributes to the benefits of the company and is a safe tool in competition against international marketing. Results are more satisfactory because of its safety, benefits and reliability.

There are further Internet services which are very interesting for advertising. For example, one of them is 'Pay-per-click' advertising, which is a very effective way of getting advertised for a reduced price. Another form of online advertising is e-mail, which offers maximum exposure for a minimal cost and gives a direct response, making it profitable to both the consumer and the seller. Besides, the services of online advertisement agencies make

campaigns run in an efficient and more feasible way. It also helps marketers to control the performance of the advertising campaign, which is impossible in other types of media. This allows them to modify the campaign by analyzing the data and targeting the customers. Thus, online advertising agencies guarantee a successful spread of the ad throughout the audience via the central advertisement server, which uses online advertising networks. For all these reasons, online advertising is the cheapest and most effective form of advertising (Marcus, 2008).

Finally, we would like to mention the study undertaken by Cengiz et al. (2007), who presented a list with the benefits of advertising in banking including a positive effect in bank image, customer expectation, perceived quality and value, and customer satisfaction and loyalty, among others.

4.3.2.2.5- Contact Information and Locations

When developing a website it is essential to include a move with the company contact details, including telephone, fax, e-mail and address, among others (Blogs, Facebook, Twitter…) (Crystal, 2011, Yus, 2011). Some large companies often include a list with relevant company members and their company contact details (Ballen, 2012). Additionally, it is interesting to include the opening or available hours, in case customers need to telephone or visit in person one of the company locations. It is a big mistake not to include this information, being afraid of Internet hackers or spam, as people may use a company website to check how to contact it. Otherwise, if firms do not include this information, potential customers may decide to find alternatives or contact the competence. In this sense, it is very important for any company to be approachable to potential customers, and the best way to do so is to include an accessible site for your contact information details.

4.3.2.2.6- Careers and Job Opportunities

Many companies take advantage of their website and offer recruitments for job vacancies and careers (The Times, 2012:1). This is a tool which is very useful to receive a large number of CVs and application forms, allowing companies to have a wide range of people with specific and key skills willing to be hired. In present days, most job opportunities are offered in the Internet, and the first contact often happens via email or throughout the companies' websites (Nagle, 2013). Therefore, it is more and more frequent to find companies which offer job vacancies in their own websites. This is definitely an effective, easy and quick system to cover possible vacancies. They usually offer a search program which helps to find the position

desired if available by introducing a specific criteria such as location, area of work or department, type of contract and salary, among many other options. An example of the criteria employed by users to search job opportunities in Fifth Third Bank can be seen in figure 8.
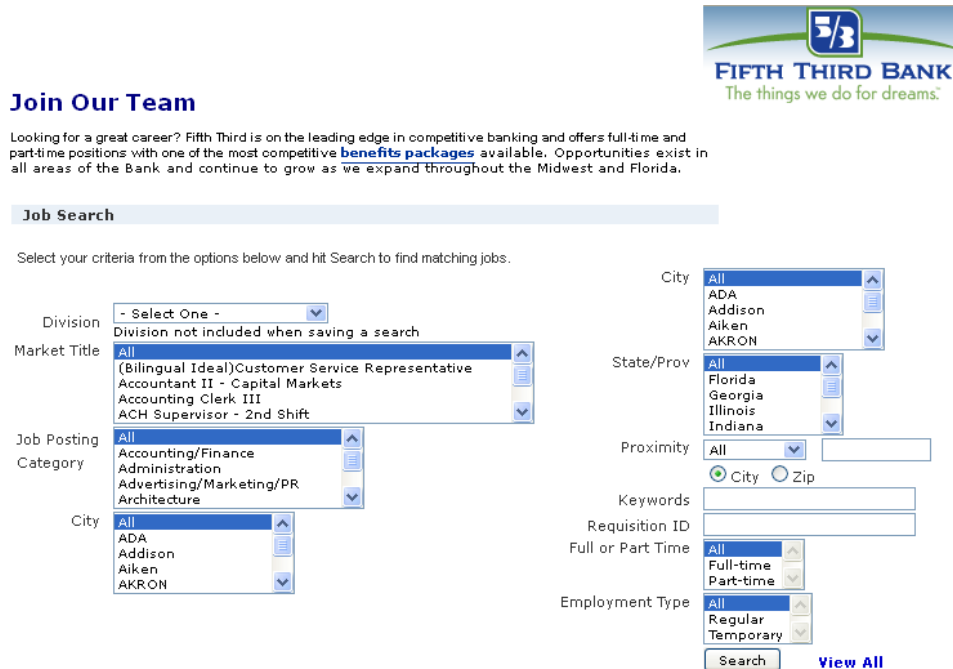
Figure 8. Example of the criteria employed by users to search job opportunities.

4.3.2.2.7- Suppliers

Bank companies usually include steps in their websites which concern their suppliers. In the electronic version of the MacMillan dictionary, the term supplier is defined as "a company, organization, or country that supplies or sells a product or a service". Including a list with the name of suppliers is a common practice among some bank companies. This is a tool used to gain power and influence by means of taking advantage of the suppliers' prestige. If companies show that they are working with other trustworthy, sound and confident companies, they are gaining part of this prestige.

Additionally, this section usually presents subcategories which refer to the steps to follow in order to become a supplier. These subcategories are the procurement policy, code of conduct, and terms and conditions to become a supplier.

The website Wisegeek (2011) defines the procurement policy as "a document which sets the rules and regulations that govern the process of acquiring goods and services needed by an organization to function efficiently". It also explains that the exact process that the procurement

policy follows is an attempt to reduce expenses associated with the acquisition of goods and services by using such strategies as volume purchasing, the establishment of a set roster of vendors, and establishing reorder protocols that help to keep inventories low without jeopardizing the function of the operation.

There is not only one way for the procurement policy. There are many factors that determine the points included in these documents. These factors include the size of the business, the availability of vendors to supply necessary goods and services, and the cash flow and credit of the company.

Another document which tends to be included is the code of conduct, which aims at providing protection from obligation or undue influence, for both banks and their business partners. This document includes some principles with the objective of maintaining high standards of honesty, integrity and ethics such as declarations of interest, confidentiality and business gifts.

At last, the third element which tends to be included is the terms and conditions to become a supplier. The University of Washington (2011) defines the step 'Terms and Conditions' as "all laws, requirements, and conditions associated with a contract or purchase order". TIO (2011) explains that the function of the step 'Terms and Conditions' is "to set out the specific obligations of each party in respect of a transaction or product. They outline how a bank product or service can be used and should be read and understood before the product or service is used". This step is a declaration of acceptance in terms of payment, purchase/selling conditions, and any requirements that any of the two parties might include in this document. Its function, as well as the other two aforementioned, is purely informative.

4.3.2.2.8- Privacy and Security

Privacy and security in the banking industry are two aspects which must be considered very seriously since banks are responsible for protecting customers' savings and some properties. On the one hand, offering financial privacy means ensuring that customers' information is private to any other person outside the institution. On the other hand, security refers to the feeling of no possibility of risk in financial actions or properties (Guardian Analytics, 2011). The Cambridge dictionary defines 'privacy' as "someone's right to keep their personal matters and relationships secret"; whereas the term 'Security' involves "the protection of a person, building, organization or country against threats such as crime or attacks". People resort their money to banks with the objective of gaining security and privacy for their savings; therefore, it

is fundamental that banks can offer these services to their customers. It is clear that privacy and security have to be offered to customers in any situation. Nowadays, this aspect involves two different situations: physical and virtual security. Physical security is clear: to guarantee that customers' money and goods are kept in a safe place where cannot be stolen or devaluated; and the security of taking their money back whenever the customers require it. However, virtual or online security is a newer tendency and deserves special attention to guarantee customers that any finance operation is as safe as the physical ones. A virtual operation involves two considerations: the use of the Internet and the use of credit and debit cards.

Internet security is an important concern among online bank users. Many of them wonder if the access to their online bank accounts is safe. The existence of hackers makes Internet users worried about the security of their operations and savings. Nowadays, new laws against international fraud are passed in order to adapt security to the contemporary society and also to solve possible legal gaps (Minder, 2013). Therefore, the risk of 'Online Banking' fraud is more and more difficult to happen as time goes by. However, the risk of fraud will always be present (Jewkes, 2013; Yar, 2013). All banks use technology to defend their servers from the attack of hackers by using encryption technology, such as Secure Socket Layer (SSL). Its objective is to prevent unauthorized access to data. Additionally, banks enroll in insurances to cover expenses caused by any possible hacker attack and guarantee the availability of customers' savings at any time. Apart from these security measures, customers are obliged to accept some conditions in order to guarantee the security of their savings (Lockett and Littler,. 1997). Some of these requirements include reviewing the account statement regularly and reporting any fraudulent activity promptly, normally within 30 or 60 days since the transaction first appearing in the customers' statement. Besides, customers must protect their Online ID and Passcode, and avoid leaving their computers or laptops unattended during any 'Online Banking' session. These measures contribute to avoid fraudulent operations and increase online security.

In sum, security and privacy actions are indispensable in the banking industry in order to maintain customers confident and the image of the bank trusting. Guaranteeing that customers' funds will be available and secure at any time and their operations and identity kept in confidence is fundamental in order to manage a banking company successfully.

4.3.2.2.9- Products and Services

Banks must include their services and the products they offer in their websites (Misner, 2010). A corporate website is an efficient channel of marketing and promotion (Strauss et al. 2009).

Therefore, it is essential that banks show their services and products available. The main services offered in this step are 'Personal Banking', 'Corporate Banking', 'Business Banking', 'Investment Banking' and 'Wealth Management'.

However, banks also offer a wide range of products adapted to the new living conditions. For example, in Spain, many banks are now involved in the real estate market. They also offer leisure and travelling packs, insurance, payment (bills including telephone or fines), and purchasing tickets for shows.

As we can see, websites are powerful tools for marketing; due to this, banks try to get as many benefits as possible offering financial and non-financial products.

4.3.2.2.10- Group Members

Including banks' group members in their own websites is very usual among different banking companies. We find two reasons for including this step. The first reason is the same mentioned in the step 'Suppliers'. As we pointed out, this is a tool used to gain power and influence by means of taking advantage of the suppliers' prestige. In this sense, companies are benefited of the prestige of their group members if they show that they are working with trust, safe and confident companies.

The second reason refers to offering an additional service to their services provided. For example, banking companies can offer a link to insurance, travelling, catering, or event organizer companies.

4.3.2.2.11- Social Networks

As Yus (2011:93) states, the Internet is "under constant evolution and development". In this sense, social networks like Twitter, Facebook or Blogs are Internet tools which are increasing their popularity all over the world and most people and companies are enrolled in them. According to Flinder (2009), the success of websites like Facebook or Twitter is a mere blip; but whatever comes after them will define how businesses are run in the future.

The amount of benefits of using Facebook and Twitter with your company is unlimited. Cummins (2011) enumerates some of the benefits of business in Facebook and Twitter. He suggests that social networks are great for creating a brand and installing it into people's ideas about a company, at the same time they engage and invite customers to their business with a variety of marketing initiatives which are promoted there. In this sense, the main aim of these

tools is to create new customers as well as maintaining the current ones. This rise of popularity benefits SEO rankings, which is "the process of improving the visibility of a website or a webpage in search engines via the 'natural' or un-paid search results" (Beel et al., 2010:180). Thus, the more frequently a site appears in the search result list, the more visitors it will receive from the search engine's users. Furthermore, the benefits of Facebook and Twitter are emphasized since they are easy to use, effective, and cheap.
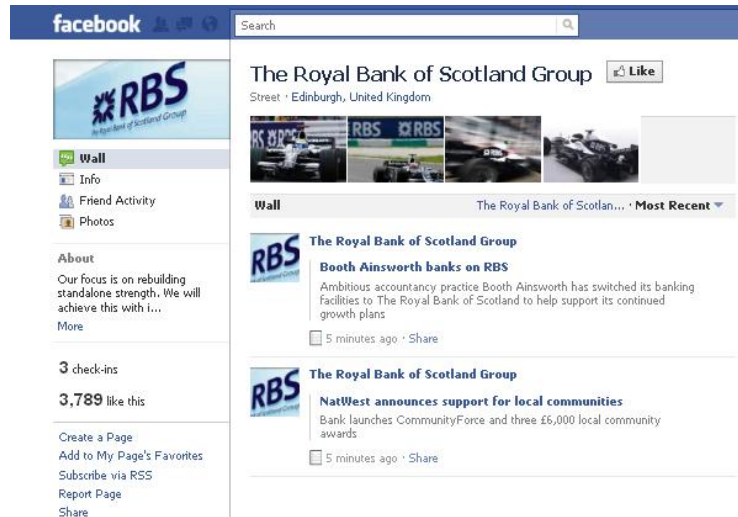
Figure 9. The Royal Bank of Scotland in Facebook

However, it is not clear that marketing plans of banks in Facebook are effective. According to Sisk (2009), Jacob Jegher, a senior analyst at Celent, says "I am not aware of any bank that has been successful with Facebook". According to this source, "Banks need to start with their strategic direction, not the channel. Banks do not need a social media strategy, they need a business strategy".

Sisk (2009) states that "banks have not helped their cause by putting up static Facebook pages without transactional capability; the pages often redirect people to a bank's Web site for even the most basic product information, which analysts say is antithetical to the social networking premise". Facebook users do not find this useful. Sisk (2009) refers to Andy Schmidt, the research director for global payments at TowerGroup, who affirms that "banks need to provide a reason to show up and stay, and banks have not done that yet".

As we can see, time will confirm if the use of social networks for banking purposes is successful and effective or not. Right now, the use of social networks is relatively new and its effects are still to be granted.

4.4. Concluding Remarks

As a means to conclude this chapter, we can state that both taxonomies and textual typologies of banking webpages are necessary to develop particular genres in any kind of industry or area of research. With the creation of taxonomies we can help the members of a specific community or industry to classify and organize the information with relevant concepts, processes, and documents. In this chapter we have defined taxonomy and their uses and functions in the research field. Then, these ideas have been shown from a practical perspective on the implementation of Banking Texts taxonomies as a means to set the basis for the creation of our own taxonomy for the genre "About Us" in banking corporate webpages. In this sense, we have shown a historical review of the origins of banking as a means to understand the present banks and some basic terms. In addition, there are some principles that establish some specific rules in the banking industry that must be taken into account when designing banking documents (GAAP), especially those concerning financial information for stockholders and possible investors.

On the other hand, textual typology concerns the description of language variation specific to linguistic corpus. In this sense, our aim in this part of the chapter was to determine the features of the language used by banks in their site 'About Us'. Palmer (2010) has helped us start to determine the initial basis for the creation of this genre with his study about annual reports, which we have complemented with some moves and genres that we consider necessary to be part of this genre. These ideas must be contrasted with the results obtained in our research, and they will determine their frequency in banking corporate webpages.

Before presenting our experiment, we present two further chapters referring to the types of language employed in the design of websites and to the objectives and the structure of the banking corporate websites.

Chapter 5: e-Language in Banking English

Chapter 5: e-Language in Banking English

5.1- Introduction

In chapter 5 we present the type of language used by banks in electronic contexts. As we have not found any guide explaining the specific features of banking language in corporate webpages in detail, we need to divide this chapter into two parts. On the one hand, we present the type of language used by banks with a main focus on discussing the different types of language (informative, persuasive, and promotional) and explaining which form is the most accurate for banking purposes. On the other hand, we need to refer to the use of this type of language in electronic environments: e-language. In order to carry out this part of our research, we follow the ideas developed by different authors who explain the nature and the main features of e-language (see Crystal, 2011; Posteguillo, 2002; Yus, 2011). With the combination of these concepts and ideas concerning types of language and e-languages, the aim of this chapter is to establish the main features that might determine the type ol language used in banking corporate webpages.

5.2- Types of Language in Banking English

Broadly speaking, banking language is very specific and technical. Since banks are companies running financial businesses, the main language employed in their websites focuses on the promotion of their corporate image and services. This type of promotional language tends to use a simple and effective linguistic style since the target of the communication can be defined as ordinary people who could become prospective clients. We should assume that any specific area contains specific features and peculiarities in terms of language. Thus, the language used by banks for promotional aims is different from general advertising. The language of banking is different from other business-related fields of discourse as customers who choose a bank are often persuaded and reassured by the banking linguistic discourse. The reason for this is the level of risk. We cannot compare buying a perfume to opening a bank account. In the first case, the risk is low; if the customers do not like it, they just stop using it. In the second case, a financial product has a higher risk and taking a wrong choice can cause dissatisfaction. Besides, when dealing with money, the possible problems may be more serious than those encountered with other type of goods or services. In this sense, financial products are often promoted in a

more sophisticated way due to the fact that the customer's choice will imply a longer and more important relationship with the bank.

The strong competence among banks is fairly high, whereas their differences are often minimal. Therefore, this type of promotion is often based on offering reliability and security to customers. This way, banks have to use a specific type of language in order to attract clients. In fact, promotion is one of the four key elements, also known as the 4 *P's*, in marketing mix theory: product, price, promotion and place (McCarthy and Perreault, 1998). According to McDaniel et al. (2008:440) "it is communication by marketers that informs, persuades and reminds potential buyers of a product in order to influence their opinion or elicit a response". In other words, communication between the seller and the buyer is the means by which the former attempts to modify the behavior of the latter in order to fulfill a goal (to sell) by performing the two main communicative actions of informing and persuading and, if necessary, reminding.

In this chapter, we present the role of informative and promotional language and describe their main functions.

5.2.1- Informative Language

The aim of informative language is to increase the audience's understanding or awareness by offering knowledge (Soltero, 2011). Informative language provides the audience with new information about topics. This type of language introduces listeners to new ideas, events, people, places or processes. These texts explain information with which the audience might have some knowledge but little understanding; therefore, informative language shapes perceptions. Informative language involves in-depth analysis of subjects, descriptions of events, or demonstrations of how something works (O'Hair et al., 2004).

There are some steps to follow in order to ensure that the audience may understand the communicator. People are not empty CPU storage units into which you can introduce and delete documents and files and expect that they can easily remember all this information in detail. O'Hair et al. (2004) state that people need to recognize and understand a piece of information before retaining and storing that information. They also explain that there are some tips to follow in order to present informative documents more successfully. These involve the following four points.

1- A clear organizational pattern. The understanding of an informative document is connected to how well the document is organized (Engleberg, and Wynn, 2011).

2- Skilful use of language. Vocabulary, the use of concrete versus abstract words, and sentence length affect the audience's ability to recall information. Furthermore, one of the most effective ways of reinforcing new information is through repetition (Nation, 1993).

3- Effective preview statements and transitions, in addition to well-organized introductions and conclusions (Verderber et al., 2011).

4- Visual aids. The facility of understanding texts increases if the reader receives some visual aids like graphs, charts, or images, among many others. Furthermore, messages that are reinforced with visual aids are more credible than those which do not include any (Dempsey, 2009).

Apart from these tips to present informative texts, it is essential to analyze and determine the type of audience that the information is addressed to (Ryan, 2011). Thus, understanding the prospective audience is crucial. Communicators must try to take advantage of some circumstances that they might know beforehand (age, ideology, gender, social class, geography, language) (Kellner, 2011).

Following the idea of adapting the type of language to a specific audience, we introduce a series of approaches to presenting information following O'Hair et al. (2004). Documents that inform depend on one or more combinations of different approaches to present information. Some messages focus exclusively in one single approach, whereas there are some others which combine different approaches in a single document. Basically, we can summarize four different approaches to presenting information.

1- Definition: Communication often involves defining information. When defining information, the essential meaning and qualities of something are identified. Some definition may involve defining computer, bank, loan, audit or taxonomy. Besides, when preparing documents with the intention of informing, the communicator may employ a definition to clarify complex or confusing ideas. There are different definitions:

a. Operational definition: definition of something by describing what it does. For example: a computer is something that processes information.

b. Definition by negation: it defines something by explaining what it is not. For example: Courage is not the abundance of fear.

c. Definition by example: defines something by providing examples of the subject under discussion. For example, health professionals include doctors, nurses, EMTs, and ambulance drivers.

d. Definition by synonym: the definition of something by comparing it with another term that has an equivalent meaning. For example, a friend is a comrade.

e. Definition by etymology: it is the illustration of the roots/history of the term in focus. For example, the Online Etymology Dictionary defines 'Business' as:

> *O.E. bisignes (Northumbrian) "care, anxiety, occupation", from bisig "careful, anxious, busy, occupied, diligent" (see busy) + -ne O.E. bisignes (Northumbrian) "care, anxiety, occupation", from bisig "careful, anxious, busy, occupied, diligent" (see busy) + -ness. Sense of "work, occupation" is first recorded late 14c. Sense of "trade, commercial engagements" is first attested 1727. Modern two-syllable pronunciation is 17c. Business card first attested 1840; business letter from 1766.ss. Sense of "work, occupation" is first recorded late 14c. Sense of "trade, commercial engagements" is first attested 1727. Modern two-syllable pronunciation is 17c. Business card first attested 1840; business letter from 1766.*

2- Description: when describing information, the communicator provides a series of details that shape a mental picture of the topic. Places, events, people, objects and processes may be described. Regardless the method of description, it must offer a vivid image of the subject under discussion. Obviously, some speeches require a higher grade of description than others. For example, a description of a Picasso's painting is different from a description of a business plan.

3- Explanation: documents relying on explanations are more than simple clarifications of terms or concepts or a description of them; explanations involve a more complex definition or description. They provide reasons or causes and demonstrate relationships. A topic that may need an explanation is, for example, "why the economic recessions have affected to Europe so badly?"

4- Demonstration: It is a way to show how something works. This type of documents needs an organized structure, clear language and, often, visual aids. Examples may include: how to bid in eBay, how to install windows or how to open an 'Online Banking' account.

Apart from this, informative documents can be classified into different categories. One method of classifying them is the traditional one following the speaker's primary informational goal (i.e., to define, describe, explain or demonstrate). Additionally, and following O'Hair et al. (2004), informative messages may be sorted out according to the subject matter they address. They list the following classification of informative documents:

1- About objects: informative documents about objects discuss anything that is not human or inanimate, as cars or houses. Any of the four types of informative speeches may be adequate for this category (define, describe, explain or demonstrate).

2- About people: these documents inform about individuals and groups with an intention. When writing about people or groups, it is convenient to use descriptions in order to show a vivid image of the subject to the reader. Additionally, the explanation is a useful method to address the person's significance in the text.

3- About events: these documents focus on noteworthy facts, past, present and future. They present and discuss anything that happened, or will happen, and might be of interest to the public. Talking about events may have different purposes. For example, they may attempt to describe what an event was like or how it will be. They may also focus on explaining or analyzing the meaning of the event.

4- About processes: this refers to a series of steps that lead to a finished product or final result. This type of text can explain how something is done, how it is made, or how it works. Some examples of processes may include the manufacture of automobiles, or how banks work. Some topics about processes may involve a series of events that lead to a result; for example, the reasons for the economic recession that started in 2008. When discussing a process, there are often two purposes: on the one hand, the text explains how something works (how the financial operates in banks). On the other hand, it teaches the audience how something is done (how to become a registered member in a website).

5- About concepts: talking about concepts focuses on abstract or complex ideas or theories and attempts to make them concrete and understandable to an audience. This involves, for instance, explaining what art or the chaos theory is. In this sense, definition is crucial when talking about events. The more difficult a concept is, the more ways are necessary to describe a concept.

6- About issues: an issue is a problem or a matter in dispute, one that people try to bring to a discussion. This type of informative text provides an overview or report of problems in order to increase understanding and awareness. This goal stands in contrast to that of the persuasive text which attempts to influence people's attitudes, values, beliefs, or behaviors about an issue. An informative text provides the audience with some knowledge about a topic. The objective in this sense is to educate and not to convince.

5.2.2- Persuasive Language

Persuasive language is the type of language most often used in professional and personal life. Persuasion refers to advocate or ask other people to accept the speaker's views. It is the means by which bargaining or convincing others is carried out. The success of any persuasive language depends on how well or bad the communicator understands the principles and practices of the art of persuasion.

O'Hair et al. (2004:349) describe persuasive talk as "a creation to evoke reactions in listeners". This is meant "to appeal to the audience's attitudes, beliefs, and values about the issue in question and to sway listeners to the speaker point of view". In fact, the etymology of the word 'persuasion' derives from the Greek verb meaning 'to believe'. Persuasive language is the language that attempts to influence the attitudes, beliefs, values and acts of others. Persuasive language does everything informative language does, though they both differ in the fact that informative language seeks to increase understanding and awareness, whereas the explicit goal of persuasive language is to influence the public choices. Somehow, the goal of persuasive language is to influence the opinions or actions of its audience. These changes might range from slight shifts in opinion to complete changes in behavior.

In persuasive language, the objective of the communicator is to limit the audience's alternatives towards the writer's interests. This can be achieved by ignoring the unfavorable alternatives altogether and/or contrasting them with favorable ones, showing the choice presented by the writer as being great value or more useful to the audience than the other alternatives.

In this sense, by showing the audience the best of several alternatives, the communicator asks the audience to make a choice. If the piece of discourse is effective, the audience's choice will be limited; in other words, the audience will understand that the language presented is the 'right' choice.

O'Hair et al. (2004) explain that persuasion is a complex psychological process of reasoning and emotion. When communicating in a persuasive way, the objective is to guide the audience towards the adoption of a particular attitude, belief or behavior that the communicator defends. Despite this theoretical explanation, persuading is actually a difficult process. Defending a position is not easy; despite the communicator's self conviction about a product's positive features, this does not guarantee that the public will agree with the ideas presented. We should assume that people differ in particular attitudes, beliefs and values.

As in any area of work, forecasting any possible problem is a good way to succeed when persuading others. Thus, discovering beforehand the public's beliefs, attitudes and values is crucial to complete a better work and reaching the audience by attacking the audience is weaknesses and dealing cleverly with their strengths or difficult points. To succeed while persuading, one should produce a lasting impact in the audience's attitudes, behaviors, beliefs and values. O'Hair et al. (2004:351-52) present a list of tips to make persuasion effective:

1- The level of persuasion will increase if messages are relevant to the audience.

2- Barring coercion: people are unlikely to change unless they can see how doing so will benefit them.

3- People are more likely to act in strong attitudes than in weak ones.

4- People who feel highly involved in the message will react differently than those who feel less involved.

5- The persuader who seeks only minor changes is usually more successful than the speaker who seeks major ones.

6- Audience members' feelings towards the communicator strongly influence how receptive they will be to your message. Attitude change is related to the extent to which the speaker is perceived to be telling the truth and to be credible in general.

7- People want to feel satisfied and competent. If the communicator shows that an attitude or behavior might keep them from this state, they are more likely to be receptive to change.

8- It is more likely to persuade audience members if their positions differ only moderately from yours. For example, if you are trying to persuade an audience to support a bill that protects the environment, the communicator is more likely to convince those who in general, or at least in some cases, have a consistently strong track record of opposing such legislation.

9- Communicators must convince their audience that they will be rewarded in some way if they accept your proposal. For example, if a bank indicates that their credits offer a great benefit for saving, the audience must feel confident that this will be so.

Further explanations on how the art of persuasion works can be found in classical ancient Greek philosophers. Aristotle explained that persuasion might be brought about by the speaker's use of three means of persuasion, or forms of rhetorical proof: logos, pathos and ethos (Kennedy, 1991).

Logos refers to persuasive appeals directed at the audience's reasoning in a topic. Such appeals make considerable use of arguments. Aristotle differentiated between two forms of rational appeal and offered the second as especially useful for persuasive speaking. The first is 'syllogism', which consists of a major premise, a minor premise and a conclusion. This example clarifies this theory.

> *Major premise: All men are mortal.*
> *Minor premise: Socrates is a man.*
> *Conclusion: Therefore Socrates is mortal.*

O'Hair et al. (2004:353-55) explain that syllogisms are defined as a form of deductive reasoning; in other words, they imply reasoning from a general condition to a specific instance. Syllogisms are frequently used in persuasive appeals today. Some of them are positive and constructive, which can lead to a clearer understanding of an issue, whereas others are inappropriate and poorly applied, leading to unfounded conclusions. Here, there is an example of contemporary syllogism that has positive implications:

> *Major premise: Regular exercise improves your ability to study productively.*
> *Minor premise: Basketball is a good exercise.*
> *Conclusion: Playing basketball improves your ability to study productively.*

On the contrary, here we can see an example of syllogism with negative implication:

> *Major premise: Michael passes all his exams with extraordinary marks.*
> *Minor premise: Michael is volunteer with the children care association.*
> *Conclusion: All the volunteers with the children care association pass all their exams with extraordinary marks.*

The previous examples show how erroneous conclusions can be reached if the premise starts with major premises that are unfounded. This way, the major premise is a 'hasty overgeneralization'; in other words, an attempt to support a claim by asserting that a particular piece of evidence is true for all individuals or conditions concerned. Although the minor premise may be true, the conclusion is based on an overgeneralization. In contrast with this, the first example is an effective syllogism. The conclusion is the result of an accurate major premise applied to a minor premise. Thus, writers must be concerned that appeals to reason using syllogism in a persuasive speech require accurate knowledge of the information that forms the major and minor premises. This is a key consideration as communicators build their arguments.

A second form of rational appeal in persuasive speech is the enthymeme. An enthymeme is a syllogism presented as a probability rather than as an absolute, and it states that either a major or minor premise may happen, but not both. The premise not stated is presented as an implication. The syllogism about Socrates leads to the absolute conclusion that Socrates is mortal if both of the stated premises are accurate and true. The syllogism about playing basketball can be restated as an enthymeme so that the conclusion is probably true but not always necessarily true. See the following example:

> *From major premise to conclusion: Regular exercise enhances your ability to study productively, so swimming regularly should enhance your studying.*

Implied in a persuasive speech is that swimming can be restated as an enthymeme so that the conclusion is probably true but not necessarily always true. Have a look at the following example:

> *From minor premise to conclusion: Swimming is good exercise and should enhance your studying.*

It is interesting to see that the use of 'Should' in this situation makes the conclusion tentative instead of absolute. The reason why communicators want to offer probable conclusions is the fact that most arguments are not based on absolutes. For example, we cannot guarantee that swimming will regularly enhance studying, since there are many other factors which are involved in the success of studying. The purpose of this type of language is that the conclusion has to be certain enough (not necessarily absolute) for the audience to accept the premise. The key for both syllogisms and enthymemes are that premises are acceptable according to sound reasoning and logic.

The second means of persuasion is pathos, which refers to people's emotions. Corbett (1965) affirmed that, according to Aristotle, successful persuasion requires certain disposition in the audience. Successful persuasion should identify and appeal to four sets of emotions in their public. Aristotle presented these sets in opposing pairs (as pointed out by Corbett, 1965): anger and meekness, love and hate, fear and boldness, and shame and shameless. Two means of invoking these emotions in a speech should include a vivid description and emotionally charged words.

It should be clear that, although emotion is a powerful means of convincing an audience, focusing only in emotions to persuade will probably result in failure. In reference to this, Aristotle affirmed that "pathos functions as a means to persuasion not by any persuasive power inherent in emotions per se but by the interplay of emotions or desire and sound reasoning" (O'Hair et al., 2004:355). As result, emotions get the audience's attention and stimulate a desire to act in the emotion; reason is then the justification for the action. In few words, appealing to an audience's emotion appeals for reasoning which ensures that your speech sounds ethical.

The third matter for successful persuasion is ethos, which is an appeal towards the communicator character. Actually, sometimes it is not a matter of how well organized or reasoned a message is or how emotive the words are; if the audience have little or no idea about the communicator, the response might be negative and the persuasive appeal null. The nature of the speaker's character and personality plays an important role in how well the audience accepts the message (O'Hair et al., 2004).

There are different elements of a persuasive appeal which are based on ethos. These elements are "good sense, moral character and goodwill" (O'Hair et al., 2004:357). The first of these elements, good sense, is also known as competence, which is the speaker's knowledge and experience with the subject matter. Ethos appeals to emphasize the communicator's grasp of the subject matter. Preparing the document skillfully at all the stages (good research, detailed results, precise language, adequate structure, and connecting information with self experience) results in improving the quality of the document.

The second element referred in ethos-based appeal is the speaker's moral character. This is the result of the writer's straightforward and honest presentation of the message. The writer's own ethical standards are central to this area. The fact of showing honesty does not make the writer memorable but everyone expects that the piece of work can be dishonest. The point here is that dishonesty is not expected (May, 1988).

The third element is goodwill towards the audience. Goodwill demonstrates interest in and a concern for the welfare of the audience and even of the whole community. In this sense, understanding the concerns of the public facilitates the success in the process of persuasion.

Definitely, these classical models of persuasion were successful 2,000 years ago as well as they are today. However, it is true that the application of scientific methods to the study of communication has refined and enhanced these traditional ideas. Some contemporary studies in persuasive communication focus on the factors that lead people to change attitudes. O'Hair et al., (2004) suggest the success of persuasion also depends on the way the message is effectively targeting the audience members' needs, their underlying motivation for feeling and acting as they do, and their likely approach to mentally processing the persuasive message.

Concerning the first factor in changing people's attitudes, appealing to audience needs is one of the strategies most commonly used to motivate people in advertising. One of the most popular models of human needs is Maslow's Hierarchy of Needs. Maslow (1943) explained that each individual has his/her needs ranging from the essential, life-sustaining and self-improvement. This includes five categories structured hierarchically (see figure 10). Following the ideas of this table, Maslow stated that an individual's needs at the lower, essential levels must be fulfilled before the higher levels become important and motivating. The main concern of this hierarchy is that people are motivated to act in the basis of their own needs; thus, in order to persuade the audience successfully, it is necessary to make them change in attitudes, beliefs and behavior. In the figure that we present below, Maslow (1943:372-385) suggests and identifies actions that communicators can take in order to appeal their audiences.
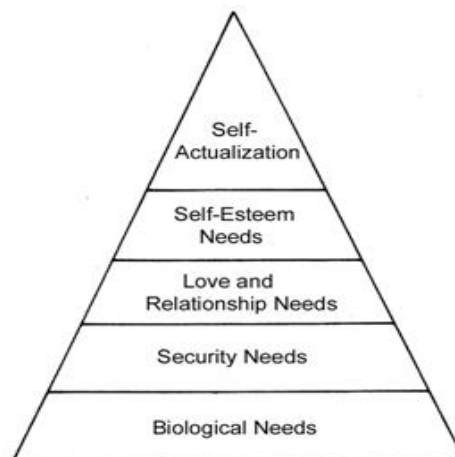
Figure 10. Maslow's Hierarchy of Needs.

Regarding the second factor, it is important to persuade the audience by appealing to the reasons for their behavior. Members of the community are rational, choice making and can think by themselves. Therefore, people act according to their own volition and will. Ajzen and Fishbein (1980) presented the 'Expectancy-Outcomes Values' Theory'. This theory explains that each individual consciously evaluates the potential costs and benefits associated with taking a particular action. When people consider an action they can evaluate it as good, bad, adequate, inadequate among many others. On this basis of assessments, people can develop expectations about the consequences of an action and decide whether taking it or not. In order to put this theory into practice, a communicator should conduct an audience analysis to determine their attitude about the behavior proposed to change, and also the feelings about the possible consequences associated with that behavior. Additionally, it is also necessary to determine if there is a position that they determine or any personality that represents their beliefs. This can be an advantage when preparing a text addressed to a specific public.

Finally, the third factor, the approach to mentally processing the persuasive message can be divided in two categories. On the one hand, communicators can persuade the public by focusing on what is most relevant to them. On the other hand, communicators can persuade the public throughout credibility.

In the first case, persuading the public by focusing on what is most relevant to them is based on Petty and Cacioppo's (1984) Elaboration Likelihood model of persuasion, as commented by O'Hair et al., (2004). This theory implies that each person mentally processes persuasive messages by one or two routes, depending on the degree of his/her involvement in the message. When people are motivated and able to think critically about the content of a message, they are engaged in central processing of the message. This way, people are influenced primarily by the strength and quality of the speaker's arguments. People seriously consider what the speaker's message means to them and who the ones most likely to act in it are. People are the listeners who are most likely to experience a relatively enduring change in thinking that is favorable to the speaker's position.

However, not everyone has the ability to think critically under any circumstances. When people lack motivation to concentrate on issues, they are engaged in peripheral processes of information. This type of mental processing of the writer's persuasive message is considered irrelevant, too complex to follow, or just unimportant. In this sense, people who process messages peripherically are more likely to be influenced by non-content issues as the communicator's reputation or biography, slogans, headings, and any attempt to manipulate

emotions. This type of listeners is caught by any argument. In order to gain the major benefit of this situation, O'Hair et al., (2004:362) recommend making the message relevant to the audience, helping the presentation to be appropriate for understanding, and establishing credibility with the audience. Thus, establishing common ground between the communicator and his/her public will ensure that the message is trustworthy.

The second category for the approach to mentally processing the persuasive message is the persuasion to the audience throughout the writer's credibility. This category refers to the affective connection between the outcomes and the persuasive message. Following O'Hair et al., (2004:362), this is based on four factors which refer to the writer: expertise, trustworthiness, writer's similarity, and attractiveness.

The audience's perception of a speaker's expertise and trustworthiness are critical contributors to persuasiveness. Following Perloff (2003), speaker expertise contributes to the persuasive outcomes of a speech with two conditions. First, when audience members are relatively unmotivated or unable to fully grasp a message, their responses to the speech will probably be in the speaker's favor if the speaker is perceived as an expert in the subject. Second, when audience members are well informed about the message and perceive the speaker as someone who has expertise, he/she will be better prepared to persuade them. Note that an expert is someone who has enough knowledge and experience in the subject to be able to help the audience to better understand and accept the message.

If there is one speaker attribute that is more important than others, it is probably 'trustworthiness' (Sereno and Hawkins, 1967). It is a matter of the 'goodwill' that Aristotle taught. In this sense, the public wants more than information and arguments; they want what is relevant to them from someone who cares. In fact, the audience who perceive the writer to be high in credibility will regard the communication as more truthful than a message delivered by someone who is seen to have low credibility.

One additional critical element in the writer-reader relationship that influences the outcome of a persuasive message is similarity. This involves the audience's perception of how similar the writer is to the audience, especially in terms of attitude and moral character. Broadly speaking, audience members are more likely to respond favorably to the persuasive appeal of the writer whom they perceive to be a lot like them. Actually, this is not always the case, but it is true that people attach more credibility to their similars.

5.2.2.1- Developing Arguments for the Persuasive Speech

Next, we should explain how to develop arguments for the persuasive speech. In this sense, the process of reasoning can be defined in different ways depending on the context where it appears. One definition of reasoning is "the power of comprehending, inferring or thinking, especially in orderly rational ways" (Merrian-Webster's Collegiate dictionary), or "the process of providing inferences or conclusions from evidence" (Freely, 1993:158). In this sense, we can state that reasoning and argumentation are synonyms. Reasoning through a persuasive speech is "a process of building one or more arguments created to change people's opinions, influence behavior, or justify the arguer's beliefs or actions" (Hollihan and Baaske, 1994:27). We consider relevant to describe how to use arguments as a framework for making appeals in persuasive documents. In this sense, most persuasive documents consist of several arguments.

An argument is defined as "a stated position with support for or against an idea or issue" (O'Hair et al., 2004:365). Some persuasive documents use arguments to introduce an alternative as better than other ones available to the public. These documents are supported by showing evidence and reason that the option presented supports the claim. The core elements of an argument consist of a claim, evidence and warrants (Toulmin, 1958):

1- The claim states the speaker's conclusion, based on evidence, about some state of affairs.

2- The evidence substantiates the claim.

3- The warrants provide reasons to validate or support the claim.

To state a claim or proposition is to declare a state of affairs. Claims are often stated as thesis statements and they answer the question "what are you trying to prove" (Rottenberg, 1994:10). In this sense, in order to convince the public it is necessary to provide proof or evidence in support of the claim. Providing evidence may refer to showing statistics, testimonies or references. The aim in using evidence is to make the claim more acceptable or believable to the audience. However, if the public question the evidence, then it must be treated as a claim and it also needs to be substantiated (Arceneaux, 2012).

The third component of arguments is warrants which support a claim and also substantiate the link between the claim and the evidence in the public's mind. Warrants show whether and the reasons why the connection between a claim and evidence is valid or not. Other terms used for warrants are 'reasoning' and 'justification'.

There is a wide range of claims, evidences and warrants in order to make an argument. Following O'Hair et al. (2004:368-70), we present the different types.

In the first group, we identify claims of fact. They focus on whether something is true or false and if something will happen or not. Claims of fact usually address to the question regarding which of the different options is the best or the right one. (i.e., is intelligence a genetically determined skill, an outcome of environmental influences and training, or the result of a combination of both factors?). Another type of question is known as speculative claims (i.e., will currency be completely replaced by credit cards within the next ten years?). These questions are characterized by the fact that they do not have any answer based on truth yet. These claims are only pure speculations that can be answered, but the truth of the answers cannot be guaranteed. Anyway, the purpose of this type of claim is to make the public believe in what the writer says.

In the second group, we can identify claims of value. They address issues of judgment (i.e., is assisted suicide ethical?). In this case, rather than trying to prove a fact, the writer attempts at arguing a claim of value whose objective is to show that something is right or wrong, good or bad, worthy or unworthy. Likewise, claims of value require evidence. In this case, the type of claims tends to be more subjective than factual.

The third group refers to claims of policy. They are used to recommend taking a specific action. Legislators usually construct arguments based on claims of policy: "Should the government reduce taxes for acquiring new houses?" In order to build a strong case for a claim of policy, the writer must provide the public with a three-part justification:

1- a need, a problem;

2- a solution; and

3- evidence of the solution's feasibility.

By nature, claims of policy involve claims of fact and often claims of value. We should consider the following example:

> *Policy claim: Cities should provide walking paths in all municipal parks.*
> *Fact: Almost every park in the city is busy several times each day with recreational walkers. This activity is noticeably greater in weekends.*
> *Value: walking in properly maintained paths is healthier both for walkers and for the park landscape.*

The fact and value claims are pieces of evidence which support the policy of claim. The fact statement offers a more subjective justification of the policy. This suggests that successful speakers need to be quite familiar with all three types of argument. Regardless the type of claim, if the communicator fails to provide convincing evidence in support of the claim, the audience will not accept it.

Next, we show three different types of evidences used to support claims following O'Hair et al. (2004). Firstly, O'Keefe (2002) explains that what the audience knows or thinks about the topic determines the acceptance or rejection of the claims the writer makes. This means that the audience knowledge and opinions are crucial in the determination of the success (or not) of a text. This is very advantageous because the reaffirmation of what someone knows is very persuasive, especially when making claims of value and policy.

Secondly, arguments can sometimes be made in the basis of the speaker's knowledge and opinions. However, this will only work in case the audience relies on the speaker's credibility and authority. This credibility may be based on the writer's personal experience in his/her contribution to the topic. For example, if a person is talking about natural life and s/he belongs to a scientific group, his/her credibility will rise considerably.

Thirdly, external evidence refers to any information in support of a claim that originates with sources other than the audience or the speaker. External evidence is more powerful when citing information that the audience has not previously used in forming an opinion. Thus, when using external evidence to support a claim the writer must seek out information that the readers are not likely to know but will find persuasive. The key point in order to make a text successfully persuasive is to make the audience believe that the text is credible.

5.2.2.2- Organizing Persuasive Writing

Once writers have developed their claims, the next stage in preparing a persuasive text is to structure the document as we did with informative documents. We cannot consider that there is a perfect form to organize a persuasive document. Communicators must decide, according to their own research and analysis, which is the best choice to present their ideas and reach their goals (Arceneaux, 2012). In the following lines we present some ideas to consider when organizing a persuasive text.

First of all, writers must consider some factors when choosing an organizational pattern. O'Hair et al. (2004) suggest that there are three key factors: the nature of the argument and the

evidence; the nature of the audience; and the nature of the specific speech purpose expected to achieve.

The first of these three factors to consider when choosing an organizational pattern is the nature of the argument and the evidence. In this group, one of the most popular structures is the 'problem-solution' pattern. This implies defining a problem and offering a way to overcome it. Further points in this pattern may involve the nature of the problem, effects of the problem, unsatisfactory solutions and proposed solutions. This pattern is often suitable with claims of policy (claims that address a condition-recommendation with the modal 'Should'). Similarly, it is very usual to find claims of value (judgment); this type of claim may be faced with the 'comparative advantage pattern of arrangement'. This way to organize a text consists of showing how a viewpoint or proposal is superior to one or more alternative viewpoints or proposals. At last, claims of fact must also be considered (evaluating if something is true or false). The recommended way to structure these claims is the 'cause-effect pattern of organization' which implies "explaining or demonstrating a topic in terms of its underlying causes" (O'Hair et al., 2004:188).

The second factor for organizational patterns in the persuasive language is the target audience. In this sense, the fact that an organizational pattern seems self-evident in favor of your argument and evidence does not necessarily mean that it is the best choice for a given audience or speech purpose. Thus, it is important to consider what the public knows about the topic and how audience members stand in relation to it. Simon (2001) describes three types of potential audience and suggests a different organizational pattern for each type. The patterns that he describes are the refutation pattern of organization, the narrative organizational pattern, and the topical pattern of arrangement.

For the first case, the refutation pattern of organization, the points are arranged as series of rebuttals of opposing claims; this is used to soften hostile audiences, those with strongly disagreements or also critical and conflicted audience. The second case, the narrative organizational pattern, which is often used to frame stories with a character, plot, and settings, is particularly effective in addressing a sympathetic audience that is already in the writer's side. The last case, the topical pattern of arrangement, offers strategies for various audiences, including the less educated ones; it contributes to getting attention and establishing credibility for the acceptance of the message.

The third factor refers to the choice of the way to order speech points, which is known as specific speech purpose. This is how the writer wants the public to react to the message. Some

speeches attempt at modifying audience attitudes and values so that they move in the direction of the writer's purpose, while other aims at getting an explicit response.

5.2.3- The Language of Promotion

In the language of promotion, focusing on marketing interests, there is a model which advocates for achieving promotional goals (Jendrych, 2011). This model is known as AIDA and stands for attention, interest, desire and action. Following Bovee et al. (2003) and Guffey and Almonte (2007), we present this model in four steps.

> *Step 1: Gaining attention.* Use attention getter devices such as rhetorical questions, problem-solution structure, provocative statements, and others to excite the public.
>
> *Step 2: Building interest.* Present the central selling point of the product or service to the reader. To relate it more effectively, the writer can employ either rational (saving money, improving work performance) or emotional (fun, attractive, comfortable) appeal to attract the reader.
>
> *Step 3: Creating desire.* The objective of this stage is to create and increase the reader's desire for the product or service by elaborating in the product or service features in relation to the reader's benefits. Then, introduce the prices strategically to the reader.
>
> *Step 4: Motivating action.* Any promotional effort to make readers and potential customers respond and take actions at the end. Here, various strategies such as making actions clear and easy, setting a deadline for an offer or discount, providing contact details, among others, can be used to achieve this goal.

This framework stresses the importance of using rhetorical strategies in writing to realize promotion effectively. Furthermore, from a genre perspective, they have their own 'constraining conventions' and are highly structured and conventionalized constructs in terms of the content, positioning and form, which are based on their own underlying socio-cultural rationales (Bhatia, 2004, Jendrych, 2013, Swales, 1990).

Bhatia (2005) points out that the most dominant form of promotional discourse in the culture of consumerism is the advertising discourse. This has resulted in genre-mixing and Bhatia (2005:223) refers to promotional pieces of discourse as "essentially informative and traditionally non-promotional in intent, increasingly being influenced and even colonized by promotional concerns. The main communicative purpose they serve is still informative, but they are often mixed or hybrid in appearance".

After commenting different concepts and theories, we think that the language used by banks in their websites tends to be a mixture of both informative and persuasive language at the same time. The grade of information or persuasion level can vary depending on the banks' interests and objectives in different situations and contexts. Thus, we consider promotional language as a mixture of both informative and persuasive language which must be the main type of language used by banks in their webpages. This type of language must be considered when we analyze banks' webpages as well as when we design the standard model of the genre 'About Us' in banking corporate webpages. Next, we must focus on determining the main features of banking language in electronic contexts such as webpages.

5.3- e-Language

As we have commented earlier in this chapter, people adapt the language they use to their medium. Crystal (2001:26) explains that "the Internet is an electronic, global, and interactive medium, and each of these properties has consequences for the kind of language found there" and its features are mostly connected to the electronic character of the channel. This means that e-communication is constrained by the hardware used to access the Internet. For example, limitations in e-communication can refer to the type of keyboard and band used or the size and configuration of the screen. These factors restrict the quantity and quality of the information that can be sent and received respectively. Fortunately, these limitations can be easily overcome if the user is aware of them and tries to find solutions. Nowadays, there are many applications and solutions for problems concerning the size of the screen, the characters of the keyboard, or the speed of the band.

In order to avoid confusion, and due to the fact that most articles and books focus on the study of general e-language, the aim of this chapter is to explain the major features of corporate e-language. This refers to the type of language used by companies in their webpages.

First of all, we should introduce the term netlinguistics, the science that studies the type of language used in the Internet. According to Posteguillo (2002:33), netlinguistics can be defined as

> *a functional, stylistic, pragmatic, linguistic and sociolinguistic analytical framework concerned with the technological elements of Internet, the lexicological production of new terminology in relation to network computers and software, the evolution of cybergenres, digital tenor, digital mode, the relations established between different netcommunities, and the overall Englishisation of Internet.*

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Netlinguistics is an area of linguistic studies which combines many features derived from both sociolinguistics and computational linguistics. Posteguillo (2002:33) explains that sociolinguistics concerns the ideological and contextual characteristics of Internet discourse, whereas computational linguistics involves the study of technological elements related to the Internet, including terminological and cybergenre issues such as website layout or image-text integration. The following figure describes the netlinguistic research area.
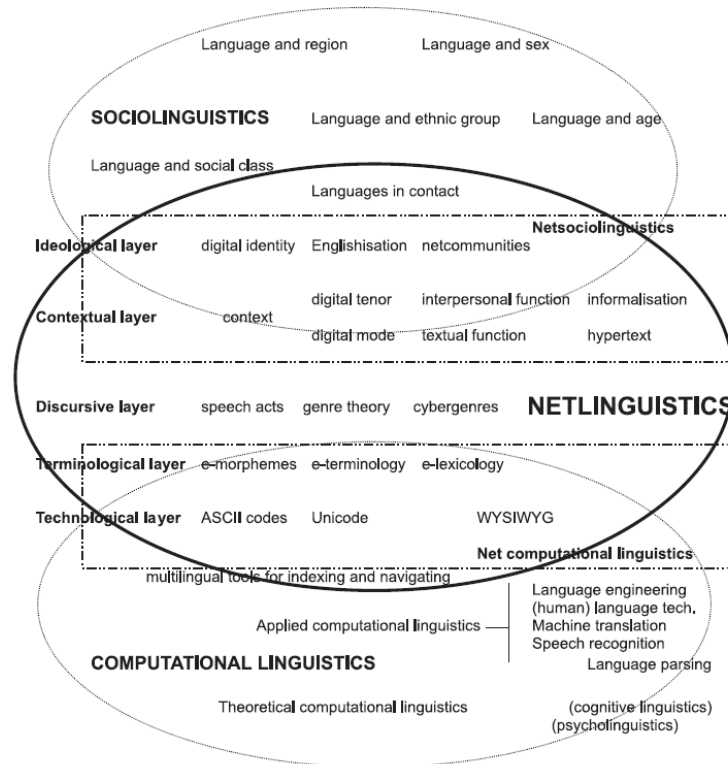
Figure 11. The netlinguistic research area (Posteguillo, 2002:22)

As we can appreciate, netlinguistics is an area of research and study which necessarily combines elements of both sociolinguistics and computational studies.

We agree that the analysis of Internet discourse is connected to traditional discourse analysis (Posteguillo, 2002); in this sense Fairclough's (1992) critical discourse analysis (CDA) framework is appropriate for this task due to "his emphasis on combining what he defines as the textual, discursive and socio-discursive practices together with a final aim of influencing social change for the better" (Posteguillo, 2002:23). In this sense, Hearn et al. (2009) define these elements as follows. The technological layer addresses the technology used, and it is composed of electronic devices and media which establish a communicative and interactive connection, mobile phone and internet websites are an example of these connections. The discursive layer addresses the communication content, which can be ideas or themes in written

texts or conversations. And the social layer is composed of social modes and people who interact and communicate among themselves. Similarly, Crystal (2011:2) introduced the term 'Internet linguistics' which concerns to "the scientific study of all the manifestation of language in the electronic medium". Crystal (2011) explains that both 'Internet Linguistics' and 'Netlinguistics' provide the required focus for the study of internet communication if this is compared with human communication as a whole. We find that the main difference between these two studies is that Posteguillo (2002) focuses on sociolinguistic and linguistic issues, whereas Crystal (2011) includes these two as well as educational and stylish perspectives, which do not interfere in the development of our study.

Focusing on language issues, Haynes (1989) explains that language analysis is divided into different analytical levels: substance, form, discourse, situation and ideology. These levels are all interconnected among themselves and what happens at one level affects the others. Consequently, Posteguillo (2002) suggests a modified realization of Haynes' framework to the analysis of language use in Internet in combination with CDA, functional grammar, genre theory and sociolinguistics. His study includes eight areas which are presented below. In addition to these eight areas, and in order to guide this study towards our purpose, we also include formality to this list as an important element for corporate webpages.

5.3.1- The Technological Layer

The technological layer involves an engagement with technology; computers and mobile phones work as interactive agents in the process of communication (Sharples et al., 2005; Perez-San Agustin et al, 2013). In this sense, written discourse, the main form of Internet language, is composed of signs and they express meaning. In the case of the Internet and computers, this alphabet is based on the binary digital code (0 and 1). Nevertheless, this code is very unusual to most ordinary Internet and computer users. Instead, they are more familiarized with the ASCII code which is the expression of the widely known characters of the Roman alphabet and more recently the Chinese, Arabic, and Russian alphabets, among others.

These lists of characters are the starting line for linguists who study netlinguistics since they compose the framework for any possible communication through all the possible combinations of the characters available in the keyboard. Years ago, this was a problem for most non-English speaking countries since the characters in the keyboard were created by and for Americans. In the early XXI Century, this problem has been solved and the most widely spread languages have keyboards adapted to their communication needs.

5.3.2- The Terminological Layer in Netlinguistics

The level of form of language consists of morphemes, words, word groups, clauses and sentences (Butler, 2003; Halliday et al., 1964). The three lower ranks of this level are the most variable and they compose the terminological layer in linguistics (Posteguillo, 2002).

Regarding morphemes, there are some prefixes based on Internet language which have become very popular in English. Some good examples of popular Internet prefixes are 'web' and 'e' (which means electronic). 'Web' has given rise to words such as 'Website', 'Webpage' or 'Webcam'. The prefix 'e' has constituted words which refer to terms which are performed electronically in the Internet, for example 'e-Mail', 'e-Magazine', 'e-Consulting', 'e-Business', 'e-Commerce', 'e-Book' or, 'e-Newspaper', among many others.

Concerning words and word groups, Internet is a constant generator of new terminology (Crystal, 2011; Posteguillo, 2002; Yus, 2011). There are many new words which derive from Internet and computing applications, such as 'Search Engine', 'Cybergenre', 'Postmaster', 'Portal', 'Banner Ad', 'MP3 File', 'Emoticons', 'Chat', 'Hacker', 'Browser', 'Network', 'Pdf', 'Gif', 'Cyberspace', 'Domain', 'Router', 'Server' and millions of further words. This situation is not new for our society since new inventions have always brought new terms; however, the speed in generating new terms with the Internet revolution has been higher than with any other important event in the History of mankind.

5.3.3- Cyber-Genres

Discourse is carried out with speech acts, moves, exchanges and transactions (Adegbite and Odebunmi, 2006; Butler, 2003; Yus, 2011). Posteguillo (2002) suggests two possibilities in order to study cyber-genres or Internet discourse. On the one hand, it is possible to apply Searle's (1969) categorization of speech acts in order to "study interpersonal relations established between Internet users among themselves (i.e. chats or emails) and among users and the net itself (i.e. between users and servers, browsers, websites, online databases)" as an analytical possibility (Posteguillo, 2002:27).

The other approach to study cyber-genres is based on Fairclough's (1992) critical discourse analysis theory in combination with genre theory (Bakhtin, 1986; Devitt, 1993; Swales, 1990), and textual typologies suggested for Internet cybergenres (Shepherd and Watters, 1998). In this set, Fairclough (1992) divides language into three levels: the text practice (i.e. the terminological layer in netlinguistics), the discursive practice (i.e. discursive and contextual layers) and the social practice (i.e. ideological layer). The combination of these

three levels results in the production, distribution and consumption of genres within the discursive practice. In other words, this practice refers to the discursive layer and, to a certain extent, the contextual layer.

5.3.4- Blurred Genres

Evolution in genres is the continuous result of uninterrupted changes in society (Devitt, 1993, Posteguillo, 2002; Swales, 1990). This dynamism is more stressed in computer-based genres (Posteguillo 1996, 1999, 2000, 2002). Consequently, technology modifies genres and generates blurred ones (Ferrara et al., 1991). These blurred genres are widely spread throughout the Internet nowadays when changes in genres are very common. Shepherd and Watters (1998) presented their dynamic classification of cybergenres which included the following four categories:

1- extant replicated cybergenres: 'Electronic Newspaper' or 'Online Dictionaries';
2- extant variant cybergenres: 'Electronic News';
3- novel emergent cybergenres: 'Personalized News', 'Math-Resources Online'; and
4- novel spontaneous cybergenres: 'Homepages' or 'Hotlists'.

These four categories are characterized by the fact that a genre may evolve from one category to another. A good example is e-newspapers, which are basically a copy from the original physical form which is available in the net; however, the Internet offers tools to add graphs, sounds, videos and links that traditional methods cannot do. The only exception can be observed in category 4, which does not allow changing from the e-form into the manual one since they refer to genres which were invented for the electronic version and do not have physical predecessors.

5.3.5- The Contextual Netlinguistic Layer and the Realization of Digital Tenor

Following Posteguillo (2002:29), "cybergenres can only be properly analyzed by taking into account their pragmatic context". Besides, language analysts must take into account that Internet is a different communication form which produces a distinct realization of tenor and mode. With more precise words, Posteguillo (2002:30) explains that "the interpersonal function in Internet is realized by what we might define as digital tenor: the speaker-receiver's interaction in a cybergenre is subject to a modified tenor which tends towards what Fairclough

(1992) described as a process of informalization of discourse". This is especially true in email discourse as tested by some authors (Crystal, 2011; Giménez, 2000; Lan, 2000; Yongyang, 2000; Yus, 2011) as well as in other cybergenres, such as personal homepages (Roberts, 1998; Saint-Georges, 1998), company homepages, in-company email, cyber-cafes or newsgroups.

However, this tendency has changed in the early XXI Century and e-texts are becoming more formal, especially in corporate webpages (Murphy and Poyatos, 2009). Companies try to offer their best professional image in their websites since this has enormous effects (both positive and negative) in their status and functioning. It is false that all the documents on the Internet tend to be informal. In fact, individuals and companies can create websites in the same way they can write letters. According to a study elaborated by Perez-Sabater (2012), Internet contexts including social networks follow traditional writing conventions, despite some users may find difficult to recognize the context at first sight and consequently use an incorrect register. In this sense, people and companies can write both formal and informal letters; the choice between a style or another depends on their purpose. Therefore, the choice of register in webpages is exactly the same as it is in writing letters, with the difference that while letters are written with pen and paper, texts published in the Internet are typed, emailed and printed.

5.3.6- The Contextual Netlinguistic Layer and Digital Mode: Hypertext

In addition to digital tenor, it is also necessary to pay attention to digital mode. Mode can be defined as the channel of communication with the dichotomy of written and spoken discourse as the most salient one (Haynes, 1989). There is certain complexity in the study of mode in Internet since it combines both written and oral forms (Giménez, 2000; Posteguillo, 2002). Some corporate webpages introduce forms of oral language into written forms. This is especially true when companies use persuasive language which is more direct and subjective than informative language. In this sense introducing some features of oral language into written forms may be advantageous if the purpose of the text is to convince the audience about something that is of interest for the writer/company (McShane and Von Glinow, 2008). According to Izard and Perkins (2010) spoken language is more persuasive when factual arguments are introduced, whereas non verbal communication is more relevant to impression formation and emotional expression. Thus, companies try to find the perfect combination between oral and written forms in order to get information mixed with affection.

Posteguillo (2002:30) presents an additional feature of digital mode, the hypertext, and explains that "hyperlinks represent the axis of Internet; without them the net would be an

enormous - also very valuable but more limited and disconnected - database of unrelated websites". This implies that webpages allow moving from one website to another through links. It is true that this is not new, since research papers, textbooks or encyclopedias included this option before the Internet appeared in most homes. More recently, we find the use of hashtags in social networks like Twitter which are used as hyperlinks which marks semantic topic and are easily accessible for the users (Symes, 2013). The difference between the pioneer links and the ones in webpages lies on the speed to jump from one document into another.

Consequently, hyperlinks usually break with the principles of cohesion and coherence. Some of these links are "based more on ideational basis than in strictly textual ones" (Posteguillo, 2002:30). Thus, when discussing the textual function in Internet concerning hyperlinks, we should refer to a special digital textual function where both textual and ideational elements are mixed.

5.3.7- Ideology in Internet: Digital Identity

Regarding the ideological layer, netlinguistics concerns directly the identity in the Internet. It is significant to analyze how different Internet users make use of linguistic systems to form their identities. In this sense, it is necessary to pay attention to the characteristics of different groups of language users sharing a common set of features, such as speech community, discourse community, or community of practice (Posteguillo, 2002; Yus, 2011).

A speech community refers to a group of people who use the same language and, more specifically, the same dialectal variety (Alcaraz and Martínez, 1997). This communication mode is determined by sociolinguistic characteristics, and it is centripetal (i.e. it tends to absorb people). On the contrary, a discourse community uses a written communication mode, it is determined by functional and socio-rhetorical characteristics (all members share a common purpose and use similar rhetorical devices to attain it) and it is centrifugal (i.e. its members struggle to be separated from those who do not belong to the community by means of a specific lexis and specific genres in order to obtain a discourse identity) (Posteguillo, 2002:31). As a result, different discourse communities can be distinguished, such as researchers, physicists, linguists, or literary critics.

Similar to discourse community, the term community of practice refers to a group of users who belong to a community and frame a specific set of distinct features into their language variety. Eckert and McConnell-Ginet (1992:464) define community of practice as "an aggregate of people who come together around mutual engagement in an endeavor". In other

words, these groups of people share ways of doing things, talking, beliefs, values, or power relations among many others. This type of group is different from traditional ones because it is "defined simultaneously by its membership and by the practice in which that membership engages" (Eckert and McConnell-Ginet, 1992:464).

5.3.8- Digital Communities

As it is a common practice doing research about connections between language and social communities in real life, it is not out of common sense to study the connection between language and digital or virtual communities. In this context, one can wonder whether these users form speech communities or if they, belonging to different communities, meet for a specific purpose. Posteguillo (2002:32) states that Internet is "constructed in a set of overlapping speech and discourse communities or communities of practice". According to him, there are two important communities in the net: native and non-native English speakers. However, there are different interests for these two groups to meet together; for example, members of a research group in Facebook collaborate among themselves publishing interesting events, related articles and news or just discuss the topic. This kind of group forms a net-community of practice. Posteguillo (2002) and Hollis (2012) coincide in defining net-communities as a networked community of practice built around a common interest or passion among Internet users who share the use of at least a cybergenre for a set of common purposes. Besides, the popularity of networked communities has risen remarkably in the last few years due to several possibilities for interaction among users worldwide with the creation of social networks like Facebook or Twitter (Yus, 2011).

In this sense, most international communities composed by members from different nationalities use English as their medium of communication. The use of English language as a lingua franca has already been studied in chapter 1. We have already explained the main reasons why English has become the most widely spoken language in the world for scientific, economic, or tourist purposes among many others. This has resulted in the spread of different foreign words into English as well as the introduction of English terms into other languages. The most spread words are obviously those related to English Internet technical terms such as 'Email', 'Website', 'Links', 'JAVA', or 'Applet', just to mention a few representative examples.

5.3.9- Formality

Formality is a type of social deixis that defines the setting or social act in which the language is used (Crystal, 1980; Levinson, 1983). In addition to this, Richards et al. (1997) define formality as the language used in situations when the speaker is very careful about the choice of words and sentence structure. In this sense, formal language is characterized by the special attention paid to form (Labov, 1972). These assertions make us think why people spend more time than the necessary to express themselves with a variation of language which is more cognitive and linguistically demanding. In reference to this, Heylighen and Dewaele (1999) state that language outcomes obey Grice's (1975) maxims of conversation:

1- Maxim of Quality: Tell the truth
    a. Do not say what you believe to be false.
    b. Do not say that for which you lack adequate evidence.
2- Maxim of Quantity: Information
    a. Make your contribution as informative as is required for the current purposes of the exchange.
    b. Do not make your contribution more informative than is required.
3- Maxim of Relation: Relevance
    a. Be relevant.
4- Maxim of Manner: Clarity
    a. Avoid obscurity of expression.
    b. Avoid ambiguity.
    c. Be brief.
    d. Be orderly.

The reason to be formal when communicating is that communicators want to make sure that they are not misunderstood. Communicative formality involves precision in the meaning of words and sentences; thus this type of language is necessary in many circumstances. For example, formal language is necessary in court in order to avoid that a verdict could be misinterpreted. Therefore, it is natural that companies choose formal language to communicate with their customers through their corporate websites in order to avoid misunderstandings (Heylighen, 1993).

For the purpose of this study it is necessary to determine the levels of formality. According to Heylighen and Dewaele (1999), Grice's Maxims are not enough to determine the levels of formality in texts. Grice's Maxims is an ambiguous formula which is limited to respond the question whether a text is formal or not; but it does not show the level of formality.

In this sense, there are many different text genders which are formal. However, it is common sense that there are some genders which are more or less formal than others. For example, novels are less formal than newspapers (Heylighen and Dewaele, 1999).

In this sense, in order to determine the degree of formality, we follow the formula of Heylighen and Dewaele (1999) which differentiate between formal and informal elements in the text. They explain that words can be context dependent (informal) and context independent (formal). Therefore, Heylighen and Dewaele (1999) find that nouns, adjectives, prepositions, and articles are items concerning formality; whereas pronouns, verbs, adverbs, and interjections are items referring to informal contexts. Connectors are the only neutral category. With these data, they design the following formula, which is shown as follows:

$$F = (noun\ frequency + adjective\ freq. + preposition\ freq. + article\ freq. - pronoun\ freq. - verb\ freq. - adverb\ freq. - interjection\ freq. + 100)/2$$

Figure 12. Heylighen and Dewaele's (1999) degree of formality formula

These frequencies must be represented as percentages of the number of words belonging to a particular category regarding the total number of words from the text. Therefore, the result varies from 0 to 100%, though these limits will never be reached. The higher the result of the formula will be, the higher the level of formality.

5.4. Concluding Remarks

Considering all the aspects explained in this chapter, the types of language, the importance of formality in corporate e-documents and the main features of netlinguistics (Posteguillo, 2002) and the current Internet language (Crystal 2011, Yus 2011), the studies presented above reveal the main features of corporate e-language in the banking industry. Registers of language in the Internet are very varied as they actually are in the non-virtual world. People are getting more concerned with the use of new technologies, and in the early XXI century, most physical reading materials have been adapted to virtual formats. In other words, most books, newspapers, magazines, catalogues, journals, research articles, or annual reports, among many others, are published online; whereas most messages are sent by email rather than by traditional post services. Furthermore, electronic signatures allow users to sign contracts online in order to manifest mutual agreement. Therefore, it has been only a question of time that people and

companies could adapt their physical material to virtual contexts. This process of change has not implied a modification in the register of documents, especially in corporate ones. The only difference between physical and virtual documents is that the latter can incorporate video, audio, and hyperlinks. However, this fact has to be considered an advantage rather than a difficulty.

In conclusion, we can say that banks in their websites tend to use a mixture of both informative and persuasive languages, which results in promotional language. Besides, we have found that there are nine areas focusing on the analysis of language use in the Internet (Posteguillo 2002, and Heylighen and Dewaele, 1999), which combine elements from both sociolinguistics and computational linguistics. In this sense, we think that these elements, combined with the ideas of some other relevant authors in this area such as Crystal (2011) and Yus (2011), can show us the way towards determining the main features of banking language and creating the genre 'About Us' in banking corporate webpages

Chapter 6: Website Design in Banking

Chapter 6: Website Design in Banking

6.1- Introduction

The last chapter of our theoretical framework focuses on the design of websites for banks. This chapter is complementary to the linguistic research that we have completed in the previous five chapters. In order to offer this dissertation as a suitable guide for banks to design the genre 'Abous Us' in banking corporate webpages it is necessary to include the necessary information to discuss on some issues that may determine the non-linguistic features in the design of any website such as the format of the webpage, fonts, colours, pictures, and browsers, among other elements that we present in this chapter. Thus, our aim will be to complement our study on the design of the genre 'Abous Us' in banking corporate webpages with the necessary non-linguistic items to design our own website according to the results obtained in our research.

6.2- Language and Websites

The Internet is a medium of mass communication that started to develop quickly during the mid 1990s. In the early XXI Century, the Internet has become a common tool and sometimes obligatory for people in their daily lives. The whole world has benefited of this powerful tool for communication purposes, including both individual and business organizations. Firms are taking advantage of the Internet, as it permits promoting a business to wider audiences for lower costs (Alejo-González, 2005).

This way, direct marketing has been aided by this technology in recent years. According to Palmer (2000:424) "the Internet allows promotional messages to be tailored and targeted to individuals, having regards to their unique needs". Therefore, most companies have created their own websites to offer information about their goods and services, having direct contact with their current customers (and potential ones), as well as allowing them to place orders online.

Websites are indeed an excellent opportunity for organizations to introduce themselves and construct their perceptions alike to a wider audience. Alejo-González (2005:35) claims that "the main goal of a business website is to be persuasive, not informative or aesthetical, and all the instruments are used to achieve this goal".

Even when Internet users are surfing the net, language and linguistic means probably still remain as a very important tool to persuade consumers (Alejo-González, 2005). Crystal (2001:198) explains the relationship between the Web and language as follows:

> *The web is an analogue of the written language that is already 'out there' in the paper-based world. For the most part, what we see in webpages is a familiar linguistic world. If we are looking for Internet distinctiveness, novelty, and idiosyncrasy [...] we are not likely to find it here [...] But distinctiveness there is. If the web holds a mirror up to our linguistic nature, it is a mirror that both distorts and enhances, providing constraints and opportunities.*

The transferring of the existing documents by the organizations to their websites has resulted in the reproduction or adaptation of traditional paper-based genres to the new web designs (Crowston and Williams, 1997). In this sense, Crystal (2001:197) reaffirmed this position explaining that "whatever the variety of written language we have encountered in the paper-based world, its linguistic features have their electronic equivalent in the web".

Analyzing a full website can be very difficult in terms of work. We have selected the banks' websites as a focus of attention, and within this type of websites we only focus on the introductory site, popularly known as 'About Us', 'Info' or 'Company Info'. This site provides companies' background information about their activities and history, and contributes to establish credibility within their business fields.

In few words, we can confirm that the language in a corporate website is a transfer of written language from the company's paper-based sources. The objective of using websites with a marketing focus is also to promote the company and persuade the consumers, as in any other more traditional means of promotion. This way, the type of promotional language employed in the Internet is the same as the one used in paper; however, the impact is often wider than paper-based promotional means. In this chapter, we determine the characteristics of the website design in banking, concerning both objectives and structure.

6.3- Objectives

E-business implies much more than having a website. Websites involve many applications, including shopping online, placing orders, buying stocks, finding jobs and applying for them, contacting people, conducting an auction, e-collaboration in research and development projects, or also running global business, among many others. In order to undertake all these actions, companies need the right information, infrastructure and support systems (Turban et al., 2002:11-12).

According to Enow (2003:5), information involves "anything that can be digitized". This means that information can be encoded as a stream of bits; for example: books, databases, magazines, movies, music, or stock prices. In this sense, information can be costly to produce, but its reproductions are very cheap. Furthermore, she adds that the value produced by an information provider comes in locating, filtering and communicating what is useful to the consumer. Consequently, this success of the medium of communication may result in an overload of information. The continuous changes and the unlimited number of studies about information economy are undertaken by advances in information technology and infrastructures; and these make information more accessible and consequently more valuable (Shapiro and Varian, 1999).

Web systems carry out transactions from customers to traders, but they also provide many e-business services to them. For example, intranets and web portals are used to connect employees among themselves so that they could have accessibility to more information. Intranets are often used for transactional and interactive processes, information sharing purposes, and increased data availability to improve corporate productivity. Relationships in e-business contexts focus on information exchange, which has a crucial effect in market growth and structure.

Barnes and Hunt (2001:153) state that, along the value chain in certain sectors, "inter-organizational systems have been established for the exchange of product information, orders and invoices". Competing firms in certain sectors have also collaborated to provide common communication infrastructures for e-business and other essential services. According to Turban et al. (2002:247), the major infrastructure needed for Business to Business (B2B) marketplaces are:

- server(s) for hosting the database and applications,
- software for executing the sell-side activities, including catalogues,
- software for conducting auctions and reverse auctions,
- software for e-procurement (buy side),
- software for CRM possibly related to all call centers,
- security hardware and software,
- software for building a storefront,
- other software, and
- telecommunication networks and protocols.

In addition to the major infrastructure needed for Business to Business marketplaces, Kalakota and Robinson (2001:61) add that a major trend in the infrastructure for e-business is "the convergence of several data and voice networks", and the driver behind infrastructure convergence is service convenience. This means that market places of any kind need to be connected to the existing information systems of both buyers and sellers (Turban et al., 2002). As a result, the success of e-business strategies depends on management proficiency in constructing the next generation services on a software foundation. Consequently, contemporary times have become an era of complex, cross-functional integrated applications, called 'application frameworks', which represent the foundation of e-business (Kalakota and Robinson, 2001:149).

E-business offer advantages that any company should consider. We enumerate a list of benefits to organizations, individuals and society which derives from the global nature of e-business concerning technology, the opportunity to reach hundreds of millions of people, its interactive nature, the variety of possibilities for its use, or its resourcefulness and rapid growth of its supporting infrastructure, especially the Web. Turban et al. (2002:25) present the following list of advantages deriving from e-business:

1- Benefits to Organizations:

   a. E-Commerce has expanded the marketplace to national and international markets.

   b. It has decreased the cost of creating, processing, distributing, storing, and retrieving paper-based information.

   c. It minimizes supply chain inefficiencies, such as excessive inventories, and delivery delays can be minimized.

   d. Innovative business models provide strategic advantages and/or increase profits.

   e. It allows for a high degree of specialization that is not economically feasible in the physical world.

   f. It reduces the time between the outlay of capital and the receipt of products and services.

   g. It supports BPR efforts. By changing processes, the productivity of salespeople, knowledge workers, and administrators can increase by 100 percent or more.

   h. It lowers telecommunication costs.

i. It enables companies to interact more closely with customers, even if through intermediaries. This promotes better CRM and increases customer loyalty.

j. Other benefits include improving corporate image, improving customer service, new business partners, simplified processes, compressed time-to-market, increased productivity, reduced paper and paperwork, increased access to information, reduced transportation costs, and increased flexibility.

2- Benefits to Customers:

a. E-Commerce allows consumers to shop or perform other transactions year round, 24 hours a day, from almost any location.

b. It provides consumers with more choices; they can select from many vendors and from more products.

c. It provides consumers with less expensive products and services by allowing them to shop in many places and conduct quick comparisons.

d. In some cases, especially with digitized products, e-Commerce allows for quick delivery.

e. Consumers can locate relevant and detailed product information in seconds, rather than days or weeks.

f. It facilitates competition, which results in substantially low prices for customers.

g. It allows customers to interact with other customers in electronic communities and exchange ideas as well as compare experiences.

3- Benefits to Society:

a. More individuals work at home and do less travelling for work or shopping, resulting in less traffic in the roads and reduce air pollution.

b. Some merchandise can be sold at lower prices allowing less affluent people to buy more and increase their standard of living.

c. People of Third World Countries and rural areas are now able to enjoy products and services that were not available.

d. Public Services, such as health care, education and distribution of government social services can be delivered at a reduced cost and/or improved quality.

Despite all these advantages, people must also be aware of the existence of some limitations. Following Enow (2003), these are divided into technical and non-technical limitations. On the one hand, technical limitations include system security, reliability, evolving standards and some communication protocols, insufficient telecommunication bandwidths in remote areas, evolving and rapidly changing software development tools, or incompatibility between e-commerce software and certain operating systems among others.

On the other hand, non-technical limitations include the cost of developing e-business in-house which can be very high, and mistakes made due to the lack of experience which may result in delays. There are many opportunities for outsourcing, but how and where to do so are complex issues. Furthermore, security and privacy, trust of the faceless vendor, e-commerce is not stable (there are many constant changes), or the lack of support services (for example qualified tax experts) are further challenges that the user may face.

Considering advantages of e-business and its current limitations, the effect of e-business worldwide has been its rapid expansion. Turban et al. (2002:28) justify that the number of people who buy and sell stocks electronically in the USA rose from 300,000 in 1996 to over 17,000,000 by the end of 2001. Similarly, in Korea, about 60 percent of all stock market transactions were undertaken in the Internet in 2001.

As we can see, e-business is an adaptation of the most traditional forms of business into a new era. Consequently, banks and other types of business are benefited from the Internet, which is offering all the advantages that we have enumerated above. Furthermore, the essence and the purpose of business remain the same, despite the way of running businesses and promoting companies, which has changed considerably since the 1990s.

Therefore, we think that most of the objectives of banks still remain the same in the early XXI century. The only change is the channel by which they offer their products and the means of promotion. If we have a look at the Banking Regulation Act of 1949, we realize that the essence of a bank is still the same. Banks are engaged in these regulations, as appearing in Annex 1.

As we can see, banks and e-banks are offering the same as in the 1950s. The only difference is that e-banks are offering the same services in a far more accessible way via the Internet. This means that many of the services that banks were offering according to the Banking Regulation Act of 1949 are still offered today in their websites. Therefore, banks and the Internet are complementary, and obviously any additional service is always advantageous for customers. In the following section, we will study how a website is designed.

6.4- Website Design

Having presented the main functions and objectives of both websites and banks, and having reached the conclusion that websites have changed some traditional methods to run any business, the last section of this chapter introduces some ideas and recommendations in order to structure banks' websites in the best possible way, following a clearly-cut organization.

It is important to mention that in chapter 4 we have already introduced the main genres of banks' websites which focus on their introductory site 'About Us'. We first followed the study undertaken by Palmer (2010) who explained the importance of different steps and moves in the annual report, which we consider essential in the construction of any 'About Us' section in banks' websites. We introduced the following elements mentioned by Palmer (2010): the annual report, company or group at a glance, corporate responsibility, corporate governance, financial statements, and shareholder information. In addition to these six elements, we included ten additional steps that are also important in the development of Bank's websites. These steps were the following: 'History', 'News', 'Awards', 'Sponsorship', 'Contact Information and Locations', 'Careers', 'Suppliers', 'Security', 'Group Members', and 'Social Networks'.

Nowadays, we can confirm that competition between both community and national banks is increasing severely. Larger banks are gaining ground to smaller and community banks. National banks can offer products and services that smaller banks cannot. Furthermore, and because of their economic supremacy, national banks can also get better locations. However, Internet is enhancing the promotion tools, and this is the point that both types of banks have to take advantage of and work hard in order to get the major number of benefits that this service can offer. Depending on the type of bank the consumer is looking for, banks must attempt to give the customers as much information as possible, as well as trying to convince them why that bank is the best choice.

In general terms, the design of an effective website is determined by five factors enumerated by a report presented by the Rutgers University (2011):

1- Planning

2- Organization

3- Navigation

4- Colors

5- Style/layout

6.4.1- Planning

Planning is the first step towards developing an effective website. Planning is the process of setting goals, developing strategies, and outlining tasks and schedules to accomplish the goals. Thus, the first step towards the construction of a website is to ask ourselves what we want to do and which message we want to transmit while determining the goals of the website. Determining goals is the basis of constructing a website. In this sense, Wares (1998) presents guidelines to determine goals:

1- Goals must be conceivable.

2- Make goals believable.

3- Goals must be achievable.

4- Make goals measurable.

5- Goals should be controllable.

6- Be sure your purpose will not create conflicts.

Apart from determining goals, planning involves other sub-steps that are necessary in the creation of an effective website and which will result useful in order to determine goals more efficiently. These substeps are gathering information, identifying the audience, looking at the competitors and preparing a creative brief.

Thus, the next step of this process implies gathering information, also known as research. This is the process by which a person learns about something that is not fully known (Jobber, 2010). For market researchers, gathering information is a critical component needed to make good decisions. The result is to make a picture of what is occurring in the field in which we are interested to act and it offers different alternatives to reach the goals.

After gathering information, it is also necessary to identify who the audience is. The Spin Project (2006) explains the meaning of target audience. The target audience is formed by the individuals, groups, communities and any decision-makers who can influence a certain target. Thus, target is the individual or individuals who have direct decision-making power over the issue your organization is working to address. Sometimes the target audience is the target and sometimes it is not. For instance, a health clinic that is working to increase awareness about the growing rate of diabetes among the elderly by encouraging them to attend seminars at the clinic will likely have the same target and audience. In this case:

Target: the elderly, because they have direct decision-making power over their attendance at the seminars.

Target Audience: the elderly, because they can influence the decision of the target, themselves.

If the same clinic decides to increase awareness about the growing rate of diabetes among children, it is likely that the target and target audience are different. In this situation:

Target: children with diets that increase risk of diabetes.

Target Audience: parents, because they have a great influence over children's diets.

From the examples above, it is clear that defining your target audience requires having set clear goals. Once the goals have been set, companies interested in developing effective websites should ask themselves the following questions to identify the target audience (The Spin Project, 2006):

1- Who needs to know the message?
2- Who has influence over the target?
3- Who must be moved to action so the goals will be met?
4- Who has the greatest impact in the outcome of the campaign efforts?

Once the objectives are set, the company has done research in order to fulfill the goals and has determined who the target audience is, it is also necessary to look at the competitors who are more experienced in the market and used to meet these goals.

Looking at the competitors in marketing and strategic management is a kind of assessment of the strengths and weaknesses of competitors. Fleisher and Bensoussan (2003) explain that this analysis provides both an offensive and defensive strategic context through which to identify opportunities and threats. Doing research in competitor profiling allows determining any relevant sources of competitor analysis and classifying them into one framework in the support of efficient and effective strategy formulation, implementation, monitoring and adjustment.

In few words, competitor analysis is an essential component of corporate strategy. According to Fleisher and Bensoussan (2007), it is argued that most firms do not conduct this type of analysis systematically enough. Instead, they operate with informal impressions and

intuition. Consequently, the result of a non competitor analysis is an increase in the number of risks of dangerous competitive gaps which may remain unsolved due to the lack of a sounded competitor analysis.

The Spin Project (2006) suggests that companies constructing websites and analyzing the competitors should visit their websites and wonder themselves the following questions:

1- What do you like/dislike about their site?
2- What type of content do they have?
3- Is it easy to find information? If so, how is it organized? If not, what makes it difficult?
4- How do you differentiate yourself from your competitors? How is your audience different?

At last, before finishing the first stage in the development of an effective website, it is crucial to prepare a creative brief considering all the information collected. A brief is a summary of overall visual and conceptual goals which are listed and includes who and how the target audience is, which are the goals for the user and what they should get from their site, visual style and tone. This stage consists on the summary of the ideas collected and results in a clearer image of what the company is looking for.

6.4.2- Organization

Once the stage of planning has been completed, the next step is to start organizing the information collected and prepare a draft of the structure of the website. The first consideration when designing a website is to focus on the audience. In fact, the website should not be focused only on the company but also on the audience. The Spin Project (2006) recommends that, when designing a website, it is interesting to ask some common users what they like and dislike. User survey and focus groups can help with this. This can result in finding out the type of computers and monitors the audience have, the type of browser they use, whether the target audience have Internet or wire-less connection, or determining the preferences about type of text and graphics, among many others.

The Spin Project (2006:16) quotes Peter Morville, who explains in a web review that good information design is "creating consistent and functional systems for navigation, graphics, page layout, and title languages so that the user knows where to go, what to do, and encourages them to return". Thus, the purpose in the organization is to make the website more attractive to

potential and current customers. The Spin Project (2006:16) shows a list of tips that must be followed in order to organize a good website:

1- Information is useless if no one can find it.

2- Go through current information and get an idea of what you need and you do not.

3- What content logically belongs together?

4- Examine it from a user's perspective.

5- Create an outline, including any new content you would like to see.

6- Think about how expanding/adding to current content in the future might fit into the outline.

7- Create a sitemap from your outline.

8- Show proposed links and main navigation, keeping it simple.

See in the following example the organization for the design of a website (figure 13) as shown in The Spin Project (2006:18)
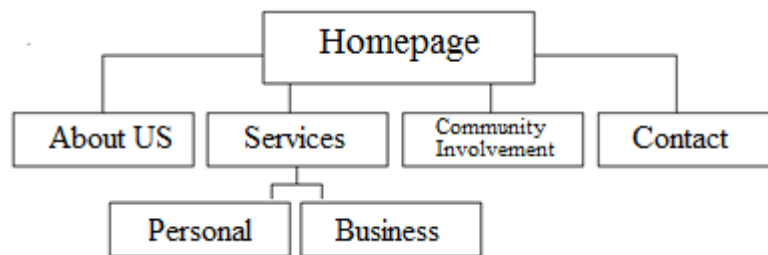
Figure 13. Example of organization for the design of a website (The Spin Project, 2006:18)

6.4.3- Navigation

After having completed the organization of the website, the third stage is to prepare the navigation system. Miller (2011) offers five tips that make navigation easier.

1- Navigation should be easy to find

Web users are impatient, and they are not going to stay in a website very long if they are unable to find what they are looking for. Navigation should be a crucial element of your design. The position for the navigation bar should be visible and accessible and avoid confusing it with other elements. It should be neither too big, nor too small. The usual location of the bar is across the top of the page, so users should not have to scroll down to navigate further into your site.

2- Keep it consistent

Site navigation should appear in the same location in every page of a site. It should also maintain the same style, type and colors. This will enable users to get used to a site and feel comfortable browsing it. If navigation were to jump from the top to the left, disappear, or change colors from section to section, the result would generate frustration among visitors.

3- Use obvious section names

The section names of a site should clearly state their real function. General words like 'resources' and 'tools' should be avoided, since they only lead users to spend too much time finding what they are looking for. Use obvious button names such as 'news' and 'podcasts' in order to avoid confusion.

4- Less is more

Avoid introducing too many navigation buttons while leading into more sections; this may cause too many choices for the user. A long list of options makes the visitor confused from getting into the most important content areas of your site. Instead, consider drop-down menus that break down top-level buttons into moves. Additionally, the designer should avoid including too many separate navigation bars. It is common to have up to three options for member-based content-driven sites (for example, one for main navigation, one for user accounts, and one at the bottom for legal disclaimers). However, if they are not clearly defined, the user will not know where to look at. If possible, the website should include only one, for example in portfolios.

5- Remind the users where they are

Sometimes, it is very useful to remind users where they are. It is recommended using a consistent method to highlight the section which a visitor is in, such as a change in color or appearance. If the site has more than one page per section, make sure to leave the button clickable to get back to the main page of that area.

6.4.4- Choice of Colors

The fourth step is the choice of colors. Designing a website is more than choosing images and text. A website is a marketing tool which represents the company, owner, employees and products. Wilder (2008) explains the effects of colors in websites. According to him, in a face-to-face meeting, bodies and faces portray unspoken meanings when smiling, gesturing, laughing or becoming nervous. These nuances help people to communicate. Thus, a website

does exactly the same thing with color. Colors imply meaning, as they can make us happy, sad, angry, comfortable, nervous, and even trusting. However, by choosing a graphic and then design a site around that graphic, you may unintentionally be presenting a derogatory impression. In this sense, a bad choice in color may lead to create contradiction in the content unintentionally.

It is widely known that colors have meanings. Colors have influence in people's emotions, actions and the way they respond to other people, things and ideas. When designing the colors that represent your business or your products, it is necessary to consider the colors that best match with your purpose. The symbolic meaning of colors can help to give customers an idea of the product or business (Zahorsky, 2011).

Concerning colors and their meanings, we present a list with colors and what they represent based on the studies of different authors (Bellizzi et al., 1983; Birren, 1937, 1945; Crowley, 1993; Gage, 2000; McNeal, 1973; Wilder, 2008).

COLOR	MEANING	EFFECT
Red	Warmth, Love, Anger, Danger, Excitement, Speed, Energy, Determination, Desire, Courage	Urgency - often used in sales and impulse sales
Orange	Cheerfulness, Low Cost, Affordability, Creativity, Enthusiasm, Stimulation, Aggression	Energizing - used to push for action, as in impulse buying
Yellow	Attention-Grabbing, Comfort, Liveliness, Hunger, Cowardliness, Optimism, Overwhelm, Summer, Comfort, Intellect, Happiness, Energy	Grabbing Attention - used in displays and windows
Green	Durability, Reliability, Environmental, Luxurious, Optimism, Well-Being, Nature, Relaxation, Spring, Safety, Honesty, Optimism, Harmony, Freshness	Easy, calm - used to relax people
Blue	Peace, Professionalism, Loyalty, Reliability, Honor, Melancholia, Boredom, Coldness, Winter, Depth.	Trust - used by financial institutions such as banks
Purple	Power, Royalty, Nobility, Elegance, Sophistication, Artificial, Luxury, Mystery, Royalty, Elegance, Magic	Calm - used in anti-aging products
Gray	Conservatism, Traditionalism, Intelligence, Serious, Dull, Uninteresting	High-tech and modern look - it promotes a feeling of control and power, commonly used among websites that are legal or finance related.
Brown	Relaxing, Confident, Casual, Reassuring, Nature, Earthy, Solid, Reliable, Genuine, Autumn, Endurance	Neatness and openness - used with sophisticated and professional products
Black	Elegance, Sophistication, Formality, Power, Night, Strength, Illegality, Depression, Morbidity.	Power - selling luxury, aggressive products, or to impulse buyers
White	Cleanliness, Purity, Newness, Virginity, Peace, Innocence, Simplicity, Sterility, Snow	Cleanliness and Simplicity – used to sell products related to hygiene, relax, or houses (it increases the size of the place)

Table 8. Meaning and effect of colors

As we can see, color affects how we feel, our perceptions, and our interactions. As we commented at the beginning of this chapter, one of the objectives of websites is to attract visitors to their websites, but once customers are there, it is crucial to keep their interest. Throughout colors, visitors can feel welcome, comfortable, relaxed, and secure (Verma, 2007). According to Wilder (2008), the time to appeal a visitor ranges from 8 to 10 seconds. After this time, visitors decide whether to stay or leave the site.

Wilder (2008) points out the effect of some colors in marketing. For example, taking a water-based product and placing it in purple or orange sites decreases marketability. Purple and orange are not immediately associated with water or nature and will give the site and product a 'false' impression. Placing that same product in a blue or green site will increase the desire for that product. While we naturally associate water with the colors blue and green, not all site designs adhere to this thought process. Sites that are nature-related receive better responses when multiple colors of green are used than any other color or combination.

Multi-colored sites or 'rainbow sites' have the lowest visitation time. This is not the case if the site is predominantly white, while displaying only small amounts of various colors. As the multiple colors decrease, the time of visitation increases. Sites aimed at children, such as toy sites, often use a wide range of color to 'entertain' the visitor. While this is smart marketing, displaying large quantities of multiple colors decreases the 'fun' aspect as the eye tries to focus and concentrate in the busy page. Wilder (2008) does not recommend using more than five colors that must be kept either 'warm' or 'cool' and make the background white. In this sense, a message is better conveyed when it is easy in the eyes.

Wilder (2008) defines cool colors as the ones such as blue, green, pink, purple, blue-green, magenta, and blue-red. Furthermore, these colors bring calm and tend to be more popular than warm colors.

In addition to all this, Wilder (2008) does not recommend mixing warm and cool colors when creating a website, since they confuse the viewer. He explains that it can make the site look busy, dirty, and untrustworthy. In this sense, the use of a color wheel can be helpful. It shows the Primary (red, yellow, and blue) and Secondary (orange, green, and purple) colors. Combining two primary colors creates secondary colors. All colors are made from some combination of white, black, and the primary colors. See figure 14.

Figure 14. The Color Wheel

Considering all this information, every color has an essence and a meaning and, in many cases, they do not always fit the desired purpose. In this sense, in informational design, it is important to distinguish functional color from decorative color. Decorative color enhances the layout by making it more aesthetically appealing, creating a mood, or establishing a style; whereas functional colors convey information explicitly.

At last, we include a list of final recommendations following Wilder (2008).

1- Make sure the choice of colors for a site fits the intended content, and the users' expectations.

2- Never use more colors than are necessary.

3- Do not use colors that do not support or add to the information being displayed.

4- Remain consistent throughout the site with your color choices, and leave the rainbows for rainy days and for chasing pots of gold.

6.4.5- Style and Layout

The final stage before constructing a website is determining the layout. The layout of a website is defined as "the process of placing and arranging text and graphics on the page to produce documents and publications" (Bear, 2008:3). Similarly, Sombilon (2011) explains that a layout is the arrangement and creation of webpages. In this sense, we can determine that a website layout is the position of the paragraphs, sentences, words, letters of a text, images, graphs, toolbars and any other element included in the site.

Following the study of the Spin Project (2006), we find interesting guidelines about how to prepare the layout of an effective website. Before choosing the style, we should look back to

the notes taken from the planning to the color choice. Now, it is time to decide the appearance of the website according to the study and the collection of information. Obviously, it is not the same a website for selling stuff like eBay than a prestigious bank website.

There are two basic considerations that any designer must take into account when constructing a bank website. On the one hand, a bank website must look simple and easy to navigate. The easier it is, the better and the more visitors will trust in the online services offered. The second important consideration is to be consistent across the website. This means that the layout chosen has to be the same in all the pages that compose the website: it should be the same toolbar with a unique and repetitive placement, same color, format, and style.

Concerning fonts in general text, weird and fancy scripts should be avoided. Likewise, do not use anything that looks handwritten if your purpose is to show professionalism. Definitely, the most common and adequate format is Times New Roman or Arial, size 12-14. These basic fonts are more acceptable just because they are most readable for regular text. Fancy or special fonts should be exclusively employed to represent special items like, for example, headings.

Regarding those special items like links, headings or other resources, it is important to decide what they will look like, and make all these items easily distinguishable by color, underline, or both. In this case, it is important to remain constant and make all the elements of the same type look the same, for example headings. Furthermore, we remark that one of the reasons why being constant in the use of the same fonts, format and layout is so important is because it makes clear to the users that they have not left the site.

Concerning images, their effect is very positive and they can add a lot to a website. As we have commented, a picture is worth a thousand words. However, any overuse can result negatively in the final outcome. Designers must be careful about file size; larger images take longer to download. Visitors can also feel uncomfortable if the image is too big and they have to scroll around to see the full image (avoid making the image bigger than the screen size). In addition to this, images must be accompanied by descriptive tags; this way, visitors that are not viewing the image know what is there. However, make sure that images are clearly related to the content. Otherwise, visitors can be confused about the connection between the image and the content of the website. If the number of images is too large, it can be wise to create a photo gallery and place them there. It is also possible to divide the gallery into categories in order to make them more suitable and the use of thumbnails will save time to your visitors since this allows the audience to know what the image is before downloading or opening the file.

Another possibility which tends to be employed incorrectly in the design of websites is the application of special effects. Despite having the option of making your text bounce, shine, or change forms, this does not mean it is an appropriate possibility, especially in banks' websites. Before adding a special effect, think consciously the reasons why this effect can be profitable. In some cases, some smart special effects can be used and the result can be very effective. For example, if the company wants to publish a last minute urgent note, they can introduce the text in a flashing table. Similarly, if a company wants to launch an offer, some special effects can be applied and the product will be more visible.

Links are also necessary to be emphasized in terms of format. However, consider the following recommendations when including a link in a website. Links throughout the site should remain visually similar (same font, color, or boldness), so users can intuitively know what is a link and what is not. If possible, make it accessible and let the user get back to the home page from anywhere in your site. If the link is connected to other sites, review them frequently to make sure the link still works. A good idea is to include a contact link somewhere in the site so users can give feedback or ask questions.

Apart from all this information, a few final recommendations should be considered when designing the layout of a website (the Spin Project, 2006:42-52):

1- Always test your pages in as many browsers and platforms as possible –sometimes the results are not the expected. Some of the most popular browsers are:

    a. Internet Explorer

    b. Google Chrome

    c. Firefox

2- Review content periodically.

3- Websites are only as good as the content that is on it, so make sure it is updated and accurate.

4- Proofread your website and, if possible, get more than one person to proofread. Typos and mistakes can happen to everyone.

5- Get feedback from users. Check what is working and what is not.

6- If you do not want to spend time in design, a good alternative is to use templates.

6.5. Concluding Remarks

As we can see, there are many rules and steps to follow in order to create an effective and adequate website. This process requires many hours of study, work and the advice or contribution of experts as well as your target audience. In order to conclude this chapter, we should include some final remarks that are necessary for the construction of a website. According to Insite Banking (2011), there are four tips that are essential in order to make a banking website more effective:

1- Easy to navigate: it is necessary to make banks' websites easy to navigate and avoid that customers need to spend more than two minutes looking for something. The website should have tabs clearly labeled and keep the layout of the site simple and not busy with too much text or too many graphics.

2- Contact information: Banks must be sure to have their banks contact information easy to find, like in the home page, or accessible by a tab or menu. Banks should also include their address, important numbers, locations, and business hours.

3- Services and products: Banks must clearly show their services and products. For example, if a bank specializes in home mortgage loans, but not in student loans, it needs to make that clear; otherwise the bank may have customers looking for something that is not offered.

4- Explain why your bank is the best choice: a website is not only giving information to customers, but it also offers information about selling products and services to the community. Thus, banks must make clear why that bank is the best choice for customers by showcasing that the bank is the only one who can do it in a special way.

As result, websites can present a bank more or less positively to the target audience. Thus, any bank should expect to have a website that fits the needs and interests of its community, keeping customers satisfied as well as getting new ones. These tips can be summarized as follows: keep it simple, have relevant information, and explain why the bank should be the first choice for banking.

In conclusion, this last chapter has set a theoretical framework to complement the linguistic design of banking corporate webpages with non-linguistic items, which are equally necessary to accomplish the final purpose of this dissertation. The information in this chapter will enable us to set the basis to design the format of the webpages in the genre analysed.

Chapter 7: Methodology

Chapter 7: Methodology

7.1- Introduction

In the previous chapters we have presented the elements that we consider relevant in the development of the genre 'About Us' in banking corporate webpages, as well as the reason why creating a model of the standard form can be of interest for the scientific community. The development of genres is frequent in the area of research in applied linguistics, and we find that a standard form in the genre 'About Us' in banking corporate webpages is necessary, due to the relevance of this industry and its connection with the ICTs. In this chapter, we present our model to analyze these pages and determine the standard form considering the 50 most important banks in the world according to *The Banker* (2010). Apart from these 50 banks, we have added up other 14 institutions from the UK, the USA, and Spain for linguistic and contextual reasons; summing up, the amount of banks participating in this study is 64. In the following sections, we describe our proposal to analyze the texts and determine our standard model of the genre 'About Us' in banking corporate webpages.

The goal of this project is to create a model of the genre 'About Us' in banking corporate webpages and apply this model to a fictional banking webpage that we have developed and called 'Standard Bank'. This model could be adopted by any real bank or also adapted to other industries with similar aims. This way, we have divided our study in 3 broad areas. The first concerns the macrostructure and shows the steps and moves that are part of the genre 'About Us'. It also includes the quantification of words, sentences and paragraphs of each text. After completing this first study, we aim at understanding the structure of this genre. The second part of our study refers to the microstructure, and presents the content and language that fulfils the body of this section. Thus, the microstructure consists of the development and choice of the most suitable morphology, register, purpose, and type of language used by banks in order to undertake a feasible attempt at designing an appropriate model. At last, the third area makes reference to format; suggesting fonts, colors, and the format in general. This part completes our model and makes it work and look like a real bank, overcoming some flaws observed the webpages that form our corpus.

Despite our aim of creating a standard model of the genre 'About Us' in banking corporate webpages, we consider that other options are also valid in the design of webpages in this area of work, as well as the fact that our proposal can be modified according to the banks'

specific needs and interests. We agree that there is not just one valid model. Furthermore, we must also explain that we have limited our study to some moves forming the genre 'About Us' because studying all the areas could have extended our work to neverending limits. Therefore, we justify that we cannot cover the analysis of the 'Social Networks' and 'Financial Information' steps in depth because these refer to external documents that can be considered independent ones rather than moves.

Having considered these general ideas and limitations, we establish the following hypotheses as the core of our work in developing our own model of the genre 'About Us' in banking corporate webpages.

Hypothesis 1: a standard form of the genre 'About Us' in banking corporate webpages is possible. It is our aim to elaborate a model of this genre by analyzing 64 banks and determining the aspects in common among the banks participating in this study.

Hypothesis 2: There are obligatory and optional moves and steps in the genre 'About Us' in banking corporate webpages, which depend on the banking interests. We are elaborating a standard model in which we think there are elements that can be introduced or not, according to the specific banks' needs.

Hypothesis 3: Due to the specific nature of these corporations, we think that language shown should be formal, showing a mixture of both informative and promotional features. Due to the type of business that banks represent in our society, they should avoid persuasive and direct language.

Hypothesis 4: The language used should show a mixture of both general and specific features. Considering our third hypothesis, in which we assume that the language is promotional, the language shown by banks in these documents must be a combination of specific financial and economic language with general and plain language that makes the text more comprehensible and readable for the audience (not all of them being experts in Finance and Economics).

After obtaining the results from our research we will analyze the validity of our four hypotheses with the creation of a practical corporate webpage of a fictional bank. This webpage will be based on the parameters established according to the results obtained in the different sections of our research.

7.2- Context in the Application of Our Study

The analysis of the results of this study started in January 2011, when we finally decided to focus on these specific e-documents. Our initial plan consisted of developing standard documents in a specific field of research through the analysis of several documents with the same nature. As we have already explained, the main basis of our corpus was based on the list of top banks presented by the magazine *The Banker* (2010), as well as other 14 banks which represented our academic interests, top banks from English speaking countries and geographical proximity. *The Banker* is an international financial affairs publication owned by The Financial Times. It is published monthly in English and it is currently read in over 180 countries. The magazine was first published in January 1926. It combines regional issues with global financial market reports, cash management, trading and technology, and management and governance issues, among others. The magazine is mainly addressed at CEOs and CFOs.

We chose analyzing banking corporate webpages since they cover three relevant areas of research in our contemporary society: finances, English, and websites design. When we began studying the banks' webpages, we decided to limit the framework of our study, due to its extension. For this reason, we focused only on the elements forming the genre 'About Us'. Therefore, some elements of the webpage have been omitted, whereas some other elements can be shown either as a move in the genre 'About Us' or in other places within the same webpage. In order to elaborate this study, we have analyzed the set of webpages presented by the banks appearing in table 9, analyzing all the different elements that form them.

7.3- Banks Participating in Our Study

The banks participating in this project were selected from a study developed by *The Banker* (2010), which presented a list with the 50 most important and powerful banks worldwide. Furthermore, we increased the number of banks in our corpus by adding 14 complementary banks from Spain, the USA and the UK for linguistic and contextual purposes. These additional banks were international corporations, with representation in many countries and having received specific attention in the media during the years analyzed. There has been no distinction among banks because of their characteristics or nationality; for this reason, we think that our model is valid worldwide. We are dealing with international banks, working worldwide, and this fact helps us consider the viability of this research with neutral contents concerning cultural and professional purposes.

In this sense, we present a list with the banks participating in our project detailing their nationalities as shown in the magazine *The Banker* (2010), as well as the additional ones that we have included in our research. As we can observe in table 9, the banks have been classified according to their nationality; and the order in which they are presented concerns the banks from English speaking countries first, then Spanish banks, and at last banks from other countries which speak neither English nor Spanish. For further details about these banks, see *Annex 3* which includes the webpages from which we obtained this information.

#	Bank	Nationality	#	Bank	Nationality
1	Barclays	UK	33	Banco Guipuzcoano	Spain
2	The Royal Bank of Scotland	UK	34	Banco Sabadell	Spain
3	HSBC	UK	35	Banesto	Spain
4	Lloyds Banking group	UK	36	Bankinter	Spain
5	National Westminster	UK	37	Deutsche Bank	Germany
6	Yorkshire Bank	UK	38	Commerzbank AG	Germany
7	Clydesdale Banking	UK	39	Bankers Almanac	Germany
8	Adam & Company Banking	UK	40	KfW Bankengruppe	Germany
9	Northern Rock	UK	41	DZ Bank AG	Germany
10	Cheltenham & Gloucester	UK	42	Bayerische Landesbank	Germany
11	Citigroup	USA	43	UBS	Switzerland
12	JP Morganchase	USA	44	Credit Suisse Group	Switzerland
13	Wells Fargo	USA	45	ING	Netherlands
14	Bank of America	USA	46	Rabobank Nederland	Netherlands
15	Wachovia Bank	USA	47	ABN AMOR Holding NV	Netherlands
16	U.S. Bank	USA	48	BNP Paribas	France
17	Suntrust Bank	USA	49	Crédit Agricole	France
18	Regions Bank	USA	50	Société Générale	France
19	Citizens	USA	51	Natixis	France
20	PNC Bank	USA	52	Banque Fédérative du Crédit Mutuel	France
21	Keybank	USA	53	Industrial & Commercial Bank of China	China
22	Fifth Third Bank	USA	54	China Construction Bank Corporation	China
23	Royal Bank of Canada	Canada	55	Agricultural Bank of China Limited	China
24	The Toronto-Dominion Bank	Canada	56	Bank of China Limited	China
25	National Australian Bank	Australia	57	The Bank of Tokyo-Mitsubishi UFJ Ltd	Japan
26	Commonwealth Bank	Australia	58	Sumitomo Mitsui Banking Corporation	Japan
27	ANZ Banking	Australia	59	Mizuho Corporate Bank Ltd	Japan
28	Westpac Banking Corporation	Australia	60	The Norinchukin Bank	Japan
29	Santander	Spain	61	UniCredit SpA	Italy
30	BBVA Group	Spain	62	Intesa Sanpaolo SpA	Italy
31	Banca March	Spain	63	Ageas	Sweden
32	Bancaja	Spain	64	Danske Bank A/S	Denmark

Table 9. Banks participating in our study

7.4- Data Analysis and Procedures

In this section, we explain the process followed in order to analyze the different documents from corporate banking webpages and, consequently, creating our own standard model for this specific type of corporate webpage. Our analysis goes from general to specific forms, going from the macrostructure to the microstructure, as well as including a research of the format used in the design of banking corporate webpages. At the same time we elaborate a practical model in which we apply the results obtained in our own model. In the following sections, we present the process to analyze the data obtained from the macrostructure and microstructure, as well as the format that will be helpful to complete and elaborate our own sample of banking corporate webpage.

7.4.1- Analysis of the Macrostructure

The analysis of the macrostructure consists of the study of the major structures and forms in the texts analyzed, applying them later to our own model to prove that our results are reliable. This way, we refer to major structures as the choice of genres in corporate banking homepages, the moves and steps available in the genre 'About Us', the quantification of forms and structures, and the contents of the webpage.

The elaboration of this research cannot be understood without first determining manually the moves and steps available in the corporate banking homepages analyzed. We expect that those moves and steps available in this section should coincide with our theoretical framework shown in chapter 4, following what Palmer (2010) presented as a taxonomy of moves available in the annual reports genre, as well as other elements that we think that should be available in the genre 'About Us' in banking corporate webpages, also introduced in the same chapter. In this case, we must choose the different moves and steps manually and decide which ones are necessary and which are not, according to the results and data obtained in our research. The decision about which ones are necessary is taken after obtaining and comparing results, after observing the percentage of their use. We consider that those moves whose presence can be traced in over 50% of the webpages analyzed can be recommended as relevant, whereas those appearing in over 30% will be defined as optional. On the other hand, those which do not reach this minimum percentage can be deemed as only occasional and thus irrelevant for our study purposes. Once the main moves are determined, the next objective must be to classify them into steps.

After establishing the moves and steps, it is necessary to quantify the forms and structures of the different paragraphs, sentences and words. In this sense, we must determine the number of words per sentence, the number of words per paragraph, the number of sentences per paragraph, and the number of paragraphs per text, as well as estimating the number of headlines necessary in each step. In order to fulfill this objective, we will check up these data both electronically (using the *Wordsmith v5* software as suggested in chapter 2) and manually, as well as contrasting results to confirm reliability. Then, by calculating the mean, median, mode, and usual range, we must decide the standard form for each step in terms of paragraphs, sentences, and words. We need to point out that the *Wordsmith* and *Tropes* programs analyze texts in *'.txt'* format; therefore we have enclosed a CD-Rom in this dissertation with the files that we have used to analyze the different moves and steps available in this genre. There is a file in *'.txt'* format for each step or move shown in this study.

At last, we must determine the contents available in the subgenres in banking corporate webpages. This process is developed manually since we have not found any software which offers an analysis of contents with reliable results. We must classify each sentence observing its contents and calculate the percentages that they represent in each step. Once we have obtained results about the availability of the different contents in each step, we must determine the relevance of each type of content within the different webpages analyzed. In this sense, we must divide the sentences and paragraphs referring to a particular content or topic into different groups in order to calculate the total extension of each topic within the text in terms of percentage. Then, we can establish a general percentage indicating the appropriate value for each step.

After the completion of the analysis of the macrostructure, we can determine the moves and steps available in the genre 'About Us', the amount of paragraphs, sentences, and words that each step may contain, as well as determining the kind of information and topics that each document should provide the reader with. The analysis of the macrostructure is essential in order to set the the basis and the main forms of our model of the genre 'About Us'. With this part of the study, we can visualize the general structure of this genre before analyzing the different elements of the microstructure in detail.

7.4.2- Analysis of the Microstructure

Regarding the microstructure, we show the elements that we must analyze in order to develop our research. The analysis of the microstructure focuses on determining the type of language used in each document, as well as morphology, terminology, formality and the use of verbal tenses. In this case, we have used different tools to determine each of the elements included in this section.

Firstly, we focus on analyzing the type of language. This can be informative, persuasive, or promotional, depending on the main purpose of the text. In order to consider what type of language implies each sentence, paragraph or document we mainly follow the guidelines developed by O'Hair et al. (2004), who explain the functions and features of the different registers as shown in chapter 5. The quantification of these results must be collected manually, deciding on the type of language to be used in each paragraph and estimating the percentage of these in each document. The collection of this information will enable us to determine the appropriate type of language in each step or move available in this genre. In this case, we will determine a type of language valid when it shows the highest percentage in our analysis; however we are concerned that some kind of documents could combine different types of language for particular purposes.

Secondly, in order to determine the morphological composition in this type of documents we have used the software *Tropes v8.3* (Molette, 2011), which quantifies the words in groups of nouns, verbs, adjectives, connectors, and pronouns; as well as it also provides a percentage of these values as seen in chapter 2. However, we have found that this program quantifies adverbs and prepositions together rather than separately as we expected. Therefore, we should quantify these morphological categories manually, in order to complement the results provided by the software *Tropes*. Once we have obtained the necessary data, we should be able to obtain the mean results of these morphological elements by analyzing the documents taken in this experiment concerning the different steps. With these results we should determine the standard parameters of each morphological category within the different moves and steps analyzed in the genre 'About Us' in banking corporate webpages. Additionally, the software *Tropes* also offers an analysis of the terminology used in a particular type of document, classifying words into categories (i.e.: words related to general use, business, politics, family, or nature among others). This classification of words will be useful in order to determine the type of words that we need to use when creating our standard model of the genre 'About Us'. As we have

commented earlier when referring to the program *Wordsmisth*, the software *Tropes* also requires files in *'.txt'* format. These files are the same that we have used when quantifying words, sentences and paragraphs with *Wordsmith,* and they are available in a CD-Rom enclosed to this dissertation.

Thirdly, the verbal composition of our model is based on a manual analysis of the documents used in our experiment. Verbs available in the documents analyzed are classified in groups according to their form (present or part, simple or continuous, perfect or imperfect), and then we must determine their percentage value within the text. The criteria to create our documents consist of selecting the tenses with higher percentages in the analysis of our texts. However, in this case we should not focus on a combination of tenses since the texts analyzed might be presented from different tense perspectives that involve either present or past tenses. Therefore, we suggest that this part of the analysis should be resolved according to the web developer criteria and the companies' particular needs in each situation.

At last, in order to determine the level of formality of these texts, we are going to apply the formula presented by Heylighen and Dewaele (1999). The reason for the application of this formula to calculate the level of formality in percentages has already been explained with great detail in chapter 5. In order to complete this part of our study, the percentage of each morphological category is based on the results that have been previously obtained in the analysis of the morphological composition of each move and step. Depending on the level of formality, results could suggest that the syntax shown in the samples with higher levels of formality might follow the standard and formal structure of sentences in the English language (Subject + Verb + Objects + Complements). In case of finding low percentages in the level of formality (below 50%), we should analyze individually the syntax of sentences in that type of document.

Placing together the results of both the microstructure and the macrostructure, we will get the necessary data to create our standard model of the genre 'About Us' in banking corporate webpages. In order to prove the validity of these results, we will develop a sample of this genre that will be shown as a real webpage. It will include all the steps and moves that we consider compulsory and optional according to the criteria that we have established, and the language used will follow the standard parameters obtained from the analysis of the results.

7.4.3- Analysis of the Format

Concerning the analysis of the format, our study focuses on different aspects. Among the different parts of the webpages analyzed, our study includes a focus on the format for the font type, font size, font color, lining space, text alignment, background color, and word emphasis. The study of format is used to determine the aspect of the webpage.

In order to analyze the font type, font size, and the lining space, it is necessary to accede to *'web developer'* (Internet Explorer) or *'web developer' > 'page source'* (Mozilla Firefox) in the control bar of the navigator. The different codes of the webpage are available there; so they can be counted individually and summed up in the table for results in order to obtain reliable data that might allow us to establish standard criteria for each category. Font type refers to the selection of a determined font style (i.e. Times New Roman, Arial, Sans Sheriff, etc). Font size concerns the magnitude of the fonts in the text. The lining space is the space between lines in the same paragraph, whereas the text alignment refers to the setting determining how the text is displayed on the page (left, right, centered, and justified).

On the other hand, we focus on the collection of data in order to establish the standard criteria for the font color, background color, and word emphasis; this part of the study has been completed manually. In this sense, in order to determine the font color we must consider the type of color in the main text as well as the possible different colors in headlines or other parts of the webpage. In order to complete this analysis, all these elements concerning format must be divided into the necessary categories. Concerning the background color, this category must be divided into primary, and secondary colors, if necessary. The primary colors are the main ones in the webpage (background colors). Secondary colors are the ones available in graphs or charts, among others. We must point out that it might be possible to find more than one secondary color in the same webpage, despite this is not recommendable, as we explain by Wilder (2008), as we commented in chapter 6. At last, word emphasis concerns the fact that some words, sentences or parts of the texts could be bold, underlined, or italics.

These results, together with the theories presented in chapter 6 about website design in banking, should allow us to decide the format for our standard model. The successful application of the established standard parameters concerning format will be determinant in the appearance of our fictional webpage.

7.5- Final Stage: Creation of Our Corporate Banking Webpage

The final stage in this research is the creation of our own model of corporate baking webpage, representing a fictional bank. The results obtained from analysis of the macrostructure, microstructure and format will allow us to create the standard model of the genre 'About Us' in banking corporate webpages.

As we have explained, the analysis of the macrostructure will show the major structures in the webpages: the choice of genres in corporate banking homepages, the moves and steps available in the genre 'About Us', the quantification of forms and structures, and the contents of the webpage. On the other hand, the analysis of the microstructure will determine the type of language used in each document, as well as the morphology, formality and the use of verbal tenses. At last, the data obtained from the analysis of the format will allow us to design the standard aspect of the webpage, including font type, font size, font color, lining space, background color, and word emphasis.

Once we have compiled all this information, we shall analyze results and determine the appropriate forms of the different elements analyzed in order to establish our own parameters of what we consider the standard model. These parameters will be set according to the analysis of the different elements in isolation, and contrasted with a detailed analysis in terms of percentages, mean, median and mode.

After completing the analysis of results and determining the standard level of each item in the macrostructure, microstructure and format, we will create a website in which the different elements are put into practice in a real context. In this sense, we will compare both the standard model of the genre 'About Us' and our creation. We anticipate that obtaining the same results in both standard model and our creation should be a difficult task. Therefore we think that a difference of 3% when comparing both the standard model and our creation should be considered as acceptable. The culmination of our project will be the creation of a webpage for a fictional bank named 'Standard Bank', which will be used as a model to implement the data collected and analyzed. Thus, this website will enable us to present our academic work in a professional context. This will be the practical conclusion of our project: designing a suitable product for banking companies behind an academic work.

Chapter 8: Results

Chapter 8: Results

8.1- Introduction

This chapter presents the results obtained from the analysis developed in our experiment. These show general aspects that appear in corporate banking webpages. The relevance of these moves and steps in our study is determined according to their frequency through the 64 webpages analyzed. The order in which our results are presented is from more general to more specific; in other words, we present first the macrostructure and then we focus on the microstructure.

These results are presented in two broad areas which are divided into different sections. The first general area of our study is the presentation of results related to the macrostructure of banking corporate webpages. These results are separated in four sections. The first section represents the homepage of banking corporate webpages. In this site, we frequently find a link which connects with the genre 'About Us', as well as other links which lead to other sections, forming all together form the homepage of the web. This part of our study shows what Internet users find first when they get access to banking corporate webpages. The second section of this chapter shows the results which concern the analysis of the genre 'About Us' and all the moves that form it. This part of our study presents what Internet users can see when they accede to the genre 'About Us' from the homepage. Then, the third part in the analysis of the macrostructure presents the results which refer to the quantification in the number of words, sentences and paragraphs of the texts that form the different moves of the 'About Us' site. Finally, to conclude the study of the macrostructure, we analyze the topics. This way we can determine how texts are formed in terms of contents.

The other broad category in our study is the microstructure. This part focuses on the analysis of the linguistic contents that form the genre 'About Us'. In this part we focus on the analysis of the type of language used by banks in their texts, formality, terminology, and some relevant language variations.

In addition to this twofold analysis (macro and microstructure), we show some further elements regarding the webpage format such as layout, design and functions. With this study, the results gained allow us to develop a guide with standard linguistic rules in the design of corporate banking webpages. This research aims at helping both professionals in the area of banking and web developers to consider the main features of international corporate banking

webpages and apply them in the labor world, creating standard and sophisticated webpages adapted to the contemporary international market.

8.2- Macrostructure

We have divided our study in four parts. The first part of our study is the analysis of the macrostructure which involves a general view of the homepage, the starting point in our study. Similarly, the second stage focuses on determining the 'About Us' section. Once we have determined the broad structure of this type of corporate website, our study moves towards the analysis of the text composition in terms of paragraphs, sentences and words. Finally, we will study the contents that are presented within the different steps.

8.2.1- Sections in Corporate Banking Homepages

As we have mentioned before, our framework is limited to the study and analysis of the different moves and steps available in the section 'About Us'. However, it is important to indicate that, before getting access to this site, we must consider some elements that appear in the main site, also known as 'Homepage', which are directly connected with our framework. As it will be shown in the second part of this chapter, it is important to point out that some of these elements are interchangeable and can appear inside the section 'About Us' or in any other site, including the homepage.

8.2.1.1 The Site 'About Us'

Regarding the data gained in our study, the section 'About Us' is available in all the corporate banking webpages selected for this research. However, it is possible that this may be named differently. We have found that there are two main possibilities:

a. 43.75 % of the sites are named 'About Us'.

b. 42.18% of the sites are named 'About [name of the company]'.

c. The remaining 14.07% of the sites use alternative names such as: 'Company Info', 'Corporate Information', 'Institutional Information', 'Company', 'Profile' or 'Our Company'.

If we add up the two main possibilities (A+B), we observe that 85.93% of the webpages analyzed in our experiment use the term 'About' in their introductory site. In this sense, 43.75% of the companies combine the words 'About' and 'Us', whereas the others which include this term, 42.18%, prefer adding the name of their company to the term 'About'. According to the results obtained, this item is most usually placed in the header of the webpage (78.12%). With less frequency, it can also be placed in the footer (15.62%), or even in the left (3.13%) or the right frame (3.13%).

The genre 'About Us' is a tab which is often combined with some others in the homepage of any corporate banking webpage. Thus, there are other sections which tend to accompany the 'About Us' tab, as can be seen in table 10.

Sections	Cases	Percentage
About Us	64	100%
Privacy and Legal	60	93.75%
Services	56	87.50%
Contact	50	78.12%
Locations and Address	44	68.75%
Careers	44	68.75%
News/Media	38	59.38%
Investments	34	53.12%
Responsibility and Community Involvement	20	31.25%

Table 10. Percentages of Sections in the Homepage

In table 10 we have only included those sections which are available in at least 15% of the webpages analyzed. We can point out that there is a well-fixed structure that can be seen within these webpages. The sections included in this list have been set in the same menu of the 'About Us' tab and they tend to form the 'Homepage' contents list. As we can observe, all these sections were commented in chapter 4; some of these elements were included by Palmer (2010), whereas some others concern to the elements that we added as complementary to his study of annual reports. In this sense, we must detail some features considering these tabs individually.

8.2.1.2 Privacy and Legal

Concerning the section 'Privacy and Legal', we have previously indicated that 93.75% of the banks include this information in their websites. This includes different tabs which are always placed together in the same menu area. According to our results, the number of tabs ranges from one to four; however one tab (41.60%) and two tabs (55%) are more frequent than three

(1.70%) and four (1.70%). Furthermore, the usual position of these elements in the webpage is the footer, as we can see in 92.18% of the samples taken in our study, whereas the remaining 7.82% of the webpages show this tab in the header. This move was previously commented in section 4.3.2.2.8 (Privacy and Security), and was qualified as fundamental, since this information is necessary in banking websites in order to guarantee security among customers.

8.2.1.3 Services

Next, regarding the section 'Services', it offers goods or products supplied by a bank. According to our study, 87.50% of the banks analyzed offer 'Services' in their homepages. This can consist of either one or several tabs. Furthermore, results suggest that banks show their services in two different ways. The first possibility observed within those 56 webpages including this piece of information is to include all the services in one single tab which connects with the different services offered (35.70%), whereas the second possibility consists of dividing their services in different tabs in the homepage (64.30%). If banks divide their services into different tabs, their number ranges from two to six. Most webpages which include the 'Services' section have three tabs (53%); if we consider 'Services' divided in two (17%), three (53%) and four tabs (17%), the percentage of webpages that fulfill this condition rises to 87%.

The most popular name for the section 'Services', when only one tab is used, is 'Products and Services'. Results suggest that 60% of the webpages taken in our study with only one tab refer to the section services with this name. Other names used were very varied, such as 'Solutions', 'Online Services', 'What We Do', 'You Are (a company, an individual, an investor, a job applicant)', 'Business Lines', 'Brands and Business Lines', 'Our Business', and 'Personal Finance'.

In case the webpages have more than one tab for this purpose, they usually divide their 'Products and Services' genre from two to six tabs. If banks divide this section into two tabs, they tend to divide it into investors and private customers (50%) or individuals and companies (33%). As we have mentioned previously, the most popular division of the section 'Services' is introduced by three tabs (53%), and our data suggest that 79% of the banks using this option divide this section in three tabs: 'Personal Banking', 'Business Banking' and 'Corporate Banking'. The remaining 21% used different tabs such as 'Savings', 'Mortgages' and 'Calculators'; 'Retail Banking', 'Corporate Banking' and 'Asset Based Finance'; 'Domestic

Promotion', 'Export Finance', and 'Development Finance'; and 'Corporate Banking', 'Personal Banking' and 'Bank Cards'.

We should also comment which elements are the most common in the section 'Services' if they are divided in four tabs (17%). We have found that 67% of these banks showed their products in the homepage. Concepts such as 'Savings', 'Mortgages', 'Insurance', 'Financial Planning' or 'Retirement Plans' are often included in the homepage of corporate banking webpages. On the other hand, if banks decide showing their ways of banking in the homepage with four tabs (33%) they divide banking in 'Personal Banking', 'Private Banking', 'Business Banking', and 'Commercial Banking'.

At last, we will briefly show statistics concerning banks which divide the genre 'Services' in five (5%) and six tabs (8%). According to results, the five cases observed (100%) mixed products and ways of banking. We show results below:

1- HSBC: 'Retail Banking' and 'Wealth Management', 'Commercial Banking', 'Global Banking and Markets', 'Private Banking', 'Investor Relations'.

2- Industrial and Commercial Bank of China Limited: 'Personal Banking', 'Corporate Banking', 'Global Service', 'e-Banking', 'Bank Card'.

3- U.S. Bank: 'Personal Banking', 'Corporate Banking', 'Agro-Related Business', 'e-Banking', 'Credit Card', 'Wealth Management'.

4- Citizens: 'Personal', 'Small Business', 'Commercial', 'Investing', 'Customer Service', 'Open an Account'.

5- Agricultural Bank of China Limited : 'Online Banking', 'Checking and Savings', 'Credit and Prepaid Cards', 'Mortgage', 'Loans and Lines', 'Wealth Management'.

In addition to these statistics about the type and the number of elements concerning the services and products offered by banks, data revealed that 87.50% of the banks that include products and services in their homepages introduce these tabs in the header of the site. On the contrary, other banks prefer putting these elements both in the left frame (5.35%) or the content area (5.35%) of the homepage. Setting tabs which concern products and services in the right frame or in the footer is less usual and only 1.80% of the banks chose each of these options. This section was commented in chapter 4.3.2.2.9 (Products and Services); we explained that this section was necessary because a corporate website is an efficient channel of marketing and promotion (Strauss et al. 2009), and consequently banks are not an exception in the business community.

8.2.1.4 Contact and Location

Next, regarding the contact information available in corporate banking websites, 78.12% of the banks include contact information in the homepage of their webpages. Among these banks, 90.38% of them used a tab named 'Contact' or 'Contact Information' to provide these data to their customers; whereas the remaining 9.62% of the banks directly showed the phone number or e-mail address in their homepages. Similarly, 50% of the banks show their locations and addresses where the banks can be found in the homepage of their webpages. The most usual name for this category is 'Location' (56.25%). It is also frequent to find the terms 'Worldwide' (12.50%), and 'Global Network' (12.50%) for this purpose.

Regarding the connection between 'Contact' and 'Location' tabs in the homepage, our results suggest that both elements appear in the same webpage in 54.68% of the webpages analyzed in our study. However, they are only placed next to each other in 62.86% of the cases where both concepts appear. When these two elements appear next to each other, 91.09% of the samples are set in the header of the webpage, whereas the remaining 8.91% are found in the footer. Independent to the way they appear, 'Contact' information is found in the header (66%), the footer (32%) and the content area (2%); and 'Location' details are found in the header (77.27%), the footer (13.64%) and the content area (9.09%) of the website. The need for an item concerning contact and locations was jusitified in chapter 4.3.2.2.5 (Contact Information and Locations) when we explained that a website needs to include a move with the company contact details, including telephone, fax, e-mail and address in order to be approachable to current customers and potential ones.

8.2.1.5 Careers

Another important aspect when working with corporate banking websites is the fact that 68.75% of the banks that were involved in our study included a section offering careers and job opportunities. This is called 'Careers' in 86.04% of the banks that included this service; whereas the remaining 13.96% of the banks used the term 'Job' ('Jobs', 'Job Opportunities' or 'Jobs and Careers') to offer this service. The tabs which correspond with this genre are usually located in the header of the webpage (70.45%). It is also possible to find the link to this section in the footer (25.58%) and in the left side (4.65%) of the webpage. The relevance of this move was discussed in chapter 4.3.2.2.6 (Careers and Job Opportunities), as we explained that this tool is a useful device to receive resumes, helping the firms to get a wide selection of people with specific skills willing to be hired.

8.2.1.6   News and Media

Additionally to these genres, it is also usual to find banking companies publishing their 'News' (59.38%). According to our results, 42.11 % of the banks that show a tab for 'News' is named as such or other derivates like 'News Release', '[name of the company] News', 'Latest News', or 'News and Insights'. 39.47% of the webpages use the term 'Press' and derivates such as 'Press Room', 'Press Release' and 'Press Centre'. 5.26% of the banks connect the terms 'News' and 'Press' ('News and Press'). Finally, the remaining 13.16% of the banks call for the word 'Media' and its derivates. Our research has also showed that the genre 'News' is located in the header of the site in 73.68% of the samples, whereas the remaining 26.32% is set in the footer (21.06%) and the content area of the homepage (5.26%). This move was included by Palmer (2010), and we presented it in chapter 4.3.2.2.2 (News Release and Media). As we commented, the aim of this move is to inform the audience about what is currently happening in the firm, introducing relevant company information and events.

8.2.1.7   Investment

There is another element named 'Investment' that could have been included in the section 'Products and Services'. This section aims at providing reports and additional information for current shareholders and prospective ones. According to our results, 53.10% of the banks analyzed included investments services in their homepages. Among the different banks, 82.40% of them used the term 'Investments'. Other names referring to this service are related to 'Finances' (11.73%) or 'Reports' (5.87%). Concerning the placement in the webpage for the section 'Investments' our results suggest that the header is the main (and almost only) possibility within this category (97.06%). In fact, only one case of the banks that included this section in their homepage set a tab for this purpose in the left frame (2.94%). This part of our study concerns the information presented in chapter 4.3.2.1.5 (Financial Statements), where we observed that this move is mandatory since it presents balance sheets which refer to the company's expenses and incomes during the last year.

8.2.1.8   Responsibility and Community Involvement

At last, banking entities also show their responsibility and social involvement with the community and the environment. According to our study, 31.25% of the banks present a section on responsibility and social involvement in their homepages. Among the banks that

introduce this section, 45% of these banks used the word 'Responsibility' and derivates ('Responsibility', 'Corporate Responsibility', 'Social Responsibility' or 'CSR [Corporate Social Responsibility] Activities). The term 'Sustainability' was used in 35% of the webpages ('Sustainability' or 'Sustainable Development'), whereas 10% of the banks refer to their involvement with the community with the term 'Commitment' ('Social Commitment' and 'Social Commitment and Our Approach'). The remaining 10% was divided between two further possibilities: 'In the Community' (5%) and 'Citizenship' (5%). As we have explained with the other elements, the tabs referring to the company's responsibility and social involvement are set in the header of the webpage in 85% of the elements analyzed, a 10% of them are set in the left frame of the website, and the remaining 5% are in the footer. This move was presented in chapter 4.3.2.1.3 (Corporate Responsibility), and shows the social policies performed by the company which help to improve its corporate image.

Thus, having presented the main results concerning the main sections available in corporate banking homepages we will move to the main framework of this dissertation, the moves which compose the section 'About Us'.

8.2.2 Moves and Steps Available in the Section 'About Us'

Our aim in this section will be to introduce the statistical results obtained from the analysis of the elements available in the section 'About Us'. As we have seen, the genre 'About Us' often combines with other elements that altogether form the homepage. We will analyze the section 'About Us' from a genre-based perspective, studying the moves that form this section. Thus, from now onwards, we will consider this section as a genre.

To start with, we present five broad groups which include all the moves that form the genre 'About Us'. General results are shown in table 11, and then each of these sections which are available in the site 'About Us' are commented in detail.

Group	Samples	Percentage
Company Profile	62	96.87%
Corporate Issues	64	100%
Contact Information	63	98.44%
Financial Information	52	81.25%
News	44	68.75%

Table 11. General moves appearing in the site 'About Us'

8.2.2.1- Company Profile

As we can see, 'company profile' appears in 96.87% of the webpages making up our corpus. The five elements that form this group are steps that refer to 'Presentations', 'History', 'Group Members', 'Awards', and 'Sponsorship'. Table 12 shows the tabs, number of cases, and percentages in which they appear in the site 'About Us'

Title	Samples	Percentage
Presentation	61	95.31%
History	44	68.75%
Group Members	22	34.38%
Sponsorship	19	29.70%
Awards	18	28.13%

Table 12. Steps that form the move 'Company Profile'

Data in the table above show that the most usual step in the 'Company Profile' move is the 'Presentation' (93.75%), available in almost all the texts analyzed; however, the specific name of this step tends to be diverse. The most outstanding tab name for this purpose is 'Corporate/Company [Profile/Information/Presentation/Overview]' (36.08%). However, we find that the names for the tabs concerning the presentation of the banking company can be fairly different, despite they all refer to the same idea and purpose. Considering the position of the 'Presentation' step in the webpage, we should notice that banking companies set the link which connects with the text presenting the bank to the audience in different parts of the site. According to our results, 40.98% of the banks set this tab in the left frame of the website, whereas 32.79% prefer placing the link in the content area of the site and 22.95% of the banks choose the header. The remaining 3.28% place this element in the footer of the webpage. This step was presented in chapter 4.3.2.1.2 (Company or Group at a Glance), where we explained that this move is a brief presentation of the company and specify the operations carried out.

The bank's 'History' is another frequent step within the genre 'About Us'. Results suggest that 68.75% of the banks include this tab in this step. In this sense, the term 'History' is used very often (93.18%), and is often accompanied by the name of the company (for example, 'Bankinter's History'). Another possibility is using the title 'Our History'. The remaining number of cases concerns titles such as 'Heritage' (4.54%) and 'Relevant Facts' (2.27%). In addition to these data, our research has also focused on the positions in which these tabs can be found in the webpage. We have found that 50% of the banks place the tabs connecting with 'History' texts and documents in the left frame of the webpage. The remaining 50% are banks

which set this information in the header of the webpage (31.82%), in the content area of the site (15.91%), or in the footer of the page (2.27%). In this sense, the information referring to the bank's history was shown in chapter 4.3.2.2.1 (History), we especified that the objective of this section is to increase confidence among clients and shareholders by showing an image of experience, soundness and trust.

Another step which is included in this category is the 'Group Members' that are part of the bank (34.38%). This step can be named in different ways. Our results suggest that 'Group [Members/Companies/Structure/Sites]' is the most usual form (31.82%), although other possibilities are also used, such as 'Subsidiaries', 'Websites', or 'Our Brands', to name just a few. These tabs tend to be found in the left frame (54.54%), the header (31.82%), the footer (9.09%) and the right frame (4.55%). As we pointed out in chapter 4.3.2.2.10 (Group Members) this is a tool used to gain power and influence by means of taking advantage of the suppliers' prestige as well as completing their services with additional ones.

In addition to these steps, a link related to 'Sponsorships' is available in 26.60% of the banking corporate webpages. The way banks refer to their sponsorship is similar: 68.42% of the banks refer to this as 'Sponsor'. Other ways are 'Sponsoring' (10.53%), 'Sponsorships Commission' (10.53%), 'Sports Sponsors' (5.26%) and 'Partnerships and Sponsorships' (5.26%). According to our results, the place for this tab in the webpage is the left frame (36.84%), the header (26.32%) and the content area (26.32%). This tab was also found in the right frame (5.26%) and in the footer (5.2%) of the webpage. This step was explained in.chapter 4.3.2.2.4 (Sponsorship), where we indicated that this is a necessary item in order to promote the companies within their potential market.

In order to complete the different elements that can appear in the move 'Company Profile', banks can also show the 'Awards' that they have received as a means of prestige. According to our results, 28.13% of the banks make reference to the awards received in this step. Our results suggest that all the banks use the term 'Award' to refer to the recognitions and honors received. However, we have found that some of them accompany the noun 'Award' with another one (50%). The word 'Recognition' accompanies the term 'Award' in 16.65% of the webpages analyzed in our study. Other words that are combined with 'Award' are 'Achievements' (5.56%), 'Rankings' (5.56%) and 'Honors' (5.56%). Some banks also used some adjectives: 'Current' (5.56%) and 'Our' (5.56%). Most banks place this element in the left hand part of the frame in 50% of the pages analyzed in our experiment; whereas 33.33% of the banks choose the header of the website, 11.11% prefer the content area, and only 5.55%

used the right frame to set this tab. In chapter 4.3.2.2.3 (Awards) we explained that companies usually show lists with the awards received with the aim of obtaining a status of distinction among their competitors.

8.2.2.2 - Corporate Issues

The second move appearing in the genre 'About Us' refers to corporate policies, philosophy and actions which altogether concern the direction and the management of the bank as a company. Therefore, we have listed seven steps in table 13 which refer to corporate actions and their purposes. In the following lines, we explain some details about the frequency in which the 64 banks that were analyzed in our study use these steps in the genre analyzed.

Title	Samples	Percentage
Corporate Governance	50	78.12%
Board of Directors and Managers	44	68.75%
Community Involvement	36	56.25%
Careers	29	45.31%
Products and Services	19	29.70%
Suppliers	15	23.44%
Security	64	100%

Table 13. Steps which form the category 'Corporate Issues'.

The most usual step about 'Corporate Issues' in corporate banking webpages is the one dealing with 'Corporate Governance'. According to our results, 78.12% of the banks have included this step in their webpages. However, this can be presented by using from one to four tabs. Our analysis suggests that finding only one tab referring to the 'Corporate Governance' is the most usual option among all possibilities (64%). Finding two tabs only happens in 22% of the banks analyzed in our study, whereas the choice of three (10%) and four (4%) tabs is less frequent.

When banks decide to depict their corporate issues with just one element, this is usually named 'Corporate Governance' (or derivates) (65.67%). Other possibilities are 'Group Structure', 'Organization', or 'Mission', among others, and their presence within the texts analyzed is rather less usual. As we have mentioned earlier, it is also possible to find two tabs in this step. The most usual tab is 'Corporate Governance' (58.33%). As it happens in the list of steps within the 'Corporate Issues' move with only one tab, if there are two tabs, they are very varied. Less frequent, but not of least importance, we find that some webpages refer to their corporate issues with three or four tabs. In this case, the most common elements that we can find are 'Strategy' (21.75%), 'Corporate Governance' (17.40%), 'Brand' (13.05%), and

'Mission and Values' (8.70%). Disregarding the number of tabs appearing in specific webpages, we can see that the most usual concept is again 'Corporate Governance', 34.72% of the banks use this term in their webpages. Other common tabs are 'Strategy' (9.72%), 'Brand' (5.55%), 'Organization' (5.55%), and 'Mission' (5.55%).

The position in the webpage for the tabs concerning 'Corporate Governance' has been determined according to the sum of results, which suggest that 44.44% of these tabs are set in the left frame. The same item can also be found in the content area (27.78%), or in the header (23.61%). Our data suggest that the placement of this item in the right frame or footer is fairly unusual. This step was shown in chapter 4.3.2.1.4 (Corporate Governance). We explained that this involves a description of the positions, sections and general organization of the corporation. In this part of our study, the step Corporate Governance also involved information and data about the 'Board of Directors and Managers'; however, after analyzing the different banks, we realized that it is more common to present these two steps individually.

As we have explained, banking companies also present their 'Board of Directors and Managers' in their webpages. Our study suggests that 68.75% of the banks include a step in which they present their managers, directors and other top employees. This can sometimes be divided according to the type of employees and their functions. However, it is more usual to find it in the webpage as one single unit (67.44%). In contrast, we can find banks with two (18.60%), three (9.30%) and four tabs (4.66%) with the same purpose. Regarding the names that banks chose for this step, results suggest that the range of names is varied. The most outstanding ones are 'Board of Directors' (20.89%), 'Management' (16.42%), and 'Executive Team' or 'Executive Committee' (10.45%). The remaining possibilities are less frequent. The position in the page tends to be in the left side (49.25%) and the top (32.83%); whereas only a few authors place their tabs to connect with the step 'Board of Directors and Managers' in the body (14.92%) and the bottom (2.99%).

Apart from describing the corporate policies and management, it is also frequent to find banking corporate webpages that show their 'Community Involvement' in the genre 'About Us'. In fact, 56.25% of the banks that participate in our research have included this element. Results suggest that 72.22% of the banks use one element to present their involvement with society. Likewise, two elements are used by 19.44% of the banks. Three and four elements are less frequent, 5.56% and 2.78%, respectively. According to the results obtained in our study, 28% of the banks use the term 'Community', 22% of them 'Corporate Responsibility' and 14%

prefer the word 'Sustainability'. Other terms can also be used, but results suggest that their frequency is lower than in the cases shown above.

In case there is only tab, banking companies also prefer the term 'Community' in 38.46% of the samples. 'Corporate Responsibility' is available in 19.23% of the webpages involved in this study. Other possibilities are 'Sustainability' (11.55%), 'Corporate Citizenship' (7.70%), or 'Society' (7.70%). On the other hand, if banks prefer using more than one tab to present their involvement with society, the most usual terms are 'Corporate Responsibility' (25%), 'Community' (16.66%), 'Sustainability' (16.66%), and 'Corporate Philanthropy' (12.50%). In addition to this analysis, our research suggests that banking companies place this tab in the left frame of the webpage (44%). Other usual positions are the header (32%) and the content area (22%). The footer of the webpage is less frequent and only 2% set this information there. The presentation of the step 'Corporate Responsibility' was shown in chapter 4.3.2.1.3. In this case we explained that this step shows the social policies performed by the company and tends to help to improve the image of the company.

Next in our list of steps concerning corporate issues is the possibility of offering careers and job opportunities in the website. According to the results obtained, the percentage of companies that include this step in their websites is 45.31%. The most common name used among the different samples is 'Careers' (65.52%). Other possibilities are 'Work at [name of the company]' (10.34%), 'Join Us' (6.90%) or other elements with lower frequency. In reference to the position of this tab in the webpage, our results suggest that banks set this information in the content area of the webpage (34.48%), as well as in the left frame (20.69%) and the header (20.69%); although it is also possible to find it in the footer (13.79%) and in the right frame (10.34%). As we explained earlier, we referred to this step in our theoretical framework (chapter 4.3.2.2.6), which is used to manage the hiring of new employees at any time convenient to the company.

The step 'Products and Services', which is very usual in the homepage, can also be found in the site 'About Us'. This step is available in 29.70% of the banks. In this case, the most usual names are 'Business' and some combinations of this term ('Business Areas', 'Core Business', 'Main Business', 'Our Business', 'Personal and Small Business'). Altogether, 70.59% of the banks chose this option. Other possibilities are 'Products and Services' (11.76%), 'What We Do' (11.76%) and 'Your Account' (5.88%). The usual positions for this tab in the webpage are the left frame (41.18%) or the header (35.30%). We can also observe that some prefer the content area (11.76%), the right frame (5.88%) and the footer (5.88%). This section was

commented in chapter 4.3.2.2.9 (Products and Services); we explained that it was necessary because a corporate website is an efficient channel of marketing and promotion (Strauss et al. 2009), and consequently banks are not an exception in the business community.

In reference to the following step in our list, 23.44% of the banks present their 'Suppliers' in their webpages. Our results suggest that 86.67% of the banks use the term 'Supplier' or combinations ('Supplier Information', 'Supplying to [name of the company]', 'Supply Partners', 'Our Suppliers'). Other possibilities are 'Affiliates' or 'Purchasing'; however, they are used only once each. Our research has also determined the positions where the tabs which refer to the banks' suppliers are placed. In this sense, banking webpages set these tabs in the footer (33.33%) or on the left frame (33.33%) of the webpage with certain frequency. Others prefer the header of the webpage as the adequate position for the tab (20%), whereas only a few choose the content area (13.33%). This step has been previously presented in chapter 4.3.2.2.7 (Suppliers), in which we explained that this can be a great help for gaining power and influence by means of taking advantage of the suppliers' prestige

There is one further element in this group which is usually set in isolation in the webpage, representing the means of security of each bank. The security in a bank is essential, especially dealing with virtual ones. Therefore, banks include some documents whose purpose is to provide legal protection and information to the users as well as to the bank itself. We find that all the banks (100%) offer some kind of protection to their clients and to their environment, including their governments. Results suggest that all the banks analyzed explain the terms and conditions in order to use the webpage and 'Online Banking' in safe mode, and the most common term used is 'Privacy and Security'; in fact, 96.87% of the banks use this expression. The other two possibilities found are 'Security' and 'Security Reminder', which are found only in one case each. The usual position for these tabs is the footer of the webpage (98.44%). Only 1.56% of the banks used the top of the webpage to set this tab. As we have already explained in chapter 4.3.2.2.8 (Privacy and Security), this information is necessary in banking websites with the aim of guaranteing security among customers and users in general.

8.2.2.3- Contact information

The following move on focus deals with the 'Contact Information'. Our results suggest that the main vias to communicate with banks are the telephone, e-mail, writing letters, social networks, 'Online Banking' or even visiting the bank. Adding up all of them together, we realize that 98.44% of the banks include contact information in their webpages. For this purpose, we have

identified four different steps in the site 'About Us' in banking corporate webpages which exemplify the 'Contact Information' move, as we can see in the following table.

Tab name	Samples	Percentage
Contact	53	82.81%
Locations	38	59.37%
Access to Bank Accounts	33	51.56%
Social Networks	14	21.87%

Table 14. Type of contact icons

If we have a look at the data presented in table 14, 82.81% of the banks include a tab referring to contact information. This tab is usually linked to telephone numbers, locations, webpages and e-mails, among other possibilities. According to the results obtained, we can see that 88.67% of the webpages including contact information use the term 'Contact' or derivates ('Contact Us,' 'Contact Information' or 'Contact [company name]'). Other terms to refer to this category are 'Customer Service' (5.66%), 'Phone [company name]' (1.89%), 'Useful Information' (1.89%), whereas others prefer showing the telephone number in the webpage (1.89%). The position for these tabs in the website is normally the header, as results suggest that 64.15% of the banks set this information in this part of the document. In addition, 22.64% of the banks prefer the footer of the webpage. Less usual is to find contact information tabs in the left frame (7.54%), right frame (3.78%), or content area of the webpage (1.89%).

Similar to this step, it is also possible to find another one which refers to the locations where the banks are available to clients. This is present in 59.37% of the banking webpages that we have included in our study. The most frequent name of this element is 'Locations' (47.63%). Among the remaining possibilities, 'Worldwide' (15.79%) and 'Global Network' (13.10%) are the ones with a higher percentage. Concerning the most usual positions for these elements we find the header (39.47%) and the left frame of the webpage (39.47%). Other positions in which we can find the tabs are the content area (13.17%) and the footer (7.89%).

Another form of communication or interaction with the bank is the ownership of an 'Online Banking' account; our research reveals that 51.56% of the banks include this service in their 'About Us' site. The title for this tab tends to vary depending on the bank analyzed. The way to accede to this item is by clicking in tabs with the names 'Login' (27.27%), 'Online Banking' (18.18%), or 'Internet Banking' (15.15%). These tabs tend to be set in the header of the webpage. Our study has suggested that 63.64% of the banks choose this position. Less

frequent, but still possible, is the left frame, as 21.21% of the banks set this move there. Other possibilities are the right frame (6.06%), footer (6.06%) and content area (3.03%).

The last way of communicating and interacting with banks is via social networks; we have found that 21.87% of the banks include this option. When we refer to social networks, we mean *Facebook*, *Twitter* and *Youtube*. The usual style of presenting these elements which give access to the aforementioned social networks is with the names 'Social Media' (28.57%), 'Connect with Us' (14.28%), the logos (14.28%), or 'Find Us on (Social Network)' (14.28%), among other names. Regarding the usual position for social network tabs, results suggest that 78.58% of the banks that include these elements in their webpages place them in the footer. The remaining 21.42% are divided between the header (14.28%) and the left frame (7.14%). As we commented earlier, we make reference to all these means of interaction between the customers and the bank. In chapter 4.3.2.2.5 (Contact Information and Locations) we discussed about the different ways of communication among banks which included telephone, email or locations, as well as presenting the use of social networks in banks, as shown in chapter 4.3.2.2.11 (Social Networks).

8.2.2.4- Financial information

Documents about financial information are also elements which are available in 70.30% of the webpages analyzed in our study. We have found that banks include one (79.59%), two (14.28%) or three (6.12%) tabs concerning their financial details. They always deal with economic and financial data. Considering all the elements together, the most frequent ones used to connect with financial data are 'Investors Relations' (29.31%), as well as other frequent tabs such as 'Shareholders' (12.07%), 'Annual Reports' (10.34%), 'Facts and Figures' (8.62%), or 'Results and Financial Information' (8.62%).

The position of these elements in the website can vary. Results suggest that 40.82% of these documents are placed in the left frame, whereas 30.62% are found in the content area, 18.36% in the header; and the remaining 10.20% are divided between the right frame (6.12%) and the footer (4.08%). This step has been previously shown in chapter 4.3.2.1.5 (Financial Statements). We explained that this chapter aims at presenting financial documents which refer to the company balance during a specific period of time.

8.2.2.5- News

Finally, the last category observed in this part of the chapter concerns to 'News and Media'. Within this study, we have discovered that 68.75% of the banks show their news information in these pages. We have found that 86.05% of these banks only show one tab to offer 'News', whereas the remaining 13.95% include two tabs. As a whole, we have identified 49 elements dealing with 'News and Media' in the 43 banks that included this piece of information in their webpages. According to our results, the most usual tabs related to 'News and Media' in the genre 'About Us' are 'News' (40.82%), 'Media' (24.49%) and their derivates, as well as 'RSS Feeds' (18.37%). In addition, results suggest that the position of this element is very diverse. Webpages can show their 'News and Media' tabs in the content area (28.57%), header (24.49%), left frame (22.45%) or footer (20.41%). More unusual is to find this kind of element in the right frame (4.08%). According to our research as shown in chapter 4.3.2.2.2 (News Release and Media), this step informs the audience about what is happening in the company.

Summarizing, the presentation of these results describes the way in which the most powerful banks organize the genre 'About Us'. We can identify the steps and moves available in this genre and their frequency. With these results we can start working in the next step of our research which consists of quantifying the form and structures of each of the moves and steps that we have presented in this part of the present chapter.

8.2.3- Quantification of Forms and Structures

The third part of this chapter focuses on the quantification of text forms and structures from the moves and steps that we have included in our study and presented in the previous section. Due to the variety of texts in this study, we present every section individually according to the results obtained in the second part of this chapter. The quantity of information can vary and this can be determined by the needs of the banks and the web developers. The aim of this section is to quantify the amount of paragraphs in each document, amount of headlines in each text, words in each paragraph, sentences in each paragraph and words in each sentence. This part of our study was completed with the program *Wordsmith v5* as we commented in chapter 2.9. This application allowed us to analyze the documents automatically and obtain valuable data.

The variety of documents and texts analyzed forces us to explain what we consider a paragraph, a sentence and a word. Following the Merrian-Webster dictionary, a paragraph is a "subdivision of a written composition that consists of one or more sentences, deals with one point or gives the words of one speaker, and begins on a new usually indented line". The same

dictionary explains that a sentence is a "clause, or phrase or a group of clauses or phrases forming a syntactic unit which expresses an assertion, a question, a command, a wish, an exclamation, or the performance of an action". Furthermore, sentences in writing forms begin with a capital letter and finish with an end punctuation mark. The last element of this group is the word, defined as "a speech sound or series of speech sounds that symbolizes and communicates a meaning usually without being divisible into smaller units capable of independent use".

We must notice that, in our study, headlines are considered as independent elements which are included in the sum of words; however, they are not considered as paragraphs or part of them. Headlines are dealt with as independent elements to the paragraph.

Furthermore, the enumerated lists found in the texts are considered part of the paragraph they come from. If the elements in the list are complete sentences, they are obviously considered as such. Otherwise, if the elements in the list are just noun phrases they all are added up to the last sentence in the paragraph.

8.2.3.1- Company Profile

A. Presentation

The presentation of a banking company is one of the most outstanding steps in banking webpages; as we can appreciate in our study, 95.31% of the banks included this step in their webpages. This part of our study shows the number of paragraphs, words in each paragraph, sentences in each paragraph, and words in each sentence in the 'Presentation' step. With this information we can determine the way this step tends to be written.

Firstly, we present the amount of paragraphs in the texts analyzed (361 paragraphs). Our results show that most texts are composed of a range of paragraphs which can vary from 1 to 6 (80.33%). We have also found that banking presentations with more than 6 paragraphs are very unusual in corporate webpages; only 19.66% of the presentations are made up by 6 or more paragraphs. In addition to these results, we can confirm that the lower number of paragraphs per text is 1 and the higher number is 37. Similarly, the mean of paragraphs in each presentation is 5.92 paragraphs per text, whereas the median is 4 and the mode 4-6.

Another element which is closely linked to the number of paragraphs in a text is the amount of paragraphs per headline. As we have commented, we have found 361 paragraphs in our texts. The amount of headlines available in the 61 documents that we have analyzed is 159.

The mean of paragraphs per headline is 2.60 and the median is 2. The minimum amount of paragraphs per headline is 0.60, and the maximum is 7. In addition, the most usual range is from 1 to 3, as well as the mode of paragraphs per headline, and it represents 74.55% of the samples in our study. It is also important to notice that within all the headlines analyzed in the documents, 12 headlines are formed with full sentences (3.33%), whereas the remaining 349 are noun phrases (96.67%). Furthermore, the average amount of words forming headlines is 3.48.

Next, regarding the number of words in each paragraph, we have found 19,184 words in 360 paragraphs. In this sense, the usual range of paragraphs in banking corporate webpages is the one going from 10 to 90 words (85.04%). However, this amount can increase. The largest amount of words in a paragraph is 264, which contrasts with the shortest paragraph with just 3 words. The mean of words in the different paragraphs according to our study is 53.28, the median is 42, and the mode is 10-30.

Regarding the quantity of sentences in each paragraph, the amount of sentences available in the texts analyzed is 880 in 360 paragraphs. Concerning this part of our study, results suggest that the presentation of banks in their corporate webpages tends to be divided in 1 and 2 paragraphs. We have found that 66.48% of the banks use 1 or 2 paragraphs in order to show their presentation. If we increase the range of paragraphs from 1 to 5, this percentage rises to 87.53%. Furthermore, these results also allow us to determine that the paragraph with more sentences includes 13, whereas the one with fewer sentences includes only 1. The mean of sentences per paragraph is 2.44; the median is 2 and the mode is 1.

Additionally, we must also comment the number of words in each sentence (19,184 words in 880 sentences). Results suggest that the number of words per sentence can vary. However, if we group sentences with a maximum of 40 words, we will find that 94.14% of them fulfill this requirement. If we have a look at the two extremes, we will realize that the higher number of words in a sentence is 116 whereas the lower is just 3. Likewise, our results suggest that the mean of words per sentence is 21.80, the median is 20 and the mode is the range from 10 to 20.

Summing up the information obtained from the analysis of the step 'Presentation' in banking corporate webpages, we can verify that the mean results of each step coincide with the usual range. In table 15, we unify the results that we have obtained in this part of our study with the aim of clarifying the information already pointed out.

Analysis	Usual Range	Mean	Median	Mode
Paragraphs per Text	1-6	5.92	4	4-6
Paragraph per Headline	0-3	2.60	2	1-3
Words per Paragraph	10-90	53.28	42	10-30
Sentences per Paragraph	1-5	2.44	2	1
Words per Sentence	< 40	21.80	20	10-20

Table 15. Mean, mode, median and usual range of the elements analyzed in the step 'Presentation'

B. History

Belonging to the move 'Company Profile', the second step in our analysis is 'History'. Our research has suggested that 68.75% of the banks studied make reference to their corporate 'History'. In this sense, we have observed 44 banks dealing with this content. Nevertheless, 5 of them only show images without any kind of text; for this reason we have not considered these in this part of our study. Thus, the total number of banks analyzed in this part of our research is 39.

Following the order established in the previous section, we start with the amount of paragraphs in the texts analyzed (672). Results suggest that there is not a clear conclusion about the extension of the document in terms of paragraphs. We can determine that the text with fewer paragraphs that we have found contains just one paragraph, whereas the one with more paragraphs has 131. The mean is 17.23 paragraphs per text, whereas the median is 12. Therefore, considering the mean of paragraphs per texts, as well as the median and mode, we can determine that the mode in the range of paragraphs per texts in the step 'History' goes from 1 to 5. However, if we extend this range from 1 to 15, the percentage of texts rises to 66.67%.

We have also studied the number of paragraphs per headline, and results show that there are 280 headlines within the paragraphs that we have found in this type of document (672). Thus, the mean of paragraphs per headline is 2.40. Furthermore, we have found that the median is 2.57. Similarly, if we consider the mean of paragraphs per headline in each text, we notice that the text with a higher amount has 84; whereas the text with a lower mean of paragraphs per headline is 0.87 if there is at least one headline in the text. In this case, we can observe that the mode of paragraphs per headline goes from 1 to 2. The usual range of paragraphs per headline goes from none to two. In addition, we have found that 99.27% of the headlines found are noun phrases; and the mean of words per headline is 2.79.

Regarding the number of words per paragraph, we have found 29,178 in 672 paragraphs. Our study reveals that the usual range of words per paragraph goes from 10 to 70 words (78.27%). In this context, the largest amount of words per paragraph is 406, which contrasts

with the shortest paragraph, with only 3 words. The mean of words per paragraph, according to our study, is 43.42, the median is 34 and the mode is the group ranging from 10 to 30.

The following analysis in our study is the amount of sentences (1,344) per paragraph (672). The usual range of sentences per paragraph goes from 1 to 3 (90.47%). The bank using with more sentences in this step uses 23; whereas the one with fewer contains just 1 sentence. If we calculate the mean of sentences per paragraph within the texts included in this part of the study, the result is 2 sentences per paragraph. Likewise, the median is 2 and the mode is 1.

Regarding the number of words per sentence, this part of the study involves 29,178 words in 1,344 sentences, resulting in a mean of 21.70 words per sentence, a median of 19 and a mode being the group from 11 to 20. The range of words per sentence in this part of our study goes from 3 to 130. However, the usual range of words per sentence goes from 3 to 40 (89.08%).

In conclusion, this information belonging to the step 'History' in banking corporate webpages can be summarized in table 16. We can observe that the mean and mode of the different categories in this part of our experiment are similar.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	1-15	17.23	12	1-5
Paragraph per Headline	0-4	2.79	2.57	1-2
Words per Paragraph	10-70	43.42	34	10-30
Sentences per Paragraph	1-3	2	2	1
Words per Sentence	11-30	21.70	19	11-20

Table 16. Mean, mode, median and usual range of the elements analyzed in the step 'History'

C. Group Members

It is possible, though not very usual, to find a step with the aim of presenting the group members or associates in the genre 'About Us' in banking corporate webpages. In fact, we have found that only 22 out of the 64 banks in our corpus have included this category in the pages analyzed, which represent 34.38% of all the banks observed.

Within these 22 banks, it is important to explain that they all include links to the webpages of their group members (100%). However, only 9 of them include additional texts accompanying these links (40.91%). Thus, our interest lies in focusing on those sites with documents and texts. However, we must also consider that 59.09% of the banks have used links without any text.

Considering only those websites including texts in the step 'Group Members', the results obtained show that the amount of paragraphs found are 89. Thus, the mean of paragraphs per

text is 9.9, and the median of paragraphs per text is 5. The webpage with more paragraphs in one single text contains 27, whereas the one with fewer paragraphs has 1. We have found that most texts have a range of paragraphs which goes from 1 to 10. This range coincides with the mode.

Next, the number of headlines found in the 9 webpages analyzed is 33. This implies a mean of 2.70 paragraphs per headline, and the median is 1.69. In this context, we find that the bank with more paragraphs per headline has 11, whereas the one with fewer has none. We have also found that the mode of paragraphs per sentence is the group which goes from 0 to 1. The usual range of words goes from 0 to 2. Additionally, we can also find that the average extension of the headlines is 4.64 words, and none of the headlines are full sentences.

Concerning the amount of words in each paragraph, we have found 3,609 words in 89 paragraphs within the 9 banking webpages included in this part of our study. Thus, the mean of words per paragraph is 40.55 and the median is 31. Besides, we can point out that the mode goes from 8 to 20 words per paragraph. The usual range of words is the group between 8 and 70 words per paragraph (91.01%). In this sense, the paragraph with more words contains 141, whereas the one with fewer has 8.

Regarding the amount of sentences per paragraph, the number of sentences in this part of the study is 293 in 89 paragraphs. Thus, the mean of sentences per paragraph is 3.30, the median is 2, and the mode is 1. Furthermore, we found that the usual range of sentences per paragraph goes from 1 to 3 (91.67%). Within the different banks analyzed, the paragraph with more sentences has 7, whereas the one with fewer contains just 1 sentence.

Finally, the amount of words per sentence involved in this part of the study is 3,609 words in 293 sentences. This results in a mean of 12.30 words per sentence. In this situation, the median is 21 and the mode is the group between 11 and 20 words. According to the results obtained, the range of words per sentence in this part of our study goes from 5 to 77; whereas the usual range of words per sentence is the group going from 5 to 40 (89.08%).

Summarizing the results obtained in this step, we notice that, in contrast with other steps of this study, there is no absolute coincidence between mode and mean, although results are approximate. We can observe a clear coincidence in the case of paragraphs per text and words per sentence. However, we find that the mean in the analysis of paragraphs per headline and sentences per paragraphs does not coincide regarding the mode. More blurred is the case of words per paragraph; even though the mode is the range between 8 to 30 words, this range can be increased to 70 words per paragraph.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	1-10	9.90	5	1-10
Paragraph per Headline	0-2	2.70	1.69	0-1
Words per Paragraph	8-30	40.55	31	8-20
Sentences per Paragraph	1-3	3.30	2	1
Words per Sentence	5-40	12.30	21	11-20

Table 17. Mean, mode, median and usual range of the elements analyzed in the step 'Group Members'

D. Sponsorship

As we have already seen with the step 'Group Members', finding 'Sponsorships' is possible but not very common. We have identified 19 banks that included this step; thus the percentage of appearances is 29.70%. Within them, it is important to explain that one includes a list with links to each one of their sponsors' websites without any text; in this specific case we have decided not to include this bank in our analysis. Therefore, in reference to this step, we have finally analyzed 18 banking corporate websites.

Regarding this part of our study, we have found 106 paragraphs in 18 texts. Thus, the mean of paragraphs per text is 5.89, and the median is 5. Furthermore, the text with more paragraphs contains 21; whereas the one with fewer has 1. In this case, the usual range of paragraphs per text goes from 4 to 6 (50%), a quantity which is similar with the mode.

Concerning the number of paragraphs per headline, we have found 48 headlines in this step. Thus, the mean of paragraphs per headline is 2.21. The median is 2.50 and the mode is the group between 1 and 2. The webpage with more paragraphs per headline has 5, whereas the one with fewer has 0.75. In this case, the usual range of paragraphs per sentence is the group which goes from 1 to 3. Furthermore, we can also determine that the average extension of the headlines is 4.61 words, and 95.80% of the headlines are noun phrases.

Next in our list is the analysis of words per paragraph; we have found 2,654 words in 106 paragraphs, resulting in a mean of 25.04 words per paragraph. The mode is the group going from 21 to 30 words per paragraph. We have also determined the median in 36 words per paragraph. In addition to this, the usual range of words per paragraph goes from 7 to 50 (75.47%). We can appreciate that the paragraph with more words contains 159 and the one with fewer has 7.

Regarding the amount of sentences per paragraph, we have found 198 sentences in 106 paragraphs in this step. Thus, the mean of sentences per paragraph is 1.87. Likewise, the median of sentences per paragraph is 2 and the mode 1. Results reveal that the usual range of sentences per paragraph goes from 1 to 2 (90.57%). Also relevant for this study is the maximum of sentences per paragraph (9) and the minimum (1).

Finally, we must consider the number of words per sentence. We have found 2,654 words in 198 sentences. This results in a mean of 13.40 words per sentence, whereas the median is 20 words and the mode is the range going from 11 to 20. The longest sentence has 71 words and the one with fewer contains 4. Results suggest that the usual range of words per sentence goes from 11 to 30 (78%).

Summing up this section, in this case, we find that there is an absolute coincidence between mode and mean as we can observe in table 18.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	4-6	5.89	5	4-6
Paragraph per Headline	0-3	2.21	2.50	1-2
Words per Paragraph	7-50	25.04	36	21-30
Sentences per Paragraph	1-2	1.87	2	1
Words per Sentence	11-30	13.40	20	11-20

Table 18. Mean, mode, median and usual range of the elements analyzed in the'Sponsorships'

E. Awards

Another possible content in banking corporate webpages is the presentation of the awards and honors received by the bank. However, as with the steps 'Group Members' and 'Sponsorships', this step is not a usual one. In fact, only 18 banks out of 64 have included it. These banks represent 28.13% of the samples taken for this study. Considering the extension of this step, it is composed of 211 paragraphs. Thus, the mean of paragraphs per text is 11.72 and the median is 12. The text with more paragraphs has 49, whereas the one with fewer has 1. According to our results the usual range of paragraphs per text and mode goes from 1 to 10.

Regarding the amount of paragraphs per headline, the 18 texts analyzed contained 138 headlines and 211 paragraphs. The mean of paragraphs per headline is 1.53. In this case, the median has a double value, 2.57 and 3. The mode is the range between 1 and 2 paragraphs per headline. The minimum amount of paragraphs per headline is 0.87 and the maximum is 10.75. Analyzing the number of paragraphs per headline, the mode is from 0 to 2, which represents 77.78% of the samples in our study. Furthermore, results suggest that the mean of words which compose each headline is 5.53.

Next, we present the number of words in each paragraph. In this study we have found 211 paragraphs and 9,808 words. Thus, the mean of words per paragraph is 46.48. In this case, the median is 34 words. The paragraph with more words contains 167, whereas the one with fewer has 4. We can also determine that the usual range of words per paragraph goes from 11 to 50 (70.28%). In this case, the mode ranges from 11 and 30.

Concerning the amount of sentences per paragraph, we have found 365 sentences in 211 paragraphs. Results suggest that the mean in the step 'Awards' of banks in their corporate webpages is 1.73 sentences per paragraph. Similarly, the median is 2 sentences per paragraph and the mode just 1. The paragraph with more sentences has 7 and the one with fewer contains 1. Our results suggest that the usual range of sentences per paragraph goes from 1 to 2 (82.46%).

At last, we must comment the number of words in each sentence, which varies within the texts. The texts analyzed are composed by 9,808 words in 365 sentences, resulting in a mean of 26.87 words per sentence. The median is 19 words per sentence and the mode is represented by the group ranging from 11 to 20. In this situation, the sentence with more words contains 105 words and the one with fewer has 4. We can also notice that the usual range of words per sentence ranges from 11 to 30 (69.09%).

In conclusion, we can observe that the mode and the mean among the different categories that we have developed in this study within the step 'Awards' in banking corporate webpages coincides. There is just one exception in this subcategory: paragraphs per text. However, we find that the extreme with more paragraphs in the mode is still near the mean. We present a summary of these results in table 19.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	1-10	11.72	12	1-10
Paragraph per Headline	0-2	1.53	2.57; 3	1-2
Words per Paragraph	11-50	46.48	34	11-30
Sentences per Paragraph	1-2	1.73	2	1
Words per Sentence	11- 30	26.87	19	11- 20

Table 19. Mean, mode, median and usual range of the elements analyzed in the step 'Awards'

8.2.3.2- Corporate issues

A. Corporate Governance

'Corporate Governance' is another step which is available in the genre 'About Us' in 78.12% of the webpages that we have included in this study. As we have done in previous steps, we show the number of paragraphs, paragraphs per headline, words in each paragraph, sentences in each paragraph, and words in each sentence. Our aim is to show how this step is organized in banking corporate webpages, as we have done with previous sections. The amount of paragraphs analyzed in this type of texts was 228.

In the first group, the number of paragraphs can vary from 1 to 14. Our results suggest that finding texts with an amount of paragraphs which range from 2 to 10 is very frequent.

Texts with 7 paragraphs are the most usual ones in our corpus, and the mean of paragraphs per text is 6, the same as the median. In this case, we can observe that the mode is 7.

Connected to the number of paragraphs per text, the amount of paragraphs per headline must be clearly defined. In this sense, the number of headlines found in webpages presenting the 'Corporate Governance' is 106. As we have explained, the number of paragraphs that we have obtained is 228. As a result, the mean of paragraphs per headline is 2.15. Likewise, the median of paragraphs per headline is 2. Furthermore, if there is at least one headline, we find that the maximum number of paragraphs per headline is 9, and the minimum is 0.82.

Regarding the number of words per paragraph, in this case the amount of paragraphs is 228 and the amount of words is 10,936. Thus, the mean of words per paragraph is 47.96. The median is 44 and the mode ranges between 1 and 50. Besides, our results reveal that the minimum amount of words in a paragraph is 7 and the maximum quantity of words that we have found in a paragraph is 152. Furthermore, most paragraphs contain no more than 50 words (59.92%), despite being also possible to find paragraphs with a range of words going from 51 to 100 (37%). It is rare to find paragraphs with more than 100 words (3.08%).

Next, we pay attention to the amount of sentences in each paragraph. Once again, we divide our results in two groups and then compare the differences and similarities. This part of our study has been elaborated with 228 paragraphs containing 448 sentences. In this case the maximum amount of sentences in a paragraph is 7 and the minimum is 1. The mean of sentences per paragraph is 1.97 and the median is 1. We can observe that finding 1 sentence per paragraph happens in 41.85% within the samples presented, being the mode in this type of document; whereas 33.92% of the paragraphs contain 2 sentences. Finding 3 or more sentences in a paragraph is less frequent.

At last, we will see the amount of words in each sentence. This group of written texts is composed of 10,936 words and 448 sentences within the 38 texts that have been taken for this part of this study. The sentence with more words has 87 and the one with fewer contains 3. Within this group, the mean of words per sentence rises to 24.41. In this situation, the median is 21. Most banking companies use a range of words which goes from 11 to 40, which represents the 72.23% of the samples included in this study. In this case, the mode is the range going from 11 to 20.

As a means of summary, we present general results of the step 'Corporate Governance' in banking corporate webpages in table 20. We can observe that the mode and the mean in the analysis of each element coincide once again.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	2-10	6	6	7
Paragraph per Headline	1-3	2.15	2	1-2
Words per Paragraph	1-100	47.96	44	1-50
Sentences per Paragraph	1-3	1.97	1	1
Words per Sentence	11-40	24.41	21	11-20

Table 20. Mean, mode, median and usual range of the elements analyzed in the step 'Corporate Governance'

B. Board of Directors and Managers

As part of the group 'Corporate Issues', the following step in our list is a description of the 'Board of Directors and Managers', which is quite usual in corporate banking webpages. We have found 44 banks that included this step in the site 'About Us', which represents 68.75% of the banks analyzed in this study. However, 8 of them (18.18%) only showed photos and graphics. Therefore, these 8 banks cannot be considered for our linguistic analysis; though we will consider them in our discussion. Thus, the number of banks participating in this part of our linguistic analysis is 36.

The first aspect to take into account is the number of staff presented in these texts. The total number of staff in the 36 webpages is 796. Thus, the mean of employees per webpage is 22.11. The higher number of employees in a webpage is 133, whereas we have identified three samples where banks do not present their staff but their main departments. Furthermore we can also determine that the median is 13 employees per webpage. Results suggest that the mode of employees per webpage is the range going from 1 to 10, whereas the usual range is the group between 1 and 30, representing 70.45% of the banks that including this step.

Next, we must comment the number of paragraphs per text regarding the amount of employees presented in each text. According to our results, the number of employees found in the 36 webpages is 796 and the quantity of paragraphs is 1,528. As we can see, webpages dedicate a mean of 1.92 paragraphs to each one of their employees presented in their webpage. We have also found that the maximum number of paragraphs per employee is 9.67 whereas the minimum is 0.10, if there is at least one employee in the list. Likewise, the median is 1.06 paragraphs per employee. Data reveals that the mode of paragraphs per employee is the range between 0 and 2. This coincides with the usual range.

We must also present the usual extension of this type of site considering the number of paragraphs per text without any reference to the number of employees. As we have already indicated, the number of paragraphs is 1,528 in the 36 webpages that were taken in this part of our study. As we can see, the mean of paragraphs per text is 42.44. The higher number of

paragraphs is 201, whereas the lower number of paragraphs is 1. We have also identified the median of paragraphs per text, which is 26. In this case the mode of paragraphs per text ranges from 11 to 20 (30.76%). If we increase this range from 1 to 40, the percentage rises to 66.67%.

We have also studied the number of paragraphs per headline, and we have found 817 headlines in this step with 1,528 paragraphs. Thus, the mean of paragraphs per headline is 1.87. The median result is 2 paragraphs per headline. In this situation, we find that the webpage with more paragraphs per headline has 19, whereas the one with fewer has 0.52. Our results suggest that the usual range of paragraphs per sentence is the group which goes from 1 to 3 (64.10%). The mode is the range between 1 and 2 paragraphs per headline. In addition to this, our results suggest that the extension of the headlines is 3.18 words per headline.

Likewise, we present the number of words per paragraph. We have identified 54,869 words in 1,528 paragraphs. The mean of words per paragraph is 35.91. We have also found that the higher number of words per paragraph is 340 whereas the lower is 3. The median of words per paragraph is 21; and the mode is the group with less than 20 words. However, this range can be increased to 40 in order to obtain a higher percentage (72.17%).

Regarding the amount of sentences (3,085) per paragraph (1,528), we can see that the mean is 2.02. The median of this part of the study results in just 1 sentence per paragraph. The bank with more sentences has 20; whereas the one with fewer contains just 1 sentence. Furthermore, according to our results, we have found that the mode of sentences per paragraph is 1. In this case, we can appreciate that the usual range goes from 1 to 3 (90.47%).

Next, this part of the study involves the amount of words per sentence. In this case, we have found 54,869 words in 3,085 sentences, resulting in a mean of 17.74. In this case, the median is 14. The usual range of words per sentence is the group going from 1 to 30 (87.24%). The mode is the range with less than 10 words. As a summary, table 21 shows that the mean and mode of the different categories in this part of our experiment coincide, except in the case of paragraphs per text.

Analysis	Usual range	Mean	Median	Mode
Employees per Text	1-30	22.11	13	1-10
Paragraphs per Employee	0-2	1.92	1.06	0-2
Paragraphs per Text	11-20	42.44	26	11-20
Paragraphs per Headline	1-3	1.87	2	1-2
Words per Paragraph	<10- 40	35.91	21	<20
Sentences per Paragraph	1-3	2.02	1	1-3
Words per Sentence	1-30	17.78	14	<10

Table 21. Mean, mode, median and usual range of the elements analyzed in the step 'Board of Directors and Managers'

C. Community Involvement

Another relevant step, available in banking corporate webpages, is the banks' commitment with their environment. This step tends to be known as 'Community Involvement' and is available in 56.25% of the banks taken for this study (36/64).

In this part of our study, we have found 446 paragraphs in the 36 texts. Thus, in reference to the extension of the text in terms of paragraphs, we can assume that the mean extension is 12.39 paragraphs per text, whereas the median is 7. The text with more paragraphs has 62 and the one with fewer just contains 2. In this case the mode of paragraphs per texts is the range from 2 to 6, whereas the usual range goes from 2 to 11 (69.44%).

Related to the number of paragraphs per text, we have also checked the amount of paragraphs per headline. There are 215 headlines within the paragraphs found in this type of document (446). Thus, the mean is 2.07, and the median is 2 paragraphs per headline. The maximum of paragraphs per headline in this type of document is 6 and the minimum is 0.75, if there is at least one. The mode goes from 2 to 3, and the usual group range goes from 1 to 3 (72.22%). Additionally, we have found that 96.74% of the headlines found are noun phrases; and the mean of words per headline is 3.68.

Next in our list is the number of words per paragraph: we have found 21,126 words in 446 paragraphs. This results in a mean of 47.37 words per paragraph. Likewise, the median is 40 words per paragraph. Furthermore, results also suggest that the paragraph with more words contains 199 and the one with fewer has 5. Our results suggest that the mode of words per paragraph is the range going from 10 to 30, and the usual range is the group between 10 to 70 words (80.27%).

Regarding the amount of sentences per paragraph, we have found 940 sentences in 446 paragraphs. Thus, the mean of sentences per paragraph is 2.11. Similarly, the median is 2 sentences per paragraph. In this case, the mode of sentences per paragraph is 1, whereas the usual range goes from 1 to 3 (88.79%). In addition to this, we can also determine that the maximum of sentences per paragraph is 10 and the minimum is 1.

In reference to the number of words per sentence, we have found 21,126 words in 940 sentences. This results in a mean of 22.47 words per sentence. Coinciding with the mean, the median is 20 words per sentence. Furthermore, results suggest that the sentence with more words has 158 and the one with fewer contains 2. In this sense, the mode of words per sentence is the range from 11 to 20, and the usual range goes from 11 to 30 (70.85%).

We present below a summary of the information belonging to the step 'Community Involvement', where we can appreciate that all the sections coincide in terms of mean, mode and median, except the category paragraphs per text. Despite this fact, we can appreciate that results about paragraphs per text are still suitable.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	2-11	12.39	7	2-6
Paragraph per Headline	0-3	2.07	2	1-3
Words per Paragraph	10-70	47.37	40	10-30
Sentences per Paragraph	1-3	2.11	2	1
Words per Sentence	11-30	22.47	20	11-20

Table 22. Mean, mode, median and usual range of the elements analyzed in the step 'Community Involvement'

D. Careers

Presenting job opportunities and recruitment services is quite usual in banking corporate webpages. In this study, we have identified 29 banks that included this step; the percentage of appearances is 45.31%. Within this part of the study, we have identified that some banks redirect their webpages with links to other sites which are designed for job searches. In this sense, 21 banks participating in this study included some pieces of text that we could analyze (72.41%); whereas 8 of them redirected their sites to other webpages with job search tools (27.59%). Although we will not include these 8 webpages in this part of our study, they will be considered in the discussion. Concerning this specific part of our study, we must present again the amount of paragraphs, words per paragraph, sentences per paragraph and words per sentence in order to determine how this step is formed.

First in our list we find the study of the amount of paragraphs per text. In this sense, we have found 86 paragraphs in 21 texts. Thus, the mean of paragraphs per text is 4.10. The median is 4. Furthermore, the text with more paragraphs contains 12, whereas the one with fewer has 1. Results suggest that the mode of paragraphs per text goes from 1 to 3, and the usual range is the group between 1 and 6 (85.71%).

Next, regarding the number of paragraphs per headline, we have identified 86 headlines in this step. This results in a mean of 1 paragraph per headline. Coinciding with the mean, the median is 1.5 paragraphs per headline. Furthermore, we can confirm that the webpage with more paragraphs per headline has 12, whereas the one with fewer has 1. In this case the mode of paragraphs per headline is the range which goes from 0 to 1, whereas the usual range goes from 0 to 2 (72.22%). We can also determine that the average extension of the headlines is 1.69 words, and 90.70 % of the headlines are noun phrases.

Concerning the amount of words per paragraph, we have found 3,005 words in 86 paragraphs. This results in a mean of 34.94 words per paragraph. In this case, the median is 27 words per paragraph. Furthermore, the mode of words per paragraph is the range going from 11 to 20, and the usual range is the group between 11 and 40 (64.71%). The paragraph with more words contains 117 and the one with fewer has 2.

In the next part of this study, we identify the amount of sentences per paragraph. In this case we have found 145 sentences in 86 paragraphs. As we can see, the mean of sentences per paragraph is 1.69. Similarly, the median of sentences per paragraph is 1. The maximum of sentences per paragraph is 5 and the minimum is 1. Furthermore, the mode of sentences per paragraph is 1, whereas the usual range is the group going from 1 to 2 (86.05%).

At last, we present the number of words per sentence. In this case, we have found 3,005 words in 145 sentences. This results in a mean of 20.72 words per sentence, and the median is 17 words. The sentence with more words has 100 and the one with fewer contains 2. Results suggest that the mode of words per sentence goes from 11 to 20 (44.83%). If we increase this range from fewer than 10 to 30, the percentage of the usual range raises to 83.45%.

Table 23 shows a summary of the results obtained in this section. We can observe that the three categories in our study coincide, and this will be a great help to determine the general form of this step in banking corporate webpages.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	1-6	4.1	4	1-3
Paragraph per Headline	0-2	1	1.5	0-1
Words per Paragraph	11-40	34.94	27	11-30
Sentences per Paragraph	1-2	1.69	1	1
Words per Sentence	2-30	20.72	17	11-20

Table 23. Mean, mode, median and usual range of the elements analyzed in the step 'Careers'

E. Products and Services

The next step in 'About Us' is 'Products and Services', which is available in 29.70% of the banks studied (19/64). In this step we have computed 274 paragraphs in the 19 texts. Thus, the mean of paragraphs per text is 14.42, the median is 14, and the mode is both the group formed by less than 5 paragraphs, as well as the group going from 11 to 15. Results also suggest that the text with more paragraphs has 74 and the one with fewer contains 2. We found that the usual range of paragraphs per text goes from less than 5 to 15 (68.48%).

Concerning the number of paragraphs per text, we can also determine the amount of paragraphs per headline. Results suggest that there are 148 headlines within the paragraphs that we have found in this step (274). Thus, the mean of paragraphs per headline is 1.85. Likewise, both the median and the mode are 2.13. The maximum number of paragraphs per headline is 8 and the minimum is 0.80, if there is at least one headline. In this case, we found that the usual range is the group going from 0 to 2 (63.16%). Additionally, we can confirm that 97.97% of the headlines found are noun phrases; and the mean of words per headline is 3.56%.

Regarding the next area of study, we have found 13,691 words in 274 paragraphs. This results in a mean of 49.97 words per paragraph. Likewise, the median is 42 words per paragraph and the mode is the group going from 11 to 30. Furthermore, results also suggest that the paragraph with more words contains 193, whereas the one with fewer has 7 words. In this case, the usual range of words per paragraph is the group going from 11 to 70 (80.59%).

Next in our list is the amount of sentences per paragraph. In this case we have found 498 sentences in 274 paragraphs. Thus, the mean of sentences per paragraph is 1.82. Similarly, both the median and the mode are 1. Results suggest that the usual range goes from 1 to 2 (81.68%). In addition to this, we can also determine that the maximum amount of sentences per paragraph is 7 and the minimum is 1.

Finally and related to the number of words per sentence, we have found 13,691 words in 498 sentences. Thus, we can appreciate that the mean is 27.49 words per sentence. Coinciding with the mean, the median is 25 words per sentence and the mode is the range between 21 to 30 words. Furthermore, results suggest that the sentence with more words has 92 and the one with fewer contains 2. In this sense, results suggest that the usual range of words per sentence goes from 11 to 40 (81.32%).

Table 24 compiles all the data presented in this part of our study concerning 'Products and Services'. We can appreciate that all the sections presented below coincide in terms of mean, median, mode and usual range.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	2-15	14.42	14	1-5, 11-15
Paragraph per Headline	0-2	1.85	2.13	2.13
Words per Paragraph	11-70	49.97	42	11-30
Sentences per Paragraph	1-2	1.82	1	1
Words per Sentence	11-40	27.49	25	21-30

Table 24. Mean, mode, median and usual range of the elements analyzed in the step 'Products and Services'

F.   Suppliers

As part of the group 'Corporate Issues', the next step in our list is 'Suppliers'. This category is relatively uncommon among banking corporate webpages (23.44%). However, we think that it offers interesting information and deserves its inclusion in our study. Among the banks that we have taken for this study, we have found 15 corporations that included this section in their genre 'About Us', which represents the 23.44% of the banks taken in this study.

The first content to be considered is the number of paragraphs per text. Thus, the paragraphs that are available in our study are 144, resulting in a mean of 9.60 paragraphs per text. Similarly, we have also identified the median and the mode of paragraphs per text; in this case they are 8, and the group between 6 and 10, respectively. Furthermore, the text with more paragraphs has 24, whereas the one with fewer contains 3. In this case, the usual range of paragraphs per text is the group going from 1 to 10 (66.66 %).

Concerning the number of paragraphs per headline, we have found 81 headlines in this step with 144 paragraphs. Thus, the mean of paragraphs per headline is 1.78. The median results in 1.67 paragraphs per headline and the mode is the group between 1 and 2. The webpage which averages more paragraphs per headline has 4, whereas the one with fewer has 1, if there is at least one headline. Furthermore, we have found that the usual range of paragraphs per sentence is the group which goes from 1 to 2 (64.29%). In addition to this, results show an average of 3.44 words per headline; and 91.36% of the headlines are noun phrases.

Next in our list, we present the number of words per paragraph. We have found 6,386 words in 144 paragraphs. The mean of words per paragraph is 44.35, the median 37, and the mode is the group between 21 and 40 words. We have also found that the higher number of words per paragraph is 108 whereas the lower is 6 words per paragraph. In this case, the usual range of words per paragraph is the group going from 6 to 60 words (77.78%).

Concerning the amount of sentences (301) per paragraph (144), we can see that the mean is 2.09. The median results in 2 sentences per paragraphs, and the mode is 1. According to our results, the bank with more sentences has 7; whereas the one with fewer contains 1 sentence. Furthermore, we have found that the usual range goes from 1 to 2 sentences per paragraph (74.31%).

Finally, this part of the study involves the amount of words per sentence. In this case, the text analyzed presented 6,386 words in 301 sentences, resulting in a mean of 21.22 words per

sentence. The median is 20 and the mode is the group between 21 and 30 words. Furthermore, the sentence with more words has 58 and the one with fewer 5. Concerning the usual range of words per sentence, we can observe that this category is formed by the group going from 11 to 30 (71.33%).

Summing up, these data form the step 'Suppliers' in the genre 'About Us' in banking corporate webpages. This information is abridged in table 25.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	1-10	9.60	8	6-10
Paragraph per Headline	1-2	1.67	1.78	1-2
Words per Paragraph	6-60	44.35	37	21-40
Sentences per Paragraph	1-2	2.09	2	1
Words per Sentence	11-30	21.22	20	21-30

Table 25. Mean, mode, median and usual range of the elements analyzed in the step 'Suppliers'

G. Security

Belonging to the group 'Corporate Issues', the last step in our list is 'Security'. This section is compulsory according to our results, in which all the banks analyzed have included it in their banking corporate webpages. However, 4 of these banks cannot be considered for this analysis, as this section is not available in English; this is especially shocking if consider that these webpages are written in this language. Thus, the amount of texts to analyze is 60.

Starting with the number of paragraphs per text, we have found 1,251 paragraphs in the 60 webpages analyzed. In this case, the mean is 20.85 paragraphs per text, the median 18 and the mode is the range between 11 and 15. Furthermore, we can determine that the text with fewer paragraphs has 1 paragraph, whereas the one with more paragraphs has 69. The usual range of paragraphs per text is the group going from 1 to 25 (71.66%).

Next in our list is the number of paragraphs per headline. Results suggest that there are 532 headlines within the paragraphs studied (1,251). Thus, the mean of paragraphs per headline is 2.35. Furthermore, we have discovered that the median is 2.60 paragraphs per headline and the mode is the group between 2 and 3 paragraphs per headline. Similarly, if we consider the mean of paragraphs per headline in each text, we notice that the text with a higher mean has 14, whereas the text with a lower mean of paragraphs per headline has 0.80 if there is at least one headline in the text. In this case the usual range of paragraphs per headline goes from 0 to 4 (85%). In addition to this information, we have found that 92.86% of the headlines found are noun phrases; and the mean of words per headline is 3.92.

Regarding the number of words in each paragraph, we have found 63,004 words in 1,251 paragraphs. Thus, the mean of words per paragraph according to our study is 50.36, the median is 40 and the mode is the group from 11 to 30. The usual range of words per paragraph goes from 11 to 90 words (83.60%). In this context, the largest amount of words per paragraph is 373, which contrasts with the shortest paragraph, with only 3 words.

The following part of our study deals with the amount of sentences (2,709) per paragraph (1,251). Following our results, the mean of words per paragraphs is 2.16, the median is 2 and the mode is just 1. Furthermore, the bank with more sentences has 14; whereas the one with fewer contains 1 sentence. In this case the usual range of words per paragraph is the group going from 1 to 3 (85.60%).

In reference to the number of words per sentence, this part of the study involves 63,004 words in 2,709 sentences. This results in a mean of 23.26 words per sentence. In this situation, the median is 20 and the mode is the group between 11 and 20. Similarly, the usual range of words per sentence in this section goes from less than 10 to 40 (90.66%). Additionally, the sentence with more words contains 148, whereas the one with fewer has 2 words.

To round things up, we would like to compile all this information and present it in table 26. As we can see the mean, median and mode coincide among themselves and also with their usual ranges.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	1-25	20.85	18	11-25
Paragraph per Headline	0-4	2.35	2.60	2-3
Words per Paragraph	11-90	50.36	40	11-30
Sentences per Paragraph	1-3	2.16	2	1
Words per Sentence	10-40	23.26	20	11-20

Table 26. Mean, mode, median and usual range of the elements analyzed in the step 'Security'

8.2.3.3- Contact information

A. Contact

The step 'Contact' is very frequent within the banking companies in their webpages. Presenting your contact details is essential in order to communicate with customers and suppliers. Thus, we find that 82.81% of the banking companies offer this step in their corporate webpages.

Among these bank pages, we found 26 banks that used a presentation for their contact details (49.06%), whereas the remaining 27 banks did not include any presentation with full sentences (50.94%). Those accompanimg the contact details with full sentences used a variable

amount of paragraphs, sentences and words which must be considered as a support for the contact details. Additionally, we have identified that 55.56% of the banks divided this step into different categories according to the purpose of the contact, or also in departments. The remaining 44.44% only offered a means of contact with no distinction among the different departments.

The most usual forms of communication are telephone and e-mail. We have found that 81.13% showed phone numbers and 84.91% included an e-mail service. In most cases, when banks offered contact service via e-mail, the address was hidden by using a contact form rather than a link to their e-mail address (66.67%).

In this case, we can determine the extension of each section with the number of words, assuming that sentences are seen only as a complement to the contact information. As we can observe there are two possibilities: either full sentences or noun phrases. If we consider the group formed with full sentences we find that there are 9.489 words in 26 texts, being the mean 364.96 words per document. The median is 230 and the mode is the group between 101 and 150 words. In this case, the usual range is the same group, going from 101 to 150. The higher amount of words per document is 1.564 whereas the lower is 21.

On the other hand, if we only include the group formed by noun phrases we find 3.538 words in 27 texts. In this case, the mean results in 131.04 words per document. The median is 90 and the mode is the group between 51 and 100 words. In this case the usual range is the group going from 51 to 200. The higher number of words per document is 308 whereas the lower is 16.

B. Locations

This step is sometimes indivisible and interchangeable with the step 'Contact'. However, even if they can be used for the same purpose, 'Locations' refers to addresses and places where the headquarters and offices are set in their area of expansion. On the other hand, as we have already seen, the step 'Contact' refers to telephones and e-mail contact. In this case, we have identified 38 banks with this step in the banking corporate webpages analyzed (59.37%).

This step is not characterized for offering many full sentences; in fact, we have only found 9 webpages with this type of written language within the 38 banks included in our analysis (23.08%). This step tends to be composed by search bars and interactive maps where users can find precise locations and addresses. In this sense, we have found 21 banks which used search bars in order to find locations (53.85%), whereas 10 banks used interactive maps in

which users could click in the area where they wanted to find a branch (25.64%). One further possibility was to list countries, states and areas and then finding banks in the areas wanted (10.25%).

Concerning the extension of this type of steps with words, we can divide this document between those formed by full sentences and those with noun phrases. The first group is more unusual and its frequency is 23.08%. This group can be analyzed linguistically; the second group cannot, as it is characterized for being interactive (maps) and works with search bars. The second group is composed by 30 samples (76.92%).

In the group of full sentences, we have found 1,341 words within 9 texts. Thus, the mean is 141 words per text. The median is 100 and the mode is the range going from 101 to 150 words. The usual range can vary but, according to our results, we consider that it is the group between 50 and 150 words per document. The text with more words contains 434 and the one with fewer has 18.

C. Access to Bank Accounts

Another form of communication with the bank is by registering with the username and password. This service is available in 51.56% of the banks in the 'About Us' site. However, this step does not include any type of language relevant to analyze apart from the usual names that it receives. This information has already been explained in the section *10.1.2.3 Contact Information* in this same chapter.

D. Social Networks

Concerning the presence of companies in social networks, we have found 14 banks that have used this step in their webpages (21.87%). However, there is no text in this type of document, but icons which link to their profile in their social networks. In this case, we confirm that all the banks analyzed use icons with the social network logo in order to connect with them.

In this part of our study, we show the number of appearances of each of the social networks that we have found in the 14 banks analyzed. Results suggest that the most popular social networks are Facebook and Twitter (100%), followed by Youtube (57.14%), LinkedIn (42.86%), RSS (27.57%), and Google+ (14.28%), as well as some other options (7.15%). Furthermore, these social networks are always combined and they have not been found in

isolation. In this sense, banks which include social networks in their webpages have between 2 and 6 different social networks in their webpages, being 3 the most usual amount found (36%).

10.2.3.4- Financial information

The amount of documents related to financial data is very varied due to the range of texts that we can find, as well as the extension of these documents (up to 600 pages each one, in some of the cases). Thus, the analysis of this section in full detail could involve even more research than the one dedicated in the present study. Due to this, we only present the documents that we have identified in this step and the period of time in which these reports were completed.

According to our results, 70.30% of the banks present financial information in their webpages. The most usual document in this group is the annual report (100%). This can be presented in three different ways: as one single volume (50%), as two volumes involving the first half of the year and full results at the end of the same (15.38%), and the last possibility consists of presenting these documents quarterly (34.62%).

These documents are compiled and later presented by years. The earliest annual report found was dated in 1969. However, this could be considered as an exception since the next document identified in the list dates from 1990. We have found that the earliest document is unusually prior to 1996.

Other documents found in this step are 'Glossary', 'Pillar 3 Document', 'Financial Statement', 'Annual Review' and 'Proxy Statement'. According to our results, we can confirm that the annual report tends to be accompanied by other kind of documents but they do not always coincide and their frequency is not as relevant as in the case of the annual report.

8.2.3.5- News

The step 'News' is very usual within corporate banking webpages. It can appear in different sections, but in our case we have identified 44 out of 64 banks that introduced this step in the genre 'About Us' (68.75%). However, only 39 banks were apt for this analysis. 2 banks had security means to protect the text from being copied. The other 3 banks offered information in other languages which was not English. For these reasons, they are not included in this analysis.

In order to develop this part of our study, we have selected two texts from each of the 39 banks in their step 'News'. In the following lines, we present the way this step is organized in terms of paragraphs, sentences and words.

We start by determining the number of paragraphs per text. We have identified 596 paragraphs within the 78 texts. This results in a mean of 7.64 paragraphs per text. We have also found out that the median is 7 and the mode is the range between 6 and 10. In addition to this, data reveals that the usual range is the group going from 1 to 10 (80.77%). The text with more paragraphs has 26, whereas the one with fewer contains just 2.

Regarding the amount of paragraphs per headline, we have identified 183 headlines within the 596 paragraphs. Thus, the mean of paragraphs per headline is 3.26. Likewise, the median results in 3 paragraphs per headline and the mode is the group between 2 and 3. In this situation, we find that the webpage with more paragraphs per headline has 10, and the one with fewer just has 1. Data shows that the usual range of paragraphs per sentence is the group going from 1 to 4 (62.82%). Furthermore, results reflect that the mean extension of headlines is 7.40 words per headline. In this case, 61.20% of the headlines are noun phrases.

Next we have analyzed the number of words per paragraph. In this case, there are 31,732 words in 596 paragraphs. The mean of words per paragraph is 53.24, the median 43, and the mode is the range from 21 to 40 words. We have also found that the higher number of words per paragraph is 305 whereas the lower is 4. In this case the usual range of words per paragraph is the group going from less than 20 to 80 words (85.40%).

Considering the amount of sentences (1,148) per paragraph (596), we can observe that the mean of sentences per paragraphs is 1.92, whereas the median and the mode is just 1 sentence per paragraphs. The bank with more sentences has 26 and the one with fewer contains 1 sentence. Furthermore, the usual range goes from 1 to 2 sentences per paragraphs (80.20%).

The last part of this study involves the amount of words per sentence. According to the results obtained from the analysis of texts, we have found 31,732 words in 1,148 sentences. This results in a mean of 27.64 words per sentence. Likewise, the median is 25 and the mode is the range between 21 and 30 words. Furthermore, the sentence with more words has 133 and the one with fewer has 4. The usual range of words per sentence is the group going from 11 to 40 (79.88%).

We present a summary with the compilation of the data shown within this step. As we can observe mean, mode, and median coincide among them and with the usual range.

Analysis	Usual range	Mean	Median	Mode
Paragraphs per Text	1-10	7.69	7	1-10
Paragraph per Headline	1-4	3.26	3	2-3
Words per Paragraph	21-40	53.24	43	20<-80
Sentences per Paragraph	1-2	1.92	1	1
Words per Sentence	11-40	27.64	25	21-30

Table 27. Mean, mode, median and usual range of the elements analyzed in the step 'News'

8.2.4- The Contents of the Webpage

The next part of this chapter deals with the contents of the texts that form the genre 'About Us' in banking corporate webpages. As we did in the previous section, we present each move and step individually, due to the variety of texts and documents. The aim of this section is to determine the information shown in each document.

Due to the variety of documents found in these websites, we must explain what we define as content. For us, content is "the organization of either a verbal or written discussion which permits the identification of specified characteristics of messages" (Holsti, 1969:14). This means that we must identify and determine the contents involved in this process of written communication in each step of this study in order to establish a common ground in the development of banking corporate webpages. In the following sections, we show the content analysis of the different moves and steps belonging to the 'About Us' site. The only information about these steps and moves that we had before analyzing them was the data that we collected in chapter 4 about the different parts of the annual report (Palmer, 2010) and the other steps and moves that we expected to find and that we have documented as part of the completion of this study.

8.2.4.1- Company profile

A. Presentation

Once we have defined the structure of the step 'Presentation' in terms of quantification, we must also determine the contents which form it. We previously explained that this step is one of the most important ones and its presence in a webpage is paramount (95.31%).

In this case, we have elaborated a study in order to show the relevance of the different contents that we have found within the 61 banking webpages. Our results show that there is a group with 4 broad contents that involve all the information of this step in banking corporate

webpages: 'Company Data', 'Company Policies and Strategies', 'Products and Services', and 'Company Commitment'.

Regarding the words found within these 4 groups, the most relevant content that we have found concerns 'Company Data', which involves specific information such as locations, history, customer, or economy details. This group represents 63.32% within all the words identified in this study. The second group in our list refers to 'Products and Services', whose percentage is 19.55%. The third is 'Company Policies and Strategies' (11.60%) and the fourth concerns the 'Company Commitment' with customers, society and the environment (5.53%). If we analyze paragraphs instead of words, we will realize that data vary very little. In this case, the percentage of these groups remains approximately the same, and the range of variability is below 2%.

If we consider the possibility of combination among the different categories presented above, results show that the combination of contents lies in the range going from 1 to 3. Individually, 50.80% of the presentations are mono-content, 37.72% involve 2 contents and the remaining 11.48% of the texts include 3 contents. We present results among the different combinations and possibilities within the texts analyzed.

In this sense, if the contents are presented in isolation, the 'Company Data' is the most common topic when we find presentations with single contents (70.68%). Finding contents such as 'Company Commitment', or 'Products and Services' are less frequent (12.57% each). It is unusual to find 'Company Policies and Strategies' in isolation (4.18%)

Concerning the combinations with 2 contents, we can determine that the most popular combination is the one formed by 'Company Data' and 'Products and Services' (68.18%). Less frequent, but still quite common, is the combination between 'Company Data' and the 'Company Policies and Strategies' (27.28%). The combination of 'Products and Services' and 'Company Policies and Strategies' is fairly unknown (4.54%).

Likewise, if there are three contents in the same text, we find different combinations. Among all the combinations with 3 contents, 'Company Data' is always present. 'Company Policies and Strategies' and 'Products and Services' are present in 75% of the cases analyzed; and 'Company Commitment' is available in 50% of the samples found. In this case, the combination 'Company Data', 'Company Policies and Strategies' and 'Products and Services' is the most popular (50%). The other two possibilities represent 25% of the samples analyzed each.

Considering all these data, we realize that the presence of these contents is essential in the development of this kind of document in banking corporate webpages. Table 28 shows the percentage of presence for the contents; they vary according to the number of topics involved in the document. In sum, we can appreciate that some contents are more important than others depending on the number of contents that we are dealing with though, in general, we can determine that these four contents are necessary in the development of this step.

Content	1 (50.80%)	2 (37.72%)	3 (11.48%)	Average
Company Data	70.68%	95.10%	100%	88.59%
Products and Services	4.18%	72.64%	75%	50.61%
Company Policies and Strategies	12.57%	32.26%	75%	39.94%
Company Commitment	12.57%	0%	50%	20.86%

Table 28. Percentage of contents presence in the step 'Presentation'

B. History

The second step in our list is 'History', which is available in 68.75% of the texts. In this study, we determine the contents that form this step. In this case, we have identified 10 topics that involve all the information in which this step appears. Considering the relevance of these contents as a whole by counting the words belonging to our list of contents, we find that the most popular ones are 'Foundation' (27.24%), 'Expansion' (25.51%), and 'Acquisitions' (17.30%). Some other important contents are any comment related to the forms of 'Business' (11.24%) and the 'Services' provided (8.81%).

Regarding the combination of these contents among themselves, we find that it is very common to mix more than a kind of content in the same text, and it is very unusual to find mono-contents. The usual range of contents per text goes from 2 to 6 (93.07%). There is just one case in which there is a single topic and it represents 2.27% of the samples analyzed. In this case, the topic was the 'Foundation' of the company. In most samples, the content combination is very varied and it depends on the different contents involved.

In case of finding 2 topics, our results suggested that the combination between 'Foundation' and 'Expansion' was the most usual one (40%). Less frequent was the combination between 'Foundation' and 'Business' or 'Employees' (20% each). It is also possible to mix the content 'Foundation' with 'Balances' or 'Acquisitions' (10% each). As we can observe, the content 'Foundation' was available in all the possible combinations with another type of content.

Among the possible triple combinations, we have found that the topics 'Foundation' and 'Expansion' always go together, and they tend to be combined with 'Acquisitions' (77.78%), 'Business' (11.11%), or 'History Facts' (11.11%). The possibility of a triple combination was shown in 9 out of the 44 texts that included this section (20.45%).

Concerning a combination among 4 types of content (15.91%), results prove that the presence of the topics 'Foundation' and 'Expansion' is compulsory. If this combination happens, our research suggested that 'Foundation' and 'Expansion' were accompanied by the topic 'Acquisitions' in 71.43%; whereas the topic 'Business' was available in 42.86%. In reference to the fourth element to complete this group, we found that the combination of 'Foundation', 'Expansion', and 'Acquisitions' was accompanied by 'Services' or 'History Facts' in 28.57% of the samples found, and 'Business' in 14.29%. The combination among 'Foundation', 'Expansion', 'Business' and 'History Facts' was found in 28.57% of the samples analyzed.

In case the documents are made up by 5 items, we discovered that 'Foundation', 'Expansion', and 'Acquisitions' were compulsory since they were available in the 9 banks that showed these contents, representing 20.45% of the texts. These 3 contents were mostly accompanied by 'Services' and 'Business' (44.44%). Other possibilities with the same value each (11.11%) are 'Balance' and 'Services', 'Balance' and 'Business', 'History Facts' and 'Services', 'Business' and 'Awards', and 'Services' and 'Employees'.

At last, we could also find examples in which authors combine 6 topics (13.67%). The topics 'Foundation', 'Expansion', and 'Acquisitions' appeared in all the different combinations. In 66.67% of the samples that included 3 topics, 'Business' and 'Services' accompanied the other compulsory three. In this sense, the most popular combination was 'Foundation', 'Expansion', 'Acquisitions', 'Business', 'Services', and 'History Facts' or 'Employees' which was available in 33.33% of the samples analyzed.

With the compilation of these data we can confirm that all banks refer to their 'Foundation' when designing the step 'History' in the site 'About Us' (100%). The content 'Expansion' is also very frequent in this step. We can observe that, if there are more than two contents, 'Expansion' is a must in the 'History' site (100%). On the other hand, if there are two contents, the percentage decreases to 40%. A similar content is 'Acquisitions'; this is not very common among combinations of two (10%) and three contents (40%), but very usual in combinations of four (81.82%) and obligatory in the case we find five or six contents (100%). In addition to these, companies also tend to refer to their 'Business' in their history line. The

probabilities of finding this content with groups of two is 20%, in groups of three is 33.33%, in groups of four and five is 50%. This percentage increases if the group is composed of 6 elements (80%). The probabilities of finding the rest are lower.

We present the probabilities of finding these contents in table 29. In this table, we only include groups with a range of contents going from 2 to 6 since there is a lack of material in the groups of 7 and 8 contents as well as with the mono-topics.

Content	2 (22.72%)	3 (20.45%)	4 (15.91%)	5 (20.45%)	6 (13.67%)	Average
Foundation	100%	100%	100%	100%	100%	100%
Expansion	40%	80%	81.82%	100%	100%	80.36%
Acquisitions	10%	40%	81.82%	100%	100%	66.36%
Business	20%	40%	54.54%	55.55%	80%	50.02%
Services	0%	0%	27.28%	74.07%	80%	36.27%
History	0%	40%	54.54%	16.67%	60%	34.24%
Employees	20%	0%	0%	16.67%	60%	19.33%
Balances	10%	0%	0%	37.04%	20%	13.42%
Sponsors	0%	0%	0%	0%	0%	0%
Commitment	0%	0%	0%	0%	0%	0%

Table 29. Percentage of contents presented in the step 'History'

C. Group Members

As we have commented in the previous section, the step 'Group Members' appeared 22 times within the different webpages that were taken for this analysis; this represents 34.37% of the banks. In this case, all the webpages set a link to connect with their group members. However, 13 of these 22 webpages omitted full sentences and they only included a list with their group members and a link to their webpages.

Obviously, if we focus on those webpages without full sentences, we cannot list possible contents except the links connecting with their group members. This represents 59.09% of the banks that include the step 'Group Members' in their webpages. On the other hand, the remaining 40.91% of the banks that present this section involve three possible contents in their texts: 'Presentation of the Company' (55.55%), 'Locations' (55.55%), and 'Products and Services' (44.44%).

The combination of these contents among themselves is not very frequent. We have found that 55.55% of the banks only use a single content, whereas 33.33% combine two contents, and the remaining 11.11% present the three contents at once. Among the banks that presented single contents, 50% of them refer to 'Presentation' aims, whereas 25% deal with 'Products and Services', as well as 'Locations'. If we consider the combination of two contents,

we find that 'Presentations' and 'Products and Services' are found together in 50% of these cases. 'Presentations' and 'Locations' are combined in 25% of the webpages; and 'Products and Services' and 'Locations' do it in 25% of the samples found.

The relevance of the contents in terms of volume is another important aspect when configuring this step. We have calculated the average of their presence in each text and identified how each one is composed in terms of words per topic. According to our results, the three topics have a similar percentage of value in this part of the website. Company 'Presentation' is the most common content (37.07%), followed by 'Locations' (36.20%) and 'Products and Services' (26.73%). With these data, we can confirm that the relevance among topics is quite similar within this step.

Likewise, we have also calculated the relevance of each topic by counting the paragraphs which include the topics found instead of the words. Our results suggest that in this case 'Location' is the most usual content (37.45%). However, the other two contents 'Presentation' (35.47%) and 'Products and Services' (27.08%), are not far in terms of percentage. We can confirm that the three contents are quite balanced and their relevance is similar within this step.

At last, we show the presence of contents within the different texts analyzed. Table 30 shows the percentage of appearances in each document and then we estimate their average.

Content	1 (55.55%)	2 (33.33%)	3 (11.11%)	Average
Presentation	40%	66.66%	100%	68.89%
Locations	40%	66.66%	100%	68.89%
Products and Services	20%	66.66%	100%	62.22%

Table 30. Percentage of contents presented in the step 'Group Members'

D. Sponsorship

The frequency in which the step 'Sponsorships' appears in banking corporate webpages is 28.12%. In this study, we have identified the main contents involved in this type of document, which are four: 'Values', 'Call for Sponsoring', samples of already existing 'Sponsors', and the 'Company Presentation'.

Regarding the relevance of each of these topics, if we consider the different contents within all the words and we calculate the average of their presence in each text we can identify the way each text is formed in terms of content. In this case 'Values' is the most usual topic in the composition of the step 'Sponsorships'. The other three topics have also certain relevance: 'Call for Sponsoring', 'Sponsors' and 'Presentation'.

Likewise, if we estimate the relevance of these topics with paragraphs rather than with words, we notice that the content 'Values' is still the most usual one with a percentage of 43.12%. Next we also find 'Call for Sponsoring' which increases its percentage to 21.23%. This is probably due to the fact that this kind of paragraphs tends to be brief. 'Sponsors' varies very little. The last in the list of frequency is the company 'Presentation' which falls from 21.57% to 14.63%. In this case, we can also confirm that presenting corporate 'Values' is paramount in the development of this step.

Regarding the combination of contents, results suggest that these elements appear in isolation in very few occasions (5.55%); they tend to be formed by groups of two (61.11%) and three contents (33.33%). Within all the texts analyzed, we have not identified any text which included the four contents found.

In case the document was composed of two contents, the combination tends to be quite varied. The most usual contents in this section are 'Values' and 'Call for Sponsoring' (35.71%), and 'Values' and 'Sponsors' (21.43%). Other possible combinations are 'Presentation' and 'Call for Sponsoring' (14.29%), 'Call for Sponsoring' and 'Sponsors' (14.29%), or 'Values' and 'Presentation' (7.14%), and 'Presentation' and 'Sponsors' (7.14%).

Similarly, if there are three topics in the same text, 'Values', 'Sponsors', and 'Call for Sponsoring' is the combination chosen in 50% of the samples analyzed contents involved. 'Values', 'Presentation', and 'Call for Sponsoring' is shown in 33.33% of these samples, whereas the remaining 16.67% of the samples found combine 'Values', 'Sponsors', and 'Presentation'.

Finally, we present a summary with the appearances of the different contents within the texts analyzed. Table 31 presents the percentage of appearances in the different documents and then we calculate their average. In this case, we only consider the groups formed by 2 and 3 contents since there is only a sample representing mono-topics; and it could make the results blurred.

Content	2 (61.11%)	3 (33.33%)	Average
Values	81.82%	100%	90.90%
Presentation	63.64%	83.33%	73.48%
Calls for Sponsoring	27.27%	66.67%	46.98%
Sponsors	27.27%	50%	38.64%

Table 31. Percentage of contents presented in the step 'Sponsorships'

E. Awards

The following element in our list is the step 'Awards'. It is present in 28.13% of the banking corporate webpages analyzed. The main content of this step is the awards received, that may be presented as a list (83.33%), or shown in a narrative style (16.67%). Actually, this part of our study changes very little from one model to another; the difference lies in the way they are presented. Thus, we must introduce our results concerning how the awards are combined with other content elements.

Within all these elements, we have only found a list of awards presented in isolation (6.25%); the remaining elements are combined with other contents. It is more frequent to combine the 'List of Awards' with another type of content (75%), or two (18.75%). If there is only one element accompanying the list of awards, these are 'Definition' (33.33%), 'Introduction' (25%), 'Acknowledgements' (16.67%), 'Relevance' (16.67%), and 'Products and Services' (8.33%). When combining the list of awards with other two contents, we find that there are two possibilities; the most usual one is mixing 'Introduction', 'List of Awards', and 'Relevance' (75%). The other possibility is the combination of 'Products and Services', 'List of Awards', and 'Relevance'. As we can see, the awards gained and their relevance are necessary pieces of information.

All in all, the presence of contents within the different texts analyzed is complex. Table 32 shows the percentage of appearances in the different document, as well as their average. In this case, we only consider the groups formed by 2 and 3 contents since there is only one sample of group with an element.

Content	2 (75%)	3 (18.75%)	Average
List of awards	100%	100%	100%
Relevance	16.66%	100%	58.33%
Introduction	25%	50%	37.50%
Products and Services	8.33%	50%	29.16%
Definition	33.32%	0%	16.66%
Acknowledgements	16.66%	0%	8.33%

Table 32. Percentage of contents presented in the step 'Awards'

8.2.4.2- Corporate Issues

A. Corporate Governance

As we have explained in the previous sections, 'Corporate Governance' is one of the most relevant steps in the development of banking corporate webpages (78.12%). According to the

results obtained from our study, there are three basic contents that form this step: company's 'Policies and Strategies' (67.75%), 'Presentation' (20.85%), and 'Values' (11.40%).

Similarly, if we take the number of paragraphs instead of words in order to calculate the value of each topic within all the texts, we notice that the results are approximately the same among 'Policies and Strategies' (68.62%), 'Presentation' (20.04%), and 'Values' (11.34%). This confirms the weight of the different topics in this step of the banking webpages.

As we have shown, 'Policies and Strategies' is the most relevant content. However, we have found that this can be divided in two parts. On the one hand, it involves texts which concern the management of the company, its objectives, measures and general functioning (72.42%). On the other hand, some texts have to do with their top employees and managers and their functions, responsibilities and rights (27.58%). This information has been extracted by counting the words representing each of these two groups. If we consider paragraphs instead, we find very similar results when analyzing texts which concern the management of the company (73.88%) and employees (26.12%).

If we focus on the combination of topics in the same text, we find that 34% of the texts are mono-topic, 60% contain two topics and 6% have 3 contents. In this sense, we can state that the combination of two topics is the most common model for this step. Those documents composed by one single topic prefer focusing on 'Policies' in 52.94% of the samples found, 23.53% suggest a 'Presentation', and other 23.53% talk about the company's 'Values'. The documents which include two topics mostly rely in the combination between a 'Presentation' and the company 'Policies' (83.33%). The remaining 16.67% prefer the combination between 'Policies' and 'Values'. Obviously, if the document contains three topics, the combination is the one composed by the three types of contents identified within the texts. As a means to summarize the relevance of each topic depending on the different combinations we present table 33, which shows the value of each content individually.

Content	1 (34%)	2 (60%)	3 (6%)	Average
Policies	67.75%	100%	100%	89.25%
Presentation	20.85%	83.33%	100%	68.06%
Values	11.40%	16.67%	100%	42.69%

Table 33. Percentage of contents presented in the step 'Corporate Governance'

B. Board of Directors

As we commented in the previous section, the step 'Board of Directors' is quite usual among banking corporate webpages, being present in 68.75% of the banks taken for this study. This

step is different from the others. In this case, the contents presented imply the directors, managers and top employees. We focus on the type of employees appearing in their documents and the usual information provided in their webpages.

Concerning the type of employees who are usually presented in webpages, we find four groups. 'Directors' (52.12%) and 'Company Department Managers' (40.26%) are the most usual groups included in this step, whereas 'Honorary Positions' (1.49%) and 'Other Positions' (6.13%) appear less often.

Obviously, these four groups are large, and they have many categories. We have divided the different groups and the type of employees that form them. In order to obtain these results we have grouped those positions with the same meaning, though there may be some differences lying within the terminology; similarly, we show the way employees are presented and which elements are included in their descriptions. In the following tables, we find the type of employees that form each category in this study. Notice that these tables are formed by those positions which are present, at least, in 10 occasions, or also the two positions of each group with a higher percentage; the remaining results are not shown, due to the extensive variety of positions found in this study.

Position	Appearances	Percentage
Director	84	10.40%
Chief Executive Officer	63	7.91%
Chairman	61	7.66%
Non Executive Director	56	7.04%
Vice Chairman	28	3.52%
Deputy Chairman	26	3.27%
President	26	3.27%
Member Executive Council	19	2.39%
Executive Vice President	16	2.01%
Group Executive	12	1.51%
Others	25	3.14%

Table 34. Percentage of position presented in the step 'Board of Directors' concerning directors

Position	Appearances	Percentage
Marketing and Communications	80	10.01%
Chief Risk Officer	30	3.76%
Investment Bank	25	3.14%
Asset Management	20	2.51%
Human Resources	20	2.51%
Treasurer and Chief Investment Officer	18	2.26%
Mortgage Executive	15	1.88%
'Commercial Banking' Management	10	1.25%
Others	103	12.94%

Table 35. Percentage of positions in the step 'Board of Directors' concerning company departments

Position	Appearances	Percentage
Honorary Chairman	6	0.75%
Former Chairman	4	0.50%
Others	2	0.24%

Table 36. Percentage of positions in the step 'Board of Directors' concerning honorary positions

Position	Appearances	Percentage
Secretary	30	3.76%
Senior Advisor	12	1.50%
Others	7	0.87%

Table 37. Percentage of positions in the step 'Board of Directors' concerning other positions

As we can observe in the tables above, there is an extensive variety of employees presented in banking corporate webpages. We can determine that any position can be shown within the groups presented in this study. However, as our results suggest, there are some positions which are more popular than others.

It is also necessary to explain how these positions are presented and which elements are involved in their descriptions. Table 38 reveals which are the main elements which form the presentation of the employees. As we can see, there are two elements which are essential and their presence can be defined as compulsory: 'Position' and 'Employee's Name'; five which are secondary: 'Start in the Company', 'Positions Occupied in the Company', 'Responsibilities', 'Training and Experience Background', and 'Age'. Finally, there are some elements which are only occasional.

Item	Appearances	Percentage
Position	44	100%
Employee's Name	42	95.45%
Start in the Company	22	50%
Positions Occupied in the Company	20	45.45%
Responsibilities	14	31.82%
Training and Experience Background	13	29.55%
Age	11	25%
Civil Status	2	4.54%
Number of Children	2	4.54%
Interests/Hobbies	1	2.27%
Remuneration	1	2.27%

Table 38. Percentage of elements forming the step 'Board of Directors'

The composition in the presentation of employees can be formed by different elements. The minimum number of elements in any presentation is 2, while we have not found any description with more than 10 elements. Most banks opt for 2 elements, whereas finding between 2 and 6 is also quite common.

Regarding the possible combination among the different elements, we present them below. In case of a double combination (43.18%), the topics used are 'Name' and 'Position' (89.47%) and, less frequent, 'Position' and 'Responsibilities' (10.53%). A combination among 3 elements is less frequent (6.82%), and we find two possibilities: 'Name', 'Position' and 'Age' (66.67%), and 'Name', 'Position', and 'Responsibilities' (33.33%). The combination of 4 contents was found in 11.36% of the texts that included the step 'Board of Directors'. In this case 80% of the texts analyzed showed 'Name', 'Position', 'Start in the Company', and 'Positions Occupied in the Company'; the remaining 20% of the texts combined 'Name', 'Position', 'Start in the Company', and 'Age'.

The combination of five elements is available in 15.91% of the texts analyzed and more varied than among the other categories. We find that there are 3 elements that are shown in all the samples analyzed: 'Name', 'Position', and 'Start in the Company'. The other two elements may vary. Results suggested that 'Positions Occupied in the Company' and 'Skills/Background' could be seen in 42.86% of the samples analyzed, 'Positions Occupied in the Company' and 'Age' was found in 28.57% of the samples, 'Positions Occupied in the Company' and 'Responsibilities' appeared in 14.28% of these texts, as well as 'Age' and 'Skills/Background', which was a combination available in 14.28% of our corpus.

There is only one possible combination in cases of finding 6, 7, and 10 elements. In the case of 6 contents (11.36%), the combination found is 'Name', 'Position', 'Start in the Company', 'Positions Occupied in the Company', 'Age', and 'Skills/Background'. The availability of texts with 7 contents in this step is less frequent (4.55%), and the combination found was 'Name', 'Position', 'Start in the Company', 'Positions Occupied in the Company', 'Age', 'Skills/Background', and 'Responsibilities'.

In the cases of finding 8 elements, we find two different possibilities; the first one is 'Name', 'Position', 'Start in the Company', 'Positions Occupied in the Company', 'Age', 'Skills/Background', 'Civil Status', and 'Number of Children', whereas the other possibility is 'Name', 'Position', 'Start in the Company', 'Positions Occupied in the Company', 'Age', 'Skills/Background', 'Civil Status', and 'Number of Children', 'Responsibilities' and 'Remuneration'. The text where we can find a more detailed description of the managers and directors has 10 elements, in this case the combination is 'Name', 'Position', 'Start in the Company', 'Positions Occupied in the Company', 'Age', 'Skills/Background', 'Responsibilities', 'Civil Status', 'Number of Children', and 'Hobbies/Interests'.

With this information provided above, we could analyze the step 'Board of Directors' with the adequate contents in corporate banking webpages. Table 39 presents a summary of all the information offered in this section.

Element	2 (43.18%)	3 (6.82%)	4 (11.36%)	5 (15.91%)	6 (11.36%)	7 (4.55%)	8 (4.55%)	10 (2.27%)	Average
Position	100%	100%	100%	100%	100%	100%	100%	100%	100%
Name	89.47%	100%	100%	100%	100%	100%	100%	100%	98.68%
Start in the Company	0%	0%	100%	100%	100%	100%	100%	100%	75%
Positions Occupied	0%	0%	80%	85.72%	100%	100%	100%	100%	70.71%
Age	0%	66.67%	20%	42.85%	100%	100%	100%	100%	66.19%
Skills/Background	0%	0%	0%	57.14%	100%	100%	100%	100%	57.14%
Responsibilities	10.53%	33.33%	0%	14.28%	0%	100%	50%	100%	38.52%
Number of Children	0%	0%	0%	0%	0%	0%	50%	100%	18.75%
Civil Status	0%	0%	0%	0%	0%	0%	50%	100%	18.75%
Hobbies/Interests	0%	0%	0%	0%	0%	0%	0%	100%	12.50%
Remuneration	0%	0%	0%	0%	0%	0%	50%	0%	6.25%

Table 39. Percentage of contents presented in the step 'Board of Directors'

C. Community Involvement

The following step in our list is 'Community Involvement'. This step is quite frequent among the different banks in the genre 'About Us'; in fact, our results suggest that 56.25% of the banks taken for this study included this step in their corporate webpages. Focusing on the results obtained, we have identified four different contents. Two of them are crucial: 'Actions Taken' (78.40%) and 'Presentation of the Company's Values' (20.74%). The other two are not too relevant: 'Application for Support' (0.64%) and 'Awards Received' (0.22%). Similarly, we have calculated the value of each topic by counting words; in order to verify these results we have completed the same study by counting paragraphs and the results are approximately the same: 'Actions Taken' (79.09%), 'Presentation of the Company's Values' (20.08%), 'Application for Support' (0.62%) and 'Awards Received' (0.21%).

Thus, the 'Actions Taken' in the 'Community Involvement' is the topic with more weight in the computation of the whole step. This tends to be the most extensive one and different sub-topics are involved in it. We have compiled the sub-topics that form the 'Actions Taken' in order to have a better view of the text. In this case, the sub-topic 'Supporting the Community' is the most relevant in terms of samples found (33.33%), followed by 'Supporting Fair Banking Policies' (16.17%), 'Supporting Environment' (15.15%), 'Supporting Individuals' (14.14%), 'Supporting Employees' (11.11%), and 'Supporting Enterprises' (10.10%).

Moving back to the topics that form the step 'Community Involvement', we have identified two variables: one and two topics. However, the most usual case is the one with two topics (86.11%). If there is one single topic, this tends to be 'Presentation of Company's Values' (80%) or 'Actions Taken' (20%). In case the texts combine two topics, 90.32% of the texts deal with 'Presentation of Company's Values' and the 'Actions Taken' within the text. Other possible combinations of two elements is the former with 'Awards' (3.23%) or with 'Applications for Support' (1.62%).

Summarizing, table 40 shows the percentage in which each topic is available depending on the number of topics in 'Community Involvement'.

Element	1 (13.89)	2 (86.11)	Average
Presentation of Company's Values	80%	100%	90%
Actions Taken	20%	90.32%	55.16%
Awards	0%	6.45%	3.22%
Application for Support	0%	3.23%	1.62%

Table 40. Percentage of contents presented in the step 'Community Involvement'

Focusing again on the 'Actions Taken' by the companies in their involvement with the community, our study has revealed that this can include different sub-topics and can be presented in isolation or in groups of up to 6. In this case, we also focus on the possible combination within the different sub-topics available forming the 'Actions Taken' in this type of document. Texts supporting one single sub-topic (28.57%) concern the community (80%), fair banking policies (10%), and the environment (10%).

Other texts support 2 causes (17.14%), and the community is the main concern in this case, being combined with individuals (33.33%), the environment (33.33%), fair banking policies (16.67%), and employment (16.67%). Texts supporting 3 causes (17.14%) are mainly concerned with the community, individuals, and enterprises (66.66%), community, fair banking policies, and the environment (16.67%), and community, fair banking policies, and employment (16.67%). Texts can also support 4 causes (20%); in this case we find different combinations; the most frequent is the support to the community, environment, employment, and fair banking policy (57.16%). Other possibilities are offering support to the community, environment, individuals, and fair banking policy (14.28%), community, enterprises, individuals, and fair banking policy (14.28%), or it is also possible to combine the support for the community, employment, individuals, and fair banking policy (14.28%).

Texts with 5 causes (14.29%) offer 5 possibilities and our data have found that all these combinations have the same value. Supporting the community and the environment is obligatory (100%), while fair banking policy, individuals and enterprises are supported in 80% of the texts analyzed; on the other hand, employment support is offered in 60% of the banks which support 5 causes.

As a means to summarize the sub-topics that form the content 'Actions Taken' in the step 'Community Involvement', we present table 41 with the percentage in which each sub-topic is available within this content.

Element	1 (28.57%)	2 (17.14%)	3 (17.14%)	4 (20%)	5 (14.29%)	6 (2.86%)	Average
Community	80%	100%	100%	100%	100%	100%	96.67%
Fair Banking	10%	16.67%	33.33%	100%	80%	100%	56.67%
Environment	10%	33.33%	16.67%	71.44%	100%	100%	55.24%
Individuals	0%	33.33%	66.67%	42.84%	80%	100%	53.81%
Employees	0%	16.67%	16.67%	71.44%	60%	100%	44.13%
Enterprises	0%	0%	66.67%	14.28%	80%	100%	43.49%

Table 41. Percentage of sub-topics in the 'Actions Taken' presented in the step 'Community Involvement'

D. Careers

As we have seen in the previous section of this chapter, 'About Us' tends to include a step focused on 'Careers' (recruitments and job vacancies). In fact, this is available in 45.31% of the banks analyzed. If we count words, we can determine that there are three types of contents which are primary in the development of banking corporate webpages, and one which is very unusual: 'Company Offering' (43.80%), 'Company Presentation' (28%), the 'Search Bar' tool (27.60%), and 'Acknowledgements' (0.60%). Similarly, if we implement the same analysis with paragraphs instead, we notice that results do not really change and their values remain approximately the same as we can see in our results: 'Company Offering' (44.59%), 'Company Presentation' (26.66%), the 'Search Bar' tool (27.60%), and 'Acknowledgements' (1.15%). Furthermore, we can also confirm that there are different possibilities in the combination of topics going from mono-topics (65.52%) up to the combinations of two (31.04%) and three (3.44%) topics.

Concerning the relevance of each topic within the different situations found in the texts analyzed, we present some tables that show the percentage in which each topic is available depending on the number of topics involved in the same text. As we commented in the previous section of this chapter, 'Quantification of Forms and Structures', there are two types of

documents in this site: on the one hand, those with search tool bars with noun phrases accompanying; and, on the other hand, texts with full sentences. Thus, our data suggest that, if the documents are composed by one single topic, many of them are webpages with 'Search Bar' tools (42.10%). It is also common to identify mono-topics talking about 'Company Offering' (36.84%) and 'Company Presentation' (21.06%).

Within the texts that combine two topics, there is just one possibility according to our results: 'Company Presentation' and 'Company Offering'. There is just a case with a triple combination: 'Company Offering', 'Company Presentation', and 'Acknowledgements'. As a summary, table 42 shows the possibilities of finding each topic, depending on the results observed in our corpus.

Element	1 (65.52%)	2 (31.04%)	3 (3.44%)	Average
Company Offering	36.84%	100%	100%	78.95%
Company Presentation	21.06%	100%	100%	73.69%
Acknowledgements	0%	0%	100%	33.33%%
Search Tool Bar	42.10%	0%	0%	14.03%

Table 42. Percentage of contents presented in the step 'Careers'

E.   Products and Services

The following step in our list is 'Products and Services'. According to our results, 29.70% of the banks analyzed included this step in their webpages. As we can observe in our results, this tends to be formed by three topics: 'Products and Services', 'Company Presentation', and 'Values'. Our data reveals that there is a primary topic which is 'Products and Services' (84.09%) while there are other two which are secondary, 'Company Presentation' (13.25%) and 'Values' (2.66%). We must specify that this information has been obtained from an analysis in which the words related to each topic have been counted. If we implement the same analysis with paragraphs rather than words, we notice that results do not really change and their values remain approximately the same: 'Products and Services' (84.07%), 'Company Presentation' (12.52%) and 'Values' (3.41%). In addition to the value of each topic within the documents, we must also determine the number of topics involved in each document. According to the results obtained, most texts (73.68%) are formed by two topics, whereas 21.06% of these are mono-topics, and the remaining 5.26% involve three topics.

As we have commented, most combinations are formed by two topics. In this case, our analysis has shown that all the samples analyzed shared a part referring to 'Company Presentation' and the other concerning the 'Products and Services' offered to their clients. In the other two situations with one and three topics respectively, we have found that the only

possibility is 'Products and Services' if there is just one topic; and the combination of the three possibilities if there are three topics involved: 'Products and Services', 'Company Presentation', and 'Values'.

As a means of summary for this step within the banking corporate websites, table 43 shows the percentage in which each topic can appear within the different combinations.

Content	1 (21.06%)	2 (73.68%)	3 (5.26%)	Average
Products and Services	100%	100%	100%	100%
Presentation	0%	100%	100%	66.66%
Values	0%	0%	100%	33.33%

Table 43. Percentage of contents presented in the step 'Community Involvement'

F. Suppliers

As we have seen, the step 'Suppliers' is not very common among the banking webpages that we took for this study (23.44%). We found 15 banks that included this step. However, one of them was not included in our study as it required registration, not being available for the general public. Thus, the banks included in this study are 14.

Among these banks, we have identified the topics which are available in each text by counting words. We have found that presenting the company's 'Values' (53.27%) is key, whereas there are other topics, like 'Application' (22.31%) and 'Presentation' (18.10%), which are secondary. There is also a list of further topics which are only occasional: 'Contact' (3.04%), 'Benefits' (1.30%), 'Data Protection' (1.08%), and 'Awards' (0.90%). Similarly, if the same analysis is completed with paragraphs instead of words, results vary very little, a fact which suggests that these results are reliable: 'Values' (52.78%), 'Application' (23.61%), 'Presentation' (16.70%), 'Contact' (3.47%), 'Benefits' (1.38%), 'Data Protection' (1.38%), and 'Awards' (0.68%).

In order to determine the contents of these texts, it is necessary to show the number of topics involved in each document. We have found that most texts are formed by three (50%) or four topics (28.57%), whereas finding one (7.14%) or two (14.29%) is less frequent. Concerning the possible combination among contents, it is very unusual to find mono-topics (7.14%). In this case, the text refers to a 'Presentation' of the company. Still quite unusual is the group combining two topics (14.27%); this possibility only links a 'Presentation' of the company and its 'Values'. More usual are the groups which combine three (50%) and four (28.57%) topics. In case of combining three topics, we find that 'Values' (85.71%), 'Presentation' (71.42%) and 'Applications/Instructions' (71.42%) are the most usual elements.

A triple combination among these three topics happens in 42.86% of the samples analyzed, which is the most usual combination. Other possibilities are 'Values', 'Presentation' and 'Contact' (14.28%), 'Presentation', 'Application' and 'Benefits' (14.28%), 'Values', 'Contact', and 'Benefits' (14.28%), and 'Values', 'Contact', and 'Application' (14.28%).

At last, if there is a combination among four topics, we find that there are three compulsory elements: 'Presentation', 'Values', and 'Application'. The fourth element is the one that can vary. In this sense, 'Data Protection' appeared in 50% of the cases found, whereas 'Awards' and 'Contact' were available in 25% of these texts each. As a means to summarize the sub-topics that form the step 'Suppliers', we present table 44 with the percentage in which each topic is available within this content.

Content	1 (7.14%)	2 (14.29%)	3 (50%)	4 (28.57%)	Average
Presentation	100%	100%	71.42%	100%	92.85%
Values	0%	100%	85.71%	100%	71.42%
Application/Instructions	0%	0%	71.42%	100%	42.85%
Contact	0%	0%	42.84%	25%	16.96%
Data Protection	0%	0%	0%	50%	12.50%
Benefits	0%	0%	28.55%	0%	7.14%
Awards	0%	0%	0%	25%	6.25%

Table 44. Percentage of contents presented in the step 'Suppliers'

G. Security

The last step in the group 'Corporate Issues' is 'Security'. As we indicated in the previous section, 'Security' is mandatory in any banking corporate website. In fact, the 64 banks analyzed in our study had this step. However, in the development of our study, only 60 could participate because the other 4 samples were presented in languages that were not English. Among these 60 webpages, we have identified 4 topics: 'Terms and Conditions', 'Presentation', 'Security Advice', and 'Contact' information. According to our results, if we rate the weight of the different topics by counting words, we realize that 'Terms and Conditions' is the topic with more relevance among the ones found (65.46%). 'Presentation' (20.68%) and 'Security Advice' (11.83%) are secondary, and 'Contact' (2.03%) is only occasional within the texts. Likewise, if we develop the same analysis with paragraphs rather than words, results remain approximately the same: 'Terms and Conditions' (62.91%). 'Presentation' (22.58%) and 'Security Advice' (12.04%) are secondary, and 'Contact' (2.47%) is only occasional. This concordance suggests the reliability of these results.

In addition to the relevance of the content within the texts, we must also determine the number of topics involved in each document. Our results have suggested that two topics is the most common form of topic combination within the texts (70%), whereas the others are less frequent: one topic (11.67%), three topics (16.67%), and four topics (1.66%).

According to these results, most texts have two topics. However, we must show the possible combination within the different texts. In this sense, we have found that texts with one single topic usually set a 'Presentation' of the company focusing on the values (57.14%). Other contents such as 'Terms and Conditions' (28.57%) or 'Security Advice' (14.29%) are less frequent. As we said, the most usual case is the combination of two topics. In this group there is a clear structure concerning contents: 'Presentation' and 'Terms and Conditions' (83.33%). There are other possibilities that are less usual such as 'Presentation' and 'Security Advice' (9.52%), 'Terms and Conditions' and 'Contact' (4.76%), 'Presentation' and 'Contact' (2.38%).

In case we find combinations with three elements, 'Presentation', 'Terms and Conditions', and 'Contact' is the most popular one (60%). However, there are other possibilities such as 'Presentation', 'Security Advice' and 'Contact' (20%), 'Presentation', 'Security Advice', and 'Terms and Conditions' (10%), and 'Security Advice', 'Contact', and 'Terms and Conditions' (10%). The combination of four elements is the most unusual among the four possibilities and, mixes all the elements found in this type of documents ('Presentation', 'Security Advice', 'Terms and Conditions', 'Contact').

At last, in order to summarize this information, we present table 45 which shows the results obtained in the part of this study regarding with the percentage in which each topic is available depending on the number of contents.

Content	1 (11.67%)	2 (70%)	3 (16.67%)	4 (1.66%)	Average
Presentation	57.14%	92.87%	90%	100%	85%
Terms and Conditions	28.57%	88.09%	80%	100%	74.16%
Contact	0%	7.14%	90%	100%	49.28%
Security Advice	14.29%	11.90%	40%	100%	41.55%

Table 45. Percentage of contents presented in the step 'Community Involvement'

8.2.4.3- Contact Information

A. Contact

According to the results obtained, the step 'Contact' is an important part of banking corporate webpages. As we indicated in previous sections, 82.21% of the banking companies include this

step in their corporate webpages. In this case, we may find two types of contact details when dealing with this step; on the one hand, 41.30% of the banks that offer contact details in their webpages refer to general information. This means that they only give the telephone number or email for general information and from which they manage all the enquiries. On the other hand, the remaining 58.70% of the banks refer to 'Contact' for specific purposes. This type of 'Contact' for specific purposes concerns different tasks that we show in table 46.

Content	Percentage
Credit Card Services	74.08%
Find a Telephone Number or Office	59.26%
Press Room and Media	48.15%
Complaints	44.44%
Investor Relations	44.44%
Jobs/Careers	37.04%
Corporate Governance	29.63%
Phishing/Fraud	14.81%
Financial Support and Banking Services	14.81%
Travels	11.11%
'Online Banking' Support	11.11%
Insurance	3.70%

Table 46. Purposes for contacting the banking company

As we can see, there is a variety of contact purposes that this step deals with. Apart from 'Credit Card Services', there is not a clear reference about which topics are compulsory and optional; however, we can observe that there are some topics which are more important and frequent than others. We can see in table 46 that the most frequent ones are the means of contact to 'Find a Telephone Number or Office', contact with the department managing the 'Press Room and Media', dealing with 'Complaints', managing 'Investors Relations', 'Jobs and Careers', 'Credit Card Services', and any contact with the 'Corporate Governance'.

These contacts tend to be combined in groups from 2 to 5, being 4 types of contact the most usual combination (44.44%). However, we can state that the usual range goes from 3 to 4 since it involves 77.77% of the cases found in our corpus. Finding 2 or 5 topics is rare, and they represent just over 11% of the samples analyzed each.

Summarizing the relevance of each topic depending on the volume of appearances in the same document, we present table 47, where we can see that 'Complaints' is the most usual topic, whereas there are others which are very common in this type of documents such as 'Press Room and Media', 'Investor Relations', 'Find a Telephone Number or Office', and 'Financial Support and Banking Services'.

Content	2 (11.11%)	3 (33.33%)	4 (44.44%)	5 (11.11%)	Average
Complaints	33.34%	44.44%	30.76%	100%	52.14%
Press Room and Media	66.66%	55.55%	53.86%	0%	43.74%
Investor Relations	66.66%	44.44%	53.86%	0%	41.24%
Find a Telephone Number or Office	33.34%	33.33%	30.76%	66.66%	40.99%
Financial Support and Banking Services	0%	22.22%	30.76%	100%	38.63%
Lost and Stolen Cards	0%	22.22%	30.76%	66.66%	29.88%
Jobs/Careers	0%	33.33%	53.86%	0%	21.80%
Report phasing/fraud	0%	0%	15.38%	66.66%	20.48%
Corporate Governance	0%	33.33%	46.17%	0%	19.88%
Credit Card Services	0%	0%	23.07%	33.33%	14.08%
Travels	0%	0%	15.38%	33.33%	12.16%
'Online Banking' Support	0%	0%	15.38%	33.33%	12.16%
Insurance	0%	11.11%	0%	0%	2.78%

Table 47. Percentage of contact forms depending on the number of purposes involved

Apart from this information, the step 'Contact' also offers other details; we refer to the possibility of contacting by telephone, email, post, visiting the office, or by contact enquiry. Table 48 shows the percentage in which each means of contact is present in this step. As we can see, showing the telephone number and email accounts is the main means of contact.

Means of contact	Percentage
Telephone	80.77%
Email Account	40.38%
Post Address	28.84%
Contact Enquiry Form	28.84%

Table 48. Percentage of presence of each means of communication

In addition to this information, we can also determine the possible combinations. First, we suggest the possible combination among these four means of contact. Our results reveal that the usual range goes from 1 (38.46%) to 2 (55.77%) means of contact per document. If we consider both possibilities as a whole, the result equals 94.23% of the samples found. Finding 3 means of contact in the same category is quite unusual, and only 5.77% of the banks develop this option.

Considering the possible combinations, if companies choose only one means of communication, this tends to be the telephone (60%), followed by a contact enquiry form (35%), whereas few prefer showing their address as the only way of contact. In case there are two means of communication involved, these tend to be the telephone and email (47.83%), telephone and post address (34.78%), and telephone and contact enquiry form (17.39%). If the items involved are three, these are usually the telephone, email and address (55.56%), the

telephone, email and contact enquiry form (33.33%), and address, email and contact enquiry form (11.11%). At last, we present a summary which suggests the relevance of each means of communication depending on their use in each situation.

Means of contact	1 (38.46%)	2 (55.77%)	3 (5.77%)	Average
Telephone	60%	100%	88.89%	82.96%
Email Account	0%	47.83%	100%	49.28%
Post Address	35%	34.78%	66.67%	45.48%
Contact Enquiry Form	5%	17.39%	44.44%	22.28%

Table 49. Percentage of means of contact available depending on the number of forms involved

B.   Locations

The availability of this step in the 'About Us' site in banking corporate webpages is 59.37%. As we indicated above, only 9 banks offered verbal language supporting the location tools. Thus, this part of our study focuses on those location tools and in determining the contents involved in the language giving support to these tools.

According to our results, this step can be formed by any of these three tools: 'Locators', 'Maps', and 'List of Places'. We have found that the most usual tool used is the 'Locator', with a percentage of availability of 55.26% within the texts. 'Maps' and 'List of Places' are available in 26.32% and 10.53% of the texts, respectively. The remaining 7.89% refer to texts with none of these tools available; the locations are presented by pieces of text with verbal language instead.

Concerning these tools, none of them are combined among themselves. All of them are presented in isolation (82.86%) and only some of them are presented with text of support (17.14%). This type of verbal language that either supports these tools or is also presented in isolation is the next focus in our study. As we mentioned in the previous section, 23.08% of these banks include verbal language, while the remaining 76.92% of the webpages only have the tools mentioned above.

First, we must explain which tools are supported with text. According to our results, if full sentences are available in this step, 50% of them support the 'Locator' service. If it is available, verbal texts support 'List of Places' and 'Maps' in 33.33% and 16.67%, respectively.

Secondly, we show the contents of these supporting texts. According to our study, these texts may vary within two topics. The first refers to 'Company Presentation'; whereas the second provides 'Instructions for the Use of the Webpage'. Our results also suggest that

77.78% of these texts are mono-topic; whereas the remaining 22.22% combine these two topics. If we estimate the relevance of each topic within the different texts included in our study, we will realize that they have a fairly similar value: 52.78% for 'Instructions for the Use of the Webpage' and 47.22% for 'Company Presentation'. Table 50 presents a summary in which each of these topics is available depending on the number of topics.

Means of contact	1 (77.78%)	2 (22.22%)	Average
Instructions for the Use of the Webpage	52.78%	100%	76.39%
Company Presentation	47.22%	100%	73.61%

Table 50. Percentage of means of contact available depending on the number of forms involved

C. Access to Bank Accounts

Similarly, and as we commented in the previous section, creating a virtual account is another possibility for communicating with the banking company. This step has to be mentioned but it does not involve any linguistic content that we could analyze.

D. Social Networks

Regarding the social networks used by the banking company, we found 14 banks that used them in their webpages (21.87%). However, we commented in the quantification section that there is no text to analyze. In future research, we may study the language of banks in their social networks, and this could be a complement to our current study. In any case, social networks are external links to the websites.

8.2.4.4- Financial Information

As we commented earlier in this chapter, the type of documents available in this section is very varied and extensive. Research in this type of contents deserves a detailed analysis; furthermore, the extension of such study would be probably fairly large and could interfere in the final aim of this project. For this reason, we will not focus on the contents that form this step out current study. This project could be a possible objective for further research.

8.2.4.5- News

The move 'News', which is formed by just one single step, is very frequent among banking companies. According to our results, its presence rises to 68.75% among the banks analyzed. Earlier in this chapter, we quantified the forms and structures of this type of document by analyzing two articles from the step 'News'. We can quantify its forms and structures;

unfortunately, every piece of news is a totally different case. Therefore, we cannot determine the contents or topics that form each part of the text. The way we present this step is by selecting the first ten articles from the step 'News' in their webpages and tagging the general content in each article.

In this sense, this analysis has led us to determine that the most common topics are the ones presented in table 51. As we can observe, most news are related to 'Corporate Governance Issues' (corporate decisions and actions). Other common topics are the launching and promotion of the banks' 'Products and Services' as well as 'Economy Issues' concerning the contemporary world.

Topic	Percentage
Corporate Governance Issues	35.15%
Products and Services	16.58%
Economy Issues	10.15%
Community Involvement	7.92%
Events	7.92%
Reports	7.43%
Expansion	7.18%
Sponsorship	2.97%
Awards	2.47%
Research	2.23%

Table 51. Relevance of the topics available in the step 'News'

With the completion of this study, we can design the macrostructure of the genre 'About Us' in banking corporate webpages in terms of moves, steps, number of paragraphs, sentences and words in each document, as well as their contents. In this sense, we have been able to build our own taxonomy of the genre 'About Us', which is the basis for the elaboration of the microstructure.

8.3- Microstructure

The second part of this study concerns the microstructure and it involves different parts which determine the type of language used in each document, as well as morphology, formality and the use of verbal tenses. With the results obtained in this section we can determine the style of the language used in the different documents available in the genre 'About Us' in corporate banking webpages.

8.3.1. The Language of Banking Webpages

As we commented in chapter 5, there are several types of language within the different purposes behind any document. We can find informative, persuasive or promotional texts. Thus, this part of the study suggests the type of language which is used in each step within the different moves and steps.

In this case, it is not difficult to distinguish the informative language from the persuasive one; nevertheless, in some instances, it is difficult to tag the promotional language as it is a hybrid form composed of both informative and persuasive languages, as we explained in chapter 5. In this case, we will consider that language is informative if the text does not imply any message encouraging the audience to do something; in turn the language will be considered persuasive if there are any messages which explicitly encourage the reader to do something. Promotional language is the one which implicitly encourages the audience to do something. In other words, this type of language tries to convince the audience of doing something without explicitly doing so. Following these principles, we determine which type of language is the adequate in each step.

Concerning the first move, 'Company Profile', there is a clear superiority of the promotional language over the informative, without being able to see any trace of persuasive language. This move is made up by five steps: 'Presentation', 'History', 'Group Members', 'Sponsorships', and 'Awards'. We present the data obtained in our study in figure 15.
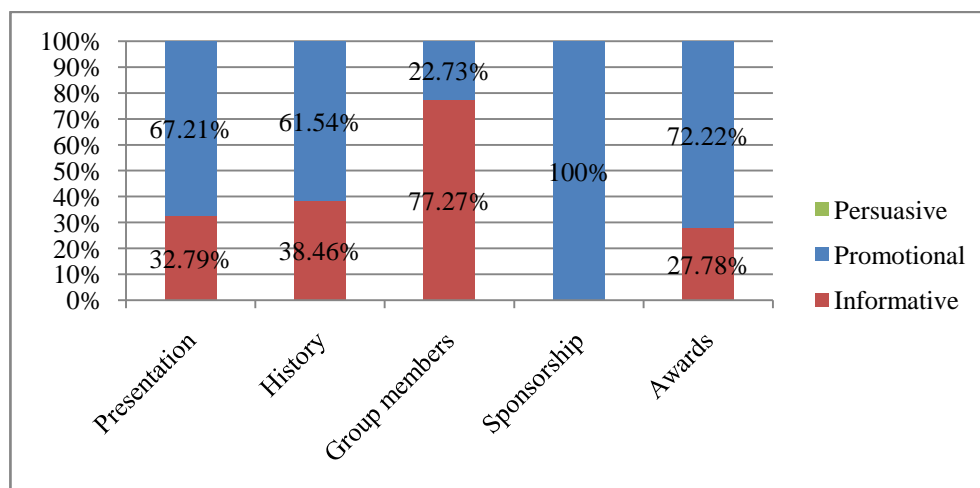
Figure 15. Type of language in the move 'Company Profile'

As we can observe, only the language used in the step 'Group Members' tends to be more informative than promotional. This fact reveals that banks are a type of business which sells a wide range of products; therefore, they must introduce themselves with a language which should not only inform about the company, but also communicate with a discrete and elegant language, allowing them to gain new customers and be successful in the present and global market. This differentiates the presentations of this type of business from others, whose marketing campaigns tend to be more aggressive or persuasive. We think that the elements that form the 'Company Profile' move must be shown in an attractive and catchy way for the audience, since this is the first part that Internet users will probably read when getting access to the webpage for the first time.

Next, the type of language in the 'Corporate Issues' move is fairly varied, and it is formed by the following steps: 'Corporate Governance', 'Board of Directors and Managers', 'Community Involvement', 'Careers', 'Products and Services', 'Suppliers', and 'Security'. Figure 16 shows that the promotional language is the main form of language found within these steps, except in the case of 'Board of Directors and Managers' and 'Security', in which the informative language is the most common form; additionally, in the case of the step 'Careers', persuasive language takes the lead over the rest.
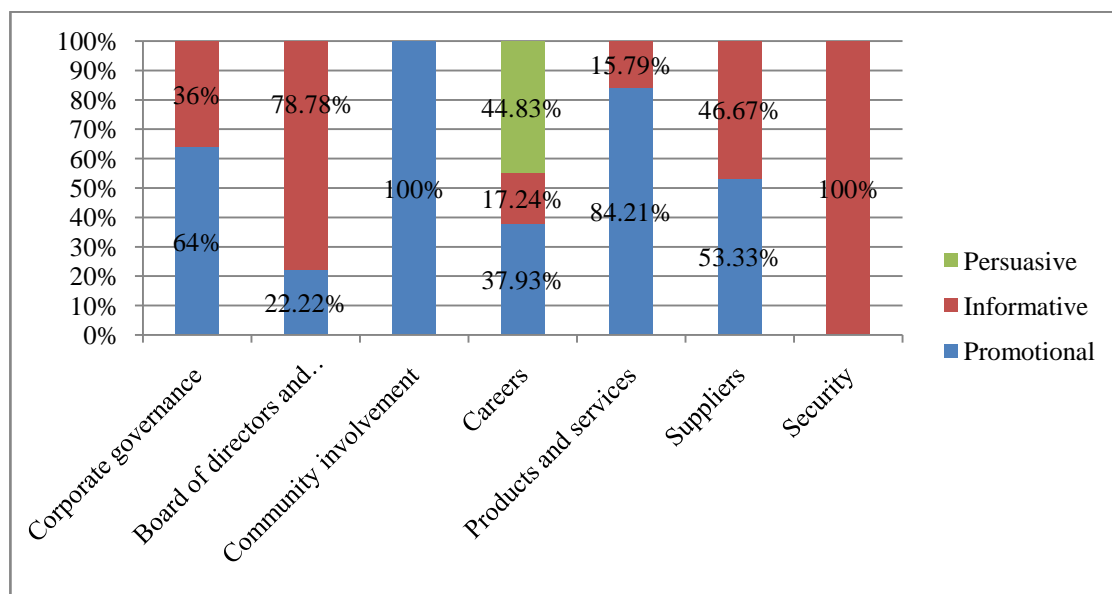
Figure 16. Type of language in the move 'Corporate Issues'

As we can see, the most popular type of language in this move is the promotional one, although some moves require other types of language such as informative or persuasive. In this sense, we can determine that banks prefer a type of communication which gives them support in order

to obtain new customers by offering an appealing image of the company, as we have already seen within the elements forming the group 'Company Information'. Concerning the steps 'Board of Directors and Managers' and 'Security', banks are limited to present objective information. In the first case, we can find some promotional aspects which refer to the company's professionalism; these data are mainly informative but, at the eyes of the readers, they can create a sense of team work, mankind, and sense of good service which contributes to enhance the image of the company. In the second move, the step 'Security' offers some guidelines whose purpose is to avoid disappointment among clients.

At last, and dealing with the moves 'Contact Information' and 'News' results suggest that the language is informative in all the samples analyzed. In most occasions in the steps forming 'Contact Information', there is a lack of full sentences in the webpages taken in this study; however, we consider that there is not a need for verbal text since the information provided is enough. Furthermore, the objective in these cases is informing rather than persuading or convincing the audience to do something. In the case of the step 'News', the language is completely informative in order to avoid possible accusations for manipulation of facts. For this reason, the language used always seems informative, despite the articles may have been written by the same banking company or carefully selected in order to show only those whose information supports a positive view of the company. In this sense, we can confirm that most promotional aspects of the company are found in the steps that form the moves 'Company Profile' and 'Corporate Issues'.

8.3.2. Morphological Composition of the Moves and Steps in Banking Corporate Webpages

In the following part of our study we focus on the analysis of the morphological composition of the texts and the documents that form the different moves and steps in banking corporate webpages. The composition of any text is divided into different types of words. These can be nouns, verbs, connectors, adjectives, adverbs, pronouns, articles, and prepositions. In this part of our study we analyze the composition of the different moves and steps in banking corporate webpages that form the 'About Us' site. The elaboration of this part of our task was carried out with the software *Tropes v8.3* (Molette, 2011) as we explained in chapter 2.9. This application allowed us to analyze the documents forming our corpus in morphological items. The following table shows the number of words that were taken for this part of the study. As we can observe, the total number of words analyzed were 280,012.

Moves and Steps	Words
COMPANY PROFILE	**-**
Presentation	19,184
History	29,178
Group Members	3,609
Sponsorship	2,654
Awards	9,808
CORPORATE ISSUES	**-**
Corporate Governance	10,936
Board Of Directors and Managers	54,869
Community Involvement	21,126
Careers	3,005
Products and Services	13,691
Suppliers	6,386
Security	63,004
CONTACT INFORMATION	**-**
Contact	9.489
Locations	1,341
NEWS	**-**
News	31,732
Total	**280,012**

Table 52. Number of words in each step

As we have already explained, words are divided into different morphological categories. Thus, table 53 shows the value of each type of words with the percentage representing their availability within the different texts. As data suggest, texts are mainly composed by nouns. This type of words forms the main basis of any text. This group includes both general nouns and proper nouns. The rest of words have a similar weight in the composition of texts, and this only varies depending on the step on focus. As we can observe, finding prepositions and verbs is quite usual. Articles, adjectives and adverbs are also quite frequent. However, we find that the use of pronouns and connectors in general is low if we compare these data with the percentage of nouns.

	Words	Percentage
Nouns	106,433	38.01%
Verbs	35,057	12.52%
Connectors	18,817	6.72%
Adjectives	23,689	8.46%
Adverbs	22,121	7.90%
Pronouns	13,160	4.70%
Articles	22,737	8.12%
Prepositions	37,998	13.57%
TOTAL	280,012	100%

Table 53. Number of words in the genre 'About Us' in banking corporate webpages

These percentages vary depending on the step on focus. For this reason, it is necessary to study each one individually in order to determine the morphological composition of each one.

The first step in our study is the 'Presentation'. We can observe that the presence of nouns is approximately the same as the average. Over a third of the words that form this step are nouns. In comparison with the general composition of the 'About Us' site, the number of adjectives is higher; this means that this step is very descriptive, and consequently promotional as we have seen above. The number of connectors is slightly higher than the general average. This fact suggests that this type of document is fairly narrative. Furthermore, the number of connectors shown in our list is a clear example of this; by linking paragraphs and sentences, texts maintain a clear sense of narrativeness during the development of any series of facts. On the other hand, the use of pronouns, verbs, articles, prepositions and adverbs is slightly below the average. We can observe that the style of this type of document fits better with nouns rather than with pronouns and verbs. This fact indicates that the level of formality is very high, and this gives an air of seriousness and professionalism whose function is to increase the sense of confidence among both current customers and prospective ones. The exact data can be seen in the table below.

	Words	Percentage	General
Nouns	7,179	37.42%	38.01%
Verbs	2,020	10.53%	12.52%
Connectors	1,322	6.89%	6.72%
Adjectives	2,987	15.57%	8.46%
Adverbs	1,095	5.71%	7.90%
Pronouns	562	2.93%	4.70%
Articles	1,483	7.73%	8.12%
Prepositions	2,536	13.22%	13.57%
TOTAL	19,184	100%	100%

Table 54. Number of words in the step 'Presentation'

The second step in our list is 'History'. This keeps similarities with the whole genre 'About Us' regarding the amount of nouns, verbs, connectors, and articles. The main difference between this step and the general data observed in the genre 'About Us' as a whole lies in the number of pronouns, adjectives and adverbs. Concerning the amount of pronouns and adverbs, these are quite below average, whereas the number of adjectives and prepositions is higher in this step. In this case, we can determine that the style is very descriptive as well as narrative. The low amount of adverbs may imply an attempt at increasing the sense of objectivity when describing the banks' history and the most relevant facts. When talking about history, it is necessary to be accurate in order to convince the audience about the reliability of the bank. It is a fact that history can be told from different perspectives. Thus, it is necessary to use an objective writing style when talking about history in order to avoid misinterpretations among readers. Therefore, we suggest using nouns and adjectives instead of pronouns, adverbs or verbs.

	Words	Percentage	General
Nouns	10,841	38.78%	38.01%
Verbs	3,156	11.29%	12.52%
Connectors	1,515	5.42%	6.72%
Adjectives	3,693	13.21%	8.46%
Adverbs	928	3.32%	7.90%
Pronouns	626	2.24%	4.70%
Articles	2,592	9.27%	8.12%
Prepositions	4,604	16.47%	13.57%
TOTAL	27,956	100%	100%

Table 55. Number of words in the step 'History'

The step 'Group Members' only keeps similarities with the overall genre in the number of connectors. The rest is completely different. The number of nouns and adjectives is rather high, especially the second one; meanwhile the amount of verbs, adverbs, pronouns, articles, and prepositions is considerably lower than the average, as results in table 56 suggest.

	Words	Percentage	General
Nouns	1,618	44.83%	38.01%
Verbs	336	9.31%	12.52%
Connectors	209	5.78%	6.72%
Adjectives	772	21.40%	8.46%
Adverbs	97	2.70%	7.90%
Pronouns	58	1.60%	4.70%
Articles	205	5.67%	8.12%
Prepositions	314	8.71%	13.57%
TOTAL	3,609	100%	100%

Table 56. Number of words in the step 'Group Members'

As we can observe in the table above, the composition of this type of document is fairly descriptive as well as informative. The purpose of this step is to present the companies that form the group. For this reason, it is necessary to include a higher number of nouns and adjectives, rather than pronouns and adverbs. Furthermore, we saw earlier in this chapter that this document is mainly informative. So, during the composition of these documents, the writer must focus on the reality being exclusively objective. In the case of the banks that we have analyzed in this study, they are the most important ones in the world; thus, the purpose of this step is to present their power and prestige.

The step 'Sponsorship' also keeps some differences and similarities with the genre 'About Us'. However, we find that these differences are not as marked as in the step 'Group Members'. On the other hand, the amount of verbs, adverbs, connectors and articles is slightly higher. On the other hand, pronouns have a greater participation in this step than in the average. In contrast, the number of nouns, adjectives and prepositions is below the average.

	Words	Percentage	General
Nouns	990	37.30%	38.01%
Verbs	374	14.09%	12.52%
Connectors	189	7.11%	6.72%
Adjectives	105	3.97%	8.46%
Adverbs	247	9.31%	7.90%
Pronouns	250	9.42%	4.70%
Articles	247	9.31%	8.12%
Prepositions	252	9.50%	13.57%
TOTAL	2,654	100%	100%

Table 57. Number of words in the step 'Sponsorships'

These results can be interpreted as a clear attempt at promoting the company and creating an image of support with non-lucrative entities and associations. A higher percentage in the number of verbs, adverbs, and pronouns indicates a lower level of formality, and this is a form of promotion as we have established in the previous section. These texts tend to be very direct and clearly addressed at people and entities with the use of pronouns and verbs, explaining with nouns the characteristics of the already existing sponsors and indicating how to request a sponsoring plan. As we can observe, the use of adjectives is very low; if this was higher, this text would be more persuasive rather than promotional.

The step 'Awards' depicts a higher amount of nouns and adjectives than the rest. The number of articles is slightly higher in this step, whereas the number of prepositions is very similar. However, as we can observe in the table below, the amount of verbs, connectors, adverbs, and pronouns is clearly lower than in the overall average. In the case of adverbs and pronouns, these show very low percentages.

	Words	Percentage	General
Nouns	4,189	42.70%	38.01%
Verbs	841	8.57%	12.52%
Connectors	486	4.96%	6.72%
Adjectives	1,586	16.17%	8.46%
Adverbs	281	2.87%	7.90%
Pronouns	88	0.90%	4.70%
Articles	1,004	10.24%	8.12%
Prepositions	1,333	13.59%	13.57%
TOTAL	9,808	100%	100%

Table 58. Number of words in the step 'Awards'

The purpose of this step is to suggest the company's prestige to its customers (and its prospective ones) with recognitions and facts. So we can justify that this language is shown as it is depicted in the table above because it presents facts rather than actions. In this case banks must use a large number of nouns and adjectives to describe the awards received, so they can suggest to the audience that they are the best in different categories and can offer the best

services to their customers and their communities. In order to highlight these recognitions, it is advisable to use nouns instead of pronouns, even if the same noun is repeated many times. Furthermore, adjectives also play a key role in the development of these documents, which try to give an impressive image within the texts and a sense of prestige to the bank.

The following step belongs to the 'Corporate Issues' move. In this case, the elements analyzed in 'Corporate Governance' reveal some sound differences with the overall average. As we can observe in the table below, there are some elements which are more important in this step than in the genre 'About Us'. These elements are verbs, connectors, adjectives, prepositions, and articles. On the other hand, there is a group of elements formed by nouns, adverbs and pronouns which are clearly used below the average.

	Words	Percentage	General
Nouns	3,764	34.42%	38.01%
Verbs	1,449	13.25%	12.52%
Connectors	877	8.02%	6.72%
Adjectives	1,357	12.41%	8.46%
Adverbs	362	3.31%	7.90%
Pronouns	259	2.37%	4.70%
Articles	1,324	12.11%	8.12%
Prepositions	1,544	14.12%	13.57%
TOTAL	10,936	100%	100%

Table 59. Number of words in the step 'Corporate Governance'

Results suggest that the step 'Corporate Governance' is a mixture of promotional and informative language. The function of this type of language with the composition of the elements shown in table 59 is clear: banks must present the functioning of their companies in an attractive way. For this purpose, texts must be completed with many connectors in order to make the transitions very smooth and give a sense of narrative. Furthermore, the number of adjectives must be high in order to make them descriptive and show the audience a clear vision of the management within the company. We can also observe that the number of nouns is slightly lower than the average; however, these data do not have great relevance while determining the descriptiveness of the texts. In general, we find that this type of text is an attempt at involving the reader with the contents.

The following step, 'Board of Directors and Managers' has very few similarities with the average. In this case, only the number of articles and prepositions keeps some parallelism with the results of the 'About Us' genre. The number of nouns is higher in this step, as well as the amount of connectors, prepositions and adverbs. On the other hand, we find that the number of verbs, articles, adjectives and pronouns are lower than the average.

	Words	Percentage	General
Nouns	26,239	47.82%	38.01%
Verbs	2,529	4.61%	12.52%
Connectors	4,181	7.62%	6.72%
Adjectives	922	1.68%	8.46%
Adverbs	6,074	11.07%	7.90%
Pronouns	2,189	3.99%	4.70%
Articles	4,208	7.67%	8.12%
Prepositions	8,527	15.54%	13.57%
TOTAL	54,869	100%	100%

Table 60. Number of words in the step 'Board of Directors and Managers'

In this case, we find a fairly high number of nouns and a rather low amount of adjectives because this step consists of presenting the company's employees. Thus, when we refer to nouns it concerns both general nouns as well as proper ones. In some situations, the language is formed by noun phrases because banks prefer presenting data with schemes, tables or documents imitating CVs. For these reasons, the number of nouns is very high whereas the amount of verbs is low.

The step 'Community Involvement' is represented as shown in table 61. Data suggest that this step has a higher percentage in the number of verbs, prepositions, adjectives, and pronouns. On the other hand, these texts suggest a lower percentage in the amount of nouns, adverbs, articles, and connectors.

	Words	Percentage	General
Nouns	7,426	35.15%	38.01%
Verbs	3,822	18.09%	12.52%
Connectors	1,390	6.58%	6.72%
Adjectives	2,831	13.40%	8.46%
Adverbs	564	2.67%	7.90%
Pronouns	1,599	7.57%	4.70%
Articles	488	2.31%	8.12%
Prepositions	3,006	14.23%	13.57%
TOTAL	21,126	100%	100%

Table 61. Number of words in the step 'Community Involvement'

The table 61 shows that this step is mainly narrative and involves an elevated number of actions. Thus, the number of verbs and adjectives is high. We can also see that the number of pronouns is slightly higher than the average in contrast with nouns. This fact reveals that the level of formality is lower than in other steps, but it is still very formal when compared with other types of documents due to the elements that form it. The purpose of this step is to promote the firm by showing the bank's involvement with the community. Despite the different

composition of the text concerning morphological elements, its purpose is very similar to the step 'Awards'. In this case, the language is more narrative than in the one analyzed before.

The next step in our list is 'Careers'. This implies a higher percentage of verbs, pronouns, and adverbs. The number of nouns is below the average, as it also happens in some other steps, including adjectives, connectors, articles, and prepositions, as we can see in table 62.

	Words	Percentage	General
Nouns	953	31.71%	38.01%
Verbs	518	17.24%	12.52%
Connectors	194	6.46%	6.72%
Adjectives	110	3.66%	8.46%
Adverbs	391	13.01%	7.90%
Pronouns	300	9.98%	4.70%
Articles	192	6.38%	8.12%
Prepositions	347	11.55%	13.57%
TOTAL	3,005	100%	100%

Table 62. Number of words in the step 'Careers'

There are some clear differences when comparing this text with the others. The results obtained in the previous section determine that the language is persuasive. As it would happen when observing any other company, banks have the need to hire highly qualified employees. For this reason, this type of texts must be as convincing as possible. In order to make them so, there is a need to increase the number of pronouns and verbs, as we can see in table above. When the language is very direct, there is no need for being descriptive. In those cases, the use of adjectives is not necessary. In such a case, the actions are developed with a higher amount of verbs and adverbs. Due to these changes, the number of nouns is considerably lower than in other contexts.

The next table concerns 'Products and Services'. In this case, nouns, connectors, and adverbs appear more often than within the genre 'About Us' as a whole. Other elements are below the average: verbs, adjectives, pronouns, articles, and prepositions.

	Words	Percentage	General
Nouns	5,947	43.43%	38.01%
Verbs	1,485	10.85%	12.52%
Connectors	1,112	8.12%	6.72%
Adjectives	367	2.68%	8.46%
Adverbs	2,293	16.75%	7.90%
Pronouns	218	1.59%	4.70%
Articles	456	3.33%	8.12%
Prepositions	1,813	13.24%	13.57%
TOTAL	13,691	100%	100%

Table 63. Number of words in the step 'Products and Services'

The main purpose of this step is to offer a description of the products and services presented by the banks. The way suggested to do so, according to our results, is with a high percentage of nouns and adverbs instead of adjectives or pronouns. The number of verbs is a little bit below the general average results. The texts show a guide about the products and how to contract them. Due to the fact that products offered by banks are not exactly material, but loans and credits, the description does not focus on the product but on the process to acquire them and the actions necessary to take in order to reach the final aim on both parts: while banks want to do business, customers are looking for a service.

The following step on focus is 'Suppliers'. In this case, we find similarities with the global average when dealing with nouns. The elements with a percentage higher than the average are verbs, connectors, adverbs, and pronouns. On the other hand, we find that the other elements with a lower percentage in the step 'Suppliers' are adjectives, articles, and prepositions.

	Words	Percentage	General
Nouns	2,374	37.18%	38.01%
Verbs	984	15.40%	12.52%
Connectors	482	7.54%	6.72%
Adjectives	180	2.82%	8.46%
Adverbs	801	12.55%	7.90%
Pronouns	405	6.34%	4.70%
Articles	379	5.94%	8.12%
Prepositions	781	12.23%	13.57%
TOTAL	6,386	100%	100%

Table 64. Number of words in the step 'Suppliers'

In this case, we find certain similarities with the step 'Products and Services'. In both situations, the purpose is to present some instructions. This aims at showing some guidelines on how to become a supplier. For this reason, it also has an elevated number of verbs and adverbs, in contrast with a reduced number of adjectives and articles.

The last element analyzed in the move 'Corporate Issues' is the step 'Security'. In this case, we can observe that there are some elements whose presence is more relevant here than in the genre 'About Us' as a whole. The elements with a higher percentage are verbs, connectors, adverbs, and pronouns. In contrast, the rest of elements are below the average. This group includes nouns, adjectives, articles, and prepositions.

	Words	Percentage	General
Nouns	19,840	31.49%	38.01%
Verbs	11,284	17.91%	12.52%
Connectors	5,166	8.20%	6.72%
Adjectives	2,911	4.62%	8.46%
Adverbs	6,206	9.85%	7.90%
Pronouns	5,853	9.29%	4.70%
Articles	4,442	7.05%	8.12%
Prepositions	7,302	11.59%	13.57%
TOTAL	63,004	100%	100%

Table 65. Number of words in the step 'Security'

Following a similar structure as in the steps 'Suppliers' and 'Products and Services', this explains how to follow security measures in order to avoid any type of problem or crime. In this case, the language is argumentative and the elevated number of verbs indicates that the use of imperatives is very common. This also justifies a high number of adverbs and pronouns.

Concerning the step 'Contact', we compare the morphological elements between the results obtained from the analysis in this step and the general average again. Based on this comparison, we find that some elements are over the average: verbs, adjectives, and pronouns. On the contrary, other elements are under the mean percentage: nouns, adverbs, articles, connectors and prepositions.

	Words	Percentage	General
Nouns	3,603	37.97%	38.01%
Verbs	1,193	12.57%	12.52%
Connectors	466	4.91%	6.72%
Adjectives	2,064	21.75%	8.46%
Adverbs	238	2.51%	7.90%
Pronouns	743	7.83%	4.70%
Articles	435	4.58%	8.12%
Prepositions	747	7.87%	13.57%
TOTAL	9,489	100	100%

Table 66. Number of words in the step 'Contact'

The language of this step is informative. In this case, the objective is to guide the readers on how to reach the banking company throughout different means of communication. As we can observe, the number of adjectives is very high, giving a sense of description. On the other hand, the number of adverbs and prepositions is relatively low; this can be interpreted as a sign of language directness. We can add that 95.70% of the adjectives are objective, whereas only 4.30% of these adjectives are subjective. Most of these adjectives (68.75%) are related to telephone numbers, hours, and addresses.

The following step in our study is 'Locations'. In this step the percentage of nouns and adverbs are higher in comparison with the global amount. On the contrary, the number of verbs, adjectives, articles and prepositions is fairly low, whereas connectors and pronouns remain approximately the same. This type of text is different to the genre 'About Us' as a whole, and all the results presented in the table 67 are different from the genre average.

	Words	Percentage	General
Nouns	680	50.71%	38.01%
Verbs	114	8.50%	12.52%
Connectors	95	7.08%	6.72%
Adjectives	20	1.49%	8.46%
Adverbs	214	15.96%	7.90%
Pronouns	59	4.40%	4.70%
Articles	54	4.03%	8.12%
Prepositions	105	7.83%	13.57%
TOTAL	1,341	100%	100%

Table 67. Number of words in the step 'Locations'

This step is very visual and interactive, and full sentences are not very common. There are many indications with nouns and short sentences. However, it is uncommon to use long and elaborated sentences. In the case of full sentences, they tend to give instructions, whose function is to inform the audience about the company's location and address. Due to the short extension of most sentences and the low number of verbs, the number of nouns has to be especially high in order to fulfill its communicative purpose.

Finally, the step 'News' is characterized by the results presented in table 68. In this case, some morphological elements keep similarities with the average, like nouns, verbs, articles and prepositions. Other elements have some more stressed differences; we find that adverbs are well above the general percentage. On the contrary, the number of connectors, adjectives, and pronouns are below the average.

	Words	Percentage	General
Nouns	12,274	38.68%	38.01%
Verbs	4,547	14.33%	12.52%
Connectors	200	0.63%	6.72%
Adjectives	1,263	3.98%	8.46%
Adverbs	5,045	15.90%	7.90%
Pronouns	1,117	3.52%	4.70%
Articles	2,748	8.66%	8.12%
Prepositions	4,538	14.30%	13.57%
TOTAL	31,732	100%	100%

Table 68. Number of words in the step 'News'

Table 68 shows that results are similar to the average. There is a low rate of connectors, whereas the descriptiveness in this case is more based on adverbs rather than on adjectives. The setting is very dynamic and based on actions. There is a good balance between nouns and verbs. We can only determine that the language could be more formal if we increased the number of adjectives by reducing the number of adverbs. This way banks make the language more readable and dynamic.

8.3.3- Forms of the Morphological Elements

Going further in our study, the morphological elements analyzed can be divided into different subcategories or forms. In this sense, we refer again to nouns, verbs, connectors, adjectives, adverbs, pronouns, articles, and prepositions. In this section, we present the composition of the morphological elements analyzed previously, and we also provide lists including the most popular elements in each category. The results obtained in this section will allow us to determine the most common words in the development of corporate banking websites, and obviously the ones that we would recommend banks to use.

8.3.3.1- Nouns

Regarding the types of nouns found in the texts analyzed, it is difficult to determine any type or classes for this purpose. In this sense, our first category is limited to elaborate a list with the most popular nouns available in the texts included in this study. As we can observe in table 69, there are some nouns which are very common within the different texts analyzed in our study.

Rank	Nouns	App.	%	Rank	Nouns	App.	%
1	Bank	2,061	0.58%	16	Investment	686	0.19%
2	Board	1,865	0.52%	17	Year	673	0.19%
3	Information	1,811	0.51%	18	Chairman	620	0.17%
4	Director	1,630	0.46%	19	Governance	617	0.17%
5	Committee	1,618	0.45%	20	Market	608	0.17%
6	Business	1,584	0.44%	21	Risk	544	0.15%
7	Service	1,382	0.39%	22	Policy	542	0.15%
8	Group	1,345	0.38%	23	Data	478	0.13%
9	Management	1,292	0.36%	24	Security	468	0.13%
10	Banking	1,266	0.36%	25	Responsibility	452	0.13%
11	Company	1,265	0.35%	26	Site	428	0.12%
12	Customer	951	0.27%	27	Employee	418	0.12%
13	Member	908	0.25%	28	Shareholder	416	0.12%
14	Product	692	0.19%	29	Branch	404	0.11%
15	Website	690	0.19%	30	Finance	393	0.11%

Table 69. List of common nouns

The table points out that most popular nouns identified in our study have a clear connection with the language of finances and banking. In other words, the terms presented in this list are more specific than general as we indicated in chapter 3 in words of Rao (2008). We can observe some words like bank and banking which are very common. Other words concerning this area are 'Investment', 'Market', 'Risk', 'Finance', or 'Business'. Regarding people, there are many common words such as 'Board', 'Director', 'Committee', 'Customer', 'Member', 'Chairman', 'Employee' or 'Shareholder'. In this sense, we can determine that the language of banking webpages is very specific.

8.3.3.2- Verbs

In this section, we focus on the types of verbs found in each step. Concerning our interests, we have classified verbs into three different categories: factive, stative, and reflexive. Our findings suggest that each text is composed of different types of verbs, as we present below. If we consider all the verbs found in the different steps, results suggest that 51.46% of the verbs are factive, with specific results ranging from 35.60% to 65.40%. In any case, factive verbs are always predominant within the different texts. If we have a look at table 70, we can find the most usual factive verbs.

Rank	Verb	App.	%	Rank	Verb	App.	%
1	Provide	944	0.26%	11	Take	214	0.06%
2	Use	699	0.20%	12	Review	209	0.06%
3	Make	621	0.17%	13	Meet	208	0.06%
4	Do	604	0.17%	14	Establish	202	0.06%
5	Serve	348	0.10%	15	Access	188	0.05%
6	Please	297	0.08%	16	Limit	184	0.05%
7	Ensure	275	0.08%	17	Give	183	0.05%
8	Help	236	0.07%	18	Work	176	0.05%
9	Create	225	0.06%	19	Appoint	171	0.05%
10	Protect	219	0.06%	20	Operate	166	0.05%

Table 70. List of common factive verbs

In this case, results suggest that there are many words regarding working actions in the banking industry. We can see some of these examples as 'Provide', 'Serve', 'Work', 'Operate', or 'Appoint'. Additionally, there are some verbs concerning security, safety and satisfaction, such as 'Please', 'Ensure', 'Help', 'Protect', 'Access', or 'Limit'. There is also an important group concerning doing, making or creating; in this sense, the list of verbs presented above include verbs like 'Create', 'Meet', or 'Establish' and, of course, the verbs 'Make', 'Do' or 'Take'. Most of these verbs are words with more extended meanings as we suggested in chapter 3.5.

Verbs can also be stative. According to the results obtained in our study, 26.68% of the verbs available in the genre 'About Us' in banking webpages belong to this group. This percentage can vary depending on the type of text from 22.90% to 40.20%. Stative verbs tend to be the second most popular groups among verbs; there are always more factive verbs than stative ones, though stative verbs are more common than reflexive ones. Reflexive verbs are only more frequent than stative verbs in the steps 'Contact' and 'Locations'. In terms of appearances, reflexive verbs are similar but still slightly higher in number in the steps 'Security' and 'Suppliers'. The most common stative verbs are the ones presented in the table shown below.

Rank	Verb	App.	%	Rank	Verb	App.	%
1	Be	4,200	1.18%	11	Hold	266	0.07%
2	Have	1,020	0.29%	12	Support	201	0.06%
3	Include	919	0.26%	13	Must	148	0.04%
4	Will	837	0.23%	14	See	135	0.04%
5	Can	623	0.17%	15	Need	126	0.04%
6	May	567	0.16%	16	Contain	119	0.03%
7	Shall	566	0.16%	17	Involve	114	0.03%
8	Please	297	0.08%	18	Understand	108	0.03%
9	Receive	274	0.08%	19	Enter	83	0.02%
10	Require	233	0.07%	20	Get	51	0.01%

Table 71. List of common stative verbs

As we can see, most verbs in this list concern auxiliary verbs, modals and semimodals. The rest can make reference to some general verbs such as 'Have', 'Get', 'See', or 'Involve'. In addition to these verbs, there are some others which also give the reader some notions of business. We refer to verbs like 'Include', 'Receive', 'Require', 'Support', or 'Hold'.

As we have explained, we have classified a third group called reflexive verb. Following Emonds (1976), this type of verbs refers to a situation in which the subject is also the object of the verb; in other words, we could say that the subject acts on itself. In our analysis, we have found that reflexive verbs are present in 21.83% of the samples analyzed. The range in which they can appear within the different texts varies from 10.40% to 36.30%. This type of verbs is especially relevant in the steps 'Corporate Governance' (24.30%), 'Suppliers' (26.40%), 'Security' (26.50%), 'Contact Information' (34.40%), and 'Location' (36.30%). We present some samples of these verbs in table 72.

Rank	Verb	App.	%	Rank	Verb	App.	%
1	Review	209	0.06%	11	Identify	118	0.03%
2	Offer	208	0.06%	12	Allow	116	0.03%
3	Consider	207	0.06%	13	Say	115	0.03%
4	Set	182	0.05%	14	Approve	110	0.03%
5	Believe	144	0.04%	15	Understand	108	0.03%
6	Share	139	0.04%	16	Expect	104	0.03%
7	See	135	0.04%	17	Recommend	96	0.03%
8	Maintain	131	0.04%	18	Discuss	88	0.02%
9	Report	131	0.04%	19	Ask	87	0.02%
10	Accept	122	0.03%	20	Comply	84	0.02%

Table 72. List of common reflexive verbs

In the list above, we can find different types of verbs. These can be grouped in different categories that can give us a clearer idea about the type of verbs commonly used in these types of documents. In this case, verbs are general rather than specific ones.

At last, we consider important to present the following table in order to compare and understand the importance of each type of verb within the different steps and moves included in this part of our study.

Move/Step	Factive	Stative	Reflexive
COMPANY PROFILE	-	-	-
Presentation	54.80%	32.80%	12.40%
History	65.40%	24.20%	10.40%
Group Members	60.80%	27.00%	12.20%
Sponsorship	50.60%	30.50%	18.90%
Awards	61.90%	26.40%	11.70%
CORPORATE ISSUES	-	-	-
Corporate governance	45.70%	30.00%	24.30%
Board of Directors and Managers	48.20%	40.20%	11.60%
Community involvement	55.30%	26.40%	18.30%
Careers	45.40%	34.40%	20.20%
Products and services	63.40%	24.50%	12.10%
Suppliers	49.10%	24.50%	26.40%
Security	47.90%	25.60%	26.50%
CONTACT INFORMATION	-	-	-
Contact	35.80%	29.70%	34.50%
Locations	40.80%	22.90%	36.30%
NEWS	-	-	-
News	50.50%	30.20%	19.30%

Table 73. Percentage of verb types in each step

The data presented above suggests that factive verbs are the most usual ones within the different types of documents. Factive verbs can represent up to 65.40% of the verbs in one step, and this percentage is never below 35.60%. The mean of factive verbs across the genre 'About

us' is 51.70%. In the case of stative verbs, the percentage can vary from 40.20% to 22.90%, and the mean percentage is 28.62%. Finally, reflexive verbs are the least popular within this type of texts, and its percentage goes from 36.30% to 10.40%, with an average of 19.68%.

8.3.3.3- Connectors

Connectors are also an important part in the analysis of texts; they are responsible of the appropriate cohesion among phrases, sentences and paragraphs. In this part of our study, we present the following connectors: addition, comparison, disjunction, time, opposition, goal, condition, cause, and place.

Among the different connectors mentioned above, 'addition' ones are the most frequent. The mean percentage of this type of connectors per text is 72.83% within all the connectors available in the text. This percentage may vary if we consider the range of appearances of these connectors, which ranges from 46.40% to 86.80%. In most cases, the percentage of samples found tends to be higher than 65%. Only in two steps, 'Security' and 'Contact', the percentage is lower than 65%. According to our results, the most popular connectors of addition are the ones shown in the table below.

Rank	Connector	App.	%
1	And	14,885	4.18%
2	In addition	156	0.04%
3	Along With	26	0.01%
4	Furthermore	14	0%
5	Moreover	12	0%
6	Also	12	0%

Table 74. List of frequent connectors of addition

As we can observe in table 74, the most popular connector of addition is 'And'. Apart from this, only 'In Addition to' has certain weight. Other connectors lack relevance within this type of documents.

If we compare the other connectors with the addition ones, these seem to be almost irrelevant at first sight. However, they are a necessary complement in order to achieve communicative purposes. For example, connectors of comparison are the ones used in 8.89% of the samples analyzed. However, this percentage can vary from 1.30% to 16.20%. Only in the steps 'Security', 'Suppliers', 'Contact', and 'Locations' this percentage is lower than 8%; and the steps 'History', 'Awards' and 'Sponsorship' are the ones in which the percentage is over 12%. In the following table, we present the most frequent connectors of comparison.

Rank	Connector	App.	%
1	As	1,602	0.45%
2	As well as	264	0.07%
3	Like	30	0.01%

Table 75. List of frequent connectors of comparison

Table 75 suggests that connectors of comparison are fairly limited. In this case, we have only found three examples of this type of connectors. As we can observe the most frequent one is the connector 'As'; furthermore, 'As Well As' has certain weight, whereas 'Like' has some appearances.

Similarly, disjuncts are also an important group. As a whole, the mean of appearances of disjuncts in these texts is 8.82% among all the connectors found. This percentage can vary from 1.10% to 30.30%, depending on the step on focus. This connector is especially relevant in steps such as 'Security' (30.30%), 'Locations' (23.20%) and 'Corporate Governance' (15.50%), whereas it is absolutely irrelevant in 'History', 'Group Members', or 'Board of Directors', where they appear less than 2%. In this case, the only connector representing disjunction available within the different texts analyzed is 'Or', with a total of 2.856 appearances (100%). The word 'Or' concerns 0.80% of all the words found within the different texts participating in this study.

Less frequent, but not less important, are the connectors referring to condition and time, whose presence is limited to 3.14% and 3.02%, respectively. Their appearances are symbolic in most cases. We have only found relatively higher levels in the step 'Board of Directors' in which connectors of time are available in 8.80% of the samples analyzed, and in the step 'Contact', in which the availability of condition connectors rises up to 14.80%.

Rank	Condition	App.	%	Rank	Time	App.	%
1	If	544	0.15%	1	Since	371	0.10%
2	Whether	134	0.04%	2	When	280	0.08%
3	Unless	42	0.01%	3	While	88	0.02%
4	Only if	8	<0.01%	4	Whenever	12	<0.01%
5	In case of	4	<0.01%	5	As long as	9	<0.01%

Table 76. List of frequent connectors of condition and time

As we can observe in table 76, there are few types of connectors concerning condition and time. In the case of connectors of condition, data reveals that 'If' and 'Whether' are the most common ones; whereas, the most popular connectors of time are 'Since', 'When' and 'While'.

The other type of connectors found can be defined as rather irrelevant: these are opposition (1.71%), cause (0.91%), purpose (0.55%) and place (0.01%), whose presence does not really affect the functions or purposes of the texts. Table 75 shows the most common ones.

Rank	Opposition	App.	%	Rank	Cause	App.	%
1	But	175	0.05%	1	Therefore	51	0.01%
2	However	120	0.03%	2	So	45	0.01%
3	Not only	35	0.01%	3	As a result of	34	0.01%
4	Although	29	<0.01%	4	Because	32	0.01%
5	Either	28	<0.01%	5	Thus	28	0.01%
Rank	**Goal**	**App.**	**%**	**Rank**	**Place**	**App.**	**%**
1	In order to	140	0.04%	1	Whereby	5	<0.01%
2	So that	39	0.01%	2	-	-	-
3	So as to	10	<0.01%	3	-	-	-
4	In order that	4	<0.01%	4	-	-	-
5	-	-	-	5	-	-	-

Table 77. List of frequent connectors of opposition, cause, goal and place

Table 77 shows the list of the most frequent connectors of opposition, cause, goal and place. In the case of the connectors of opposition, 'But' and 'However' are the most frequent. Regarding the connectors of cause, these are quite varied and we cannot remark any in particular since the ones found have similar percentages. Concerning connectors of goal there are four types; in this case 'In Order to' is the most usual one. In the case of connectors of place, these are not very common, and 'Whereby' is the only one found in our corpus.

As a means to summarize this section we present table 78, which shows the relevance of each connector in each type of text, being clearly the addition ones the most frequent in this part of our study.

Step/Move	Addition	Compar.	Disjunct.	Time	Opposite.	Purpose	Condition	Cause	Place
COMPANY PROFILE	-	-	-	-	-	-	-	-	-
Presentation	83.60%	9.30%	3.00%	2.10%	1.20%	0.50%	0.20%	0.10%	-
History	77.90%	12.70%	1.10%	5.00%	2.80%	0.50%	-	-	-
Group Members	86.70%	10.10%	1.60%	1.10%	0.50%	-	-	-	-
Sponsorship	68.15%	13.25%	4.90%	4.90%	3.80%	0.80%	1.90%	2.30%	-
Awards	77.50%	16.20%	2.90%	2.20%	1.20%	-	-	-	-
CORPORATE ISSUES	-	-	-	-	-	-	-	-	-
Corporate Governance	67.00%	9.90%	15.50%	2.28%	0.20%	-	4.20%	0.91%	0.01%
Board of Directors and Managers	78.60%	10.20%	1.70%	8.80%	0.20%	0.10%	0.20%	0.20%	-
Community Involvement	81.40%	8.50%	3.70%	2.20%	1.10%	0.60%	0.80%	1.70%	-
Careers	72.20%	11.10%	2.50%	2.50%	3%	0.50%	6.66%	1.50%	-
Products and Services	85.50%	8.60%	2.20%	1.30%	0.40%	0.50%	0.40%	1%	-
Suppliers	74.30%	5.40%	9.60%	2.10%	2.80%	1.90%	3.00%	0.90%	-
Security	46.40%	5.29%	30.30%	4.80%	3.00%	2.00%	7.00%	1.20%	0.01%
CONTACT INFORMAT.	-	-	-	-	-	-	-	-	-
Contact	52.60%	2.60%	25.00%	1.60%	2.00%	0.20%	14.80%	1.20%	-
Locations	68.20%	1.30%	23.20%	-	-	-	6.60%	0.70%	-
NEWS	-	-	-	-	-	-	-	-	-
News	72.50%	10.20%	5.10%	4.60%	3.50%	0.70%	1.40%	1.90%	0.10%

Table 78. Percentage of connectors types in each step.

8.3.3.4- Adjectives

Adjectives are important elements of language and grammar. They accompany nouns and provide a description of these, giving some additional information that can be either necessary or not. There are many sub-groups of adjectives; in this case we have divided adjectives into two broad categories: objective and subjective.

On the one hand, objective adjectives refer to measurable descriptions. The mean percentage of this kind of adjectives is 86.25%; which is really high and is predominant over the other group. Furthermore, the variation of objective adjectives varies from 72.70% to 95.70% on the different steps analyzed. The lowest rate belongs to the step 'Presentation'; whereas the highest can be seen in the step 'Contact'. Steps with percentages over 90% are 'Contact', 'Board of Directors and Managers', 'Products and Services' and 'Locations'. The other ones are all classified in a range between 80% and 90%. These data are very concise and clearly confirm the relevance of objective adjectives. In the table below, we can observe the most frequent objective adjectives within all the texts analyzed.

Rank	Adjective	App.	%
1	*Numeral adj.*	8,316	2.33%
2	Banking	1,649	0.46%
3	Financial	1,531	0.43%
4	Corporate	1,188	0.33%
5	Personal	702	0.20%
6	Global	474	0.13%
7	International	431	0.12%
8	Commercial	314	0.09%
9	Private	290	0.08%
10	Customer	273	0.08%

Table 79. List of common objective adjectives

As we can observe in table 79, the most frequent objective adjectives are the numeral ones. The genre 'About Us' presents data and numbers; for this reason it is necessary to include this type of adjectives. Apart from numeral adjectives, there are others that are included in this group. The most common objective adjectives are related to banks; in this sense, we find some adjectives like 'Banking', 'Financial', 'Corporate', 'Global', 'International', 'Commercial', or 'Private'. We must comment that most of these adjectives match with nouns as 'Banking' and 'Services'.

On the other hand, subjective adjectives concern any description based on opinions or beliefs. The presence of these adjectives is more unusual than in the case of objective ones. Results suggest that the mean of subjective adjectives within the steps is 13.75%. This rate is

never higher than 27.30% (in the step 'Presentation'), whereas the minimum of subjective adjectives in a text is 4.30%. The usual range varies from 10 to 20%. Despite being a small group of adjectives, table 80 shows a representation of the most popular subjective adjectives within the different steps available in this part of our study.

Rank	Adjective	App.	%	Rank	Adjective	App.	%
1	New	728	0.20%	6	Active	147	0.04%
2	Independent	354	0.10%	7	Broad	140	0.04%
3	Large	313	0.09%	8	Confident	136	0.04%
4	Most	290	0.08%	9	Further	135	0.04%
5	Leading	186	0.05%	10	Safe	115	0.03%

Table 80. List of common subjective adjectives

In the list above we can see the most popular subjective adjectives within the different steps forming the 'About Us' site in banking corporate webpages. The most popular one is 'new'. It tends to collocate with words such as 'Director', 'Merchandise', 'Customers', 'Technology' or 'Business' among others. There are other adjectives which concern 'Size'; this group is formed by adjectives such as 'Large', 'Most', 'Broad', or 'Further'. We can also appreciate adjectives which show power and security, like 'Leading', 'Independent', 'Confident' and 'Safe'

At last, and as a way to show the relevance of each type of adjective in each step, table 79 specifies the predominance of objective ones within the different steps in the 'About Us' site.

Move/Step	Objective	Subjective
COMPANY PROFILE	-	-
Presentation	72.70%	27.30%
History	80.20%	19.80%
Group Members	93.00%	7.00%
Sponsorship	84.00%	16.00%
Awards	80.80%	19.2%
CORPORATE ISSUES	-	-
Corporate Governance	87.70%	12.30%
Board of Directors and Managers	93.40%	6.60%
Community Involvement	83.71%	16.29%
Careers	79.20%	20.80%
Products and Services	90.60%	9.40%
Suppliers	86.50%	13.50%
Security	86.30%	13.70%
CONTACT INFORMATION	-	-
Contact	95.70%	4.30%
Locations	94.40%	5.60%
NEWS	-	-
News	85.50%	14.50%

Table 81. Percentage of adjective types in each step

8.3.3.5- Adverbs

The study of the adverbs is definitely the one presenting a greater diversity among the different steps observed. Adverbs follow an irregular line across the steps and we can confirm that each one is unique. In this part of our analysis, we have included adverbs of intensity, manner, place, time, doubt, negation, and assertion. In the following lines, we present how each adverb works within the different steps.

The first group of adverbs concerns manner. This type represents 25.59% of the adverbs found within the different texts. This percentage ranges from 12.50% to 34.40%, varying according to the type of document. The steps 'History', 'Group Members', 'Board of Directors and Managers' are under 20%; whereas the remaining ones are placed in the range between 20% and 30%; except in the case of 'Products and Services' and 'Suppliers', which are well above this level. Table 82 shows the most common adverbs of manner observed in our corpus.

Rank	Adv. Manner	App.	%	Rank	Adv. Manner	App.	%
1	How	216	0.06%	6	Financially	31	0.01%
2	Together	115	0.03%	7	Mainly	28	0.01%
3	Primarily	50	0.01%	8	Successfully	23	0.01%
4	Effectively	33	0.01%	9	Publicly	18	0.01%
5	Especially	32	0.01%	10	Consistently	16	0.00%

Table 82. List of common adverbs concerning manner

The second family of adverbs in our list is that implying intensity. Our results suggest that the mean percentage of these adverbs within the different steps is 24.09%. This percentage varies from 12.50% in 'Group Members' to 42.80% in the step 'Awards'. The following table lists the most common adverbs of intensity found within the texts.

Rank	Adv. Intensity	App.	%	Rank	Adv. Intensity	App.	%
1	More	441	0.12%	6	At least	66	0.02%
2	Best	345	0.10%	7	Fully	63	0.02%
3	Most	293	0.08%	8	Particularly	44	0.01%
4	Very	272	0.08%	9	Few	36	0.01%
5	So	162	0.05%	10	Highly	29	0.01%

Table 83. List of common adverbs concerning intensity

As we can observe, the most common adverbs of intensity are 'More', 'Best', 'Most', 'Very', and 'So', which refer to general English. In certain occasions, it is also very common to find adverbs such as 'Fully', 'Particularly', or 'Highly'.

In this case, data reveal that 'How' and 'Together' are the most common adverbs. There are others which are usually found within the texts in this category, for example 'Primarily',

'Effectively', 'Especially', or 'Financially'. From this group, we can observe that most adverbs can be defined as general, and only 'Financially' concerns specifically to banking. This aspect reveals that most adverbs tend to be general, and not specific to this banking area.

Next in our list are the adverbs of place. The mean percentage appearing in the texts is 21.97 within all the adverbs found. Results suggest that the range varies from 11% to 46.80%. In this case, adverbs of place are the least common in the step 'Awards', whereas the same adverbs in 'Locations' rise up to 46.80%. The percentage of presence within the other steps is set in a percentage going from 14% to 27%. The most popular adverbs are shown in table 84.

Rank	Adv. Place	App.	%
1	Where	358	0.10
2	There	245	0.07
3	Here	84	0.02
4	Overseas	70	0.02
5	Internationally	42	0.01

Table 84. List of common adverbs concerning place

Considering these data, we find that 'Where', 'There', and 'Here' are the most common adverbs in this category. We can see that these adverbs deal with general language, rather than with specific one.

Still quite common are the adverbs of time. Their presence is quite irregular and uniform. There are certain areas where they are important, whereas there are others in which they are considerably less relevant. The mean percentage within adverbs of time is 18.14% within all the adverbs available in the text. This can vary depending on the text; this percentage may go from 6.80% up to 35.10%. Adverbs of time are especially important in the steps 'History' (35.10%) and 'Board of Directors and Managers' (31.30%). In a range between 20-25% we find the steps 'Corporate Governance' and 'News'. The rest of steps are set in a range going from 10% to 20%, except in 'Group Members' (6.80%) and 'Locations' (22.40%) which are less relevant. The following table shows the most usual adverbs of time found.

Rank	Adv. Time	App.	%	Rank	Adv. Time	App.	%
1	Then	209	0.06%	6	Now	74	0.02%
2	During	181	0.05%	7	Always	69	0.02%
3	After	163	0.05%	8	From time to time	64	0.02%
4	Before	116	0.03%	9	Previously	55	0.02%
5	Today	109	0.03%	10	Never	53	0.01%

Table 85. List of common adverbs concerning time

Concerning the results shown in table 85, we can see that the most popular adverbs regarding time are general ones. The adverbs presented in the table above are popular in banking texts as well as in other different documents.

Adverbs of negation represent 7.59% of those found in our corpus. This is not a very high percentage related to the adverbs we have seen before, but there are some steps where they keep certain weight. For example, this adverb is very representative in the step 'Security' (20.4%) and 'Contact' (15.4%). Table 86 reveals data about adverbs of negation.

Rank	Adv. Negation	App.	%	Rank	Adv. Negation	App.	%
1	Not	961	0.27%	5	None	25	0.01%
2	No	87	0.02%	6	No longer	19	0.01%
3	Nor	51	0.01%	7	Nothing	11	0.00%
4	Not only	38	0.01%	8	Neither	9	0.00%

Table 86. List of common adverbs concerning negation

As we can observe, the type of language available in this category is general. We can confirm that these words are the ones that can be found in other kinds of documents.

At last, we present adverbs of doubt and assertion, which can be deemed as testimonial. In fact, the mean average of their availability within the steps is 1.31% in the case of assertion, and 1.15% in the case of adverbs of doubt. We have not found more than 4% in any of the samples analyzed, and in most steps these adverbs have no presence at all. Thus, the relevance of these adverbs is almost null within the different steps taken as part of this study. Despite this fact, we present the most usual adverbs concerning doubt and assertion in the following table.

Rank	Adv. doubt	App.	%	Rank	Adv. assertion	App.	%
1	Approximately	80	0.02%	1	Effectively	33	0.01%
2	Almost	19	0.01%	2	Exclusively	19	0.01%
3	Possibly	6	0%	3	Formally	9	0%
4	Probably	2	0%	4	Truly	8	0%
5	-	-	-	5	Really	7	0%

Table 87. List of common adverbs concerning doubt and assertion

After having presented the adverbs individually, table 88 shows the relevance of each adverb in the different steps analyzed. Each one is formed by a series of adverbs, being the most common the following: intensity, manner, place, and time. As commented above, adverbs do not tend to follow a regular line within the different steps taken as part of this study.

Moves/Steps	Intensity	Manner	Place	Time	Doubt	Negation	Assertion
COMPANY PROFILE	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Presentation	28.50%	27.20%	25.40%	10.20%	3.90%	2.70%	2.10%
History	20.40%	18.40%	16.70%	35.10%	1.50%	5.90%	2.00%
Group Members	25.00%	25.00%	31.80%	13.60%	4.60%	-	-
Sponsorship	26.20%	26.80%	19.50%	14.80%	-	11.40%	1.30%
Awards	42.80%	21.60%	11.00%	19.50%	-	4.30%	0.80%
CORPORATE ISSUES	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Corporate Governance	19.10%	25.40%	15.90%	24.30%	0.20%	14.10%	1.00%
Board of Directors and Managers	20.50%	15.40%	26.30%	31.30%	0.30%	4.20%	2.00%
Community Involvement	23.70%	29.50%	21.40%	17.50%	1.60%	5.50%	0.80%
Careers	24.70%	26.70%	22.90%	11.40%	-	10.50%	3.80%
Products and Services	26.10%	32.40%	25.80%	11.40%	3.30%	0.30%	0.70%
Suppliers	24.30%	34.40%	14.40%	15.00%	-	11.30%	0.60%
Security	18.00%	27.90%	15.50%	16.90%	0.40%	20.40%	0.90%
CONTACT INFORMATION	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Contact	18.10%	23.30%	21.60%	19.30%	-	15.40%	2.30%
Locations	18.80%	25.00%	46.80%	9.40%	-	-	-
NEWS	**-**	**-**	**-**	**-**	**-**	**-**	**-**
News	25.20%	24.80%	14.50%	22.40%	3.80%	7.90%	1.40%

Table 88. Percentage of adverbs types in each step.

In this case, we can confirm that it is difficult to determine the connection of adverbs within the different texts and the connection with other words. For this reason, it is recommendable to follow data and statistics in order to complete texts and fill them with the appropriate amount of adverbs.

8.3.3.6- Pronouns

In the following part of our study, we present an analysis to determine the most popular pronouns within the different steps in 'About Us'. The most popular pronoun is the first person of plural ('We/Our/Us'). This is used in 45.13% of the cases in which a pronoun is found. However, this percentage can vary depending on the step being described. In this sense, this percentage can rise up to 73.88% ('Community Involvement') or can fall to just 0.56% (Board of Directors and Managers). Thus, we can confirm that this pronoun is used differently depending on the step analyzed. Despite such diverse extremes, the use of 'We' tends to be regular. In fact, 11 out of the 15 steps analyzed in this part of our study stay in a range between 30% and 60%. This is the case of the following steps: 'Presentation' (57.25%), 'History' (40.08%), 'Awards' (33.33%), 'Corporate Governance' (38%), 'Careers' (48.44%), 'Products and Services' (54.82%), 'Suppliers' (38.82%), 'Security' (36.27%), 'Contact' (42.22%), 'Locations' (42.60%), and 'News' (32.09%). With a higher percentage concerning the use of these pronouns, we find 'Group Members' (70.08%), 'Sponsorships' (68.57%) and the already mentioned 'Community Involvement' (73.88%). 'We' involves the audience with the action

and, for this reason, it is the most popular one among the different categories analyzed in this study. As we commented in section 2.1, promotional language is the predominant one in the groups 'Company Profile' and 'Corporate Issues'.

The following pronoun in our list is the second person ('You/Your/You'). According to our results, the mean percentage in which this appears, when compared with the rest of pronouns, is 20.19%. This percentage ranges from 0.14% (Board of Directors and Managers) to 53.20% (Locations) within the different steps. In this case, the use of the pronoun 'You' is very irregular, and there is not an intermediate use. On the one hand, there is a group of steps in which the pronoun 'You' appears in more than 40% of the cases: 'Careers' (42.86%), 'Suppliers' (50.76%), 'Security' (47.42%), 'Contact' (46.42%), and the already mentioned 'Locations' (53.20%). On the other hand, its use in the remaining steps is under 14%, and in some cases it is almost null: 'Presentation' (9.06%), 'History' (1.98%), 'Sponsorships' (13.67%), 'Awards' (11.11), 'Corporate Governance' (1.13%), 'Board of Directors and Managers' (0.14%), 'Products and Services' (14.47%), and 'News' (5.93%).

In the third position we find 'It' with a mean percentage of 16.14%. We find the highest rank in the step 'History' (46.82%). Other steps with higher percentages are 'Awards' (31.48%), 'Sponsorships' (25.71%), 'News' (25.05%), 'Presentation' (22.46%), and 'Products and Services' (21,05%). On the other extreme, we find the step 'Locations' in which this pronoun is not used at all, or others such as 'Suppliers' (0.61%), 'Contact' (2.96%), or 'Careers' (4.96%) with very low percentages. The remaining steps have some little further presence, even though percentages are still quite low, ranging from 7% to 11%.

The next pronoun is the third person of plural ('They/Their/Them'). The mean percentage in which this pronoun appears is 8.75%; this means that it is not crucial in our global analysis. However, if we divide this study into the different steps analyzed, we can observe that this percentage can be increased up to 22.20% in the step 'News'. The third person singular is also high in the steps 'Awards' (20.37%) and 'Corporate Governance' (19.80%). Following this group in the rank of usage, we find the steps 'Presentation' (10.14%) and 'Community Involvement' (13.39%). At last, the remaining steps are all under 7.50%.

The third person of singular ('He/She/His/Her/Him/Her') is in the fifth position of popularity. The mean percentage is 7.46%. This pronoun is not very common and it does not appear in most steps ('Presentation', 'Group Members', 'Sponsorships', 'Careers', 'Products and Services', 'Contact' and 'Locations'), while in some others its relevance is lower than 2% ('History', 'Awards', 'Community Involvement', 'Suppliers', and 'Security'). In 'Corporate

Governance' and 'News', this percentage raises up to 10.18% and 9.45%, respectively. However, this pronoun is widely used in the step 'Board of Directors and Managers', where 'it' increases up to 87.59%.

At last, it is very uncommon to find the first person of singular ('I/My/Me'). The mean percentage of this pronoun is very low, 1.87%. The step with the highest percentage is 6.20% ('Contact'), while there is no sign of this pronoun in 'Sponsorships' and 'Careers'. In the rest we can find a minimal percentage of appearance, ranging from 0.22% to 5.05%

We illustrate an overall vision of the relevance of each pronoun within the different steps. As we can observe there are some which are very usual, while there are others which are only occasional. Table 89 confirms that the use of pronouns is very diverse within the steps analyzed. Banks can complete texts with an appropriate use of pronouns, and vary them depending on the type of texts.

Moves/Steps	1st sing.	1st plur.	2nd	3rd sing.	3rd plur.
COMPANY PROFILE	-	-	-	-	-
Presentation	0.72%	57.25%	9.06%	22.83%	10.14%
History	1.98%	40.08%	1.98%	48.82%	7.14%
Group Members	0.85%	70.08%	13.67%	10.27%	5.13%
Sponsorship	-	68.57%	2.86%	25.71%	2.86%
Awards	1.85%	33.33%	11.11%	33.34%	20.37%
CORPORATE ISSUES	-	-	-	-	-
Corporate Governance	3.51%	38%	1.13%	37.56%	19.8%
Board of Directors and Managers	1.81%	0.56%	0.14%	95.54%	1.95%
Community Involvement	0.22%	73.88%	1.78%	10.73%	13.39%
Careers	-	48.44%	42.86%	4.97%	3.73%
Products and Services	2.19%	54.82%	14.47%	21.5%	7.02%
Suppliers	0.83%	38.82%	50.76%	2.6%	6.99%
Security	0.77%	36.27%	47.42%	9.01%	6.53%
CONTACT INFORMATION	-	-	-	-	-
Contact	6.17%	42.22%	46.42%	3.22%	1.97%
Locations	2.1%	42.60%	53.2%	-	2.1%
NEWS	-	-	-	-	-
News	5.05%	32.09%	5.93%	34.73%	22.2%

Table 89. Percentage of pronouns types in each step

8.3.3.7- Articles

Concerning the use of articles, we should study whether the subjects and objects are concrete or general. In this case, our analysis focuses on determining the most popular articles within the different steps. As we can observe in table 90, articles referring to concrete subjects and objects are more usual than those concerning general ones. The mean percentage for the article 'The' is 73%, whereas the article 'A/An' is 26.60%. In the bottom of this rank we find the article 'some' with 0.40% of appearances.

If we observe all the steps, the higher percentage of the concrete article 'The' is 86.66% in the step 'Board of Directors', and the lower 53.70% in the step 'Contact'. On the other hand, the general article 'A/An' ranges from 13.28% as its lowest level in 'Board of Directors', whereas its highest percentage is found in the step 'Contacts' with a percentage of 46.09%. The article 'some' is very common and its range of use can vary from 0% to 1.13%.

Moves/Steps	The	A/An	Some
COMPANY PROFILE	-	-	-
Presentation	73.90%	25.81%	0.29%
History	75.95%	23.54%	0.51%
Group Members	73.30%	26.70%	-
Sponsorship	72.78%	26.93%	0.29%
Awards	86.37%	13.38%	0.25%
CORPORATE ISSUES	-	-	-
Corporate Governance	80.46%	19.42%	0.12%
Board of Directors and Managers	86.66%	13.28%	0.06%
Community Involvement	74.20%	25.33%	0.47%
Careers	68.85%	30.71%	0.44%
Products and Services	65.17%	33.77%	1.06%
Suppliers	63.80%	35.90%	0.30%
Security	78.27%	20.60%	1.13%
CONTACT INFORMATION	-	-	-
Contact	53.70%	46.09%	0.21%
Locations	69.41%	30.59%	-
NEWS	-	-	-
News	72.06%	27.18%	0.76%

Table 90. Percentage of articles in each step

As we can see in table 90, specific articles are more common than general ones. We recommend following these data in order to establish some criteria when dealing with determiners in banking corporate webpages.

8.3.3.8- Prepositions

The last part in the study of the forms of the morphological elements concerns the use of prepositions. In this analysis, we have included only the most popular prepositions since there is a wide variety, and this aspect could have made our study too extensive. Therefore, we only analyze those prepositions that appear over 10% in at least a step in the 'About Us' site in banking webpages. In this sense, this group is limited to 6 prepositions: 'Of', 'In', 'For', 'On', 'By', and 'From'. We can observe the availability of these prepositions in the table below.

Moves/Steps	Of	In	For	On	By	From	Others
COMPANY PROFILE	-	-	-	-	-	-	-
Presentation	36.20%	27.95%	8.15%	6.71%	5.69%	2.87%	9.10%
History	35.33%	29.11%	13.58%	5.64%	4.21%	2.26%	7.10%
Group Members	45.54%	25.82%	8.92%	5.16%	6.10%	3.76%	4.70%
Sponsorship	34.08%	25.63%	14.08%	5.35%	2.54%	2.82%	15.50%
Awards	32.38%	27.33%	18.32%	4.15%	7.70%	3.04%	6.27%
CORPORATE ISSUES	-	-	-	-	-	-	-
Corporate Governance	45.04%	16.92%	10.61%	7.06%	6.84%	2.85%	9.91%
Board of Directors and Managers	53.11%	19.21%	7.45%	3.51%	2.09%	4.52%	10.11%
Community Involvement	35.18%	22.38%	12.85%	6.00%	5.74%	2.89%	10.91%
Careers	36.05%	22.18%	12.55%	6.00%	5.83%	2.81%	11.39%
Products and Services	46.34%	22.55%	9.56%	5.99%	5.36%	1.48%	6.23%
Suppliers	36.72%	16.37%	16.59%	6.41%	7.08%	2.88%	11.07%
Security	33.53%	13.70%	13.15%	9.24%	10.34%	5.43%	13.27%
CONTACT INFORMATION	-	-	-	-	-	-	-
Contact	24.81%	12.00%	12.95%	11.81%	6.10%	10.28%	19.19%
Locations	25.71%	17.14%	12.85%	9.29%	13.57%	6.42%	15.02%
NEWS	-	-	-	-	-	-	-
News	35.39%	22.70%	11.96%	7.48%	4.73%	5.98%	11.01%

Table 91. Percentage of preposition types in each step

Additionally, we find the preposition 'To', whose function can vary and work as the infinitive particle; unfortunately, we do not have the necessary tools to differentiate this. The only information that we can provide is that 'To' appears 9,379 times; and its presence within the texts is 2.63% of all the words that form the genre 'About Us'. Earlier, we mentioned that the number of prepositions found within the texts rose to 56,546, and represents 15.87% of the words forming the text. Thus, in case all these 'To' words were prepositions, this amount would represent 16.59% of all the prepositions found within the different texts.

In this situation, we recommend following the data that we have presented in the table above. However, it is also necessary to consider the verbs, the accurate grammar and at last the results that we present concerning prepositions in order to make the right choice. Following this way, we can establish some standard criteria to increase the correct use of prepositions within this type of documents.

8.3.4- Terminology

Following the analysis that we have completed in the two previous sections, it is necessary to divide the words that we have found into classes or families. In order to reach this purpose, we present the most common family of words within the genre 'About Us' classified according to the results presented by the software *Tropes v8.3*. Additionally, we show some examples of the most popular words and the frequency of the family they belong to. With this analysis we can learn the connection and origin within these words.

Starting with this study, results suggest that there are 17 broad families of words in the genre 'About Us' in banking corporate webpages. The categories found and the words related to each category are the following ones presented in table 92. As we can observe, 'Business and Industry' and 'General Concepts' are the most popular families of words within the different texts analyzed. There are other secondary categories such as 'Politics and Society', 'People', 'Countries and Location', 'Times and Dates', 'Properties and Characteristics', and 'Communication and Media'. The participation of the remaining sections is scarce.

Rank	Category	Words	Rank	Category	Words
1	Business and Industry	25,204	10	Behaviors and Feelings	2,202
2	General Concepts	18,761	11	Education and Work	2,012
3	Politics and Society	10,637	12	Crisis and Conflicts	1,697
4	People	9,919	13	Sciences and Technology	1,659
5	Countries and Locations	9,462	14	Arts and Culture	1,426
6	Time and Dates	8,723	15	Agriculture and Environment	1,232
7	Properties and Characteristics	7,599	16	Things and Substances	1,171
8	Communication and Media	7,362	17	Nature and Wildlife	317
9	Health, Life and Casualties	3,577			

Table 92. List of word categories

In this sense, each category is divided into subcategories. Regarding these subcategories and the words related to them, we present the following tables with some representative examples of words in each subcategory.

As we have mentioned above, the family of words related to business and industry is the most popular one among all the categories found. In this sense, this family of words is divided into different subcategories which are represented in table 93 with their most representative examples. Texts are full of technicisms, as we suggested in chapter 3 (Rao, 2008).

Category	Words
Accounting	Accounting, Auditor, Accountant, Cash
Banks	Banker, Financial Service, Cooperative Bank, Banking
Brokerage and Brokers	Broker, Brokerage, Brokerage Firm
Business	Business, E-Business, Commercial, Company, Corporation, Investor
Business People	Dealer, Provider, Supplier, Buyer, Seller, Salesman, Retailer, Customer
Business Finances	Asset Management, Capitalization, Banking, Financing, Investing, Stockholding, Standards and Poor's, Credit Rating, Shareholding
Business Place	Place of Business, Shop, Workplace
Economy	Consumption, Economy, Financial Condition, Prosperity
Insurances	Insurance, Insurance Company
Money, Taxes and Expenses	Credit, Credit Card, Debt, Debt Instrument, Loan, Cost, Charge, Invoice, Currency, Income, Interest, Funds, Offer, Payment, Wage, Taxes, Fee

Table 93. List of word categories concerning 'Business and Industry'

In the second position in our list of usage, general concepts are the ones most extended after the main category 'Business and Industry'. It seems that any text in the area of business is composed of a mixture of general words and specific ones. If most words were only specific, the comprehension of messages would be too complex for the audience. This way, texts are more readable and then the language can be more promotional. There are some words with many appearances such as 'Acts', 'People', 'Privacy', or 'Family', among many others.

Category	Words
Acts	Acts, Action
Creation	Creation, Innovative, Inspiration, Master
Exploitation	Development, Growth
Thinking and Cognition	Ability, Intelligence, Assumption, Concept, Mind, Imagination, Principle, Reasoning, Understanding, Dreams, Knowledge, Experience.
Others	Affairs, Assessment, Chance, Decision, Brand, Chance, Contact, Fall, Rise, Fusion, View, Discovery, Disclosure, Discharge, Diagnostic, Fulfillment, Figure, General, Identity, Group, Improvement, List, Loss.

Table 94. List of word categories concerning 'General Concepts'

Another relevant family of words found within the texts is 'Politics and Society'. In most countries, banks can be semi-governmental enterprises. They are connected to the administration of the economy of the country, and this is a service extended to all the people in one or more countries. The words 'Government', 'Law' or 'Organization' are very common within the different texts analyzed. For this reason, the family of words presented in the table below is necessary when elaborating any banking corporate webpage.

Category	Words
Administration	Administration, Bureaucracy, Chamber Of Commerce, Federal, Treasury Department, Public Sector
Aid and Assistance	Aid, Assistance, Help, Call Center, Customer Service, Help Desk
Control and Regulation	Audit, Benchmark, Control, Damage, Indicator, Supervision, Evaluate, Efficiency, Effectiveness, Outcome, Examination, Regulation
History	Era, Middle Ages, History, Recent History, XX Century, Wars
Law And Justice	Crime, Criminal, Fraud, Larceny, Customs, Judgment, Litigation, Tribunal, Justice, Law, Amendment, Corporate Law, Fundamental Law, Patriot Act, Deputy, Lawyer, Advocate, Investigation, Police
Organization	Advisory Board, Agency, Alliance, Institute, Management, Office, Organization, Committee, Commission, Council, Department, Strategy
Politics and Policy	Election, Vote, Ambassador, Diplomacy, Democracy, Congress, Legislature, Parliament, Politics
Property	Poverty, Richness, Inheritance, Ownership, Property, Copyright
Religion	Religion, Church, Faith, Social Welfare, Charity
Social Organizations	Aristocracy, Royal, Society, State, Tradition

Table 95. List of word categories concerning 'Politics and Society'

When talking about an industry or a company, it is necessary to refer to the people involved. In this case, the people whom banks are offering services to include the whole society. As we have explained, banks are semi-governmental entities completely spread in all the communities and countries around the world. Therefore, this does not only concern employees, managers, and customers, but any person belonging to any class in the society, including politicians, associations, and families, among others. In the following table, we present the categories that form this family of words and some examples of the words forming it. We can observe that there are some words like 'President', 'Director', 'Member' or 'Leader', among others, which are widely spread throughout the different steps.

Category	Words
Work	Clerk, Employee, Worker, Director, President, Administrator, Chief Executive, Leader, Officer
Family	Family, Husband, Wife, Brother, Sister, Daughter, Son, Mother, Parents
Social Groups	Adults, Opposition, Amateur, Citizen, Collaborator, Partner, Employer, Board Members, Majority, Minority, People, Colleague, Meeting, Association, Candidate, Community, Team

Table 96. List of word categories concerning 'People'

The role of countries and locations is essential in the development of the banking corporate webpages since it refers to the banks' addresses, the place where relevant events take place, as well as the fact that many bank names are formed with the connection of the word 'Bank' and the name of a country or state. See 'Bank of China', 'Royal Bank of Scotland', 'Bank of America' 'National Australian Bank', or 'Yorkshire Bank'. In table 97, we present some words related to countries and locations.

Category	Words
Cities	City, Village, Public Square
Countries And Continents	Africa, America, Europe, Asia, Central America
Locations	Back, Front, Boundary Line, Settlement, District, Foreign, Home, International, East, North, Province, Place, Region, Country

Table 97. List of word categories concerning 'Countries and Locations'

The following table presents the relevance of time and dates. They are necessary to express the time of events or happenings, regardless the specific moment when they are happening. As we have seen, they are very relevant in the development of banking corporate webpages.

Category	Words
Days	Christmas, Friday, Monday, Saturday
Month	April, May, June, December
Time And Duration	Age, Anniversary, Beginning, Commencement, Senior, Future, New, Present, Decade, Hours, Late, Week, Vacation

Table 98. List of word categories concerning 'Times and Dates'

When we refer to 'Properties and Characteristics', in most cases they concern adjectives that describe the features of nouns. As we have seen in previous sections, adjectives play a key role in the development of the site 'About Us'. In the following table, we can see the main categories and some examples of words referring to 'Properties and Characteristics'. In this case, words such as 'Direct', 'Close', 'Far', 'Free', 'Better' or 'Best', among others, are commonly seen within the texts.

Category	Words
Accuracy	Accuracy, Exactness
Capability	Capability, Capable
Certainty	Certainty, Uncertainty
Complexity and Simplicity	Complex, Simple
Consistency	Fluidity, Impermeability, Solidity
Difference	Differences, Different, Discrepancy, Dissimilarity
Dimension	Big, Huge, Large, Massive, High, Long, Low, Short, Small, Wide
Directness and Indirectness	Direct, Indirect
Distance	Distance, Close, Far
Difficulty	Easy, Difficult
Equality and Sameness	Equality, Similarity
Exposures and Weakness	Exposure, Weakness, Vulnerability
Free	Free, Toll Free
Good, Bad	Good, Better, Best, Bad, Worse, Worst, Excellent, Great
Harmony and Compatibility	Appropriate, Conformity, Compatibility, Compliance
Open, Close	Open, Close, Lock, Unlock
Other Characteristics	Advanced, Alone, Available, Cheap, Clear, Critic, Existing, Helpful, Major, Normal, Numerous, Possible, Powerful, Rich, Significant, Special, Specific, Sustainable, Useful
Physical Properties	Flexibility, Full, Mobile, Strong
Popularity and Success	Popular, Successful, Achievement, Unpopularity
Privacy	Private
Quality/Quantity	Quality, Gallons, Cubic Yards, Coefficient, Miles, Kilometers, Mass, Measurement, Number, One, Two, Pressure, Warmth, Weight, Tons
Rank	Ranking
Satisfaction	Adequacy, Satisfactory
Sound Properties	Acoustical, Pitch, Tone, Sound
Spatial Properties	Shape, Left, Right, Down, Up, Asymmetry, Deep, Center, Configuration
Speed	Fast, Slow, Immediate
Sustainability	Convenient, Qualification, Appropriateness, Suitable, Sustainable
Visual Properties	Colors, Visible, Invisible

Table 99. List of word categories concerning 'Properties and Characteristics'

The next list of word categories concerns 'Communication and Media'. They are very necessary in the composition of words in banking corporate webpages. All the categories presented in table 100 are necessary. Most words referring to communication, the Internet and technology are essential in the step 'Security'. These words are also very common in the step 'Contact Information'. However, most of these words can be available within the different moves that form the 'About Us' site. We can mark some words which are very popular within the different texts: 'Email', 'Website', 'Information', or 'Internet'.

Category	Words
Advertising	Promotion, Advert, Advertiser
Communication and Information	Code, Encryption, Conference, Relationship, Seminar, Correspondence, Letter, Request
Information	Information, Data, Information System, Information Technology
Internet	Internet, Web, IP Address, Browser, Blog, Webmaster, Website, Webpage
Conversation	Conversation, Chat, Discussion, Meaning, Significance, Speakers
Negotiation	Negotiation, Negotiator
People	Spokesman, Correspondent
Promotion	Campaign, Public Relations, Fund-Raising Campaign
News and Media	Broadcast, Media, Investment Advisor, Audience, Media, Newspapers
Newspapers and Press	Magazine, Newspaper, Diarist, Columnist, Paper, Journalist, Report, Paper, Newsroom, Review
Postal Services	Express Email, Mail, Email, Mailbox, Post Office, Postcode, Stamps
Printing and Publishing	Printing, Publication, Publishing Group
Social Networks	Facebook, Twitter, LinkedIn
Telecommunication	Electronic Communication, Download, Fax, Telephone, Email, Radar, Modem, Smartphone

Table 100. List of word categories concerning 'Communication and Media'

The following categories are less important in the development of banking webpages. The category 'Health and Life' is very common in the steps 'Community Involvement' and 'Sponsorships'. We can find some of these words in other categories but they are not too usual. However, we find that words concerning 'Body' can be used metaphorically like 'Head' and 'Heart' in 'Head Office' or 'The Heart of this Service'. Table 101 suggests the most important categories with some relevant examples.

Category	Words
Body	Arm, Head, Leg, Heart, Body, Bones, Face, Eye
Clothing	Clothing, Dress, Shirt, Stocking
Goods	Beverage, Food
Furniture	Seat, Pillow, Bed, Sofa
Merchandises	Business Line, Line of Products, Products
Housing	Hall, Room, Chamber, Building, Construction, House, Residence,
Live and Destiny	Organism, Lifestyle, Life, Living, Real-Life
Medicine and Health	Health, Cure, Cancer, Disease, Deaf, AIDS, Alzheimer, Disability, Disabled, Drugs, Public Health, Doctor, Hospital, Medical
Sport	Athletics, Football, Combat, Winner, World Cup, Tennis, Medal, Hockey, Surf, Racing, Supporter, Ski
Travel and Transport	Airbus, Aviation, Aircraft, Airport, Compass, Coach, Car, Automobile, Driver, Metro, Parking Space, Train, Navigation, Guidance, Hotel, Entrance, Road, Street, Way

Table 101. List of word categories concerning 'Health and Life'

Talking about 'Behaviors and Feelings' is quite unusual, since this type of webpages tries to be objective; however, their promotional aim makes some of the words presented in the table below to appear every now and then. Therefore, terminology about 'Behaviors and Feelings' is very usual within the different steps analyzed. Furthermore, we also state that talking about feelings and behaviors is especially important in the step 'Community Involvement'.

Category	Words
Advantage and Privileges	Advantage, Benefit, Favor, Favorite, Privilege
Appearance and Attractiveness	Attractive, Beautiful
Behavior	Active, Dynamism, Aggressive, Competitive, Ambitious, Careful, Initiative, Respect, Conduct, Manner, Depreciation, Elegance, Discipline, Excess, Individual, Acceptance, Determination, Honest, Loyal, Honor, Solidarity, Responsibility, Corruption, Discretion
Discriminations	Discrimination, Segregation, Racism
Feelings	Friendly, Goodwill, Preference, Surprise, Desire, Resignation, Discourage, Difficulty, Emotional, Anxious, Enthusiast, Expectation, Fear, Feeling, Friendship, Hate, Hope, Encourage
Sensations	Hunger, Satisfaction

Table 102. List of word categories concerning 'Behaviors and Feelings'

As we can observe in table 103, the theme 'Education and Work' is also common within some steps such as 'Careers', 'History', or 'Board of Directors and Managers'. The following table presents some of the most common words that we can connect with 'Education and Work'.

Category	Words
Academic Degrees	Bachelor's Degree, Undergraduate, Bachelor of Arts, Bachelor of Science, Diploma, Doctorate, MBA, Master of Arts, Master's Degree
College and Universities	University, College, Faculty, Institute of Technology
Curriculum	Curriculum, National Curriculum, Teaching Curriculum
Education	Education, History Department, Academic Community, Departments, Literacy, Lessons, Course, General Education, Basic Education, Community Centre, Education System, Academy, Higher Education
Education Personnel	Professor, Lecturer, Assistant, Visiting Professor, Teacher
Learning	Learning, E-Learning, Interactive Learning
School	Business School, Law School, School of Economics, High School, Secondary School
Students	Alumni, Graduate, School Leaver, Apprentice, Trainee, Pupils, Undergraduate
Employment and Work	CV, Job Application, Recruitment, Job, Work, Management Personnel, Profession, Skilled Worker, Staff, Workforce

Table 103. List of word categories concerning 'Education and Work'

In the steps 'History' and 'Community Involvement', the topic 'Crisis and Conflicts' usually plays a key role since it is very common to talk about wars, fights, and catastrophes. The step 'Security' also tends to be formed with some words concerning security and defense. We present results in table 104.

Category	Words
Army and Fights	Crash, Accidents, War, Headquarter, Colonel, Soldiers, Conflict, Fight, Revolutionary, Civil War, Battlefield, Cold War
Catastrophes	Earthquake, Disaster, Tragedy
Crisis and Disorganization	Depression, Crisis, Financial Crisis
Destruction and Ruin	Destruction, Demolition
Misfortune	Victims, Survivors, Insolvencies
Problems	Blackout, Failure, Problem, Breakdown, Problematic
Punishments and Sanctions	Penalties, Punishment
Security and Defense	Fortress, Defense, Emergency, Guard, Protection, Safe, Shelter
Weapons	Arming, Bombs

Table 104. List of word categories concerning 'Crisis and Conflicts'

The following topic 'Science and Technology' is shown within the different steps; and depending the subcategory on focus, these words can be found in different steps since 'Science and Technologies' are topics which are totally adapted to the vocabulary that companies use nowadays. Words concerning 'Computer and Information Science' are probably the most popular ones. Those referring to 'Chemistry and Chemical Compounds' are likely to concern economy or history themes. Additionally, some of these words also refer to the language used in the step 'Community Involvement'.

Category	Words
Automatic and Robotics	Automation, Mechanization
Biology Paleontology	Bio, Biology, Biotechnology, Genetic
Chemistry	Steel, Chemical, Precious Metal, Carbon, Natural Gas, Platinum
Computer and Information Science	Algorithm, Developer, Computer, Server, Laptop, Software, Hardware, USB, Printer, Adware, Anti-Spyware, Phishing, Virus
Earth Sciences	Ecology, Ecological, Geographical, Topography
Electronics	Electric, Kilowatt, Magnet, Receiver, Memory, Micro-Electronics
Human Sciences	Demographic, Census, Life Expectancy, Psycholinguistics
Mathematics and Logics	Percent, Logical, Matrix, Statistics, Representative Sample
Physics and Astronomy	Big Bang, Dynamics, Physics, Theoretical Physics
Sciences	Science, Laboratory, Lab, Research, Researcher
Social Sciences	Economics, Economist, Political Sciences, Social Sciences
Studies	Advanced Studies, Liberal Studies, Quantitative Analysis, Thesis
Technology and Technique	Technology, Method, Technique, Technical, Engineer

Table 105. List of word categories concerning 'Science and Technology'

Using terminology about 'Arts and Culture' is not very common. In the table below, we present some words that are related to certain steps in the 'About Us' genre such as 'Community Involvement'.

Category	Words
Architecture	Architect
Arts	Fine Arts, Artist, Gallery, Drawing, Graphics, Sculpture, Museum
Culture	Culture, Cultural, Information Center
Decoration	Interior Design
Design	Design
Entertainment	Card, Ticket, Player, Show, Film Festival, Bidder, Theatre, Actor
Language and Texts	Word, Context, Terms, Book, Formulation, Article, Context, Speaking Talk, Chat, Dialogue, Speech, Document, Translation
Literature and Writing	Writing, Stories, Fiction
Music and Radio	Records, Opera, Audio, Concerts, Strings, Jazz, Musician
Photo	Camera, Photo, Photography
Video	Video, Youtube, Webcast
Writers	Writers, Author

Table 106. List of word categories concerning 'Arts and Culture'

The following table presents words concerning 'agriculture and environment'. There are some common words such as 'Atmosphere', 'Environment', 'World', and 'Worldwide' which are commonly used in the texts on focus. However, most of the samples that we present in table 107 do not really interfere in the terminological composition of the texts analyzed.

Category	Words
Agriculture and Agronomy	Agricultural, Farmers, Cooperative, Greenhouse, Ranch, Forestry
Air and Atmosphere	Air, Atmosphere
Earth	Southern Hemisphere
Environment	Environment, Environmental, Climate, Weather, Rain
Fire	Fire, Flame, Combustion
Lands	Continent, Country, Land, Earth, Ground, Soil
Mountains	Hill, Mountain, Valley
Parks	Park
Seas and Islands	Island, Ocean, Sea, Shore
Space	Universe, Space, Planet
Wastes	Waste
Water	River, Sea, Lake
World	World, Worldwide

Table 107. List of word categories concerning 'Agriculture and Environment'

Dealing with 'Things and Substances', these are not too common in the 'About Us' site. However, it is true that words like 'office' are very common across the different steps analyzed. We present results in table 108.

Category	Words
Devices and Objects	Devices, Building Material, Insulation, Office, Cable, Wire, Bag, Basin, Box, Envelope, Holder, Pencil, Gear, Balance, Window
Stocks	Archives, Depository
Substances	Rock, Diamond, Glass, Emerald, Rubber
Things	Things, Stuff

Table 108. List of word categories concerning 'Things and Substances'

The last category 'Nature and Wildlife' is almost irrelevant in banking webpages as we can see in table 109. Some of these words can appear in some steps such as 'Community Involvement'. However, finding these words in other categories is very unusual.

Category	Words
Animals	Bird, Swan, Pet, Ant, Bug, Deer, Ape, Snake
Hunting and Fishing	Fisheries, Fisherman, Hunter, Parasite
Nature and Wildlife	Nature, Micro-Organism
Plants and Woods	Wood, Forest, Plant, Cotton

Table 109. List of word categories concerning 'Nature and Wildlife'

8.3.5- Formality

Following the model of formality developed by Heylighen and Dewaele (1999), we present a study in which we determine its level in each step. By applying their formula to our results, we have discovered some relevant data. Concerning general results, the mean score obtained is 70.57. This reveals that the 'About Us' site in banking corporate webpages is composed of

formal documents. Following the samples presented by Heylighen and Dewaele (1999) in chapter 5, we can confirm that the documents forming our corpus are over the average level of formality. The table below shows the formula developed by these authors in which we determine the formality of the 'About Us' site as a whole, considering all the documents available in this section in corporate banking webpages.

+		-	
Nouns	39.30	Pronouns	5.20
Adjectives	9.25	Verbs	12.93
Prepositions	12.27	Adverbs	8.49
Articles	6.95	Interjection	0
TOTAL	67.78	**TOTAL**	26.63
FORMULA		(41.15 + 100)/2	
RESULT		**70.57**	

Table 110. General level of formality and application of the formula

Observing these results, we can determine that the level of formality in the genre 'About Us' in banking corporate webpages is fairly high if these results are compared with those obtained by Heylighen and Dewaele (1999).

However, in the development of this research, we have discovered that each step in 'About Us' is different to the rest. For this reason, it is necessary to apply the formula to each step individually in order to obtain reliable results. The following table shows the percentage of each of the necessary elements to apply the formula presented above in order to determine the formality of texts. Results are shown below in table 111.

	+				-			%
	Nouns	Adj.	Prep.	Art.	Pron.	Verbs	Adv.	Score
COMPANY PROFILE	-	-	-	-	-	-	-	-
Presentation	37.42	15.57	13.22	7.73	2.93	10.53	5.71	77.38
History	38.78	13.21	16.47	9.27	2.24	11.29	3.32	80.44
Group Members	44.83	21.40	8.71	5.67	1.60	9.31	2.70	83.49
Sponsorship	37.30	3.97	9.50	9.31	9.42	14.09	9.31	63.63
Awards	42.70	16.17	13.59	10.24	0.90	8.57	2.87	85.18
CORPORATE ISSUES	-	-	-	-	-	-	-	-
Corporate Governance	34.41	12.41	14.12	12.11	2.37	13.25	3.31	77.06
Board of Directors and Managers	47.82	1.68	15.54	7.67	3.99	4.61	11.07	76.52
Community Involvement	35.15	13.40	14.23	2.31	7.57	18.09	2.67	68.38
Careers	31.71	3.66	11.55	6.38	9.98	17.24	13.01	59.33
Products and Services	43.35	2.68	13.40	3.32	1.60	10.82	16.72	66.80
Suppliers	37.18	2.82	12.23	5.94	6.34	15.40	12.55	61.93
Security	31.49	4.62	11.59	7.05	9.29	17.91	9.85	58.85
CONTACT INFORMATION	-	-	-	-	-	-	-	-
Contact	37.97	21.75	7.87	4.58	7.83	12.57	2.51	72.18
Locations	50.66	1.51	7.83	4.02	8.46	15.93	15.93	61.85
NEWS	-	-	-	-	-	-	-	-
News	38.68	3.98	14.30	8.66	3.52	14.33	15.90	65.93

Table 111. Levels of formality

Results suggest the steps analyzed are different regarding their level of formality. In this sense, the most formal steps are 'Awards', 'Group Members', and 'History; whereas the least ones are 'Careers', 'Security', 'Locations' and 'Suppliers'. In order to compare the different steps analyzed, we present the following figure which shows the formality of each step ranging from more informal texts to more formal ones. Furthermore, we compare the results that we have obtained in our study with the ones obtained by Heylighen and Dewaele (1999). Ours are presented in blue and the ones obtained by Heylighen and Dewaele are shown in red. This comparison determines two facts. Firstly, the category 'News' in our experiment and the one in Heylighen and Dewaele (1999) have obtained fairly similar results: 'newspapers' in Heylighen and Dewaele has scored 68.10%, whereas the results in our study rise to 65.93%. These data suggest the reliability of our study and this formula. Secondly, these results determine that most banking texts are more formal than other textual categories analyzed by Heylighen and Dewaele (1999) such as oral academic language and novels, as well as magazines and newspapers to certain extent. For this reason, we must qualify the genre 'About Us' in banking corporate webpages as highly formal.
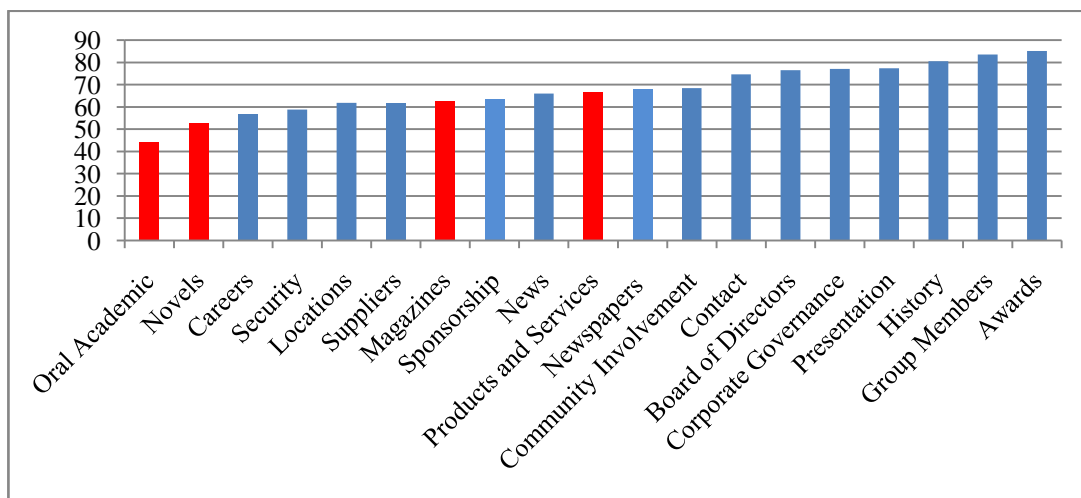
Figure 17. Levels of formality in the steps analyzed (blue) and comparison with some other textual categories (red) presented by Heylighen and Dewaele (1999:16)

According to our results, we can determine that the language used in this type of texts in banking corporate webpages is formal standard in which nominalization is very common as suggested in chapter 3 (Rao, 2008). This type of language is characterized by its plainness and total accessibility to the general audience. Based on this, we can confirm that these documents follow the standard rules of English: S+V+O+C (subject + verb + objects + complements). Thus, the next study concerning the microstructure of the texts forming the 'About Us' site focuses on their use of verbal tenses.

8.3.6- Verbal Analysis

Assuming that the texts analyzed follow the standard word order of the English language, there are three further aspects that we must study before completing our analysis of the microstructure of texts in the genre 'About Us', tense, voice, and modality.

In order to present these results we introduce different tables that focus on the results obtained from each step. Thus, an appropriate framework about the use of verbs will be set, allowing us to process messages accurately, as the most important banks do. However, before presenting the tables from each step, table 112 classifies verbs according to their tense, modality and voice in general terms, representing the average between the different steps as an only unit.

Active			Passive		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	34.52%	5.10%	Pres. Simple	6.10%	1.93%
Pres. Continuous	1.63%	0.06%	Pres. Continuous	0.17%	-
Pres. Perf. Simple	3.52%	0.26%	Pres. Perf. Simple	0.82%	0.29%
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**39.67%**	**5.42%**	**TOTAL PRESENT**	**7.09%**	**2.22%**
Past Simple	10.26%	1.15%	Past Simple	2.60%	3.48%
Past Continuous	0.10%	-	Past Continuous	-	-
Past Perf. Simple	0.19%	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**10.55%**	**1.15%**	**TOTAL PAST**	**2.60%**	**3.48%**
Total Finite: 72.18%			**Total Non-finite: 27.82%**		
			Infinitives: 22.81%	**Imperative: 5.01%**	

Table 112. Verbs in the genre 'About Us' in banking corporate webpages

As we can see, results suggest that the most common verb tense is present simple, and there is a prevalence of assertive forms and active voice. The non-finite forms are also very common as a meaningful complement to verbal forms, which by the action of verbs nominalization makes the language more formal as we have seen before. However, we can assume that the data collected are not sufficient to determine the type of language in these texts since each subcategory is different to the rest. For this reason, we must complete the same study within the different subcategories that form the 'About Us' site in banking corporate webpages.

The first step is 'Presentation'. As we can observe in the table below, the present simple is the most popular tense by far. The assertive forms are also more much common than the modal ones. Similarly, the active voice is more usual than the passive one.

Verbs Found: 2,020					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	44.32%	3.40%	Pres. Simple	3.69%	0.46%
Pres. Continuous	2.02%	-	Pres. Continuous	-	
Pres. Perf. Simple	3.52%	-	Pres. Perf. Simple	0.17%	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**49.86%**	**3.40%**	**TOTAL PRESENT**	**3.86%**	**0.46%**
Past Simple	9.58%	0.23%	Past Simple	2.14%	-
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	0.11%	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**9.69%**	**0.23%**	**TOTAL PAST**	**2.14%**	**-**
Total Finite: 69.64%			**Total Non-finite: 30.36%**		
			Infinitive: 27.30%	**Imperative: 3.06%**	

Table 113. Verbs in the step 'Presentation'

The data shown in table 113 suggest that the language used in the text is very direct and objective. As we have seen before in chapter 8.3.1, *The Language of Banking Webpages*, the language in the presentation is a mixture of informative and promotional tones. In this sense, the language used must not sound subjective to the audience, but objective and confident. For this reason, the language is assertive, the voice is active, and the most common tense is present simple. Non-finite verbs are approximately in the average, except in the case of imperative verbs, which is lower. We can determine that there is no need for them since this is an overview of the company, and banks must not give orders or show obligation. In this stage, we consider that the more direct and objective the language is, the better.

Next in our list we find the step 'History'. In this case, the assertive and active forms are the most popular; however, and in this case, data reveal the past simple tense as the most usual form. Table 114 shows the results obtained in our study.

Verbs Found: 3,156					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	9.55%	0.36%	Pres. Simple	3.03%	-
Pres. Continuous	0.29%	-	Pres. Continuous	-	-
Pres. Perf. Simple	1.64 %	0.11%	Pres. Perf. Simple	0.51%	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRES.	**11.48%**	**0.47%**	**TOTAL PRES.**	**3.54%**	**0**
Past Simple	45.13%	-	Past Simple	6.78%	0
Past Continuous	0.52%	-	Past Continuous	-	-
Past Perf. Simple	0.62%	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**46.27%**	**0**	**TOTAL PAST**	**6.78%**	**0**
Total Finite: 68.54%			**Total Non-finite: 31.46%**		
			Infinitive: 29.97%	**Imperative: 1.49%**	

Table 114. Verbs in the step 'History'

In the table above, we can observe that the step 'History' requires presenting ideas with past forms, as it could be expected. In order to describe events concerning history, it is necessary to use the past simple; especially when the history of some banks dates back to more than 200 hundred years ago. According to our results, this is the most common form to present this step. Furthermore, being an informative and promotional step, we find that it is necessary to look back in time objectively rather than subjectively. Therefore, we can also add that it is necessary to use assertive forms rather than modal ones in order to make the text sound objective.

The step 'Group Members' cannot be defined as especially complete in terms of verbs. As we can observe in table 115, the present tense is practically the only verbal form used. Furthermore, most verbs are active and assertive.

Verbs Found: 336					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	65.05%	2.69%	Pres. Simple	4.30%	-
Pres. Continuous	1.34%	-	Pres. Continuous	-	-
Pres. Perf. Simple	3.23%	-	Pres. Perf. Simple	-	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**69.62%**	**2.69%**	**TOTAL PRESENT**	**4.30%**	**0**
Past Simple	7.80%	-	Past Simple	3.23%	-
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**7.80%**	**0**	**TOTAL PAST**	**3.23%**	**0**
Total Finite: 87.64%			**Total Non-finite: 12.36%**		
			Infinitive: 12.36%	**Imperative: -**	

Table 115. Verbs in the step 'Group Members'

We consider that the type of verbs found within the different texts about 'Group Members' gives the audience a clear sense of directness and objectiveness. This is the appropriate decision, since there is no need to interfere in the presentation of the group members. The most promotional aspect of this step is the prestige of the different companies that form the group. Therefore, the language must be plain, clear, and direct. The perception that people may have of the companies forming the group is what makes this step effective or not. Thus, this is only introduced when the bank is proud and satisfied with the group members and associate companies, as well as being concerned of the fact that these companies are giving a positive feedback to the banking company.

The step 'Sponsorships' is presented in the following table. Results reveal that the present tense in active voice and assertive is the most common verbal form used. Table 116 presents full details about the results obtained in our study.

Verbs Found: 374					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	40.04%	3.44%	Pres. Simple	5.65%	0.54%
Pres. Continuous	2.70%	-	Pres. Continuous	0.54%	-
Pres. Perf. Simple	5.25%	-	Pres. Perf. Simple	0.54%	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**47.99%**	**3.44%**	**TOTAL PRESENT**	**6.73%**	**0.54%**
Past Simple	4.71%	0.18%	Past Simple	1.63%	-
Past Continuous	0.54%	-	Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**5.25%**	**0.18%**	**TOTAL PAST**	**1.63%**	**0**
Total Finite: 65.76%			**Total Non-finite: 34.24%**		
			Infinitive: 32.06%	**Imperative: 2.17%**	

Table 116. Verbs in the step 'Sponsorships'

We can see that banks need facts rather than a subjective or persuasive language to persuade the audience about their status and convenience for their customers. The type of language is very direct, a feature that is shown with the high levels of assertiveness, the active voice rather than the passive, plus the low rate of imperative verbs.

The last step of the first group, 'Corporate Profile', is 'Awards'. In this case, the types of verbs are very varied within the texts analyzed. If we have a look at table 117, we can see that the active present simple, active past simple, passive past simple, and even the active present perfect simple are widely spread. There is no sign of imperative verbs.

Verbs Found: 841					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	17.63%	1.68%	Pres. Simple	5.37%	-
Pres. Continuous	2.68%	-	Pres. Continuous	-	-
Pres. Perf. Simple	7.05%	-	Pres. Perf. Simple	4.36%	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**27.36%**	**1.68%**	**TOTAL PRESENT**	**9.73%**	**0**
Past Simple	16.43%	-	Past Simple	15.60%	-
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**16.43%**	**0**	**TOTAL PAST**	**15.60%**	**0**
Total Finite: 70.81%			**Total Non-finite: 29.19%**		
			Infinitive: 29.19%	**Imperative: -**	

Table 117. Verbs in the step 'Awards'

The step 'Awards' is different to the rest. The number of types of verb tenses is very varied. The language is an excuse to present the merits and commemorations received. Based on the awards received, banks present the meaning and prestige of the recognitions received. In this case, this is an excellent opportunity to boast and congratulate themselves about their

achievements. Due to this, the banks used such a combined form of verbs within their texts to explain the meaning of those awards, or the things they did in order to obtain them.

The second move 'Corporate Issues' starts with the 'Corporate Governance' step, in which the use of the present tense prevails over the rest. However, as we can observe below, the use of modals is quite frequent in comparison with previous steps. The use of present tenses is by far more frequent than the past.

Verbs Found: 1,449					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	35.29%	10.86%	Pres. Simple	3.78%	2.90%
Pres. Continuous	0.92%	-	Pres. Continuous	0.23%	-
Pres. Perf. Simple	6.77%	2.60%	Pres. Perf. Simple	1.46%	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**42.98%**	**13.46%**	**TOTAL PRESENT**	**5.47%**	**2.90%**
Past Simple	2.79%	3.96%	Past Simple	1.29%	1.16%
Past Continuous	0.10%	-	Past Continuous	-	-
Past Perf. Simple	0.08%	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**2.97%**	**3.96%**	**TOTAL PAST**	**1.29%**	**1.16%**
Total Finite: 74.19%			**Total Non-finite: 25.81%**		
			Infinitive: 25.50%	**Imperative: 0.31%**	

Table 118. Verbs in the step 'Corporate Governance'

The use of modals in table 118 probably has to do with the commitment with society, something that banks want to show to their audience. However, we do not consider that this language is persuasive, but mostly promotional and partially informative, as we commented earlier in this chapter. The purpose of this language is to show the banks' obligations, responsibility and competences; and this is a way to attract customers with a commitment full of excellent service and confidence concerning their managing and working policies. The use of imperative forms is very low because this way these policies could sound like orders; and this is not the objective of any bank which wants to present the way it works.

The step 'Board of Directors and Managers' is mostly based on past tenses, as we can observe in table 119. Despite the number of present verb tenses is below the average, we can see that their presence is still considerably high in comparison with the rest of verbal tenses. Modals are quite unusual, and the presence of the passive voice is quite infrequent.

Verbs Found: 2,529					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	23.52%	3.90%	Pres. Simple	2.74%	0.54%
Pres. Continuous	0.58%	-	Pres. Continuous	0.13%	-
Pres. Perf. Simple	3.76%	0.09%	Pres. Perf. Simple	0.54%	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**27.86%**	**3.99%**	**TOTAL PRESENT**	**3.42%**	**0.54%**
Past Simple	40.35%	0.31%	Past Simple	6.39%	-
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	0.36%	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**40.71%**	**0.31%**	**TOTAL PAST**	**6.39%**	**0**
Total Finite: 83.21%			**Total Non-finite: 16.79%**		
			Infinitive: 16.79%	**Imperative: -**	

Table 119. Verbs in the step 'Board of Directors and Managers'

We consider that the use of present and past simple tenses has to do with the need of presenting the directors and managers. Therefore, banks must talk about what their employees did in the past and what they do now. This description involves academic and working qualifications and merits. In this case, results suggest that active verbal tenses tend to be combined with the passive voice. The use of the passive voice is an attempt at highlighting the facts rather than the subjects, an aspect that is important to the company in order to show what they can do rather than who does it.

The following table concerns the step 'Community Involvement'. As we can see, the present simple is the most common tense across the texts analyzed. Furthermore, it tends to be combined with non-finite forms. We can see that the language is very direct because of the assertiveness and the active voice.

Verbs Found: 3,822					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	40.87%	2.42%	Pres. Simple	5.17%	1.08%
Pres. Continuous	1.55%	-	Pres. Continuous	-	-
Pres. Perf. Simple	2.75%	-	Pres. Perf. Simple	0.96%	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**45.17%**	**2.42%**	**TOTAL PRESENT**	**6.13%**	**1.08%**
Past Simple	4.60%	0.18%	Past Simple	1.61%	-
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**4.60%**	**0.18%**	**TOTAL PAST**	**1.61%**	**0**
Total Finite: 61.19%			**Total Non-finite: 38.81%**		
			Infinitive: 37.96%	**Imperative: 0.85%**	

Table 120. Verbs in the step 'Community Involvement'

As we saw earlier in this chapter, this step is completely promotional, and its purpose is to attract customers with their commitment with the society and their good actions. If banks want to attract customers, they must show that their social acts are not occasional, but habits. Therefore, the appropriate language to fulfill this objective is with the present simple tense whose function is to describe habits and usual facts. Some modal verbs can be used, but they give an idea of promise and possibility. Therefore, the predominance of the present simple tense is clearly justified.

The next step is 'Careers'; we can observe in the table below there is a predominance of present simple verbs; both assertive and modal. On the other hand, the number of verbs in past forms can be defined as irrelevant. Furthermore, data reveal that the number of imperatives is double than the average.

Verbs Found: 518					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	45.76%	10.77%	Pres. Simple	3.31%	0.83%
Pres. Continuous	2.48%	0.83%	Pres. Continuous	-	-
Pres. Perf. Simple	3.31%	-	Pres. Perf. Simple	-	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**51.55%**	**11.59%**	**TOTAL PRESENT**	**3.31%**	**0.83%**
Past Simple	-	1.67%	Past Simple	-	-
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**0**	**1.67%**	**TOTAL PAST**	**0**	**0**
Total Finite: 68.95%			**Total Non-finite: 31.05%**		
			Infinitive: 16.56%	**Imperative: 14.49%**	

Table 121. Verbs in the step 'Careers'

As we saw at the beginning of this chapter, we notice that this step is the only one which involves persuasive language. This is verified with the high number of imperatives, which give the audience prompts on what to do. Their purpose is to encourage people to send their resumes, and then recruit the best professionals. The magnitude of these banks is huge, both national and internationally. Therefore, the number of candidates must be extensive in order to cover the needs of all their offices and headquarters. This action is also carried out with the use of modals, which give a sense of order and obligation. In the description of vacancies, the normal language is the present simple tense.

The following step concerns 'Products and Services'. The table below shows that the main tense is present simple in active voice, although the passive voice rate is quite high in comparison with the general average found in the genre 'About Us'.

Verbs Found: 1,485					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	44.14%	3.28%	Pres. Simple	7.59%	0.69%
Pres. Continuous	2.07%	-	Pres. Continuous	-	-
Pres. Perf. Simple	6.03%	-	Pres. Perf. Simple	-	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**52.24%**	**3.28%**	**TOTAL PRESENT**	**7.59%**	**0.69%**
Past Simple	5.17%	0.69%	Past Simple	0.69%	-
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**5.17%**	**0.69%**	**TOTAL PAST**	**0.69%**	**0**
Total Finite: 70.35%			**Total Non-finite: 29.65%**		
			Infinitive: 22.06%	**Imperative: 7.59%**	

Table 122. Verbs in the step 'Products and Services'

This step presents the products that the banks offer to their customers. We think that good promoters must avoid a direct form to endorse their products, such as imperatives or giving instructions. Thus, they must present their products and messages in an objective way in terms of language, but with meaningful adjectives that give the audience an idea of what they want and need. The use of passive tenses is justified because this way the objects are highlighted; in other words, the customers or the products that the banks offer are placed first in their sentences.

Next we find the step 'Suppliers'. As we can observe in table 123, this step mainly uses the present simple tense in active voice. The passive voice in present tense is very frequent as we can see below. On the other hand, there are very few examples of past tenses.

Verbs Found: 984					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	37.55%	3.03%	Pres. Simple	12.38%	5.91%
Pres. Continuous	1.65%	-	Pres. Continuous	-	-
Pres. Perf. Simple	1.79%	0.82%	Pres. Perf. Simple	-	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**40.99%**	**3.85%**	**TOTAL PRESENT**	**12.38%**	**5.91%**
Past Simple	1.65%	1.51%	Past Simple	-	-
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**1.65%**	**1.51%**	**TOTAL PAST**	**0**	**0**
Total Finite: 66.29%			**Total Non-finite: 33.71%**		
			Infinitive: 29.41%	**Imperative: 4.30%**	

Table 123. Verbs in the step 'Suppliers'

This step focuses on presenting the suppliers that the companies collaborate and work with. For this reason, the present tense is the most common form. However, in this step the products or the supplier can sometimes be more important than the banking companies, since this is not the step where they must be presented. Therefore, the passive voice plays a key role in this step. In addition to this, the verbs also tend to explain what is necessary to do in order to become a supplier. In these cases, it is the moment when the information tends to include modals.

The last step in the group 'Corporate Issues' is 'Security'. The present simple tense is the most popular again. However, in this case the present simple tense modals are higher than the average, whereas the amount of assertive verbs is below.

Verbs Found: 11,284					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	28.03%	10.15%	Pres. Simple	9.15%	3.68%
Pres. Continuous	0.13%	-	Pres. Continuous	-	-
Pres. Perf. Simple	2.75%	0.09%	Pres. Perf. Simple	-	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**30.91%**	**10.24%**	**TOTAL PRESENT**	**9.15%**	**3.68%**
Past Simple	6.53%	1.25%	Past Simple	0.20%	0.35%
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**6.53%**	**1.25%**	**TOTAL PAST**	**0.20%**	**0.35%**
Total Finite: 62.31%			**Total Non-Finite: 37.69%**		
			Infinitive: 34.11%	**Imperative: 3.58%**	

Table 124. Verbs in the step 'Security'

We think that the results about the composition of the texts analyzed can be reasoned in the following way. First, the low number of verbs in present simple tense is justified with the high number of modals in present tense simple and the passive voice in present tense. Then, the security measures are transmitted with recommendations and orders and, for this reason the number of modals is high. Finally, the use of the passive voice is necessary in order to emphasize the measures to make banking safer.

Next we find the step 'Contact'. In this case, we can observe a very high number of imperatives. The use of the present tense is quite common, despite staying below the average. On the contrary, the use of past forms is practically none. We can also observe a high number of modal verbs, especially concerning the present simple tense.

Verbs Found: 1,193					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	21.05%	11.55%	Pres. Simple	3.07%	3.36%
Pres. Continuous	2.63%	-	Pres. Continuous	-	-
Pres. Perf. Simple	3.22%	-	Pres. Perf. Simple	-	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**26.90%**	**11.55%**	**TOTAL PRESENT**	**3.07%**	**3.36%**
Past Simple	-	2.78%	Past Simple	-	-
Past Continuous	-		Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**0**	**2.78%**	**TOTAL PAST**	**0**	**0**
Total Finite: 47.66%			**Total Finite: 52.34%**		
			Infinitive: 20.17%	**Imperative: 32.16%**	

Table 125. Verbs in the step 'Contact'

The table above shows that the step 'Contact' is full of orders and actions the readers must complete in order to reach them. This justifies the high number of modals and imperatives. The texts analyzed explain the way customers can contact them in a very straightforward way.

As we can observe in the following table, we discover the types of verbs in the step 'Locations'. In this sense, results confirm that there are two forms of verbs: present simple tense in an assertive way and active voice and the use of imperatives. These are complemented with some -ing and to- infinitive forms.

Verbs Found: 114					
Active			**Passive**		
Tense	**Assertive**	**Modal**	**Tense**	**Assertive**	**Modal**
Pres. Simple	31.16%	3.52%	Pres. Simple	-	-
Pres. Continuous	-	-	Pres. Continuous	-	-
Pres. Perf. Simple	3.01%	-	Pres. Perf. Simple	-	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**34.17%**	**3.52%**	**TOTAL PRESENT**	**0**	**0**
Past Simple	-	3.52%	Past Simple	-	-
Past Continuous	-	-	Past Continuous	-	-
Past Perf. Simple	-	-	Past Perf. Simple	-	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**0**	**3.52%**	**TOTAL PAST**	**0**	**0**
Total Finite: 41.21%			**Total Non-finite: 58.79%**		
			Infinitive: 24.12%	**Imperative: 34.67%**	

Table 126. Verbs in the step 'Locations'

It is necessary to keep in mind that in most cases there is no verbal language but maps or address lists where to find both offices and headquarters. Here, we find that the number of imperatives is very high as well as the number of verbs in present tense. This can be justified by the fact that there are many suggestions in order to explain the company locations.

At last, we find the step 'News'. Data reveal that finite forms are rather higher than non-finite ones within this subsection. Concerning finite forms, they are very varied despite showing a clear predominance of the present simple tense in active voice and being assertive.

| Verbs Found: 4,547 | | | | | |
| Active | | | Passive | | |
Tense	Assertive	Modal	Tense	Assertive	Modal
Pres. Simple	34.25%	5.39%	Pres. Simple	6.28%	2.14%
Pres. Continuous	3.25%	0.11%	Pres. Continuous	0.14%	-
Pres. Perf. Simple	4.05%	0.20%	Pres. Perf. Simple	0.28%	-
Pres. Perf. Continuous	-	-	Pres. Perf. Continuous	-	-
TOTAL PRESENT	**41.55%**	**5.70%**	**TOTAL PRESENT**	**6.70%**	**2.14%**
Past Simple	9.25%	0.99%	Past Simple	1.17%	0.37%
Past Continuous	0.34%	-	Past Continuous	-	-
Past Perf. Simple	1.71%	0.06%	Past Perf. Simple	0.06%	-
Past Perf. Continuous	-	-	Past Perf. Continuous	-	-
TOTAL PAST	**11.30%**	**1.05%**	**TOTAL PAST**	**1.23%**	**0.37%**
Total Finite: 68.33%			**Total Non-finite: 31.67%**		
			Infinitive: 29.86%	**Imperative: 1.81%**	

Table 127. Verbs in the step 'News'

Regarding the results obtained, we can state that this type of text is informative and, at the same time, it is a clear reflection of journalist language. The type of language and verbs can change depending on the story to be told or the objective to reach. We recommend following the standards offered in the table shown above in which there is a clear predominance of the present simple tense. However, writers choose the most suitable language to present different types of 'News'.

All the information shown above completes our study of the microstructure. We have seen the type of language used in this type of texts, morphology, terminology, and the use of verbal tenses. We think that with the information compiled in this part of our study about microstructure, as well as with the data obtained from the study of the macrostructure, we can already develop the genre 'About Us' in banking corporate webpages. This study is completed with some further details concerning the format that we comment in this last part of our results section.

8.4- The Format in Banking Corporate Webpages

In the last part of our study, we focus on analyzing some elements concerning format. Our study is based on the ideas that we have introduced in chapter 6. The results presented in this section help to define the website view. In this sense, we focus on finding the most usual fonts, sizes, colors, line spacing or word emphasis in the body texts as well as in the headlines. This

analysis represents the closing part of our project and, with the results obtained in the macrostructure and microstructure sections, we can get to explain how to develop the 'About Us' site in banking corporate webpages with full details.

The first part of this study deals with the fonts used by banks in order to present their body texts and headlines. In this sense we have found that most banks choose the *Arial* font (78.12%). On the other hand, the next font concerning relevance is *Verdana* (15.62%). Besides, we have also identified others which can be not so relevant due to their reduced percentage of appearances: *Tahoma* (4.68%) and *Trebuchet MS* (1.56%). By analyzing these results, we can conclude that the standard font is Arial.

Next, we focus on the color of the fonts. In this case we find that banks tend to choose the font color among six options: white, black, blue, purple, red, and green. Some of these seem irrelevant according to our results; this group is formed by purple (4.49%), red (4.49%), and green (2.24%); whereas some others are a little bit more relevant as in the case of blue (10.10%) and white (14.60%). As it may sound obvious, the most frequent color found within the different texts analyzed is black (64.08%). Furthermore, it is possible to combine different colors within the texts; we can find a maximum of two font colors in the same page. In this case 60.90% of the texts analyzed used only one color, whereas the remaining 39.10% used two. With this information, results suggest that fonts must be black in texts. In the same way, web developers have the chance to choose a second color to combine it with the black one. We suggest using black within the body text, and in case there is a second color, this should be specifically for the tabs.

Regarding the font size, the analysis focuses on the size of the body text and the headlines, which tend to be different. Regarding the body text, results prove that 95.31% of the webpages use size 12, whereas only 3.12% choose size 11, and the remaining 1.56% prefer size 10. In the case of the headlines, results prove that they tend to be larger in size. We have found that most banks headlines are set in size 14 (54.69%). Besides, it is also likely to find them in size 16 (40.63%). On the contrary finding headlines with the same size of the text (12) is not very frequent; and this only happens in 4.68% of the samples analyzed. According to these results, results seem to suggest writing in size 12 in the body text and size 14 in the headlines.

In reference to the typing style, results suggest that the main preference within the different texts analyzed should be normal style. However, typing in bold is always found in headlines (100%) and in the summary between the headlines and the body text, in case this part of the text is available. Similarly, the lining space in the texts is always simple according to our

results; and the alignment is justified in almost all the samples (98%). Results show that only in one case the alignment was in the left (2%). Thus, bank developers should use a typing style in the body text, and they should only use the bold typing style in the headlines and summary.

Regarding the colors in the page background, we can confirm that there are primary and secondary colors. In the case of primary colors, 82.81% of the banks choose white color as the primary one in their webpages. The second in the list is blue color, representing 9.37% of the banks forming our corpus. Few banks choose other colors; in those cases results reveal that banks can also choose black (3.12%), green (3.12%), or grey (1.56%). In reference to secondary colors, results confirm that primary colors can be combined with some other ones. In this case, the range of colors is more varied, and we can say that these are the ones connected with the logo of the company, company values or the message that they want to transmit. The number of colors combined with the primary color can be one, two or none. According to our results, 71.88% of the webpages analyzed had only one single secondary color; 25% of the webpages had two, whereas the remaining percentage (3.12%) had no secondary colors to be combined with the main one. Considering the most usual color, blue is the most frequent one (23.38%). After this, there are some other colors which are also quite common and they keep a similar percentage among themselves: red (16.88 %), white (15.58%), and green (12.99%). With a percentage under 10%, we find other colors such as orange (7.79%), black (6.49%), grey (5.19%), yellow (3.90%), purple (3.90%), brown (2.59%) and pink (1.30%). With these results, we can confirm that the standard primary color is white; and this can be combined with some different colors according to the company's logos and values. In this sense, we recommend combining white color with one of the following colors: blue, red, or green.

Finally, the analysis of these texts has also revealed that the logo is always placed on the top-left side. This is probably so because the top-left side of the webpage is a visible area; and data suggest that this placement is a must on banking corporate webpages.

After having commented these features concerning the format of banking corporate webpages following the different elements suggested in chapter 6, and as a means of summarizing this subsection, we present the following table abridging data obtained.

Element	Body Text	Headlines
Font Type	Arial	Arial
Font Size	12	14
Font Color	Black	Black
Word Emphasis	Normal	Bold
Lining Space	Simple	Simple
Typing Style	Justified	Justified
Element	Primary	Secondary
Background Color	White	Red, Blue or Green

Table 128. Summary of results regarding format in banking corporate webpages

With the conclusion of this section, we have completed the presentation of our results concerning the macrostructure, microstructure, and the format of the webpages of banking corporations. In the following chapter we discuss the possible applications of our results into a fictional bank, creating a webpage with the moves and steps that form the standard model according to the data that we have compiled.

Chapter 9: Discussion

Chapter 9: Discussion

9.1- Introduction

In previous chapters we have explained that the aim of this project is to elaborate the standard genre 'About Us' in banking corporate webpages. In this project we have made an attempt at showing that:

1- A standard form of the genre 'About Us' in banking corporate webpages is possible.
2- There are obligatory and optional moves and steps in the genre 'About Us' in banking corporate webpages, which depend on the banking interests.
3- The language shown is formal, and a mixture of both informative and promotional features.
4- The language shown is a mixture of both general and specific.

In this final chapter we show our own model of the genre 'About Us' in banking corporate webpages, as well as our own conclusions made after the completion of this study. In the following section we offer a guide on how to elaborate the genre 'About Us' in banking corporate webpages according to the results obtained in our experiment. This explanation is presented both in a written and in an interactive form with the support of an existing 'About Us' site that we have developed to make this project more comprehensible and visual.

In this project, we have focused on elaborating a guide whose aim is to explain how to create the 'About Us' Site in banking corporate webpages. In the experiment we divided our study into macrostructure and microstructure, plus some final remarks. Thus, this section has to follow the same order and go from more general to more specific. In other words, we will start with the broad infrastructures of our model and then go into the smaller parts of the language. In this sense, we must first show the parts of the macrostructure: genres in corporate banking homepages, moves and steps available in the genre 'About Us', quantification of forms and structures, and the contents of the webpage. Additionally, the microstructure is composed of different parts that we must consider once the macrostructure is clearly presented: language of banking webpages, morphological composition of the steps, forms of the morphological elements, terminology, formality, and the choice of verbal tenses. In addition to the

macrostructure and microstructure, we will also present the standard format in order to establish a real 'About Us' site in a banking corporate webpage.

9.2- Our Standard Model of Macrostructure in Banking Corporate Webpages

Following the results obtained in the analysis of the macrostructure in banking corporate webpages, we present our standard model of macrostructure. We must consider the genres in corporate banking homepages, the moves and steps available in the genre 'About Us', the quantification of forms and structures, and the contents of the webpage. In the following lines, we present this model.

First of all, we must remember that in this study we stick to the 'About Us' site and, thus, we only focus on the moves that form this genre. However it is true that, in order to find this genre, we must identify the other genres that can accompany the 'About Us' site in the homepage of banking corporate webpages.

The genre 'About Us' is located in the homepage of banking webpages. There, this genre can be named either 'About Us' or 'About [name of the company]'. Both options are correct; similarly we must discard any other possibility within the standard model.

By clicking the tab 'About Us', users accede directly to the genre that we analyze in this study, though it is necessary to comment that this is shown together with other elements in the header of the webpage. It is true that, in some cases, the tab can be set in the footer; nevertheless, and observing the data obtained, we can confirm that the usual place to set this tends to be a link in the header of the homepage. According to our results, the tab 'About Us' must be accompanied by the genres 'Business', 'Careers', and 'News', in the same bar; whereas 'Contact' and 'Locations' must be set over this bar; and the genre 'Privacy and Legal' has to be placed in the footer of the homepage.

As a means to summarize this information, we present a draft of our standard model of homepage in banking corporate webpages. In figure 18, we can observe a scheme of the basic elements in the homepage of banking corporate websites.
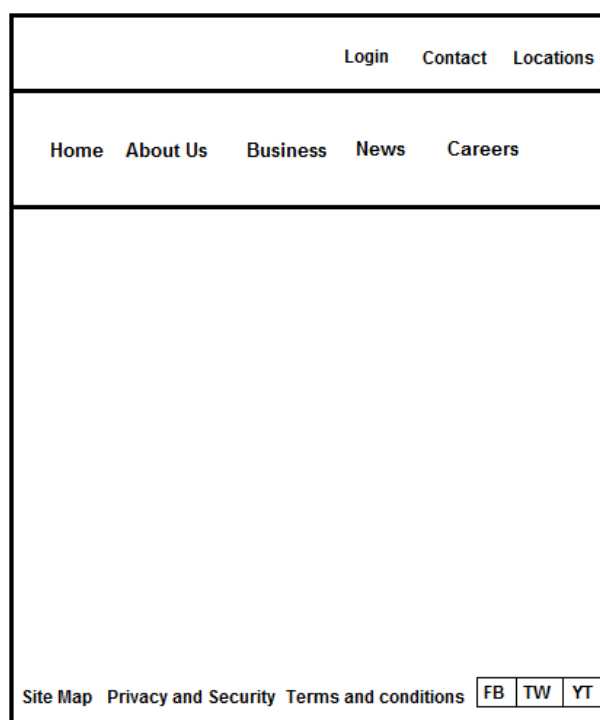
Figure 18. Basic elements in the homepage of banking corporate webpages

This standard model is composed by the elements previously explained in chapter 4, which must be included in any banking corporate webpage. However, depending on the actual banking purposes of the corporation, we agree that this can be modified according to those needs, in such a way that some further elements could be added. One of these possible elements is the access to the bank account in the header of the homepage. Furthermore, it is frequent to set the social networks' icons in the footer of the webpage, as their use has increased dramatically in recent years and we think it is necessary to include them in the homepage. Similarly, the bottom of the webpage can also include some links to the sitemap or the site for terms and conditions of use. On the other hand, the body of the homepage can be filled with different media elements with promotional purposes such as images, videos, or highlights.

Once the homepage taxonomy model has been presented, our interest focuses on the genre 'About Us'. After considering the results obtained in our experiment, we think that the bar with the moves forming the 'About Us' genre must be placed in the left, below the bar in the header. In this sense, we have analyzed 18 steps that form this genre. These have been grouped into 5 moves: 'Company Profile', 'Corporate Issues', 'Contact Information', 'Financial Information', and 'News'. However, as we commented above, these steps can be interchangeable and they can appear either as moves or steps in the 'About Us' site. Thus, among the five moves listed earlier, two of them 'Contact Information' and 'News' are already

represented in the main bar in the header, whereas some steps such as 'Products and Services' (namely 'Business') or 'Careers' are also set in the top part of the page. Therefore, we think that it is unnecessary to repeat the same category in two different bars, since they both are visible all the time according to our model. On the other hand, the remaining three moves must be represented in the bar set in the left side in the body of the webpage. We have to point out that we have personally classified the step 'Investor Relations' into the group management in order to make it more visual and not to leave it in isolation; however, due to the fact that we have not analyzed it for reason explained above, we do not present its description. Our basic model is shown in figure 19.
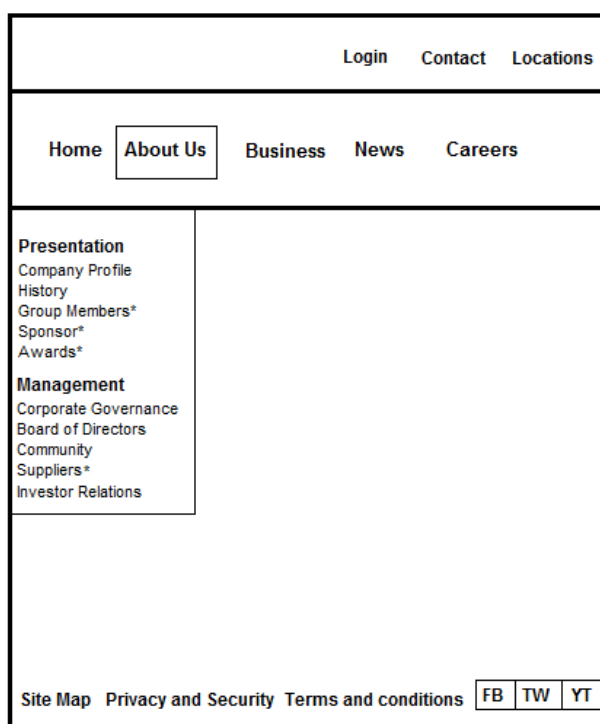
Figure 19. Basic steps in the genre 'About Us' in banking corporate webpages

As shown in the image above, we have divided the genre 'About Us' into two moves 'Presentation' and 'Management'. The first category is formed by 5 steps. Two of these steps are obligatory: 'Company Profile' and 'History'. The remaining ones are marked with an asterisk (*), which means that they are optional according to the criteria that we established in the methodology chapter. In other words, they must only be used if it is convenient for the banking company as a means of promotion and marketing. The second category is formed by 5 steps. In this case, 4 of them are compulsory and the other is optional. The obligatory ones are 'Corporate Governance', 'Board of Directors', 'Community', and 'Financial Information',

named 'Investor Relations'. The optional one, 'Suppliers', is not obligatory because the number of banks that used it is not high enough. Thus, we think that the decision of presenting their 'Suppliers' depends on which the already existing 'Suppliers' are, as well as on their prestige within the target public. Similarly, this is a means of promotion and for this reason, the existence of this step depends on the interest banks may have.

The next part in our study is to determine the extension and form of each move and step. In this case, we can determine the extension of 15 out of 18 steps. The steps that are not included in this list are 'Access to the Bank Account', because of the lack of language, and 'Social Networks' and 'Investor Relations', due to the fact that if we focused on the studies of these elements, we could identify a new genre and that would be too extensive for this research. Thus, in the following lines we present the quantification of forms of each step in the genre 'About Us' in banking corporate webpages. In order to help our readers understand our graphics better, we have developed the legend which is shown below.
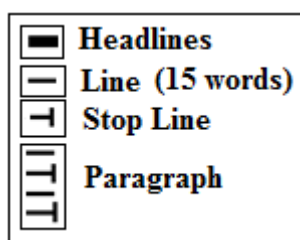
Figure 20. Legend: quantifications and forms in the genre 'About Us' in banking corporate webpages

The first element in our list is the 'Company Presentation'. According to our results the text should be formed by 5 paragraphs (the mode is 4-6 paragraphs), each paragraph should contain 2 sentences (1-3 sentences is the average range), the sentences should be no shorter than 15 words and no longer than 25; and the paragraph should consist of a maximum of 50 words. As an average, the text should be formed by 250 and 300 words. Besides, there should be a headline for every 2-3 paragraphs. We suggest the model shown in the figure below as the standard one for the step 'Company Presentation' in banking corporate webpages.
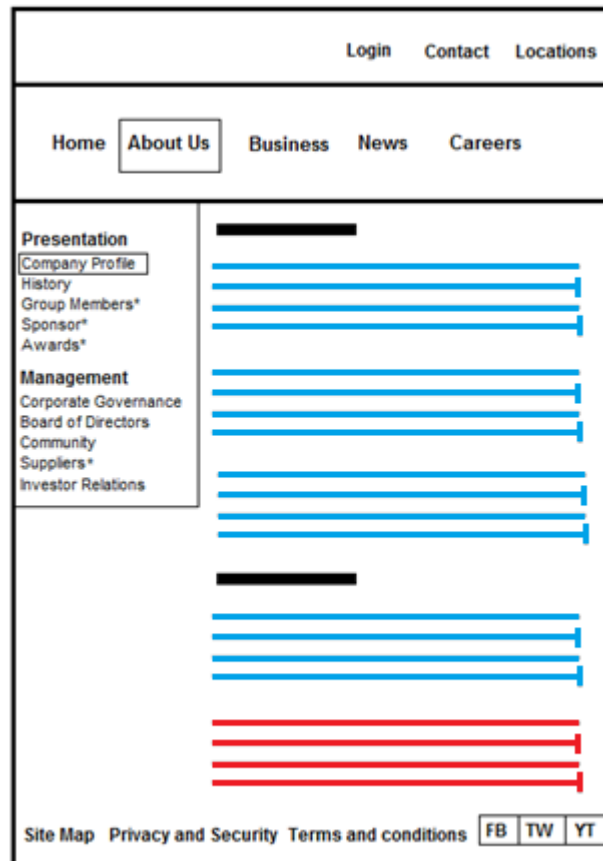
Figure 21. Standard quantifications and forms of the step 'Company Presentation' in the genre 'About Us'

In reference to the results that we have found in our experiment concerning contents, we suggest that banks should talk about 'The Company Basic Data' in at least 4 different paragraphs ('Foundation', 'History', 'Customers', or 'Economy Details'). This amount may be increased up to 5; however, using mono-topic paragraphs for this step can be defined as the most common structure. If banks decided to show 2 topics, these should be combined with some lines talking about 'Products and Services'. However, our results suggest using one single topic to the standard form; due to the fact that the presence of the topic 'Products and Services' is available in 50.51% of the texts analyzed, and considering that in this case the percentage of presenting 2 topics is only slightly lower to showing mono-topics (37.72% for 2 topics versus 50.80% for mono-topics), we recommend including a paragraph devoted to dealing about 'Products and Services', and then including 2 topics within this step. The topic 'Company Basic Data' is depicted in blue, whereas the topic 'Products and Services' is shown in red.

Next we find the bank history; this section can vary considerably since it depends on the age of the banks and the events to highlight. However, data suggest that this step should be between 10 and 12 paragraphs long. There should be a headline per every 2 or 3 paragraphs.

Each paragraph should consist of 2 sentences; and these sentences should be formed by approximately 20 words. The paragraph should not be longer than 50 words, being the range between 30 and 40 the most usual one observed in our corpus.
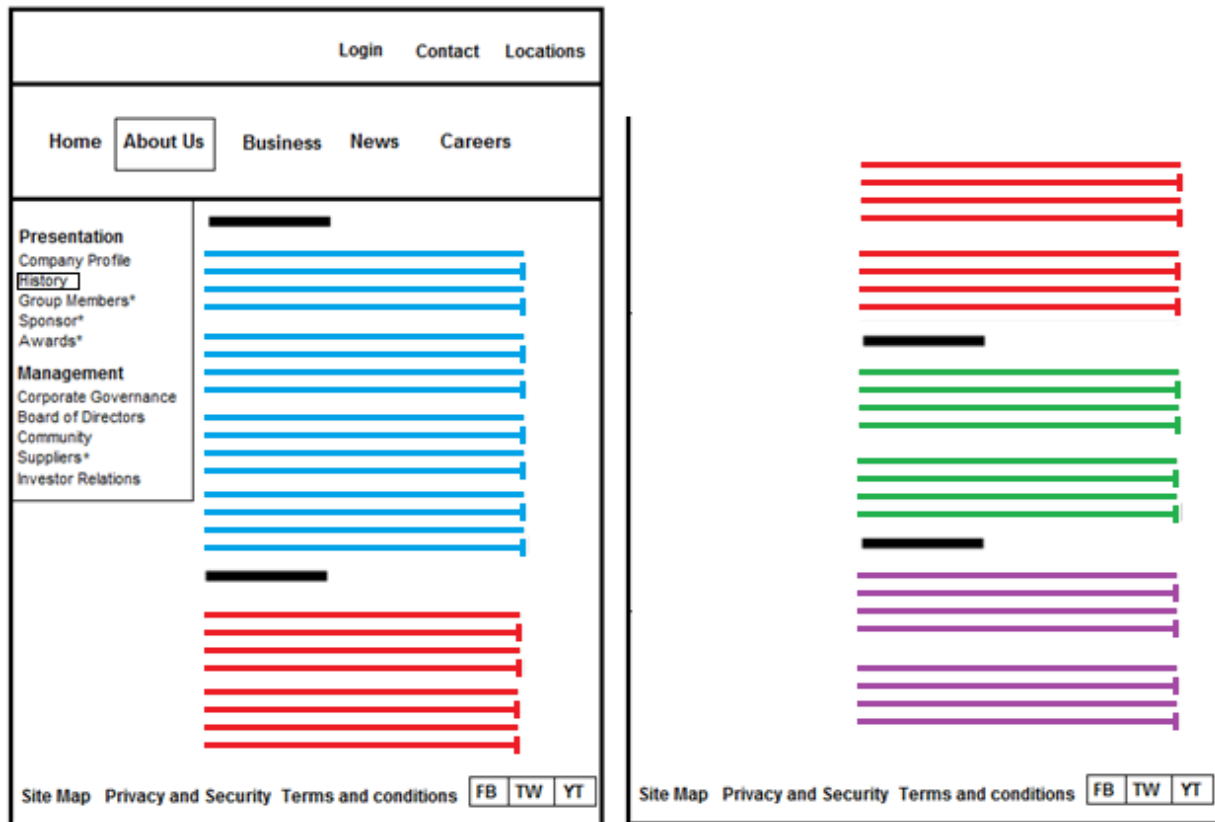
Figure 22. Standard quantifications and forms of the step 'History' in the genre 'About Us'

In reference to the contents available in the step 'History', there are different topics that can be introduced, as well as diverse possible combinations. In this case, our intention is to determine the standard model, and for this reason we must focus on the results obtained and decide the most common form. According to our results, it is frequent to find this section with an amount of different contents ranging from 2 to 5. However, considering that there are 4 topics whose presence in our corpus is higher than 50%, we think that our standard model should consider this account. The 4 contents included in our model are 'Foundation', 'Expansion', 'Acquisitions', and 'Business'. Thus, if we consider that the extension of our study is between 10 and 12 paragraphs, talking about the foundation should be done in 4 paragraphs; similarly, the bank expansion can be depicted in 3 or 4 paragraphs: the acquisitions should consist of 2 paragraphs and the type of business developed along the history should be presented in just 1 or 2 paragraphs. If we have a look at Figure 22, we notice that each color represents 1 of these 4

topics and the space that they occupy within the text: 'Foundation' (blue), 'Expansion' (red), 'Acquisitions' (green), and 'Business' (purple).

The next step in our list is 'Group Members'. In case the banking company wants to include the group members, we suggest the possibility shown in figure 23 following the results observed in our study. However, our results show that this document should contain a list illustrating the logos of the companies belonging to the group, and these should work as links to their respective webpages. These represent 59.09% of the banks analyzed that included this section in their webpages. Therefore we present what we consider the standard form of this step, and this should be visual rather than textual. The number of members depends on the company and we do not want to set a minimum or maximum. The following image shows an example of how to establish the structure of this section.
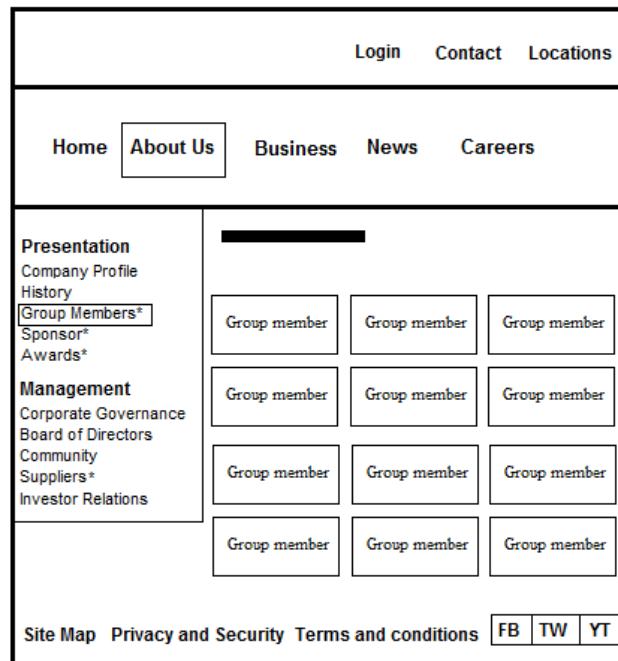
Figure 23. Standard quantifications and forms of the step 'Group Members' in the genre 'About Us'

The following step is 'Sponsoring'. As we said, this step is optional and is only presented in case the sponsors are widely known, recognized, or have a social value. We recommend a model to determine its format. First, the extension of this section must be limited to 5 paragraphs (the mode is between 4 and 6). These paragraphs must be formed by 1 or 2 sentences. The sentences must contain around 15 words, and the whole paragraphs should not be formed by more than 35 words; paragraphs with 25 or 35 words are fine in this case. At last, we must explain that there must be a headline for every 1 or 2 paragraphs.
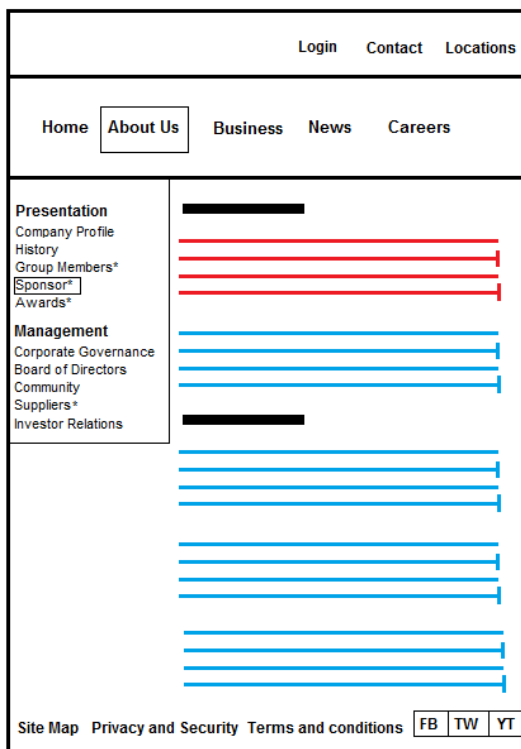
Figure 24. Standard quantifications and forms of the step 'Sponsoring' in the genre 'About Us'

Regarding the contents that must fill this text according to our results, we find that this document can be divided into 'Values', 'Company Presentation', 'Call for Sponsoring', and 'Sponsors'. Then, considering our results, we notice that this step should be divided into 2 different contents: 'Values' and 'Company Presentation'. Approximately one third of the contents should refer to 'Values' and the remaining two thirds to the company presentation. Figure 24 depicts the overall structure, where the content 'Values' is shown in blue and 'Company Presentation' is presented in red color.

Concerning the step 'Awards', banks often refer to the recognitions received. If the banks have obtained some and they want to boast of their prestige, this is a great opportunity to show a positive image of the company as a means of promotion. In case banks want to promote themselves with this step, our own model recommends dividing it into 10 paragraphs. These paragraphs should contain no more than 2 sentences, and each sentence should be formed by 15 to 25 words, whereas the maximum extension of the paragraph should be no longer than 35 words. Besides, there should be a headline every paragraph referring to the awards received.
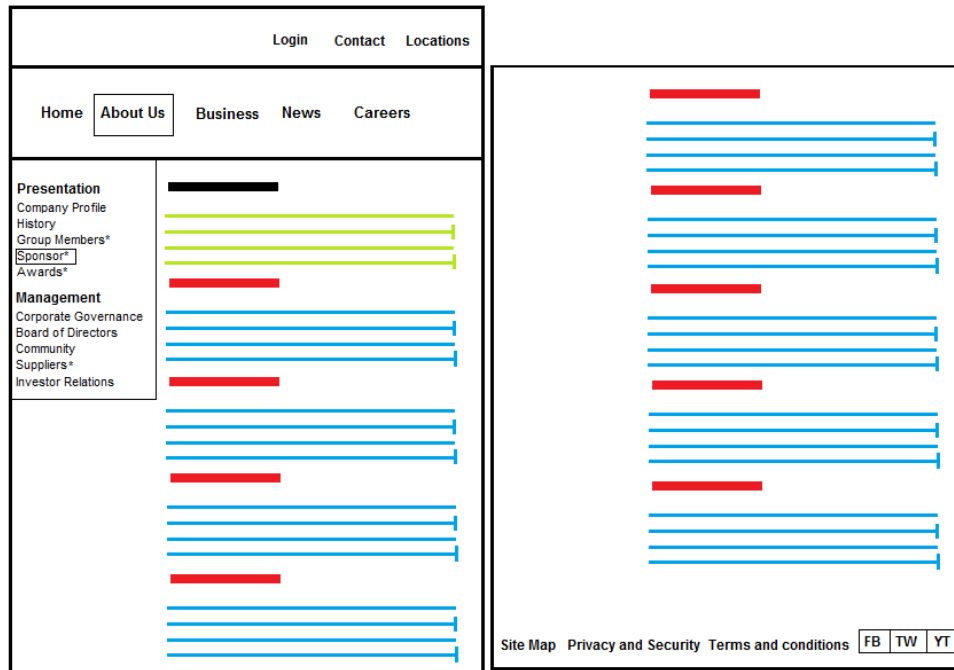
Figure 25. Standard quantifications and forms of the step 'Awards' in the genre 'About Us'

In reference to the contents recommended within this step, our results suggest that this model is very heterogeneous and there is not a clear standard form, or contents. However, we present our own model which consists of an introduction to the section, and the list of awards obtained with an individual definition of each. As figure 25 shows, green color depicts the introduction to the section, red color refers to the awards obtained (in this case they are shown as headlines), and blue color is the one used for the definitions of the 'Awards'.

Moving to the second group of steps, which are shown within the 'Management' move, the first one in this list is 'Corporate Governance'. It explains the general aspects and is formed by 6 or 7 paragraphs. These paragraphs may contain 1 or 2 sentences each; and these are no longer than 25 words. The normal extension of the paragraphs in terms of words is between 40 and 50. There is 1 headline every 2 paragraphs.
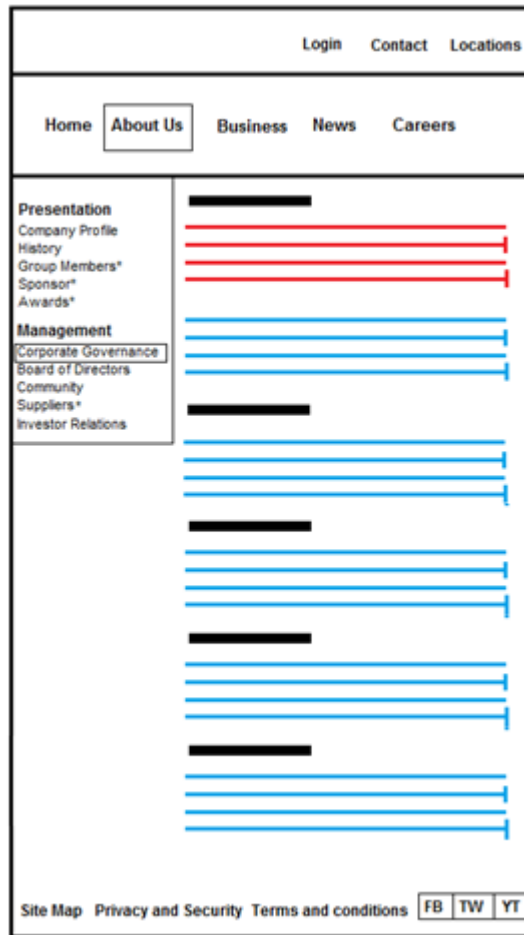
Figure 26. Standard quantifications and forms of the step 'Corporate Governance' in the genre 'About Us'

Concerning the contents that form this step, we focus on the short model. According to the results obtained, the content of this text is developed with 2 topics: 'Presentation' and 'Policies'. In reference to our results, we estimate that the extension of the 'Presentation' should be 20-25% of the text and the policies represent the remaining 75-80%. In the results section we saw that it was possible to focus on either 'Policies' or making reference to their employees. However, we suggest that the employees should only be introduced in the step 'Board of Directors and Managers'. We can see in the image above that the red color represents the 'Presentation' and the blue one concerns the 'Policies'.

Regarding the step 'Board of Directors and Managers', this section depends on the number of employees presented by the bank. We suggest that the number of employees presented should be somewhere between 10 and 15; however this amount can be modified according to the company's needs. In our model, the description of each employee is between 1 and 2 paragraphs long. However, we also suggest a brief description of 1 paragraph for each employee. As a whole, we estimate that the number of paragraphs should be between 10 and

30, depending on the number of employees. Additionally, we recommend the extension of each paragraph, and this should be 2 sentences each. The sentences are often short and the extension is between 15 and 25 words; the paragraph should be no longer than 50 words.
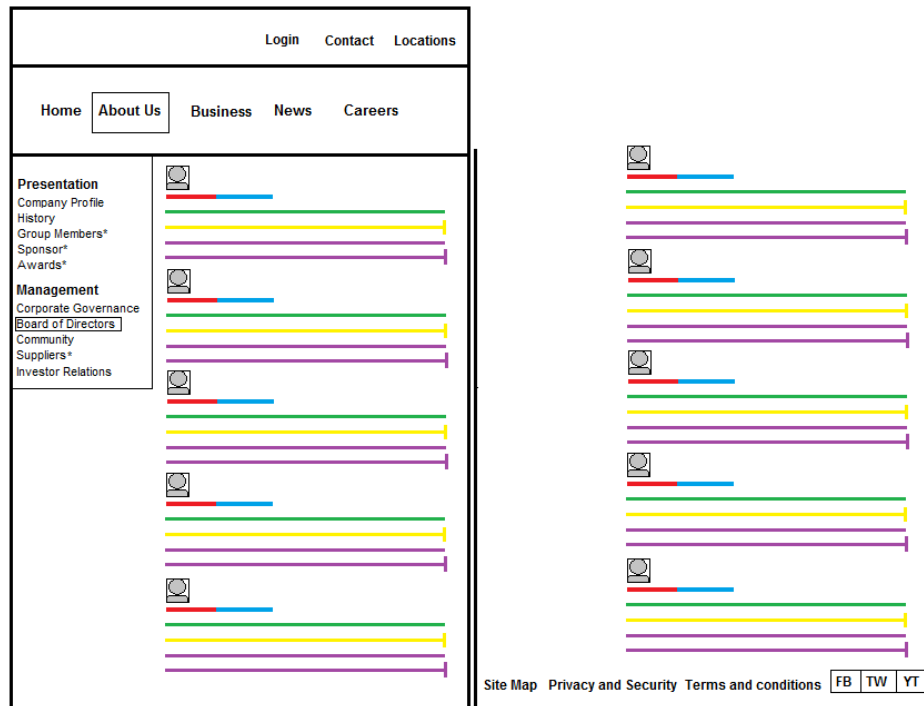
Figure 27. Standard quantifications and forms of the step 'Board of Directors and Managers' in the genre 'About Us'

Regarding the contents depicted here, we may refer to the type of employees shown in each webpage. In this sense, we find that there are two main forms to present the employees: showing the 'Directors' and/or 'Company Department Managers'. Our results suggest that it is more usual to focus exclusively on the directors and managers than on the departments, although both possibilities are acceptable. Results suggest presenting just the most relevant employees in the companies. We recommend introducing a limit of 15 employees among the following positions: directors, chief executive officers, and non-executive directors. Additionally, we can introduce a formal photograph attached to the description of the employee.

According to our own model, we find that it is obligatory to mention the employees' name (shown in red) and their positions (shown in blue). Apart from these 2, we recommend adding 3 more topics among the following: 'Start in the Company' (shown in green), 'Positions Occupied in the Company' (shown in yellow), and 'skills/background' (shown in purple). We can see the general layout of this site in figure 27.

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Next, we find the step 'Community Involvement', which focuses on the promotion of the company by showing the actions realized for the welfare of the community. According to our studies, this section should be formed by 6 to 8 paragraphs. The paragraphs are composed of 2 sentences; and these sentences should be formed by approximately 20 words each. Thus, every paragraph should contain around 40 words. The number of headlines is one every two paragraphs.
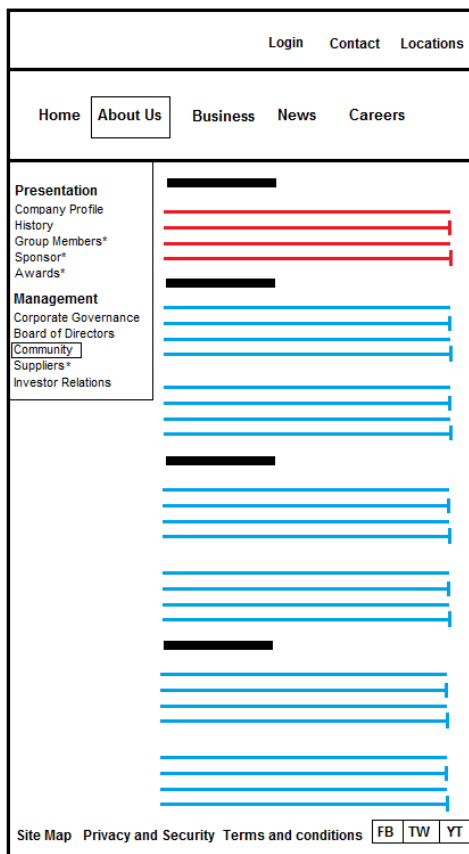
Figure 28. Standard quantifications and forms of the step 'Community Involvement' in the genre 'About Us'

In reference to the topics included in this step, it is clear the ones which are standardized and the ones that can be omitted. In this sense, it is compulsory to talk about the 'Actions Taken' and 'Presentation of Company's Values'. Our model implies that the text should start with a brief 'Presentation of Company's Values' as a means of introduction, and then the remaining paragraphs should refer to the 'Actions Taken'. In figure 28, we can observe that 'Actions Taken' is shown in blue color and 'Presentation of Company's Values' appears in red.

Concerning the 'Actions Taken', this can refer to different sub-topics. In our study we proved that banks tend to support the community, a fair banking policy, the environment,

individuals, enterprises, and employees. However, the most common type of support is the one to the community. Therefore, we recommend focusing only on this.

The following step is not compulsory. It depends on whether the suppliers are interesting and prestigious to be exhibited in the banking webpages. These texts should be formed by 8 or 9 paragraphs, if they are finally included. There should be 1 or 2 sentences per paragraph; and each sentence should be formed by 20-25 words. As a whole, the paragraph should not exceed 45 words. Besides, we should include a headline every 1 or 2 paragraphs.
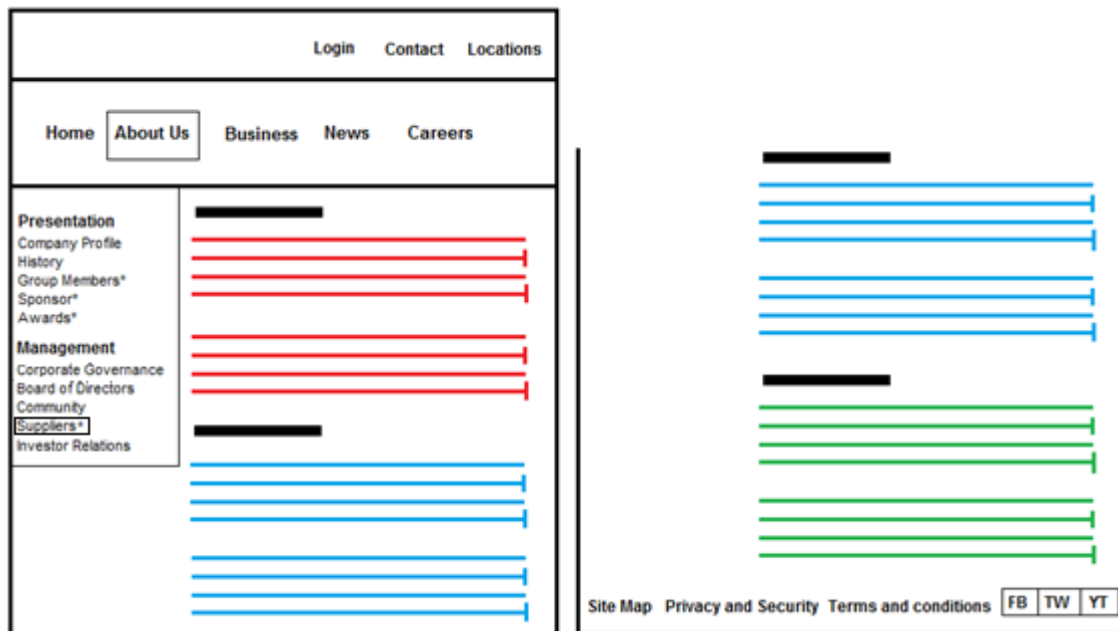
Figure 29. Standard quantifications and forms of the step 'Suppliers' in the genre 'About Us'

Concerning the contents that we may find in the step suppliers, this case is clear and we can establish that it must be formed by the following 3 contents: 'Values', 'Presentation', and 'Application/Instructions to Become a Supplier'. Our model is formed by introducing the topic 'Values' and extending it to 4 paragraphs (shown in blue). This must be followed by the 'Company Presentation' (shown in red) and the 'Application/Instructions' to become a supplier (shown in green) with 2 paragraphs each.

Not in the group management, but placed in the main bar in the header, we can find the step 'Careers'. This section is not a long one and tends to show a search tool bar in order to present job vacancies. However, we think that it is advisable to add some text to support the site. In this case, we suggest being brief. Therefore, our model only includes 3 or 4 paragraphs, with an extension of just one or two sentences per paragraphs. The extension of these sentences

should be around 15 and 20 words, and the paragraph should not be longer than 30 words. There should only be one headline in the text, due to the short extension of this step.
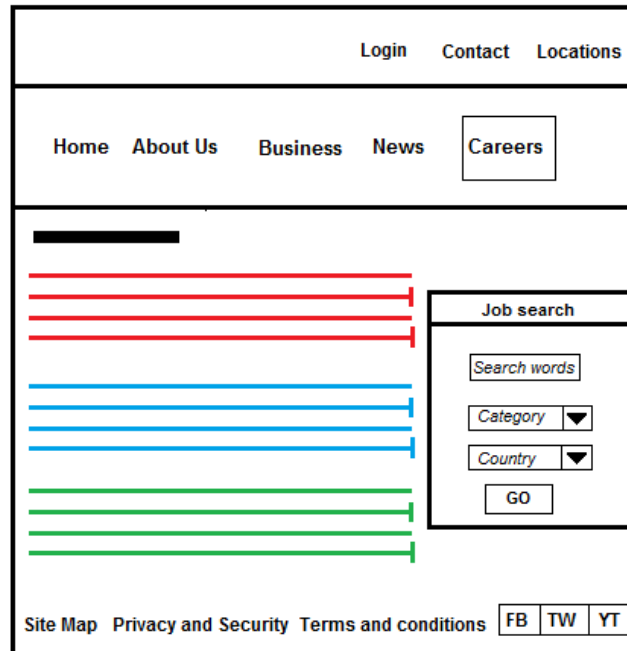

Figure 30. Standard quantifications and forms of the step 'Careers' in the genre 'About Us'

Concerning the contents forming the step 'Careers', and following the indications shown above, we think that the search tool bar should be accompanied by the following elements: first, a presentation of the company; second, an explanation of the job service provided by the banking company; and third, a tool bar placed below or in the right frame.

The following step, 'Security', is placed on the footer of the webpage. This is a section that is essential and relevant in banking webpages. We suggest the following model in order to present this webpage. Concerning the extension of this step in terms of paragraphs, this should be between 18 and 20 paragraphs. Each paragraph should be made up by 1 or 2 sentences. These sentences should be formed by around 25 words each sentence; whereas the sum of words in the paragraph should not exceed 50. In addition to this, we should set a headline every 2 or 3 paragraphs.
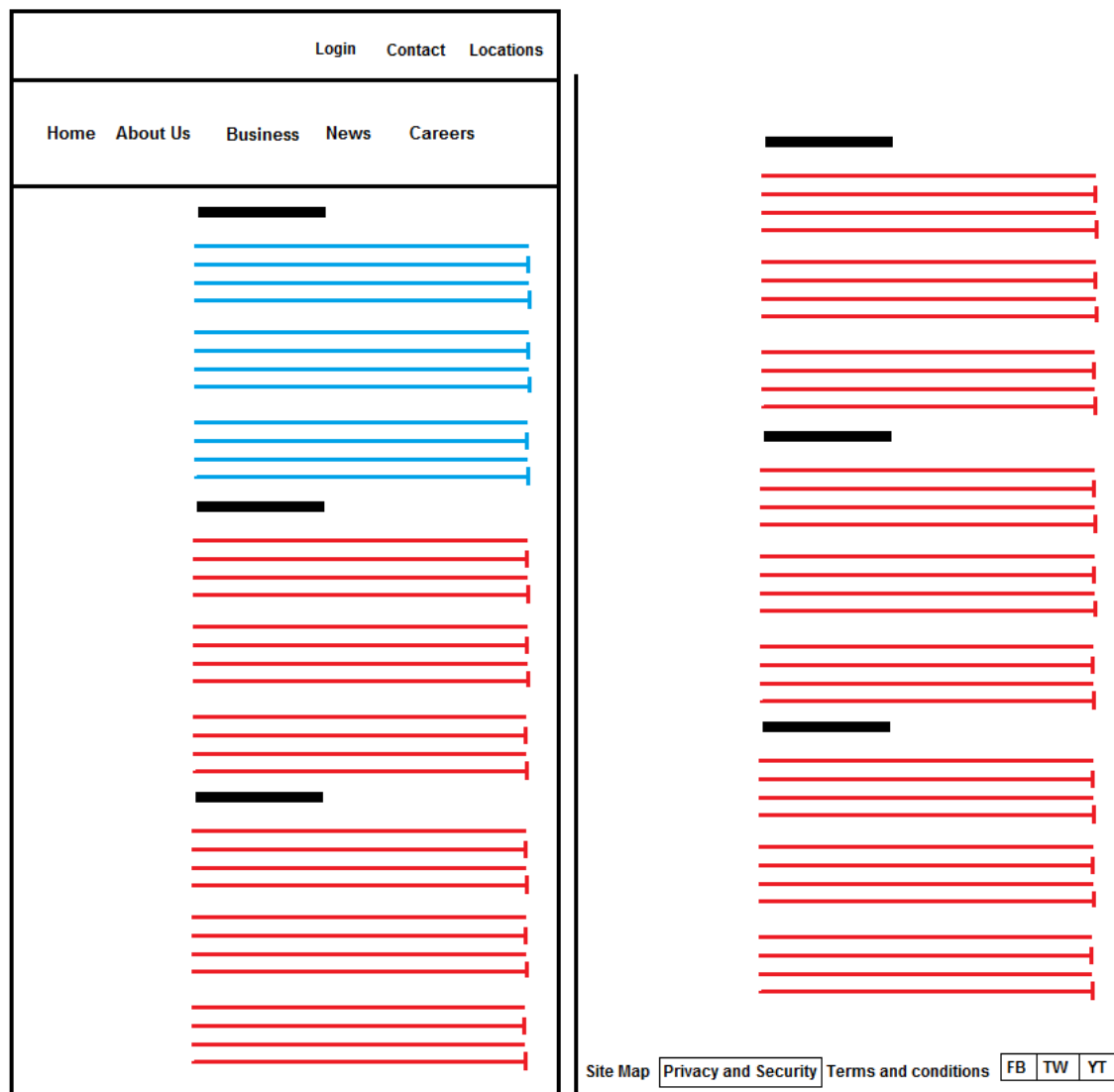
Figure 31. Standard quantifications and forms of the step 'Security' in the genre 'About Us'

In reference to the contents, we can divide the step 'Security' into 2 topics. Results were clear in the previous sections and our model has to be adapted to them. Therefore, banks must start this section with a 'Presentation' which should be 2 or 3 paragraphs long, which is shown in blue in the image above; then, the remaining paragraphs should focus on the conditions to use the bank account with security, represented in red in the same image.

Known as 'Business' in the homepage of banking corporate webpages, we find the step 'Products and Services'. According to the results that we have obtained in our experiment, this step should be placed in the main bar, at the header, because it is an essential element in banking corporate webpages. In order to avoid repetition, and being aware of its relevance, we include this step in the main bar. Thus, we suggest developing a model composed of approximately 15 paragraphs. Every paragraph should contain 1 or 2 sentences. These

sentences should be formed by approximately 25 words. Depending on the number of sentences per paragraph (1 or 2), the full paragraph should contain about 20 to 30 if it is just one sentence long and 40 to 50 words if there are 2 sentences. We should also include 1 headline every 2 paragraphs.

Figure 32. Standard quantifications and forms of the step 'Products and Services' in the genre 'About Us'

Regarding the topics discussed in the step 'Products and Services' our results prove that the standard model that we suggest is right. We recommend using 2 topics for it. The first is a presentation and should be around 3 paragraphs long; whereas the second must focus on presenting the products, and its extension should be a maximum of 12 paragraphs.

The step 'Contact' can either offer a general phone number or email to contact or, on the other hand, offering a list with links to different contact forms with different purposes, being the latest the most usual option. We think that the possibility of introducing an enquiry form is acceptable and safe, but not comfortable for users; therefore, the option of offering both telephone and email access is better. This step is located in the top of the webpage, over the header. In this sense, we recommend presenting 4 links that get in touch with different means of contact. In our model, we suggest a link for credit card services and assistance, a link to a

directory of offices, a means of contact with the media services; and we also think that a link to either complaints or investors is desirable, being the second the one that we recommend.
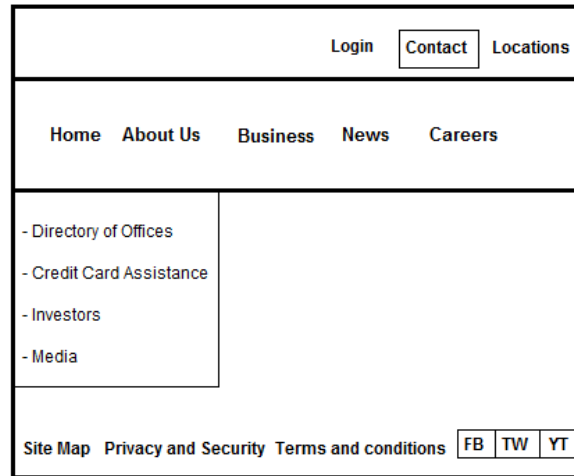
Figure 33. Standard quantifications and forms of the step 'Contact' in the genre 'About Us'

Similarly, the step 'Location' is also placed over the main bar in the header, next to the step 'Contact'. In this case, and according to our results, we do not recommend including any text; our model focuses on presenting a search tool bar showing the nearest office or the headquarters in a map including the contact details. In figure 34, we can see the organization of our model.
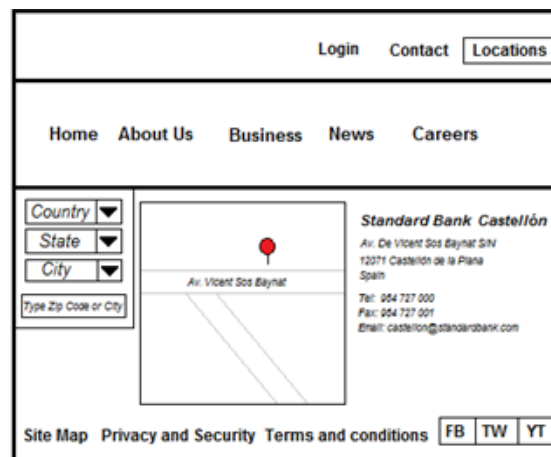
Figure 34. Standard quantifications and forms of the step 'Locations' in the genre 'About Us'

Finally, we present our own recommendation to develop an appropriate model for the step 'News' in banking corporate webpages. We suggest creating a model with an extension of 6 to 8 paragraphs, being 7 the ideal number that we propose. The paragraphs should be divided into 2 sentences; and each sentence should contain around 20 and 30 words each. As a whole, the

number of words per paragraph should be between 50 and 60 words. The number of headlines should be limited to 1 every 3 or 4 paragraphs, depending on the webpage needs.
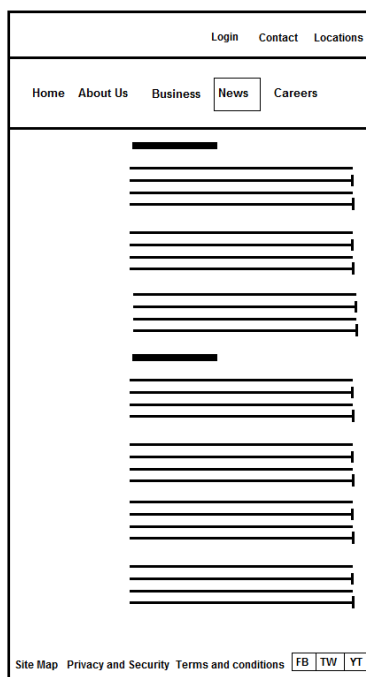
Figure 35. Standard quantifications and forms of the step 'News' in the genre 'About Us'

News can discuss different points and ideas, but we think that it is difficult to determine a standard form because these can be widely varied. However, we have found out that 1 out of 3 pieces of news concern corporate governance issues and policies. Another frequent content can be related to economy issues: this happens 1 out of 6 times. The rest refers to community involvement issues, events, reports, and facts related to the bank expansion; each of these happens once out of 10 times each.

9.3- Our Standard Model of the Microstructure in Banking Corporate Webpages

In the previous section, we have determined our model of macrostructure for banking corporate webpages. In this part of our study we continue developing the webpage, focusing on the microstructure according to the results obtained earlier. In this sense, and as we have shown in the results, we focus on determining the type of language used in each document, as well as morphology, formality and the use of verbal tenses.

Thus, following the data that we have obtained from the microstructure, and considering our model of macrostructure shown above, we are going to define a standard form of text that

can be applied to each move in the genre 'About Us' in banking corporate webpages. For this reason, we have elaborated a text for each section in which we explain how this is connected to our results. Notice that we have added annex 2 in order to show the sum of words forming the different steps in our website as well as the classification of these into morphological categories.

Related to the 'Presentation', and according to the results obtained, we introduce a model considering the 4 elements that we take into account. The type of language should be two thirds promotional and the rest informative; it means that we must elaborate an introduction trying to be objective and the rest of the text should aim at promoting the bank. In reference to the morphology, we have found out that sentences should be composed of approximately 20 words each (15-25). According to our results, the average morphological composition of these sentences should be 8 nouns, 2 verbs, 1 connector, 3 adjectives, 1 adverb, 1 pronoun, 1 article, and 1 preposition. Then, the syntax should follow the standard form of the English language (subject + verb + objects + complements). Furthermore, our research has also shown that there is a predominance of present tenses in the texts analyzed. According to our results, 57.58% of the samples analyzed were present tenses, 12.06% were past, and non-finite tenses were available in 30.36% of the texts analyzed. Thus, we consider that there is a high number of non-finite tenses in comparison with other steps. It could be also possible to introduce a few past forms, but we think that this is only optional due to the reduced number of verbs in this tense. If all these commands work well, the level of formality should be approximately 77.38% according to the formula of Heylighen and Dewaele (1999). As we explained earlier in chapter 4, this step is a brief presentation of all the enterprises and operations performed by the company or business group, and it tends to include the company's achievements and successes, giving the company an image of trust.

Below we can see the example of the step 'Presentation' following the results obtained and our criteria to understand this.

Paragraph 1

About us

Standard Bank is a private bank with international presence, offering confident financial services and products to customers and shareholders. We provide services around the world; more than 300,000 employees and 5,000 offices have presence in major cities in every country.

Sentence 1 (19 words): 8 nouns, 2 verbs (1 present simple active, 1 infinitive), 4 adjectives, 0 pronouns, 2 prepositions, 0 adverbs, 1 article, 2 connectors.

Sentence 2 (21 words): 7 nouns, 2 verbs (2 present simple active), 4 adjectives, 1 pronoun, 3 prepositions, 2 adverbs, 1 article, 1 connector.

Paragraph 2

Since its foundation in 1950, Standard Bank has grown meteorically from Castellon, becoming a leading reference in the international financial market. Such a quick progression shows the efforts and professionalism of the team at Standard Bank in all our offices worldwide.

Sentence 1 (21 words): 7 nouns, 3 verbs (1 present perfect active, 1 infinitive), 3 adjectives, 1 pronoun, 4 prepositions, 1 adverb, 2 articles, 0 connectors.

Sentence 2 (20 words): 7 nouns, 1 verb (1 present simple active), 2 adjective, 1 pronoun, 3 prepositions, 2 adverbs,3 article, 1 connector.

Paragraph 3

Standard Bank serves a broad range of products and services to clients and shareholders internationally with the commitment of offering excellent quality. The company guarantees the best financial solutions to our customers and shareholders with the commitment and responsibility of personalized assistance everywhere.

Sentence 1 (22 words): 9 nouns, 2 verbs (1 present simple active, 1 infinitive), 2 adjectives, 0 pronouns, 4 prepositions, 1 adverb, 2 articles, 2 connectors.

Sentence 2 (21 words): 7 nouns, 1 verb (1 present simple active), 3 adjectives, 1 pronoun, 3 prepositions, 1 adverb, 3 articles, 2 connectors.

Paragraph 4

Our mission

The company's aim is to provide optimum added value to customers and satisfactory returns to shareholders achieving growth and benefits together. Standard Bank also focuses on providing challenges and a rewarding working environment for our dedicated employees, ensuring our company's success and well-functioning.

Sentence 1 (21 words): 8 nouns, 3 verbs (1 present simple active, 2 infinitives), 3 adjectives, 0 pronouns, 3 prepositions, 1 adverb, 1 article, 2 connectors.

Sentence 2 (22 words): 8 nouns, 3 verbs (1 present simple, 2 infinitives), 3 adjectives, 2 pronouns, 2 prepositions, 1 adverb, 1 article, 2 connectors.

Paragraph 5

As a responsible company, Standard Bank's commitment is to ensure sustainability in the communities where our company operates. In this context, Standard Bank is taking lots of efforts to make our company one of the world's most admired and stable banks.

Sentence 1 (18 words): 7 nouns, 3 verbs (2 present simple active, 1 infinitive), 1 adjective, 1 pronoun, 3 prepositions, 1 adverb, 2 articles, 0 connectors.

Sentence 2 (23 words): 9 nouns, 3 verbs (1 present continuous active, 1 infinitive), 3 adjectives, 2 pronouns, 4 prepositions, 0 adverbs, 1 article, 1 connector.

Following the criteria established in the standard model, we have completed the step 'Presentation'. We have found that it is difficult to establish exactly the same percentage for each word category as we can see in table 129; especially if we want to follow the other premises of our experiment such as the data obtained from the macrostructure. However, we consider that the sample that we present above is acceptable since the level of formality

(Heylighen and Dewaele, 1999) shows a similar range to the results obtained in the standard model (77.38%); in this case, the level of formality is 76.68%. In the table below we can see an appropriate balance between formal categories and deictic categories, whose results are very similar in both cases. As explained in chapters 3 and 4, we expected to find high levels of nominalization and formality.

	Words	Our Creation	The Standard Model
Nouns	77	37.02%	37.42%
Verbs	23	11.06%	10.53%
Adjectives	28	13.46%	15.57%
Connectors	13	6.25%	6.89%
Pronouns	9	4.33%	2.93%
Adverbs	10	4.81%	5.71%
Articles	17	8.17%	7.73%
Prepositions	31	14.90%	13.22%
Total	208	100%	100%

Table 129. Morphological composition of the text created for the step 'Presentation'

On the other hand, we have applied the results in the same way with the verbal tenses and the type of language. In this case, and due to the limited number of verbs, it is difficult to obtain the same results. This is so because, analyzing the different banks' presentations, we have found different contents and each specific type of content requires a determined verbal tense. Anyway, the main verbal tense in our example of 'Presentation' is the Active Present simple accompanied with some infinitives, and using the most common verbs is the criteria that we must follow for the creation of our own model. Regarding the type of language, we have used promotional language since our result showed a clear predominance of this type. Notice that the compound tenses are shown as a unit in the following table, but at the same we also consider the amount of verbal items that form the compound form.

	Samples	Our Creation	The Standard Model
Active Present Simple	11 (11)	52.38%	44.32%
Infinitives	8 (8)	38.10%	27.30%
Active Present Continuous (x2)	1 (2)	4.76%	2.02%
Active Present Perfect (x2)	1 (2)	4.76%	3.52%
Total	21 (23)	100%	77.16%

Table 130. Verbal composition resulted from the text created for the step 'Presentation'

The step 'History' focuses on telling the most relevant events about the bank. This should be a mixture of promotion (60%) and information (40%), presenting the important events of the

banks' history which the managers feel proud of and think that can enhance the image of the bank, trying to sound objective; whereas, at the same time, this must be used as an attraction to catch the customers' attention and to start forging a circle of confidence. In order to reach this objective, we have found out that each sentence should be composed of an average of approximately 8 nouns, 2 verbs, 1 connector, 2 adjectives, 1 adverb, 2 articles and 1 preposition. Each sentence should be composed by approximately 20 words. In this case, we find that pronouns are not usual, and they must be used only when it will be extremely necessary. Besides, results have also shown that the verbal tenses should be mainly past (53.04% in the analysis of texts). This should be accompanied by non-finite tenses (31.46% in the analysis of texts); whereas only a few should be present (15.41%). In reference to the level of formality, it should be approximately 80.44% in order to confirm the validity of the document created below.

Paragraph 1

Our History

The history of Standard Bank is the story of many people and it started in the middle of the 20th century. These people were members of financial institutions and founded a group to widen business horizons and perspectives.

Sentence 1 (21 words): 7 nouns, 2 verbs (1 present simple active, 1 past simple active), 2 adjectives, 1 pronoun, 4 prepositions, 0 adverbs, 4 articles, 1 connector

Sentence 2 (17 words): 6 nouns, 3 verbs (2 past simple active, 1 infinitive), 2 adjectives, 0 pronouns, 2 prepositions, 0 adverbs, 2 articles, 2 connectors.

Paragraph 2

Today Standard Bank works towards a better future, in the search for long-lasting customer relationships that will change the perception of business. As a result of this continuous work, Standard Bank has become a real point of reference at international level as a highly-regarded award-winning bank.

Sentence 1 (22 words): 7 nouns, 3 verbs (1 present simple active, 1 present modal simple active), 3 adjectives, 0 pronouns, 4 prepositions, 2 adverbs, 3 articles, 0 connectors.

Sentence 2 (24 words): 8 nouns, 2 verbs (1 present perfect simple active), 5 adjectives, 0 pronouns, 5 prepositions, 0 adverbs, 4 articles, 0 connectors.

Paragraph 3

Standard Bank was founded as the Private Bank of Plana Alta in Castellon in June 1949. During the following 60 years, Standard Bank prospered from a single office in Castellon to an international bank.

Sentence 1 (16 words): 9 nouns, 2 verbs (1 past simple passive), 0 adjectives, 0 pronouns, 4 prepositions, 0 adverbs, 1 article, 0 connectors.

Sentence 2 (18 words): 6 nouns, 1 verb (1 past simple active), 4 adjectives, 0 pronouns, 4 prepositions, 0 adverbs, 3 articles, 0 connectors.

Paragraph 4

The bank changed its name when it started to quote on the stock exchange in 1975. The result was an immediate growth and the first of many take-overs in the bank's history.

Sentence 1 (16 words): 4 nouns, 3 verbs (2 past simple active, 1 infinitive), 1 adjective, 2 pronouns, 3 prepositions, 1 adverb, 2 articles, 0 connectors.

Sentence 2 (16 words): 5 nouns, 1 verb (1 past simple active), 3 adjectives, 0 pronouns, 2 prepositions, 0 adverbs, 4 articles, 1 connector.

Paragraph 5

Our Expansion

Before quoting on the stock exchange, Standard Bank had opened some offices in France, Germany, Belgium, Austria, Italy and Portugal. However, it was after this crucial decision when Standard Bank accelerated its global expansion and growth.

Sentence 1 (20 words): 10 nouns, 3 verbs (1 infinitive, 1 past perfect simple), 1 adjective, 0 pronouns, 3 prepositions, 0 adverbs, 2 articles, 1 connector.

Sentence 2 (16 words): 5 nouns, 2 verbs (2 past simple active), 2 adjectives, 2 pronouns, 1 preposition, 2 adverbs, 1article, 1 connector.

Paragraph 6

During the 1980s the bank started operating in all European countries, North America and Mexico. By the end of the 90s Standard Bank had presence in almost every country in South America, Oceania, and Asia.

Sentence 1 (15 words): 6 nouns, 2 verbs (1 past simple active, 1 infinitive), 2 adjectives, 0 pronouns, 2 prepositions, 0 adverbs, 2 articles, 1 connector.

Sentence 2 (20 words): 10 nouns, 1 verb (1 past simple active), 1 adjective, 0 pronouns, 4 prepositions, 1 adverb, 2 articles, 1 connector.

Paragraph 7

After the 21st Century the company was expanded and several new offices were opened in big cities such as London, New York, or Tokyo. The number of offices increased from 3,000 to 5,000 and the amount of employees doubled in 5 years.

Sentence 1 (24 words): 8 nouns, 4 verbs (2 past simple passive), 4 adjectives, 0 pronouns, 2 prepositions, 2 adverbs, 2 articles, 2 connectors.

Sentence 2 (18 words): 7 nouns, 2 verb (2 past simple active), 1 adjective, 0 pronouns, 5 prepositions, 0 adverbs, 2 articles, 1 connector.

Paragraph 8

Despite the economic recession and crisis in society, there is a light of positivity and hope in the future of the company. The policies at Standard Bank are based on walking on safe ground and investing money in what is advantageous and secure.

Sentence 1 (22 words): 8 nouns, 1 verb (1 present simple active), 1 adjective, 1 pronoun, 5 preposition, 0 adverb, 4 articles, 2 connectors.

Sentence 2 (21 words): 7 nouns, 5 verbs (1 present simple active, 1 present simple passive, 2 infinitives), 1 adjective, 0 pronouns, 4 prepositions, 1 adverb, 1 article, 2 connectors.

Paragraph 9

Our Acquisitions

As part of our investments, there were some important acquisitions and purchases that revolutionized the company's economy and financial functioning. During the 1990s, Standard Bank acquired some national banks and entities from different countries giving rise to international success and prosperity.

Sentence 1 (20 words): 7 nouns, 2 verbs (2 past simple active), 2 adjectives, 3 pronouns, 2 prepositions, 0 adverbs, 2 articles, 2 connectors.

Sentence 2 (21 words): 9 nouns, 2 verbs (1 past simple active, 1 infinitive), 3 adjectives, 0 pronouns, 3 prepositions, 0 adverbs, 2 articles, 2 connectors.

Paragraph 10

Among the most relevant purchases, we find the acquisition of Mainland Bank in 1991 which broke barriers in our expansion throughout America. Similarly, Standard Bank purchased Calcutta Bank and Guangzhou Bank in 1998; consequently, the access into the Asian market was widely opened.

Sentence 1 (22 words): 8 nouns, 2 verbs (1 present simple active, 1 past simple active), 2 adjectives, 3 pronouns, 5 prepositions, 0 adverbs, 2 articles, 0 connectors.

Sentence 2 (21 words): 9 nouns, 3 verbs (1 past simple active, 1 past simple passive), 1 adjective, 0 pronouns, 2 prepositions, 3 adverbs, 2 articles,1 connectors.

Our Business

Paragraph 11

Standard Bank has historically been involved in the issuing of governmental loans and the financing of national infrastructures such as canals, roads and railway. These national operations helped us to grow quickly and start doing business in other communities, countries and continents.

Sentence 1 (24 words): 9 nouns, 3 verbs (1 present perfect simple active), 2 adjectives, 0 pronouns, 4 prepositions, 2 adverbs, 2 articles, 2 connectors.

Sentence 2 (18 words): 5 nouns, 4 verbs (1 past simple active, 3 infinitives), 2 adjectives, 1 pronoun, 2 prepositions, 1 adverb, 1 article, 2 connectors.

Paragraph 12

Our business worked well abroad since we contributed capital to enhance infrastructures in emerging countries as Brazil, Argentina, India, and China. These operations were rewarded with full access to these markets and consequently our bank got international prestige and positive reputation.

Sentence 1 (21 words): 8 nouns, 3 verbs (2 past simple active, 1 infinitive), 1 adjective, 2 pronouns, 3 prepositions, 3 adverb, 0 articles, 1 connector.

Sentence 2 (20 words): 6 nouns, 3 verbs (1 past simple active, 1 simple past passive), 3 adjectives, 1 pronoun, 2 prepositions, 1 adverb, 2 articles, 2 connectors.

In the lines above we have presented our creation of the step 'History' following the data established in the section of results and considering the information shown in chapter 4 about this step. We have attempted at following these guidelines very strictly; however, we can

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observe in table 131 that there are some small differences in the implementation of the data obtained earlier. If we check the level of formality, we can notice that it is 77.28% in the text created and 80.44% in the standard model. Thus, this model must be considered correct.

	Words	Our Creation	The Standard Model
Nouns	174	36.79%	38.78%
Verbs	59	12.47%	11.29%
Connectors	27	5.71%	5.42%
Adjectives	49	10.36%	13.21%
Adverbs	19	4.02%	3.32%
Pronouns	16	3.38%	2.24%
Articles	52	10.99%	9.27%
Prepositions	77	16.28%	16.47%
Total	473	100%	100%

Table 131. Morphological composition of the text created for the step 'History'

Considering the verbal tenses introduced in the text, table 132 shows that the verbal composition of our model and our creation are very similar; and there are only minor differences. We think that the verbal composition and the verbal tenses used are correct since the sum of these tenses add up to the 97.08% of the verbs available in the standard model. We can also observe that there is a clear predominance of verbs in past tenses as we suggested, and accompanied by some infinitives and present tenses. In reference to the type of language, in this case there is a prevalence of promotion.

Tense	Samples	Our Creation	The Standard Model
Active Past Simple	23 (23)	46.94%	45.13%
Active Present Simple	5 (5)	10.20%	9.55%
Active Present Simple Modal (x2)	1 (2)	2.04%	0.36%
Passive Past Simple (x2)	5 (10)	10.20%	6.78%
Passive Present Simple (x2)	1 (2)	2.04%	3.03%
Infinitives	11 (11)	22.45%	29.97%
Active Present Perfect (x2)	2 (4)	4.08%	1.64%
Active Past Perfect (x2)	1 (2)	2.04%	0.62%
Total	49 (59)	100%	97.08%

Table 132. Verbal composition resulted from the text created for the step 'History'

Concerning the 'Group Members' step, according to our results, we have recommended that this page should be established without text. According to our research and the model that we have shown in the macrostructure, companies which include this section must introduce a link connecting with the different group members' webpages.

In the step 'Sponsoring', we can see that the type of language is completely promotional as we expected according to the information shown about this step in chapter 4. Sponsoring sounds attractive to banks and, for this reason, they must try to convince clubs, associations, and people who can contribute to spread and enhance the image of the bank to be sponsored. The use of this type of language is explained in full detail in chapter 5. The composition of the each sentence should be of approximately 15 words, including 6 nouns, 1 verb, 1 connector, 3 adjectives, 1 adverb, 1 articles and 1 preposition. The use of pronouns is not very usual in this document. Moreover, in our model, we suggest that the verbal tenses follow the results obtained in our research. They must be mainly present (58.70%); and accompanied by non-finite tenses (34.24%) and, only if necessary, some past forms (7.06%). Regarding formality, we previously indicated that it should be 63.63%.

Paragraph 1

Our Sponsors

Standard Bank supports sport, arts, science, and social organizations in the countries where we operate. In this company, there is no difference between professionals and amateurs, 'interest really matters to us'.

Sentence 1 (15 words): 7 nouns, 2 verbs (2 present simple active), 1 adjective, 1 pronoun, 1 preposition, 1 adverb, 1 article, 1 connector.

Sentence 2 (16 words): 5 nouns, 2 verbs (2 present simple active), 0 adjectives, 2 pronouns, 3 prepositions, 2 adverbs, 1 article, 1 connector.

Paragraph 2

Standard Bank is involved with the institutions and groups that give support to enhance our lives. Everyone wins when corporate and social interests team up together – society, companies and employees.

Sentence 1 (16 words): 6 nouns, 4 verbs (1 present simple passive, 1 present simple active, 1 infinitive), 0 adjectives, 1 pronouns, 2 prepositions, 1 adverbs, 1 articles, 1 connectors.

Sentence 2 (14 words): 5 nouns, 2 verbs (2 present simple active), 2 adjectives, 0 pronouns, 1 preposition, 2 adverbs, 0 articles, 2 connectors.

Paragraph 3

Our Company

Standard Bank provides people and institutions with its services internationally. This involvement in our society previously helped us build our brand and deliver our objectives around the world.

Sentence 1 (10 words): 5 nouns, 1 verb (1 present simple active), 0 adjectives, 1 pronouns, 1 prepositions, 0 adverb, 1 article, 1 connector.

Sentence 2 (18 words): 5 nouns, 3 verbs (1 past simple active, 2 infinitive), 0 adjectives, 4 pronoun, 2 prepositions, 1 adverb, 2 articles, 1 connector.

Paragraph 4

We are a company which provides banking, insurance, investments, mortgage, and finance through more than 5,000 offices internationally. The headquarters are in Castellon; however, there are offices around the world.

Sentence 1 (18 words): 7 nouns, 2 verbs (2 present simple), 1 adjective, 2 pronouns, 1 preposition, 3 adverbs, 1 article, 1 connector.

Sentence 2 (12 words): 4 nouns, 2 verbs (2 present simple), 0 adjectives, 1 pronoun, 2 prepositions, 1 adverb, 2 articles, 0 connectors.

Paragraph 5

Our offices around the world give support to the already aforementioned causes. Thus, sports associations and athletes, artists, and social organizations may contact us to request our sponsoring.

Sentence 1 (12 words): 4 nouns, 1 verb (1 present simple), 1 adjective, 1 pronoun, 2 prepositions, 1 adverb, 2 articles, 0 connectors.

Sentence 2 (16 words): 5 nouns, 3 verbs (1 present simple modal, 1 infinitive), 2 adjectives, 2 pronouns, 1 preposition, 1 adverb, 0 articles, 2 connectors.

As we can observe in table 133, results from our creation and the standard model match. These results are very similar and only the attempt at adapting all the elements from the macrostructure and microstructure has made this text vary superficially. As usual in this type of document, nominalization of words and technicisms concerning banking language are very common. If we consider the level of formality, the standard model showed that it should be 63.63%, whereas the level of formality of our creation is 62.58%. For these reasons, we think our creation can be taken as valid sample according to the parameters of the standard model.

	Words	Our Creation	The Standard Model
Nouns	53	36.06%	37.30%
Verbs	22	14.97%	14.09%
Connectors	10	6.80%	7.11%
Adjectives	7	4.76%	3.97%
Adverbs	13	8.85%	9.31%
Pronouns	15	10.20%	9.42%
Articles	11	7.49%	9.31%
Prepositions	16	10.88%	9.50%
Total	147	100%	100%

Table 133. Morphological composition of the text created for the step 'Sponsoring'

In reference to the verbal tenses available in the text, we find similar results. We can observe that the present simple active has a major presence in our creation than in the standard model developed from the section Results. However, we think that this is correct since the present

simple active is the main verbal tense in this document and its use is necessary. Due to the limited verbal forms found in the text, only 18, the omission of certain verbal forms is normal. Data suggested that we should have included some additional infinitive forms. However, in the way that we have developed the text and the information included, we think that this text is acceptable according to the criteria established and the most representative verbal tenses are available. The language in this case is absolutely promotional as our results suggested.

Tense	Samples	Our Creation	The Standard Model
Active Present Simple	13 (13)	66.67%	40.04%
Active Past Simple	1 (1)	5.55%	4.71%
Passive Present Simple (x2)	1 (2)	5.55%	5.65%
Active Present Simple Modal (x2)	1 (2)	5.55%	3.44%
Infinitive	4 (4)	16.67%	32.06%
Total	18 (22)	100%	85.90%

Table 134. Verbal composition resulted from the text created for the step 'Sponsoring'

Next, we must focus on the step 'Awards'. Similar to the step 'Sponsoring', the aim of this document is to promote and consequently enhance the image of the bank. Therefore, the language is mostly promotional; according to our results, 75% of the text should be promotional, and the remaining 25% informative. In reference to the use of verbal tenses, we have found that texts should be formed by sentences with an extension of approximately 15 words with 6 nouns, 2 verbs, 2 adjectives, 1 adverb, 2 articles and 1 preposition. The use of connectors and pronouns will be limited, and according to our results we should use them only when it is obligatory. Furthermore, our research proves that the verbal tenses are 38.78% present, 32.03% past, and the remaining 29.19% concern non-finite forms. In other words, the text can be a mixture of these forms or focusing on some of these forms according to the author's purpose to convey a message more efficiently. In this case, the formality should be approximately 85.18%.

Paragraph 1

Awards

Standard Bank has been recognized all over the world for our achievements, efforts, work and dedication. These awards concern innovative products, exemplary people, charity work, sustainability projects, and excellent services.

Sentence 1 (16 words): 7 nouns, 3 verbs (1 present perfect passive), 0 adjectives, 1 pronoun, 1 preposition, 2 adverbs, 1 article, 1 connector.

Sentence 2 (14 words): 6 nouns, 1 verb (1 present simple active), 5 adjectives, 0 pronouns, 0 prepositions, 0 adverbs, 1 article, 1 connector.

Paragraph 2

Business of the Year – Madrid, Spain, 2012

The Spanish Chamber of Commerce named Standard Bank 'The Large Business of 2012'. The bank was chosen for its commitment and efforts to help customers to save money for households and education.

Sentence 1 (13 words): 7 nouns, 1 verb (1 past simple active), 1 adjective, 0 pronouns, 2 prepositions, 0 adverb, 2 articles, 0 connectors.

Sentence 2 (19 words): 7 nouns, 4 verbs (1 past simple passive, 2 infinitive), 0 adjectives, 1 pronoun, 4 prepositions, 0 adverbs, 1 article, 2 connectors.

Paragraph 3

Superbrand – Geneva, Switzerland, 2012

Superbrands awarded Standard Bank as one of the best Spanish brands in 2012. This award is the recognition to our work, constancy, innovation and efforts for best quality, products and services.

Sentence 1 (13 words): 6 nouns, 1 verb (1 past simple active), 2 adjectives, 0 pronouns, 3 prepositions, 0 adverbs, 1 article, 0 connectors.

Sentence 2 (18 words): 9 nouns, 1 verb (1 present simple active), 1 adjective, 2 pronouns, 2 prepositions, 0 adverbs, 1 article, 2 connectors.

Paragraph 4

Best consumer Internet bank in Spain – New York, USA, 2012

'Global Finance' acknowledged Standard Bank as the Best Consumer Internet Bank in Europe in 2012. This acknowledgment awards the captation of new customers on the Internet, products, functionability, design and reputation.

Sentence 1 (15 words): 7 nouns, 1 verb (1 past simple active), 3 adjectives, 0 pronouns, 3 prepositions, 0 adverbs, 1 article, 0 connectors.

Sentence 2 (16 words): 8 nouns, 1 verb (1 present simple active), 1 adjective, 0 pronouns, 2 prepositions, 0 adverbs, 3 articles, 1 connector.

Paragraph 5

Best Legal Department in Spain – Madrid, Spain, 2012

The legal department at Standard Bank won the gold medal for the Best Legal Department in Spain. The International Legal Alliance Summit and Awards decided to recognize the extraordinary work in the legal area.

Sentence 1 (17 words): 6 nouns, 1 verb (1 past simple active), 4 adjectives, 0 pronouns, 3 prepositions, 0 adverbs, 3 articles, 0 connectors.

Sentence 2 (17 words): 4 nouns, 2 verbs (1 past simple active, 1 infinitive), 5 adjectives, 0 pronouns, 2 prepositions, 0 adverbs, 3 articles, 1 connector.

Paragraph 6

Safest Bank of the World, New York, USA, 2011

'Global Finance' honored and awarded Standard Bank as the World's Safest Bank of the year 2011. The ranking is firmly based on the evaluation and assessment of long-term credit ratings from the banks' total assets.

Sentence 1 (16 words): 8 nouns, 2 verbs (2 past simple active), 1 adjective, 0 pronouns, 2 prepositions, 0 adverb, 2 articles, 1 connector.

Sentence 2 (19 words): 6 nouns, 2 verbs (1 present simple passive), 3 adjectives, 0 pronouns, 3 prepositions, 1 adverb, 3 articles, 1 connector.

Paragraph 7

Euroweek Awards, London, UK, 2011

The team responsible for bond issuances won the 'Most Impressive Funding Team' award in the 'Supranational Agency' category. This recognition was based on the efforts, dedication and work of the team during 2011.

Sentence 1 (18 words): 6 nouns, 1 verb (1 past simple active), 6 adjectives, 0 pronouns, 2 prepositions, 0 adverb, 3 articles, 0 connectors.

Sentence 2 (15 words): 6 nouns, 2 verbs (1 past simple passive), 0 adjectives, 0 pronouns, 3 prepositions, 0 adverbs, 3 articles, 1 connector.

Paragraph 8

Euromoney Award for Excellence, Brussels, Belgium, 2011

Standard Bank won the cash management awards in Eastern Europe thanks to the extensive approach and ability to deliver results. This award is a motivation and encouragement to enhance our services and financial policies.

Sentence 1 (20 words): 8 nouns, 2 verbs (1 past simple active, 1 infinitive), 4 adjectives, 0 pronouns, 3 prepositions, 0 adverbs, 2 articles, 1 connector.

Sentence 2 (14 words): 5 nouns, 2 verbs (1 present simple active, 1 infinitive), 1 adjective, 1 pronoun, 1 preposition, 0 adverbs, 2 articles, 2 connectors.

Paragraph 9

Company committed to equality, Gijón, Spain, 2010

Gijón City Council acknowledged Standard Bank for its commitment to social equality in 2010. This acknowledgment was accompanied with a list of 55 companies that apply gender equality policies successfully in their business management.

Sentence 1 (14 words): 8 nouns, 1 verb (1 past simple active), 1 adjective, 1 pronoun, 3 prepositions, 0 adverb, 0 articles, 0 connectors.

Sentence 2 (20 words): 5 nouns, 3 verbs (1 past simple passive, 1 present simple active), 4 adjectives, 2 pronouns, 3 prepositions, 1 adverb, 2 articles, 0 connectors.

Paragraph 10

Best sustainable investor, Berlin, Germany, 2010

The international journal 'Portfolio Institutionell' awarded Standard Bank with the portfolio award as 'The Best Sustainable Investor'. According to the jury, the investment approach is in harmony with the bank's orientation.

Sentence 1 (16 words): 7 nouns, 1 verb (1 past simple active), 4 adjective, 0 pronouns, 2 prepositions, 0 adverb, 2 articles, 0 connectors.

Sentence 2 (14 words): 5 nouns, 1 verb (1 present simple active), 1 adjective, 0 pronouns, 2 prepositions, 2 adverbs, 3 articles, 0 connectors.

Above we can observe our creation of the step 'Awards' according to the data obtained in the section Results. These are approximately the same as we can see in table 135. We can validate this creation by comparing the levels of formality between the standard model and our creation. According to our data, the level of formality in the standard model is 85.18%; if we apply the same formula to our creation, the result is 83.34%. This result shows that the level of formality

in both samples is very similar and in both cases nominalization is very frequent in order to increase the formilty level as suggested in chapter 3.

	Words	Our Creation	The Standard Model
Nouns	131	40.43%	42.70%
Verbs	33	10.19%	8.57%
Connectors	14	4.32%	4.96%
Adjectives	47	14.51%	16.17%
Adverbs	6	1.85%	2.87%
Pronouns	8	2.47%	0.90%
Articles	39	12.04%	10.24%
Prepositions	46	14.20%	13.59%
Total	324	100%	100%

Table 135. Morphological composition of the text created for the step 'Awards'

We must also focus on the use of verbal tenses in the text. In this sense, we find similar results. We can observe that the results are not as accurate as we wished. However, the limited number of verbs has forced us to choose the verbs shown in table 136. We think that it is necessary to give priority to present and past simple active tenses in this document.

Tense	Samples	Our Creation	The Standard Model
Active Present Simple	6 (6)	24%	17.63%
Active Past Simple	11 (11)	36%	16.43%
Passive Present Simple (x2)	1 (2)	4%	5.37%
Passive Past Simple (x2)	3 (6)	12%	15.60%
Passive Present Perfect (x3)	1 (3)	4%	4.36%
Infinitives	5 (5)	20%	29.19%
Total	27 (33)	100%	88.59%

Table 136. Verbal composition resulted from the text created for the step 'Awards'

Regarding 'Corporate Governance', results showed that the type of language used is 65% promotional and 35% informative. This means that the language has to inform about the company's policies, but justifying these actions in order to show a good image to the audience. As suggested in chapter 4, this step introduces an exhaustive description of all the positions, sections and general organization of the corporation including policies. This type of documents consists of forming sentences of approximately 20 words each with 6 nouns, 3 verbs, 2 connectors, 2 adjectives, 1 adverb, 1 pronoun, 2 or 3 articles and 2 or 3 prepositions. Additionally, we must point out that the verbal tenses should be mainly present (64.80%), accompanied by some non-finite (25.82%) and, if necessary, introducing a few past forms (9.38%). This means that if this text model is formed by 32 verbs, 21 samples should be

present, 3 should be past, and 8 should be non-finite. Furthermore, in order to check that this step has been formed and organized correctly, the level of formality should be about 77.06%

Paragraph 1

Corporate Governance

Standard Bank is committed to providing clients and institutions with the greatest service and financial expertise to help them meet their goals. Standard Bank is proud of its longstanding history supporting the communities and people we serve, local and international ones.

Sentence 1 (22 words): 7 nouns, 5 verbs (1 present simple passive, 3 infinitives), 2 adjectives, 2 pronouns, 3 prepositions, 0 adverbs, 1 article, 2 connectors.

Sentence 2 (19 words): 6 nouns, 3 verbs (2 present simple active, 1 infinitive), 4 adjectives, 2 pronouns, 1 preposition, 0 adverbs, 1 article, 2 connectors.

Paragraph 2

Standard Bank wants to be the customers' first choice in financial services because of our outstanding services and products. Ultimately, Standard Bank wants to be known as a great company for banking, working and investments.

Sentence 1 (19 words): 7 nouns, 2 verbs (1 present simple active, 1 infinitive), 3 adjectives, 1 pronoun, 2 prepositions, 2 adverbs, 1 article, 1 connector.

Sentence 2 (16 words): 6 nouns, 3 verbs (1 present simple active, 1 infinitive), 1 adjective, 0 pronouns, 3 prepositions, 1 adverb, 1 article, 1 connector.

Paragraph 3

Customer Service

Improvements in the customer service is the priority; customers shall experience the people at Standard Bank as knowledgeable, proactive, and friendly professionals. This purpose is achieved by ensuring a group-wide focus on sales and services, improving customer engagement, and providing value-for-money services.

Sentence 1 (22 words): 8 nouns, 3 verbs (1 present simple active, 1 present simple modal active), 4 adjectives, 0 pronouns, 3 prepositions, 0 adverbs, 3 articles, 1 connector.

Sentence 2 (20 words): 6 nouns, 5 verbs (1 present simple passive, 3 infinitives), 3 adjectives, 0 pronouns, 2 prepositions, 0 adverbs, 2 articles, 2 connectors.

Paragraph 4

'Business Banking'

Standard Bank is the 'Business Banking' partner for excellence within private customers as well as institutions. Standard Bank focuses on the simplification of policies and procedures, investments in technology, and the expansion of the business using carefully selected services.

Sentence 1 (16 words): 6 nouns, 1 verb (1 present simple active), 3 adjectives, 0 pronouns, 2 prepositions, 3 adverbs, 1 article, 0 connectors.

Sentence 2 (23 words): 10 nouns, 2 verbs (1 present simple active, 1 infinitive), 1 adjective, 0 pronouns, 4 prepositions, 1 adverb, 3 articles, 2 connectors.

Paragraph 5

Trust and Team Spirit

Trust and team spirit focuses on the achievement of teamwork culture where people feel engaged, passionate and valued. This is achieved by a continual investment in talent management and rotation programs, and focusing on the wellbeing and safety of people.

Sentence 1 (18 words): 5 nouns, 2 verbs (2 present simple active), 5 adjectives, 0 pronouns, 2 prepositions, 1 adverb, 1 article, 2 connectors.

Sentence 2 (22 words): 6 nouns, 3 verbs (1 present simple passive, 1 infinitve), 3 adjectives, 1 pronoun, 4 prepositions, 0 adverbs, 2 articles, 3 connectors.

Paragraph 6

Profitable Growth

The company's aspirations are that our growth will strengthen our leading shares across the target segments and products. This purpose is achieved by focusing on growth, the increase of cross-sell potential, and the offering of a full range of products and services.

Sentence 1 (18 words): 6 nouns, 3 verbs (1 present simple active, 1 present simple modal), 2 adjectives, 3 pronouns, 1 preposition, 0 adverbs, 2 articles, 1 connector.

Sentence 2 (24 words): 8 nouns, 3 verbs (1 present simple passive, 1 infinitive), 2 adjectives, 0 pronouns, 5 prepositions, 0 adverb, 4 articles, 2 connectors.

In the following table we can observe the quantification of each morphological element in the text that we have elaborated above from the results obtained. The differences between the standard model and our creation are minor. Furthermore, if we compare the levels of formality, results show that the standard model is 77.06%, whereas our creation is 74.27%. With all this information, we can validate our creation.

	Words	Our Creation	The Standard Model
Nouns	81	33.89%	34.42%
Verbs	35	14.64%	13.25%
Connectors	19	7.95%	8.02%
Adjectives	33	13.80%	12.41%
Adverbs	8	3.35%	3.31%
Pronouns	9	3.77%	2.37%
Articles	22	9.21%	12.11%
Prepositions	32	13.39%	14.12%
Total	**239**	**100%**	**100%**

Table 137. Morphological composition of the text created for the step 'Corporate Governance'

Additionally, we also analyze the use of verbal tenses in the document created above; and this is compared with our guidelines. If we have a look at table 138, results are quite accurate; and the verbs that we have employed are the most frequent according to our initial results: active present simple and infinitives. In this case the language is also promotional and it focuses on the presentation of the company in a positive way to attract customers.

Tense	Samples	Our Creation	The Standard Model
Active Present Simple	11 (11)	37.93%	35.29%
Passive Present Simple (x2)	4 (8)	13.79%	3.78%
Active Present Simple Modal (x2)	2 (4)	6.90%	10.86%
Infinitives	12 (12)	41.38%	25.50%
Total	29 (35)	100%	75.43%

Table 138. Verbal composition resulted from the text created for the step 'Corporate Governance'

Concerning 'Board of Directors and Managers', we find that this type of text is predominantly informative with some promotional hints. As we indicated in chapter 4, the purpose of this document is to present the employees from an objective view with the possibility of stressing their most relevant achievement and transmitting a message of professionalism and confidence in the staff that form the company. Each sentence in this document should be composed of approximately 20 words with an average of 8 nouns, 1 verb, 1 or 2 connectors, 2 adverbs, 1 pronoun, 2 articles and 3 prepositions per sentence. Besides, in reference to verbal tenses, we find that 47.41% of the verbs are past; the present forms are available in 35.63% of the samples analyzed, and the remaining 16.96% are non-finite forms. Thus, we understand that the texts should be a mixture of both present and past tenses, with preference to past ones. In this case, the level of formality should be 76.52%.

Paragraph 1

Aaron Pozo Madrid, Chairman

Mr. Aaron Pozo Madrid joined the company in May 1975; and worked uninterruptedly and enthusiastically in the department of finances and credit. Previously, Aaron studied Economics at the University Jaume I and completed his education successfully with a doctorate in Macro and Micro-economy in London.

Sentence 1 (22 words): 10 nouns, 2 verbs (2 past simple active), 0 adjectives, 0 pronouns, 3 prepositions, 2 adverbs, 2 articles, 3 connectors.
Sentence 2 (23 words): 10 nouns, 2 verbs (2 past simple active), 0 adjectives, 1 pronoun, 4 prepositions, 2 adverbs, 2 articles, 2 connectors.

Paragraph 2

Francisco Javier Morata Chilleron, Chief Executive Officer

Standard Bank employed Mr. Francisco Javier Morata Chilleron in January 1977, when the company initially began its expansion worldwide. Earlier, Francisco Javier studied Economics and Management and finished his education successfully with a Master in Business Administration and Management in the University of Barcelona.

Sentence 1 (19 words): 11 nouns, 2 verbs (2 past simple active), 0 adjectives, 1 pronoun, 1 preposition, 3 adverbs, 1 article, 0 connectors.
Sentence 2 (25 words): 11 nouns, 2 verbs (2 past simple active), 0 adjectives, 1 pronoun, 4 prepositions, 2 adverbs, 2 articles, 3 connectors.

Paragraph 3

Pablo Canales Lucas, Chief Executive Officer

Initially, Mr. Pablo Canales Lucas joined Standard Bank in October 1981 after a career as marketing consultant and analyst at Banco Valencia. He holds satisfactorily a doctorate in Marketing and Advertising with honors from the Complutense University of Madrid as well as having published numerous books.

Sentence 1 (22 words): 13 nouns, 1 verb (1 past simple active), 1 adjective, 0 pronouns, 4 prepositions, 1 adverb, 1 article, 1 connector.

Sentence 2 (24 words): 8 nouns, 2 verbs (1 present simple active, 1 infinitive), 1 adjective, 1 pronoun, 4 prepositions, 4 adverbs, 3 articles, 1 connector.

Paragraph 4

Luis Alonso Peñas, Chief Executive Officer

Standard Bank hired Mr. Luis Alonso Peñas first in September 1982 as a responsible for Human Resources and Management after his experience and success at Banesto. Previously, Luis studied psychology at the University of Valencia, and also a master in Management of Human Resources and Education.

Sentence 1 (26 words): 14 nouns, 1 verb (1 past simple active), 1 adjective, 1 pronoun, 5 prepositions, 1 adverb, 1 article, 2 connectors.

Sentence 2 (20 words): 8 nouns, 1 verb (1 past simple active), 1 adjective, 0 pronouns, 4 prepositions, 2 adverbs, 2 articles, 2 connectors.

Paragraph 5

Cesar Villullas García, Chief Executive Officer

Mr. Cesar Villullas García has worked enthusiastically and professionally as a manager of international affairs in Standard Bank since November 1985. Next, Cesar completed a doctorate with honors in international business; subsequently he also became specialist in market analysis.

Sentence 1 (21 words): 10 nouns, 2 verbs (1 present perfect simple), 1 adjective, 0 pronouns, 4 prepositions, 2 adverbs, 1 article, 1 connector.

Sentence 2 (18 words): 6 nouns, 2 verbs (2 past simple active), 2 adjectives, 1 pronoun, 3 prepositions, 3 adverbs, 1 article, 0 connectors.

Paragraph 6

Juan Carlos Sabiote Gonzalez, Chief Executive Officer

Initially, Mr. Juan Carlos Sabiote Gonzalez became the Supervisor Manager at Standard Bank in August 1986 after his experience and commitment in International Sales. However, his skills in languages, education and trustworthiness immediately brought up his promotion within the company.

Sentence 1 (24 words): 14 nouns, 1 verb (1 past simple active), 1 adjective, 1 pronoun, 4 prepositions, 1 adverb, 1 article, 1 connector.

Sentence 2 (16 words): 6 nouns, 1 verb (1 past simple active), 0 adjectives, 2 pronouns, 2 prepositions, 3 adverbs, 1 article, 1 connector.

Paragraph 7

Aitor Barreda Valiente, Chief Executive Officer

Mr. Aitor Barreda Valiente is responsible for the management of finances worldwide at Standard Bank, including the areas of finances, auditing, treasury, security, and procurement. Mr. Barreda joined the company in March 1988 immediately after his graduation as economist in the Universities of London and later Edinburgh.

Sentence 1 (25 words): 15 nouns, 1 verb (1 present simple active), 0 adjectives, 0 pronouns, 4 prepositions, 2 adverbs, 2 articles, 1 connector.

Sentence 2 (22 words): 10 nouns, 1 verb (1 past simple active), 0 adjectives, 1 pronoun, 5 prepositions, 2 adverbs, 2 articles, 1 connector.

Paragraph 8

Rubén Ballesteros Torres, Chief Executive Officer

Mr. Rubén Ballesteros Torres is currently the Head of Strategy, responsible for the group strategy, mergers and acquisitions, and also marketing. He joined Standard Bank in December 2003 immediately after his graduation in Marketing and Business in the Universities of Oklahoma and Lyon.

Sentence 1 (21 words): 11 nouns, 1 verb (1 present simple active), 1 adjective, 0 pronouns, 2 prepositions, 2 adverbs, 2 articles, 2 connectors.

Sentence 2 (22 words): 10 nouns, 1 verb (1 past simple active), 0 adjectives, 2 pronouns, 5 prepositions, 1 adverb, 1 article, 2 connectors.

Paragraph 9

Rubén Plaza Alic, Chief Executive Officer

Mr. Rubén Plaza Alic currently leads the 'Retail Banking' and Services since his arrival to the company last January 2013. Mr. Plaza successfully holds a doctorate in Accounting and has experience in Bank Management worldwide.

Sentence 1 (20 words): 10 nouns, 1 verb (1 present simple active), 1 adjective, 1 pronoun, 2 prepositions, 2 adverbs, 2 articles, 1 connector.

Sentence 2 (15 words): 6 nouns, 2 verbs (2 present simple active), 1 adjective, 0 pronouns, 2 prepositions, 2 adverbs, 1 article, 1 connector.

Paragraph 10

Jaume Salvador Vila, Chief Executive Officer

Mr. Jaume Salvador Vila joined Standard Bank recently as executive at the company in 2011 after the retirement of Mr. Sebastian Manso Lozano. His education at the University of Valencia and experience and training worldwide as financial officer clearly justifies his responsibility and status in our company.

Sentence 1 (23 words): 14 nouns, 1 verb (1 past simple active), 0 adjectives, 0 pronouns, 5 prepositions, 1 adverb, 2 articles, 0 connectors.

Sentence 2 (24 words): 9 nouns, 1 verb (1 present simple active), 1 adjective, 3 pronouns, 4 prepositions, 2 adverbs, 1 article, 3 connectors.

After the completion of the text according to the results obtained from our research, table 139 shows the percentages of each morphological element forming the document for the step 'Board of Directors and Managers'. In this table, results show that there are some minor differences between the standard model and our creation. If we observe the levels of formality of the standard model of the step 'Board of Directors and Managers' and our creation, the results obtained are 76.52% for the first, and 77.32% for the second. As we can see the difference between the standard model and our creation are minimum; therefore we think that this document is valid to represent the step 'Board of Directors and Managers'.

	Words	Our Creation	The Standard Model
Nouns	206	47.69%	47.82%
Verbs	28	6.48%	4.61%
Connectors	28	6.48%	7.62%
Adjectives	12	2.78%	1.68%
Adverbs	40	9.26%	11.07%
Pronouns	16	3.70%	3.99%
Articles	31	7.18%	7.67%
Prepositions	71	16.44%	15.54%
Total	432	100%	100%

Table 139. Morphological composition of the text created for 'Board of Directors and Managers'

In reference to the use of verbal tenses in the text, we find that the number of these is very limited in comparison with the extension. In this sense, we have used 27 verbs (26 simple verbs, 1 compound verb) in 10 paragraphs formed by 2 sentences each; this is a mean of 1.35 verbs per sentences. Therefore, with this limitation is very difficult to use non-finite or complex forms. The following table shows that we have only used present and past simple in the creation of the document 'Board of Directors and Managers'; these verbs are the most usual forms among the rest of verbs and, due to the limitations in the reduced number of verbs, this model can be granted as correct. The type of language in this step is informative and it differs in comparison to the other steps that we have developed.

Tense	Samples	Our Creation	The Standard Model
Active Past Simple	17 (17)	66.67%	40.35%
Active Present Simple	8 (8)	29.63%	23.52%
Active Present Perfect Simple (x2)	1 (2)	3.70%	3.76%
Infinitive	1 (1)	3.70%	16.79%
Total	27 (28)	100%	84.42%

Table 140. Verbal composition resulted from the text created for 'Board of Directors and Managers'

In 'Community Involvement', we can observe that the type of language must sound absolutely promotional. We explained in chapter 4 that banks must try to convince the audience that they do not only look for benefits; but they also invest in the society. In reference to the morphology of this kind of text, we found that the sentences should have an extension of approximately 20 words, and the composition of these should be as follows: 7 nouns, 3 verbs, 1 connector, 1 adverb, 3 adjectives, 2 pronoun, 1 article and 2 or 3 prepositions. Verbal tenses should be mainly present tense (54.80%), with a lower percentage of non-finite forms (38.81%), and verbs in past forms (6.39%). In this sense, we estimate that there should be approximately 50 verbs, which should be classified in 28 samples of present, 19 samples or non-finite forms, and the remaining 3 should be past. Concerning formality, previous results showed that the percentage should be 68.38%.

Paragraph 1
Our Commitment

Standard Bank focuses on enhancing customers' needs with open and fair collaborations as well as playing an active role in society's challenges. It means focusing on our customers' daily needs, operating with integrity and openness, and playing our part to address society's challenges.

Sentence 1 (22 words): 8 nouns, 3 verbs (1 present simple active, 2 infinitives), 3 adjectives, 0 pronouns, 3 prepositions, 3 adverbs, 1 article, 1 connector.

Sentence 2 (21 words): 7 nouns, 5 verbs (1 present simple active, 4 infinitives), 1 adjective, 3 pronouns, 3 prepositions, 0 adverbs, 0 articles, 2 connectors.

Paragraph 2
Corporate Giving

Standard Bank is proud to support organizations and individuals who care and strengthen our communities with their efforts and contributions. We want to share our international success within local communities by collaborating with non-profit organizations and educational institutions that address vital community needs and issues.

Sentence 1 (20 words): 7 nouns, 4 verbs (3 present simple active, 2 infinitives), 1 adjective, 3 pronouns, 2 prepositions, 0 adverbs, 0 articles, 3 connectors.

Sentence 2 (25 words): 6 nouns, 4 verbs (2 present simple active, 2 infinitives), 6 adjectives, 3 pronouns, 4 prepositions, 0 adverbs, 0 articles, 2 connectors.

Paragraph 3

Our contributions are exclusively directed to areas that are important to our future: community development, education, human services, and environment. Standard Bank encourages non-profit organizations and educational programs to review grant guidelines for the areas our bank is involved in.

Sentence 1 (20 words): 7 nouns, 3 verbs (1 present simple active, 1 present simple passive), 3 adjectives, 3 pronouns, 2 preposition, 1 adverb, 0 articles, 1 connector.

Sentence 2 (20 words): 7 nouns, 4 verbs (1 present simple active, 1 present simple passive, 1 infinitive), 3 adjectives, 1 pronoun, 3 prepositions, 0 adverb, 1 article, 1 connector.

Paragraph 4

Community Reinvestment

Standard Bank assumes that people, companies and institutions living in national and international communities know their own markets best. Our company believes people, companies and institutions have the legitimate authority and accountability in their communities to act like they own it.

Sentence 1 (19 words): 7 nouns, 3 verbs (1 present simple active, 1 present simple modal, 1 infinitive), 3 adjectives, 2 pronouns, 1 prepositions, 1 adverb, 0 articles, 2 connectors.

Sentence 2 (22 words): 7 nouns, 4 verbs (3 present simple active, 1 infinitive), 1 adjectives, 4 pronouns, 2 prepositions, 1 adverb, 1 articles, 2 connectors.

Paragraph 5

At Standard Bank, 'Community Reinvestment' is understood as an integral part of our business culture, representing our way of life. Standard Bank supports several communities to meet and enhance people's financial needs, and then become the best global bank.

Sentence 1 (20 words): 8 nouns, 3 verbs (1 present simple passive, 1 infinitive), 2 adjectives, 2 pronoun, 4 prepositions, 0 adverbs, 1 article, 0 connectors.

Sentence 2 (19 words): 6 nouns, 4 verbs (2 present simple active, 2 infinitives), 4 adjectives, 0 pronouns, 1 preposition, 1 adverb, 1 article, 2 connectors.

Paragraph 6

Environmental Sustainability

Standard Bank is liable to understand financial and non-financial impacts on the environment and to reduce possible risks. Standard Bank considers it is urgent to provide communities with the necessary actions to preserve the environment in perfect conditions.

Sentence 1 (18 words): 5 nouns, 3 verbs (1 present simple active, 2 infinitives), 4 adjectives, 0 pronouns, 3 prepositions, 0 adverbs, 1 article, 2 connectors.

Sentence 2 (20 words): 6 nouns, 4 verbs (2 present simple active, 2 infinitives), 3 adjectives, 1 pronoun, 4 prepositions, 0 adverbs, 2 articles, 0 connectors.

Paragraph 7

Standard Bank completes annual audits and studies of energy consumption, and tries to make several attempts to reduce environmental impacts in the community. Our international success relies on clients' goodwill; Standard Bank has the responsibility of taking them into consideration in the communities we serve.

Sentence 1 (23 words): 8 nouns, 4 verbs (2 present simple active, 2 infinitives), 4 adjectives, 0 pronouns, 4 prepositions, 0 adverbs, 1 article, 2 connectors.

Sentence 2 (22 words): 8 nouns, 4 verbs (3 present simple active, 1 infinitive), 1 adjective, 3 pronouns, 4 prepositions, 0 adverbs, 2 articles, 0 connectors.

The text above represents a possible example of the step 'Community Involvement'. The composition of this text is shown in the table below. Results reveal that the composition of this document is quite accurate. The differences between our creation and the standard model are minor. Besides, if we compare the levels of formality in both models, we find that the recommended level of formality should be 68.38%. In this case, the level of formality in our creation is 67.70%; this proves that both models have a similar linguistic composition.

	Words	Our Creation	The Standard Model
Nouns	97	33.33%	35.15%
Verbs	52	17.87%	18.09%
Connectors	20	6.87%	6.58%
Adjectives	39	13.40%	13.40%
Adverbs	7	2.41%	2.67%
Pronouns	25	8.59%	7.57%
Articles	11	3.78%	2.31%
Prepositions	40	13.75%	14.23%
Total	291	100%	100%

Table 141. Morphological composition of the text created for the step 'Community Involvement'

In the following table, we can observe the verbal composition of the text created and then compared with the standard model. Results show that the verbal composition clearly shows a good balance between present tense forms and non-finite ones. Due to the high number of verbs, we have been able to adapt the verbal tenses to the standard model very accurately. In this sense, we can see that the present tense and the non-finite forms have a major presence in the text as they are the main verbal forms found. The number of forms available is 86.42%; this means that the remaining forms that do not appear are only minority groups. In addition to this, we can observe that the language used in this text is an excuse to promote the company's interests; therefore the application of promotional language in this text is a must.

Tense	Samples	Our Creation	The Standard Model
Active Present Simple	23 (23)	47.92%	40.87%
Active Present Simple Modal (x2)	1 (2)	2.08%	2.42%
Passive Present Simple (x2)	3 (6)	6.25%	5.17%
Infinitives	21 (21)	43.75%	37.96%
Total	48 (52)	100%	86.42%

Table 142. Verbal composition resulted from the text created for the step 'Community Involvement'

In reference to the step dedicated to 'Suppliers', results showed that the language in this text is 50% promotional and 50% informative. As we explained in chapter 4, the purpose of this section is to take advantage of the good reputation of collaborators for the banks' own benefit. Banks must present the requirement to become a supplier, as well as the advantages as an attempt to catch the best providers in order to offer the best products. In addition to this information, results indicate that the morphological composition of this text should be formed by sentences of approximately 20 words (15-25), with 7 nouns, 3 verb, 2 connectors, 3 adverbs, 1 adjective, 1 pronoun, 1 article and 2 prepositions. Regarding the type of verbs, we found that the percentage of verbs in present should be 61.94%, the non-finite forms should be 35.10%, and the ones in past are almost null and their presence is not recommended (3.16%).

Paragraph 1

Suppliers

Standard Bank is fully committed to constructing relationships with customers through excellent services, products and the collaboration of our suppliers and partners worldwide. Our bank successfully enhances relationships by supporting unconditionally our partnerships with a range of diverse suppliers and providers.

Sentence 1 (23 words): 9 nouns, 3 verbs (1 present simple passive, 1 infinitive), 1 adjective, 1 pronoun, 4 prepositions, 2 adverbs, 1 article, 2 connectors.

Sentence 2 (18 words): 6 nouns, 2 verbs (1 present simple active, 1 infinitive), 1 adjective, 2 pronouns, 3 prepositions, 2 adverbs, 1 article, 1 connector.

Paragraph 2

Standard Bank gives wholly support to supply in the areas of sourcing, procurement, and other services from firms outside the sector. Our business works devotedly with our suppliers and partners to provide high-quality products and services that best meet the customers' needs internationally.

Sentence 1 (21 words): 9 nouns, 2 verbs (1 present simple active, 1 infinitive), 1 adjective, 0 pronouns, 4 prepositions, 2 adverbs, 2 articles, 1 connector.

Sentence 2 (22 words): 7 nouns, 3 verbs (1 present simple active, 2 infinitive), 1 adjective, 3 pronouns, 2 prepositions, 3 adverbs, 1 article, 2 connectors.

Paragraph 3

Our Values

Our criteria and reasoning in the selection of suppliers consist first of an analysis to check objectively which company enhances the community best. This idea is strategically linked to our focus on organizational business as well as leveraging relationships highly with minorities, women, people and businesses with disadvantages.

Sentence 1 (23 words): 7 nouns, 3 verbs (2 present simple active, 1 infinitive), 0 adjectives, 1 pronoun, 4 prepositions, 4 adverbs, 3 articles, 1 connector.

Sentence 2 (25 words): 9 nouns, 3 verbs (1 present simple passive, 1 infinitive), 1 adjective, 1 pronouns, 4 prepositions, 5 adverbs, 1 article, 1 connector.

Paragraph 4

Standard Bank is a company giving support to suppliers diversity and favoring local development by selecting suppliers that are called 'best-in-class'. Consequently, our plan of sustainability is possible thanks to the contributions and efforts of everyone, including our company, customers and suppliers.

Sentence 1 (21 words): 7 nouns, 6 verbs (1 present simple active, 1 present simple passive, 3 infinitives), 3 adjectives, 1 pronoun, 2 prepositions, 0 adverbs, 1 articles, 1 connector.

Sentence 2 (21 words): 9 nouns, 2 verbs (1 present simple active, 1 infinitive), 1 adjective, 2 pronouns, 3 prepositions, 1 adverb, 1 article, 2 connectors.

Paragraph 5

Who collaborates with us?

Standard Bank is committed to establish relationships with minorities and historically underutilized groups who mainly manage local firms. Our company continuously challenges the way business is done by demonstrating devotedly market leadership and commitment in the diversity of our suppliers and partners.

Sentence 1 (18 words): 6 nouns, 4 verbs (1 present simple active, 1 present simple passive, 1 infinitive), 2 adjectives, 1 pronoun, 2 prepositions, 2 adverbs, 0 articles, 1 connector.

Sentence 2 (24 words): 8 nouns, 4 verbs (1 present simple active, 1 present simple passive, 1 infinitive), 1 adjective, 2 pronouns, 3 prepositions, 2 adverbs, 2 articles, 2 connectors.

Paragraph 6

Standard Bank exclusively hires enterprises and organizations focusing on minorities offering the quality, innovation, reliability and value that are constantly sought. We additionally regard these relationships as good for society and business, and excellent for strengthening our competitiveness locally and internationally.

Sentence 1 (21 words): 9 nouns, 5 verbs (1 present simple active, 1 present simple passive, 2 infinitive), 0 adjectives, 0 pronouns, 1 preposition, 3 adverbs, 1 articles, 2 connectors.

Sentence 2 (20 words): 6 nouns, 2 verbs (1 present simple active, 1 infinitive), 0 adjectives, 2 pronouns, 3 prepositions, 3 adverb, 1 articles, 3 connector.

Paragraph 7

How to become a supplier

The companies and organizations that want to supply products and services to Standard Bank must send their request directly to suppliers@standard-bank.es. Standard Bank Group will confidentially use your information and data solely to determine your profile, qualifications, and services for any initiative or collaboration.

Sentence 1 (21 words): 8 nouns, 4 verbs (1 present simple active, 1 present simple modal active, 1 infinitive), 0 adjectives, 2 pronouns, 3 prepositions, 1 adverb, 1 article, 2 connectors.

Sentence 2 (23 words): 10 nouns, 3 verbs (1 present simple modal active, 1 infinitive), 0 adjectives, 2 pronouns, 2 prepositions, 2 adverbs, 1 article, 3 connectors.

Paragraph 8

Standard Bank Group may actually share your information and details within the company, but never outside the organization. However, sending your request does not guarantee that Standard Bank contacts your company, even if an opportunity arises in your business area.

Sentence 1 (18 words): 7 nouns, 2 verbs (1 present simple modal active), 0 adjectives, 1 pronoun, 1 preposition, 3 adverbs, 2 articles, 2 connectors.

Sentence 2 (22 words): 6 nouns, 5 verbs (3 present simple active, 1 infinitive), 1 adjective, 4 pronouns, 1 preposition, 4 adverbs, 1 article, 0 connectors.

This text is an example of 'Suppliers'. Table 143 shows the composition of the text created above and, compared with the standard model that we have developed. As we can appreciate in the table below, the results are very accurate and, for this reason, we think that this sample is valid. Furthermore, the level of formality in our creation is 61.88%, whereas in the standard model is 61.94%. This reinforces the similitude between our creation and the standard model.

	Words	Our Creation	The Standard Model
Nouns	123	36.07%	37.18%
Verbs	53	15.54%	15.40%
Connectors	26	7.62%	7.54%
Adjectives	13	3.81%	2.82%
Adverbs	39	11.44%	12.55%
Pronouns	25	7.33%	6.34%
Articles	20	5.87%	5.94%
Prepositions	42	12.32%	12.23%
Total	**341**	**100%**	**100%**

Table 143. Morphological composition of the text created for the step 'Suppliers'

Regarding the use of verbal tenses, table 144 shows the composition of the text that we have created for the step 'Suppliers' and then we have also compared with the standard model. There are some differences, but again we think that this due to the variety of texts that we analyzed earlier in our research, and then these results can be slightly modified according to the characteristics of the text to be developed. Anyway, the type of verbs that we have used represents the 82.37% of the verbal tenses that are shown in the standard model. The language that we have applied to this step is promotional; however we could have opted for informative language since our results suggest that both options are acceptable.

Tense	Samples	Our Creation	The Standard Model
Active Present Simple	16 (16)	37.21%	37.55%
Passive Present Simple (x2)	7 (14)	16.28%	12.38%
Active Present Simple Modal (x2)	3 (6)	6.98%	3.03%
Infinitive	17 (17)	39.53%	29.41%
Total	**43 (53)**	**100%**	**82.37%**

Table 144. Verbal composition resulted from the text created for the step 'Suppliers'

The next step, 'Careers', concerns the attempt at finding new employees for the continuous development of the company and get the best professionals for the future. In this case, results prove that the language is a mixture of promotion, persuasion and a little bit of information. In reference to morphology, results prove that texts should be formed by sentences with an extension of approximately 20 words with 7 nouns, 3 verbs, 2 connectors, 1 adjective, 3 adverbs, 1 pronoun, 1 article and 2 prepositions. Furthermore, the verbal tenses should be mainly present (67.28%) or non-finite forms (31.06%); whereas past forms in the text are rare (1.66%). The level of formality in this type of document should be 59.53%. Additionally, as we explained in chapter 4, banks usually offer a search program which helps to find the position desired if available by introducing a specific criteria. In this sense, we must also include this tool in our design.

Paragraph 1

Standard Bank is now a leader and a reference in the financial banking business, and we want to keep growing locally and internationally. Our company is widely known for our strength, confidence and stability due to our experience, services and recognition in the world of finances and banking.

Sentence 1 (23 words): 5 nouns, 4 verb (2 present simple, 2 infinitives), 2 adjectives, 1 pronoun, 2 preposition, 3 adverbs, 3 articles, 3 connectors.

Sentence 2 (25 words): 11 nouns, 2 verbs (1 present simple passive), 0 adjectives, 3 pronouns, 4 prepositions, 1 adverb, 1 article, 3 connectors.

Paragraph 2

Standard Bank wants to offer candidates the possibility of joining one of the best companies worldwide, where they can develop careers successfully. If you indeed are a good professional in our areas of work, Standard Bank wants you to be part of our team now.

Sentence 1 (22 words): 8 nouns, 5 verbs (1 present simple, 1 present simple modal, 2 infinitives), 1 adjective, 0 pronouns, 3 prepositions, 3 adverbs, 2 articles, 0 connectors.

Sentence 2 (23 words): 7 nouns, 3 verbs (2 present simple, 1 infinitive), 1 adjective, 4 pronouns, 4 prepositions, 3 adverbs, 1 article, 0 connectors.

Paragraph 3

If you definitely want to join Standard Bank, use the search bar below and check if there is any position available of your interest and profile. If there are no vacancies or offers which are really suitable for your profile and characteristics, you can also send an email to recruitment@standard-bank.es.

Sentence 1 (26 words): 6 nouns, 5 verbs (2 present simple, 1 infinitive, 2 imperatives), 2 adjectives, 3 pronouns, 2 prepositions, 4 adverbs, 2 articles, 2 connectors.

Sentence 2 (24 words): 6 nouns, 4 verbs (2 present simple, 1 present modal), 1 adjective, 4 pronouns, 2 prepositions, 4 adverbs, 1 article, 2 connectors.

The morphological composition of the text created above on 'Careers' is shown below. Results reveal that the two models, the standard one and our creation are very similar concerning their morphological composition. In fact, if we check their levels of formality, we can appreciate that the one in the standard model is 59.53%, whereas in the example that we have created is 57.35%.

	Words	Our Creation	The Standard Model
Nouns	43	30.07%	31.71%
Verbs	23	16.08%	17.24%
Connectors	10	6.99%	6.46%
Adjectives	7	4.90%	3.66%
Adverbs	18	12.59%	13.01%
Pronouns	15	10.49%	9.98%
Articles	10	6.99%	6.38%
Prepositions	17	11.89%	11.55%
Total	**143**	**100%**	**100%**

Table 145. Morphological composition of the text created for the step 'Careers'

In reference to the use of verbal tenses in our creation, we present the following results shown in table 146. We can observe that the results are quite accurate, with a clear prevalence of present tenses supported by non-finite forms, including imperatives. The sum of types of tenses available in the text represents the 90.89% of the verbs presented in the standard model. In addition to this information, the language in this section should be persuasive and we can address to the audience with the pronoun 'you' as our results suggested in the previous chapter.

Tense	Samples	Our Creation	The Standard Model
Active Present Simple	9 (9)	45%	45.76%
Active Present Simple Modal (x2)	2 (4)	10%	10.77%
Passive Present Simple (x2)	1 (2)	5%	3.31%
Infinitive	5 (5)	25%	16.56%
Imperative	3 (3)	15%	14.49%
Total	20 (23)	100%	90.89%

Table 146. Verbal composition resulted from the text created for the step 'Careers'

Regarding the step 'Security', we find that this section is completely neutral and objective, with no aim to convince anyone about the advantages of choosing this bank. The purpose of this section is to inform, give advice and alert users about possible risks as shown in chapter 4. Thus, the language in this type of document must be completely informative. The morphology of these texts should be formed by sentences of approximately 20 words, with 7 nouns, 3 or 4 verbs, 1 or 2 connectors, 2 adjective, 2 adverbs, 1 or 2 pronoun, 1 or 2 article and 2 prepositions. The verbal tenses in this type of document should be mainly present (54%) and non-finite forms (37.67%), whereas the past forms should be restricted to only necessary use (8.33%). According to our research, the level of formality in these texts should be of approximately 58.85%.

Paragraph 1
Standard Bank Principles
With this document Standard Bank certifies that our company is fully committed to safeguarding the privacy and security of your information and personal data. By "your information", we mean any information about you or your company, which you or third parties provide directly to Standard Bank Group.

Sentence 1 (24 words): 8 nouns, 4 verbs (1 present simple active, 1 present simple passive, 1 infinitive), 1 adjective, 3 pronouns, 3 prepositions, 1 adverb, 2 articles, 2 connectors.

Sentence 2 (23 words): 7 nouns, 2 verbs (2 present simple active), 1 adjective, 6 pronouns, 3 prepositions, 1 adverb, 1 article, 2 connectors.

Paragraph 2

Generally, Standard Bank only collects your personal information when applying for products and services or carrying out transactions with us. Our bank always let customers know at the time of collection how we use their personal information and data.

Sentence 1 (20 words): 6 nouns, 3 verbs (1 present simple active, 2 infinitives), 1 adjective, 2 pronouns, 2 prepositions, 4 adverbs, 0 articles, 2 connectors.

Sentence 2 (19 words): 6 nouns, 3 verbs (1 present simple active, 1 imperative), 1 adjective, 3 pronouns, 2 prepositions, 2 adverbs, 1 article, 1 connector.

Paragraph 3

For details of how Standard Bank processes your personal data and information, read our terms and conditions. You may also refer to the section below "Information about customers and people applying for products and services".

Sentence 1 (17 words): 7 nouns, 2 verbs (1 present simple active, 1 imperative), 1 adjective, 2 pronouns, 2 prepositions, 1 adverb, 0 articles, 2 connectors.

Sentence 2 (18 words): 6 nouns, 3 verbs (1 present simple modal active, 1 infinitive), 0 adjectives, 1 pronoun, 3 prepositions, 2 adverbs, 1 article, 2 connectors.

Paragraph 4

Information relating to customers and people applying for products

Details of how Standard Bank processes information will be explicitly contained in the application form and terms and conditions of our products. However, this information comprises all the details Standard Bank holds about you and your transactions, and may also include information from third parties.

Sentence 1 (22 words): 8 nouns, 4 verbs (1 present simple active, 1 present simple modal passive), 1 adjective, 1 pronoun, 3 prepositions, 2 adverbs, 1 article, 2 connectors.

Sentence 2 (23 words): 7 nouns, 4 verbs (2 present simple active, 1 present simple modal active), 2 adjectives, 2 pronouns, 2 prepositions, 2 adverbs, 2 articles, 2 connectors.

Paragraph 5

Standard bank may share your information with the group members to assess financial risks, recover debt, prevent crime and fraud, or develop products and services. We do not disclose the information to anyone outside the Group except where the customers give permission, or where we are required by law.

Sentence 1 (25 words): 10 nouns, 6 verbs (1 present simple modal active, 4 infinitives), 2 adjectives, 1 pronoun, 2 prepositions, 0 adverbs, 1 article, 3 connectors.

Sentence 2 (24 words): 6 nouns, 5 verbs (2 present simple active, 1 present simple passive), 0 adjectives, 2 pronouns, 2 prepositions, 5 adverbs, 3 articles, 1 connector.

Paragraph 6

Standard Bank may only transfer your information to other countries on basis that anyone to whom the information is passed provides the necessary protection level. However, such information may be accessed by law enforcements and other authorities to prevent and detect crime and comply with legal obligations.

Sentence 1 (25 words): 8 nouns, 5 verbs (1 present simple active, 1 present simple modal active, 1 present simple passive), 3 adjectives, 3 pronouns, 3 prepositions, 1 adverb, 2 articles, 0 connectors.

Sentence 2 (22 words): 5 nouns, 6 verbs (1 present simple modal passive, 3 infinitives), 3 adjectives, 0 pronouns, 3 prepositions, 2 adverbs, 0 articles, 3 connectors.

Paragraph 7

Visitors can accede freely our website without identifying or revealing any information about themselves or their companies. Data is only analyzed in order to administer our site, and to constantly improve the quality of our service and site performance

Sentence 1 (17 words): 4 nouns, 4 verbs (1 present simple modal active, 1 infinitive), 0 adjectives, 3 pronouns, 2 prepositions, 1 adverb, 1 article, 2 connectors.

Sentence 2 (22 words): 6 nouns, 4 verbs (1 present simple passive, 1 infinitive), 1 adjective, 2 pronouns, 4 prepositions, 2 adverbs, 1 article, 2 connectors.

Paragraph 8

Standard Bank may use the personal information you provide, or which we collect via this website, for the purpose of providing relevant content to you. We also work collaboratively with third parties to evaluate precisely the effectiveness of our advertising and promotions on other websites.

Sentence 1 (25 words): 6 nouns, 5 verbs (2 present simple active, 1 present simple modal, 1 infinitive), 2 adjectives, 4 pronouns, 4 prepositions, 0 adverbs, 3 articles, 1 connector.

Sentence 2 (20 words): 5 nouns, 2 verbs (1 present simple active, 1 infinitive), 2 adjectives, 2 pronouns, 4 prepositions, 3 adverbs, 1 article, 1 connector.

Paragraph 9

Cookies

Cookies are files which are placed on your computer and they are commonly used when navigating on the Internet. Standard Bank does not use cookies to track your use of the Internet, nor do we store any personal information visible or available for others.

Sentence 1 (19 words): 4 nouns, 6 verbs (1 present simple active, 2 present simple passive, 1 infinitive), 0 adjectives, 3 pronouns, 2 prepositions, 2 adverbs, 1 articles, 1 connector.

Sentence 2 (25 words): 7 nouns, 5 verbs (2 present simple active, 1 infinitive), 3 adjectives, 2 pronouns, 3 prepositions, 2 adverbs, 2 articles, 1 connector.

Paragraph 10

Standard Bank only uses cookies to collect information anonymously that help us understand better the visitors' browsing habits, actions, and preferences on our website. We also use cookies to compile reports on website activity, and to recall information about you when you will visit the bank's site again.

Sentence 1 (24 words): 9 nouns, 4 verbs (2 present simple active, 2 infinitives), 1 adjective, 3 pronouns, 2 prepositions, 3 adverbs, 1 article, 1 connector.

Sentence 2 (24 words): 6 nouns, 5 verbs (2 present simple active, 1 present simple modal active, 1 infinitive), 1 adjective, 3 pronouns, 4 prepositions, 3 adverbs, 1 article, 1 connector.

Paragraph 11

The Bureau of Interactive Advertising is an industry that produces webpages explaining the functioning of cookies, their management and their use. For details of how our company processes your information and data, refer directly to the section 'Terms and Conditions'.

Sentence 1 (21 words): 9 nouns, 3 verbs (2 present simple active, 1 infinitive), 0 adjectives, 3 pronoun, 2 prepositions, 0 adverbs, 3 articles, 1 connector.

Sentence 2 (19 words): 7 nouns, 2 verbs (1 present simple active, 1 imperative), 0 adjectives, 2 pronouns, 3 prepositions, 2 adverbs, 1 article, 2 connectors.

Paragraph 12

Customers can also configure their browsers manually to avoid the entrance and storage of cookies in computers. However, the cookies are a requirement and necessary to access some services, such as our online products and services.

Sentence 1 (17 words): 6 nouns, 3 verbs (1 present simple modal active, 1 infinitive), 0 adjectives, 1 pronoun, 3 prepositions, 2 adverbs, 1 article, 1 connector.

Sentence 2 (19 words): 5 nouns, 2 verbs (1 present simple active, 1 infinitive), 2 adjectives, 1 pronoun, 1 preposition, 3 adverbs, 3 articles, 2 connectors.

Paragraph 13

Protecting your privacy

The Internet is a global environment where the transmission of data necessarily involves the collection and processing of information. By browsing this website customers fully acknowledge and agree to our processing of information and data in this way.

Sentence 1 (19 words): 7 nouns, 2 verbs (2 present simple active), 1 adjective, 0 pronouns, 2 prepositions, 2 adverbs, 4 articles, 1 connector.

Sentence 2 (19 words): 6 nouns, 3 verbs (2 present simple active, 1 infinitive), 0 adjectives, 1 pronoun, 4 prepositions, 1 adverb, 2 articles, 2 connectors.

Paragraph 14

Standard Bank never accepts responsibility or liability for the security of information that the Internet may transmit directly or indirectly. Our Website also contains links and advertisements to websites which go beyond our control and are not covered by this privacy policy and statements.

Sentence 1 (20 words): 7 nouns, 3 verbs (1 present simple active, 1 present simple modal active), 0 adjectives, 1 pronoun, 2 prepositions, 3 adverbs, 2 articles, 2 connectors.

Sentence 2 (24 words): 7 nouns, 4 verbs (2 present simple active, 1 present simple passive), 1 adjective, 3 pronouns, 2 prepositions, 3 adverbs, 1 article, 3 connectors.

Paragraph 15

If customers access externally any websites using their links or banners, these websites may collect information and data from you unilaterally. These webpages might use your information according to their privacy policies and statements, which may differ from ours.

Sentence 1 (21 words): 7 nouns, 4 verbs (1 present simple active, 1 present simple modal active, 1 infinitive), 0 adjectives, 2 pronouns, 1 preposition, 3 adverbs, 2 articles, 2 connectors.

Sentence 2 (18 words): 4 nouns, 4 verbs (2 present simple modal active), 1 adjective, 4 pronouns, 1 preposition, 2 adverbs, 1 article, 1 connector.

Paragraph 16

Standard Bank legally avoids any responsibility for external websites, including their accuracy, security, and any products or services they may offer. It is your responsibility to review and abide the policies, terms and conditions of such external websites.

Sentence 1 (21 words): 8 nouns, 4 verbs (1 present simple active, 1 present simple modal active, 1 infinitive), 1 adjective, 2 pronouns, 1 preposition, 1 adverb, 2 articles, 2 connectors.

Sentence 2 (17 words): 5 nouns, 3 verbs (1 present simple active, 1 infinitive), 1 adjective, 2 pronouns, 2 prepositions, 1 adverb, 1 article, 2 connectors.

Paragraph 17

Queries

If you would like any further information or assistance on our Data Protection Act and your rights under it, contact directly the Information Commissioner's Office. You can also write to The Information Commissioner's Office in Avenida Planetario 48, 28080 Madrid, or visit www.ico.es.

Sentence 1 (25 words): 9 nouns, 3 verbs (1 past simple modal active, 1 imperative), 1 adjective, 4 pronouns, 2 prepositions, 2 adverbs, 2 articles, 2 connectors.

Sentence 2 (18 words): 9 nouns, 3 verbs (1 present simple modal active, 1 imperative), 0 adjectives, 1 pronoun, 2 prepositions, 1 adverb, 1 article, 1 connector.

Paragraph 18

Under the Data Protection Act you have the right to ask for a copy of your personal data. This Privacy Policy supplements, but does not supersede, the Terms and Rules of Use of this website and any data protection notice.

Sentence 1 (18 words): 6 nouns, 2 verbs (1 present simple active, 1 infinitive), 1 adjective, 2 pronouns, 4 prepositions, 0 adverb, 3 articles, 0 connectors.

Sentence 2 (22 words): 7 nouns, 3 verbs (3 present simple active), 2 adjectives, 0 pronouns, 2 prepositions, 1 adverb, 4 articles, 3 connectors.

The text shown above concerns the step 'Security' in corporate banking webpages. For the creation of this text, we have followed the guidelines that we have established previously for our standard model. If we compare results between our creation and the standard model, differences are minimal as we can see in the table below. Furthermore, the levels of formality are also very precise; whereas in the standard model the same level of formality is 58.85%, we can observe that the level in our creation is 59.98%.

	Words	Our Creation	The Standard Model
Nouns	240	31.75%	31.49%
Verbs	130	17.20%	17.91%
Connectors	59	7.80%	8.20%
Adjectives	37	4.89%	4.62%
Adverbs	66	8.73%	9.85%
Pronouns	77	10.19%	9.29%
Articles	58	7.67%	7.05%
Prepositions	89	11.77%	11.59%
Total	**756**	**100%**	**100%**

Table 147. Morphological composition of the text created for the step 'Security'

The use of verbal tenses is shown in the following table. In this case, we have increased the presence of the present tense since we think that it is the main verbal tense and it is necessary. The results in the other cases look apparently the same, except in some cases in which we

should increase the cases of non-finite forms. However, if we check the presence of verbal tenses that we have found in our text and then compare it with the category of verbs available in the standard model, we find that the accuracy level is 90.52%. In reference to the type of language, we can observe that this step requires informative language.

Tense	Samples	Our Creation	The Standard Model
Active Present Simple	42 (42)	40.63%	28.03%
Active Present Simple Modal (x2)	12 (24)	10.42%	10.15%
Passive Present Simple (x2)	6 (12)	7.29%	9.15%
Passive Present Simple Modal (x3)	5 (15)	5.21%	3.68%
Active Past Simple Modal (x2)	2 (4)	2.08%	1.25%
Infinitive	30 (30)	31.25%	34.68%
Imperative	3 (3)	3.13%	3.58%
Total	96 (130)	100%	90.52%

Table 148. Verbal composition resulted from the text created for the step 'Security'

Next, 'Products and Services' show the goods offered by the bank. This type of text must be promotional, with the aim of endorsing the products to already existing customers or new ones. Banks can give a touch of objectivity by including an introduction which sounds neutral. This section should be composed of sentences formed by 20 words each with 8 nouns, 2 or 3 verbs, 2 connectors, 2 adverbs, 1 article and 3 prepositions. Adjectives and pronouns are rare in this step. In reference to the verbal tenses, they should be classified into present forms (63.80%), which are the main basis of the text, non-finite forms (29.65%) which are complementary to the present tenses, and finally past tenses (6.55%), which are rarely found. Additionally, in order to confirm all this, the level of formality should be approximately 66.81%.

Paragraph 1

Products and Services

Internationally, Standard Bank is a provider of financial services, 'Commercial Banking', Investments and Shares, Management of Wealth and Investments worldwide and more. As leading provider of customer services, Standard Bank offers anywhere, anytime solutions with a network of approximately 1,100 offices internationally and locally.

Sentence 1 (22 words): 11 nouns, 1 verb (1 present simple active), 1 adjective, 0 pronouns, 2 prepositions, 3 adverbs, 1 article, 3 connectors.

Sentence 2 (22 words): 7 nouns, 1 verb (1 present simple active), 3 adjectives, 0 pronouns, 4 prepositions, 5 adverbs, 1 article, 1 connector.

Paragraph 2

The degree of specialization and experience has enabled us to provide customers with personal attention depending on their needs, either from experts or remote banking. The features in this area of work are mainly the quality of service and the innovation of products which are tailored individually according to customers' needs.

Sentence 1 (25 words): 8 nouns, 4 verbs (1 present perfect simple active, 2 infinitives), 2 adjectives, 2 pronouns, 5 prepositions, 1 adverb, 1 article, 2 connectors.

Sentence 2 (26 words): 9 nouns, 3 verbs (1 present simple active, 1 present simple passive), 0 adjectives, 1 pronoun, 4 prepositions, 4 adverbs, 4 articles, 1 connector.

Paragraph 3

Standard Bank is divided corporately into various departments of banking, including personal service, corporations and business, management of wealth and investments. Standard Bank proudly shows our list of products in the lines below¸ growing successfully and developing together with customers: people, companies, and institutions.

Sentence 1 (21 words): 10 nouns, 3 verbs (1 present simple passive, 1 infinitive), 2 adjectives, 0 pronouns, 3 prepositions, 1 adverb, 0 articles, 2 connectors.

Sentence 2 (23 words): 9 nouns, 3 verbs (1 present simple active, 2 infinitives), 0 adjectives, 1 pronoun, 3 prepositions, 4 adverbs, 1 article, 2 connectors.

Paragraph 4

'Personal Banking'

From accounts in developing markets to expertise financially at Standard Bank, services also include credit cards, insurance, loans, mortgages and more. 'Personal Banking' at Standard Bank offers exclusively ranges of products for individuals including advisory with specialists and professionals, managing investments, proposals and solutions everywhere, anytime.

Sentence 1 (21 words): 9 nouns, 2 verbs (1 present simple active, 1 infinitive), 2 adjective, 0 pronouns, 4 prepositions, 3 adverbs, 0 articles, 1 connector.

Sentence 2 (25 words): 13 nouns, 3 verbs (1 present simple active, 2 infinitives), 0 adjectives, 0 pronouns, 4 prepositions, 3 adverbs, 0 articles, 2 connectors.

Paragraph 5

Specialists and professionals of banking and finances provide support and help to customers individually through their branches locally and internationally. Accordingly, 'Personal Banking' at Standard Bank personally provides products and services to people, institutions, companies and governments concerning their needs and requirements individually.

Sentence 1 (20 words): 8 nouns, 1 verb (1 present simple active), 0 adjectives, 1 pronoun, 3 prepositions, 3 adverbs, 0 articles, 4 connectors.

Sentence 2 (23 words): 12 nouns, 1 verb (1 present simple active), 0 adjectives, 1 pronoun, 2 prepositions, 4 adverbs, 0 articles, 3 connectors.

Paragraph 6

Corporate and 'Business Banking'

Standard Bank supports efficiently businesses all over the world with services to suit their location, ambitions, challenges and scale, with firms which are placed locally and internationally. Standard Bank has a highly professional team in dealing personally with the needs of companies and finding solutions successfully and immediately.

Sentence 1 (27 words): 10 nouns, 4 verbs (1 present simple active, 1 present simple passive, 1 infinitive), 0 adjectives, 2 pronoun, 3 prepositions, 5 adverbs, 1 article, 2 connectors.

Sentence 2 (21 words): 7 nouns, 3 verbs (1 present simple active, 2 infinitives), 0 adjectives, 0 pronouns, 3 prepositions, 4 adverbs, 2 articles, 2 connectors.

Paragraph 7

Standard Bank provides support unconditionally to businesses, shops, organizations, institutions, freelancers and entrepreneurs, so enabling them to develop business and prosperity best. Standard Bank offers services individually for customers' needs, projects, and adapting these best to customers' business models and giving advice in all aspects.

Sentence 1 (22 words): 11 nouns, 3 verbs (2 present simple, 1 infinitive), 0 adjectives, 1 pronoun, 2 prepositions, 3 adverbs, 0 articles, 2 connectors.

Sentence 2 (23 words): 10 nouns, 3 verbs (1 present simple, 2 infinitives), 2 adjectives, 1 pronoun, 3 prepositions, 2 adverbs, 0 articles, 2 connectors.

Paragraph 8

'Investment Banking'

'Investment Banking' focuses on the management of capital successfully at Standard Bank's markets comprising the origination, sales and trading of products professionally. Standard Bank provides corporations, governments and institutions with a spectrum of solutions to their strategic advisory, finances and risk management.

Sentence 1 (22 words): 11 nouns, 2 verbs (1 present simple, 1 infinitive), 0 adjectives, 0 pronouns, 4 prepositions, 2 adverbs, 2 articles, 1 connector.

Sentence 2 (20 words): 10 nouns, 1 verb (1 present simple active), 2 adjectives, 1 pronoun, 3 prepositions, 0 adverbs, 1 article, 2 connectors.

Paragraph 9

Additionally, 'Investment Banking' also comprises Markets and Corporate Finance; and successfully covers Standard Bank's origin, sales and trading of securities locally and internationally. Thus, Standard Bank distinctively offers ranges of investment products, services and insurances to corporations, institutions and governments worldwide.

Sentence 1 (23 words): 11 nouns, 2 verbs (2 present simple), 0 adjectives, 0 pronouns, 1 preposition, 5 adverbs, 0 articles, 4 connectors.

Sentence 2 (18 words): 9 nouns, 1 verb (1 present simple), 1 adjective, 0 pronouns, 2 prepositions, 3 adverbs, 0 articles, 2 connectors.

Paragraph 10

'Wealth Management'

Standard Bank individually focuses on clients internationally and locally, providing satisfactorily 'Private Banking', 'Investment Management', 'Fiduciary Services', and 'Brokerage'. The management of customers' wealth at Standard Bank is definitely one of the largest in this type of business worldwide.

Sentence 1 (19 words): 10 nouns, 2 verbs (1 present simple, 1 infinitive), 0 adjectives, 0 pronouns, 1 preposition, 4 adverbs, 0 articles, 2 connectors.

Sentence 2 (20 words): 8 nouns, 1 verb (1 present simple), 1 adjective, 0 pronouns, 5 prepositions, 2 adverbs, 3 articles, 0 connectors.

Paragraph 11

Furthermore, Standard Bank truly offers value, combining approaches with well-structured processes and access to a range of very sophisticated products worldwide. Standard Bank delivers systematically innovation, solutions and profitability here, collaborating together with the departments of 'Investment Banking' and 'Asset Management'.

Sentence 1 (21 words): 8 nouns, 2 verbs (1 present simple active, 1 infinitive), 2 adjectives, 0 pronouns, 3 prepositions, 4 adverbs, 1 article, 1 connector.

Sentence 2 (20 words): 10 nouns, 2 verbs (1 present simple active, 1 infinitive), 0 adjectives, 0 pronouns, 2 prepositions, 3 adverbs, 1 article, 2 connectors.

Paragraph 12

Asset Management

Standard Bank wisely offers investment solutions and services to clients, such as institutions, governments, foundations and endowments, corporations and individuals everywhere. The division provides access to a range of assets focusing especially on investment strategies, emerging markets, and asset allocation locally and internationally.

Sentence 1 (21 words): 11 nouns, 1 verb (1 present simple active), 1 adjective, 0 pronouns, 1 preposition, 4 adverbs, 0 articles, 3 connectors.

Sentence 2 (22 words): 7 nouns, 2 verbs (1 present simple active, 2 infinitives), 3 adjectives, 0 pronouns, 3 prepositions, 3 adverbs, 2 articles, 2 connectors.

Paragraph 13

Furthermore, Professionals at Standard Bank successfully deliver investment performances, which are accessed directly through best-in-class products and services, and tailor-made solutions worldwide. In December 2012, Standard Bank Group officially had more than 14,000 billion Euros of assets under management.

Sentence 1 (22 words): 7 nouns, 3 verbs (1 present simple active, 2 present simple passive), 3 adjectives, 1 pronoun, 2 prepositions, 4 adverbs, 0 articles, 2 connectors.

Sentence 2 (17 words): 8 nouns, 1 verb (1 past simple active), 2 adjectives, 0 pronouns, 3 prepositions, 3 adverb, 0 articles, 0 connectors.

Paragraph 14

Sustainable Products and Services

Since banking and economy are examined globally, it becomes apparent just how business opportunities are currently spread widely in the climate change sector. Companies and investors are realizing fast that climate is not merely only a moral issue – it is economy and business as well.

Sentence 1 (23 words): 5 nouns, 5 verbs (2 present simple active, 2 present simple passive), 3 adjective, 1 pronoun, 2 prepositions, 5 adverbs, 1 article, 1 connector.

Sentence 2 (22 words): 6 nouns, 4 verbs (1 present continuous active, 2 present simple active), 1 adjective, 2 pronouns, 0 prepositions, 6 adverbs, 1 article, 2 connectors.

Paragraph 15

These efforts are socially translated into a wave of investment and innovation that Standard Bank wants to offer to people, companies and society. Standard Bank truly helps people invest in business opportunities with products and services that are completely and easily adapted to customers' needs.

Sentence 1 (23 words): 9 nouns, 4 verbs (1 present simple, 1 present simple passive, 1 infinitive), 0 adjectives, 1 pronoun, 4 prepositions, 1 adverb, 2 article, 2 connectors.

Sentence 2 (22 words): 8 nouns, 4 verbs (1 present simple, 1 present simple passive, 1 infinitive), 1 adjective, 1 pronoun, 3 prepositions, 3 adverbs, 0 articles, 2 connectors.

In the lines above, the creation of the step 'Products and Services' is presented following the data established in the section of results, and it is compared with it. We can see that there are some small differences in the implementation of the data obtained earlier, despite one attempt at following these guidelines carefully. These differences are not relevant, and this can be proved by checking the level of formality of both texts. If we do so, we notice that it is 67.30% in our creation and 66.81% in the standard model.

	Words	Our Creation	The Standard Model
Nouns	272	41.46%	43.43%
Verbs	72	10.98%	10.85%
Connectors	57	8.69%	8.12%
Adjectives	32	4.88%	2.68%
Adverbs	97	14.79%	16.75%
Pronouns	17	2.59%	1.59%
Articles	25	3.81%	3.33%
Prepositions	84	12.80%	13.24%
Total	**656**	**100%**	**100%**

Table 149. Morphological composition of the text created for the step 'Products and Services'

We present the use of verbal tenses in the table below, where we compare the use of verbal tenses according to our results in the standard model and our creation. As we can see, there are some differences among some tenses whose results are lower or higher than in the standard

model. However, we can see a precise predominance of the active present tense and infinitives. The type of verbs available in our creation represents the 84.99% of verbs tenses shown in the standard model.

Tense	Samples	Our Creation	The Standard Model
Active Present Simple	31 (31)	49.21%	44.14%
Passive Present Simple (x2)	7 (14)	11.11%	7.59%
Active Past Simple	1 (1)	1.59%	5.17%
Active Present Perfect Simple (x2)	2 (4)	3.17%	6.03%
Infinitives	22 (22)	34.92%	22.06%
Total	63 (72)	100%	84.99%

Table 150. Verbal composition resulted from the text created for the step 'Products and Services'

Concerning the steps 'Contact' and 'Locations', we have determined that there is no verbal text, and then these steps cannot be analyzed in this sense. Therefore, the model remains the same as in the figures 33 and 34 in the macrostructure. In this case, the type of language is clearly promotional and it focuses on the presentation of the products from a commercial point of view.

At last, the step 'News' is a section whose aim is to inform objectively in the media. Therefore, the language must be informative and avoid any attempt of promotion and persuasion as we suggested in chapter 4. According to our results, they are formed by sentences with an approximate extension of 25 words each. These sentences should be composed by 9 or 10 nouns, 3 or 4 verbs, 1 adjective, 4 adverbs, 1 pronoun, 2 article and 3 or 4 prepositions. Regarding the verbal tenses, this type of document should be composed mainly by present verbal forms (56.19%), accompanied by non-finite forms (29.86%), and, in some situations, this type of document could be also complemented with past forms when necessary. The level of formality in this case should be approximately 65.93%.

Paragraph 1

2012 Federal Budget: some wins for business, however focus favors households May 2012

Small businesses are definitely the winners from 2012 Federal Budget; however according to CommSec Economist Marcus Smith, these measures actually favor overall households over business. The Budget modestly returns a surplus of €1.5 billion for the year 2012/2013; currently the deficit reaches approximately €44 billion for the year 2011/12.

Sentence 1 (25 words): 11 nouns, 2 verbs (2 present simple active), 3 adjectives, 0 pronouns, 2 prepositions, 5 adverbs, 2 articles, 0 connectors.

Sentence 2 (24 words): 9 nouns, 2 verbs (2 present simple active), 2 adjectives, 0 pronouns, 3 prepositions, 3 adverbs, 5 articles, 0 connectors.

Paragraph 2

Small businesses will soon benefit financially from an initiative that effectively allows carrying back losses against previous revenue to receive refunds against previously paid tax. Up to €1 million in losses will be carried back each year successfully, delivering benefits of approximately €300,000 annually.

Sentence 1 (25 words): 6 nouns, 5 verbs (1 present simple active, 1 present simple modal, 2 infinitives), 3 adjectives, 1 pronoun, 4 prepositions, 5 adverbs, 1 article, 0 connectors.

Sentence 2 (19 words): 5 nouns, 4 verbs (1 present simple modal passive, 1 infinitive), 2 adjectives, 0 pronouns, 2 prepositions, 6 adverbs, 0 articles, 0 connectors.

Paragraph 3

Therefore, helping businesses, institutions and people understand better how the latest Federal Budget really affects companies' interests is absolutely a need at Standard Bank. Today, Standard Bank has launched a resource in our website featuring commentaries and analysis from the Bank's team of leading economists.

Sentence 1 (24 words): 10 nouns, 4 verbs (2 present simple active, 2 infinitives), 1 adjective, 0 pronouns, 1 preposition, 5 adverbs, 2 articles, 1 connector.

Sentence 2 (21 words): 9 nouns, 3 verbs (1 present perfect simple active, 1 infinitive), 1 adjective, 1 pronouns, 3 prepositions, 1 adverb, 2 articles, 1 connector.

Paragraph 4

Our site www.standard-bank.es/federalbudget clearly details a series of reports explaining how the Federal Budget affects businesses anywhere in the European Union. For further information and details, Standard Bank openly invites individuals, companies, organizations, institutions to contact our offices free of charge for their enquiries anytime worldwide.

Sentence 1 (21 words): 9 nouns, 3 verbs (2 present simple active, 1 infinitive), 0 adjectives, 1 pronoun, 2 prepositions, 3 adverbs, 3 articles, 0 connectors.

Sentence 2 (25 words): 11 nouns, 2 verbs (1 present simple active, 1 infinitive), 1 adjective, 2 pronoun, 4 prepositions, 4 adverbs, 0 articles, 1 connector.

Paragraph 5

2012 Federal Budget: in short

Certainly, this asset writes off provisions and accelerated depreciation for vehicles that would immediately provide measures of assistance to small businesses. Businesses could write off €6,500 in equipment from 1 July 2012 as well as claiming €5,000 on cars that people or companies buy after the date 1 July 2012.

Sentence 1 (21 words): 7 nouns, 3 verbs (1 present simple active, 1 past simple modal), 2 adjectives, 1 pronoun, 3 prepositions, 3 adverbs, 1 article, 1 connector.

Sentence 2 (29 words): 14 nouns, 4 verbs (1 present simple passive, 1 present simple modal, 1 past simple modal), 0 adjectives, 1 pronoun, 4 prepositions, 4 adverbs, 1 article, 1 connector.

Paragraph 6

The Government, however, recently confirmed that the proposal for pre-budget to reduce taxes at the company by one per cent will no longer go ahead. Keeping taxes the same at the company will increase receipts of cash by €4.6 billion over the next five years until 2016/17.

Sentence 1 (25 words): 7 nouns, 4 verbs (1 past simple active, 1 present simple modal, 1 infinitive), 0 adjectives, 1 pronoun, 4 prepositions, 6 adverbs, 3 articles, 0 connectors.

Sentence 2 (22 words): 8 nouns, 3 verbs (1 present simple modal active, 1 infinitive), 3 adjectives, 0 pronouns, 5 prepositions, 0 adverbs, 3 articles, 0 connectors.

Paragraph 7

These changes also include a reduction in receipts from the unwinding of the dividend growth; however there is no need for revision since our level of taxation at Europe is already high. Mr. Smith confirmed that "Overall, the government has proposed a reduction of expenses to return the budget to surplus, we just have to accept this situation".

Sentence 1 (32 words): 11 nouns, 3 verb (3 present simple), 1 adjective, 2 pronouns, 7 prepositions, 4 adverbs, 4 articles, 0 connectors.

Sentence 2 (26 words): 8 nouns, 6 verbs (1 past simple, 1 present perfect simple, 2 infinites), 0 adjectives, 2 pronouns, 4 prepositions, 2 adverbs, 4 articles, 0 connectors.

The following table shows the morphological composition of the step 'News' that we have created following the standard model developed previously, as shown in the section of Results. If we compare both results from our creation and the standard model, we realize that the data presented in the table below is similar, whereas differences are minor except in the case of connectors whose presence is very limited. The level of formality of both texts is 66.52% in our creation and 65.93% in the standard model.

	Words	Our Creation	The Standard Model
Nouns	125	36.87%	38.68%
Verbs	48	14.17%	14.33%
Connectors	5	1.47%	0.63%
Adjectives	19	5.60%	3.98%
Adverbs	51	15.04%	15.90%
Pronouns	12	3.54%	3.52%
Articles	31	9.14%	8.66%
Prepositions	48	14.17%	14.30%
Total	**339**	**100%**	**100%**

Table 151. Morphological composition of the text created for the step 'News'

At last, the following table shows a comparison between the verbs available in our creation and the standard model. Results are fairly approximate and precise. In this sense, the verbal tenses that we have included in our creation represent the 93.36% of the verbs shown in the standard model. This step is adequate for banking corporations that want to show their 'News'. The type of language that we have used in this step is informative as our results suggest and also as we pointed out in chapter 4.

Tense	Samples	Our Creation	The Standard Model
Active Present Simple	14 (14)	36.84%	34.25%
Passive Present Simple (x2)	1 (2)	2.63%	6.28%
Active Present Simple Modal (x2)	4 (8)	10.53%	5.39%
Passive Present Simple Modal (x2)	1 (2)	2.63%	2.14%
Active Present Perfect Simple (x2)	2 (4)	5.26%	4.05%
Active Past Simple	2 (2)	5.26%	9.25%
Active Past Simple Modal (x2)	2 (4)	5.26%	2.14%
Infinitives	12 (12)	31.58%	29.86%
Total	38 (48)	100%	93.36%

Table 152. Verbal composition resulted from the text created for the step 'News'

9.4- Our Standard Model of the Format in Banking Corporate Webpages

Once the model of banking corporate webpages is clearly defined, we focus on determining the appearance of the webpage concerning format. Results obtained in the previous chapter guide us in the design of our standard model. In this sense, we suggest designing the format for the font type, font size, font color, lining space, the background color and if there is any type of word emphasis.

In this sense, and following the results shown in the previous chapter 'Results', our model of banking corporate webpages has to include the following format. The font type must be Arial in both body text and headlines. The font size is 12 for the body text and 14 for the headlines. The font color is black all the time; this color represents both formality and elegance. The lining space is simple, and there is only word emphasis in the headlines, in which the letters are shown in bold.

Regarding the background colors, it is clear that the primary color must be white. As we commented earlier, banks decide to use white because this option is related to simplicity, causing an effect of cleanliness and increasing the size of the site. On the other hand, results prove that the main secondary colors can be red, blue, or green. We think that banks have freedom to decide the color, even a different one if the reason of this change has to do with the logo of the banking company. However, these three colors represent more than a simple logo. As we studied earlier in chapter 6, the meaning of these colors implies different concepts and feelings.

If banks choose red, the effect is to suggest determination, strength, and energy. We think that this also gives a sense of mankind and life. Red is a color of excitement and movement. In case banks prefer blue, this is the color of trust. This gives a sense of professionalism, reliability, and loyalty. We think that this color defends stability and security, values that are

very important in banking. Finally, green represents easiness and calmness. It is the color of nature and involves relaxation, durability, safety and optimism. On the other hand, green has traditionally been the color of money.

In sum, we cannot say that there is only one single format for the webpage; however, according to our results, this is the most frequent and the one that we think it is the standard form. The only aspect that we leave open is color; results suggest that there are three different possibilities and any of these secondary colors are valid. However, we think that the meaning of the blue color represents better the values of banks according to what we have explained in chapter 6.

With the analysis and definition of the macrostructure, microstructure, and the format of the webpage, the standard model of banking corporate webpages is complete. As a result of this study, we have followed the guidelines that we have developed and we have built a corporate banking webpage which shows the culmination of our project as a real product for banking companies.

Chapter 10: Conclusion

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Chapter 10: Conclusion

10.1- Introduction

In the previous chapters we have explained that the main objective of our work was to demonstrate its validity for academic and professional purposes. With this project we aim at presenting the section 'About Us' in banking corporate webpages as a linguistic genre, as well as developing our own taxonomy and creating a valid example according to the criteria established in our taxonomy.

In this final chapter we present the conclusions that we have obtained from our research work. This section will be divided into three parts. Firstly, we present the development of a real corporate banking webpage prepared for a fictional bank that we have named 'Standard Bank'. The second part corresponds to the justification of our theoretical framework, compiling the main ideas and theories that have given rise to the development of our research. Finally, the last part of this chapter focuses on the final conclusions obtained from the implementation of this project. These results show evidences about the validity of this proposal in the development of the genre 'About Us' in banking corporate webpages.

10.2- Development of the Webpage: a Real Example

The best conclusion for this project could only be the implementation of the guidelines that we have developed in a real example of corporate banking webpage. The address of our fictional bank 'Standard Bank' is www.standard-bank.es and the access is restricted to the people involved in the elaboration of this dissertation, the members of the panel, and other authorized users. The username and the password are provided in the back of the cover page.

This webpage has been constructed with all the items from the section 'About Us' that we have analyzed in banking corporate webpages. Additionally, due to the extension of our study, we have found some items that can be set in the section 'About Us' or in other sections as well. These items have been set in the section suggested by the results obtained in our study. As result of this work, the webpage seems to be a real example of a corporate banking webpage.

The 'Homepage' is the site that connects with the main sections; these are shown in the top bar ('About Us', 'Business', 'News', 'Careers'). Above this bar, we have set the 'Contact' and 'Location' tabs as well as a fictional 'Login' where users should be able to connect with their personal accounts. The body has been decorated with some slides which show some of the products and services offered by the bank and three useful links to the steps 'Awards', 'Community', and 'News'. We think that these links and slides could be modified according to the banks' specific interests. At last, the bottom of the 'Homepage' provides some necessary information such as 'Privacy and Security' and 'Site Map'; these steps are accompanied by some non operative links to 'Terms and Conditions' and 'Social Networks'.

Once we enter into the section 'About Us', there is a bar in the left which shows two moves: 'Presentation' and 'Management'. The 'Presentation' is divided into 5 steps: 'Company Profile', 'History', 'Group Members', 'Sponsors' and 'Awards'. The second category, 'Management', is also formed by 5 steps: 'Corporate Governance', 'Board of Directors', 'Community', 'Suppliers', and 'Investor Relations'. Among these steps, we have already explained that 'Group Members', 'Sponsors', 'Awards', and 'Suppliers' are optional; however, we have decided to include them in our website because they must be shown since some banks may require their presence.

Other steps that have been set out of the genre 'About Us' are 'Business', 'News', and 'Careers'. According to the results shown, we found that these steps should not be part of the genre analyzed, being placed in the 'Homepage' as isolated items. They have been introduced in our own model because we consider them necessary in order to offer a more complete version of our webpage. Yet, we think that these steps could also be set within the section 'About us'; this can vary depending on the companies' interests.

Once we had organized the structure of the webpage, each step was filled individually with their specific texts that we had created previously and which are shown in chapter 9 as an example of the standard model of the genre 'About Us'. As we can observe in the website, these texts are organized according to the parameters that we previously established in terms of paragraphs, sentences and words (as shown in section 9.2, *Our Standard Model of the Macrostructure in Banking Corporate Webpages*), as well as respecting the parameters established for the type of language, contents, terminology, morphology, verbal tenses and level of formality (as shown in section 9.3, *Our Standard Model of the Microstructure in Banking Corporate Webpages*).

At last, the format of the webpage has also been designed following the citeria established for this aim, as it is shown in the section 9.4, *Our Standard Model of the Format in Banking Corporate Webpages*. In this sense, we have attempted at designing a banking corporate webpage whose appearance is the same as any real one, including the necessary images, links to social networs, as well as any other minor details which could be necessary to fulfill this goal.

In sum, this webpage is the culmination of this dissertation; it is the presentation and application of our results into a real product. Our guidelines to develop corporate banking webpages combined with the example shown could be used as a model for banks that are in need to develop or improve their current corporate webpages. As we explained in chapter 4, a corporate website is an efficient channel of marketing and promotion. Therefore, companies working internationally must have professional webpages adapted to their personal needs, but following a pre-established criteria that unifies any specific type of document, both paper and electronic, within a sector or industry.

10.3- General Concluding Remarks

In the first six chapters the theoretical framework has been presented moving from a more general to a more specific order. We have explained that the fundamental reason to justify the development of this project is the need to define a new emerging business genre in English.

It is important to remark that the decision to develop this project in English is the fact that this language is considered the lingua franca of different areas of work and knowledge, including business and finance, which is the main focus of this project. As we explained in the initial chapter, English is the language with more non-native speakers in the world, and it is also the most popular language in business. This is the reason why the second chapter presents English language as a need in the present global world.

The communication within the company, clients and suppliers is essential in the management of any firm. Nowadays, each different industry uses its own specific language, which is adapted to its specific needs, and this makes it unique. To point out the importance of this concept, we have presented different authors in chapter 2 which give definitions of Business, General English and Business English in order to explain their relationship with our research (see Lewis, 2010; Bray-Mueller, 2010; Hutchinson et al., 1987; Dudley-Evans and St John, 1998). Therefore, we are concerned about the importance of English in the present world,

and the need for a global market where communication might play a key role in the success and effectiveness of the business. Besides, the connection between English and Business from an analytic linguistic perspective in this dissertation would be impossible without a detailed reference to genre analysis and the use of linguistic corpora as we have also explained in the second chapter. In this part of our study, we have presented some basic concepts to understand language variation and genre analysis, with the aim of classifying particular texts in a new genre that we are creating in this dissertation: the genre 'About us' in banking corporate webpages.

Our interest in the language of banking led us to do research on the possible genres that we could deal with. In this sense, we decided to focus on the analysis of banks' webpages. However, we found that this analysis could become a neverending activity due to the complexity of these pages, and we finally decided to limit our framework to the section 'About Us' in banking corporate webpages. This research required studies about the general functioning of banks, the elements involved, and authors who analyzed the language of banking as explained in chapter 3 (see Fairclough, 1992; Matterson, 2000; Joiner et al., 2002).

Next, our study continued with some research on the different parts of the banks' webpages. This required focusing on doing research on taxonomies that could be easily adapted to our area of work. As indicated in chapter 4 with words of Bruno and Richmond (2003:3), "taxonomies can bring some benefits to companies since they can offer a variety of language adapted to their needs". However, we did not find any suitable model which explained the parts of banking websites in the section 'About Us'. In this sense, we focused on both the guide for genre analysis suggested by Ruiz Garrido (2010), based on language variation, and the research on corporate annual reports developed by Palmer (2010). Among the different moves and steps that we found in Palmer (2010), some of them have been proved to be also available in the section 'About Us' in banking corporate webpages. However, as the nature of these documents is different to a certain extent, we had to continue our research with other authors in order to develop a complete analysis of the genres available in banks' webpages (see in chapter 4, Taflinger, 1996; Cengiz et al., 2007; Ballen, 2012; Misner, 2010; Flinder, 2009; Cummins, 2011). In thise sense, after analyzing the different webpages that we had included in our corpus, we determined that there was a list of moves and steps that was not available in the bibliography that we had selected to explain this genre and start the development of this work. Therefore, we completed this list with the necessary moves and genres to develop this genre according to the particular needs that arose at this part of our study.

Once we had determined the moves and steps involved in banking corporate webpages, we should pay attention to the type of language used in these documents. For this purpose, we have followed the guide created by O'Hair et al. (2004), who focused on different contemporary authors and classical ancient philosophers such as Plato and Aristotle, as seen in chapter 5. The purpose of this chapter was to explain the characteristics and the differences between informative, persuasive, and promotional language. Before undertaking our analysis, we could imagine that the documents analyzed would be a mixture of the three types of language; but we could not determine the availability and the predominance of each type of language within the different texts and genres analyzed in our research. After carrying out this study we found that banks mainly mix informative and promotional language since their purpose is to sell a range of financial products without looking persuasive. This industry clearly differs from others whose marketing campaigns tend to be more aggressive as we explained in section 8.3.1 (*The Language of Banking Webpages*).

This study needed to be complemented with the language on the web, also known as e-language. In this area, we found several resources and authors that complemented our attempt at defining the features of e-language in business contexts as part of this research. In this sense, we mainly based our study on three different authors (Crystal, 2011; Posteguillo, 2002; Yus, 2011). We would like to justify the inclusion of Posteguillo's work in our dissertation since it may sound old-fashioned due to the fact that it is dated back from 2002 and the advances in technology have been huge in the last decade. We think that his work on 'Netlinguistics' represents an excellent basis for the analysis of e-language from a general linguistic perspective. He analyses e-language in terms of different linguistic layers (ideological, contextual, discursive, terminological, and technological). The particular features of each of these layers may change depending on the nature of the documents on focus as well as with the pass of time. However, the layers that he suggests to determine the varieties of e-language are permament since he is not focusing on any particular type of document.

In this sense, we have found that Crystal (2011:2) states in his more recent work that both 'Netlinguistics' and 'Internet Linguistics' cover "all the manifestations of language in the electronic medium". Netlinguistics was defined as an area of linguistic studies which combines many features derived from sociolinguistics and computational linguistics. He divided this linguistic analysis into five layers as we explained in chapter 5: ideological, contextual, discursive, terminological, and technological. Additionally, we found interesting to go further in the study of the level of formality in business documents. In this sense, we found that Grice's

(1975) maxims of conversation were too ambiguous to determine how formal or informal a text is. Thus, we followed the model presented by Heylighen and Dewaele (1999:3), who developed a formula in order to obtain a percentage level of formality. With this formula, we thought that we could compare different texts and see a determined level of formality. This work could have been extended if we had focused on analyzing the language of social networks as suggested by Yus (2011); however we think that this issue was complementary to our work and consequently we would be digressing from the main theme in this dissertation, the genre 'About us'.

With this theoretical framework, we could start working on our research, having seen the importance of English from a general perspective, as well in the business world, the process to work with genre analysis and how to elaborate a linguistic taxonomy, the types of language used in the company, and how ICTs can affect the evolution of the language. However, in order to fulfill this study with a complete framework, we decided to include an additional chapter about website design in banking. In this chapter, we explained some aspects to consider when developing a website such as objective in type of webpages, characteristics in the design such as planning, organization, navigation system, choice of colors, style, and layout. This chapter is essential for the culmination of our work because it includes the necessary information to understand the process of designing the format of a website. The analysis that we have completed has permitted us to to determine the type of format that it is commonly used within banking corporate webpages.

In sum, we think that it is important to remark that our theoretical framework presents the different tools and ideas that we need to develop and implement our project step by step, going from a more general to a more specific study. In this sense, we have found and adapted the already existing research to our personal needs for the adequate elaboration of this project. In order to do so we have used some theories that had been applied to similar studies in order to obtain all the necessary information to develop the standard form of the genre 'About us' in banking corporate webpages. With this research, we suggest, as other linguists have done in the past, that the analysis of a specific genre is possible by completing an adequate and accurate piece of research and put these ideas into practice as we show in the final conclusions of this project.

10.4- Final Concluding Remarks

After defending the theoretical process to develop this project, we must complete this research with our final concluding remarks about its implementation. In this project we set four hypotheses which have been the base in our research:

Hypothesis 1: a standard form of the genre 'About Us' in banking corporate webpages is possible. It is our aim to elaborate a model of this genre by analyzing 64 banks and determining the aspects in common among the banks participating in this study.

Hypothesis 2: There are obligatory and optional moves and steps in the genre 'About Us' in banking corporate webpages, which depend on the banking interests. We are elaborating a standard model in which we think there are elements that can be introduced or not, according to the specific banks' needs.

Hypothesis 3: Due to the specific nature of these corporations, we think that language shown should be formal, showing a mixture of both informative and promotional features. Due to the type of business that banks represent in our society, they should avoid persuasive and direct language.

Hypothesis 4: The language used should show a mixture of both general and specific features. Considering our third hypothesis, in which we assume that the language is promotional, the language shown by banks in these documents must be a combination of specific financial and economic language with general and plain language that makes the text more comprehensible and readable for the audience (not all of them being experts in Finance and Economics).

The results obtained in our research suggest the validity of our four hypotheses, since they all are part of the main objective of this project: establishing a standard model to create the section 'About Us' in banking corporate webpages. In this sense, we must explain in detail the reasons why we can affirm that the four hypotheses are valid concerning the main purpose of this project.

Firstly, we have observed that it is possible to create a standard form of the genre 'About Us' in banking corporate webpages with the 64 banks that participated in our study. Our analysis allowed us to create some specific guidelines to develop the genre 'About Us' according to the compilation of statistical data such as mean, median, and mode of different elements. We devised a taxonomy to determine the design of the macrostructure and microstructure, as well as complementing our study with an analysis about the format of

banking corporate webpages following the ideas explained in chapter 4. In order to prove the validity of this taxonomy, we put these data obtained from our analysis into practice, and elaborated a suitable model for each of the moves and steps forming the genre 'About Us'. Finally, we applied this set of moves and steps into a well structured webpage following the data collected from our analysis and the conclusions achieved from it.

As we have explained, the compilation of data was a process that involved three different stages, and these were divided into different sub-stages: analysis of the macrostructure, microstructure, and format of the webpage. We explain each of these three stages individually in the following paragraphs.

Regarding the study of the macrostructure, we firstly determined its form by identifying the moves in the genre 'About Us', in the homepage, and the steps forming these moves. Some of these were available as part of the genre 'About Us' as well as isolated genres in the homepage. The decision to place these sections as isolated moves or steps forming the genre 'About Us' was decided after studying in detail the different possibilities and deciding the most suitable model according to the data compiled in our research. In this case, we found relevant results, as we discovered that some of these steps were obligatory and some others optional. We think that the reason to determine whether a step is obligatory or optional can be connected to the company's interest to publish certain kind of information. According to our criteria, we established that a step was obligatory if it was available in more than 50% of the webpages analyzed. In this case, this information must be shown. On the other hand, there are some steps whose availability ranges from a percentage of 30% to 50% which must be considered as optional. In this situation, we find steps such as 'Group Members', 'Sponsorships', 'Awards', 'Products and Services', 'Suppliers', and 'Social Networks'. As we said, the reason why these steps can be shown or not depends on the banking personal interests and needs. In other words, a bank should never publish a step presenting the group members or sponsors if these can lead to a negative promotion of the bank. Based on the design of a taxonomy for this genre we can validate hypothesis 2.

After determining the structure of the homepage and the moves and steps forming the genre 'About Us', we focused on the quantifications of forms in terms of paragraphs, sentences, and words for each of the moves that we considered part of the genre 'About Us'. This part of the study was carried out with the software *Wordsmith v5* as we explained in chapter 2 and 7. With these results, we had a global vision of the aspect of the webpage as it is shown in some figures in chapter 9 (Discussion).

The last part of our study to establish our model of macrostructure consisted in finding the different contents that the paragraphs and sentences should be filled with along the documents analyzed in this research. This part of the analysis allowed us to determine the topics and types of contents used in each type of document and their extension within each move and step available in the genre 'About Us'.

With these three analyses, we considered that the macrostructure of our research can be defined as complete. The next step in our research focused on determining the microstructure of this genre. This process consisted of different parts that we summarize below.

In order to start the analysis of the microstructure, we had to focus first on determining the type of language in each of the moves belonging to the genre 'About Us'. We found that most of the texts available in this genre were informative, promotional, or a mixture of them. Only the step 'Careers' was partially persuasive. We think that the predominance of informative or promotional language concerns the fact that banks must present themselves as serious corporations with information that should sound real and objective. However, we must keep in mind that banks are a kind of business whose main purpose is to obtain benefits. Therefore, banks need a language that may sound real, confident, and attractive at the same time. We think that using persuasive language is not connected with the image that banks want to show, opposite to other types of business such as chains of restaurants, beverages, supermarkets, or electronics. In the case of the step 'Careers', we think that it can be acceptable since banks are not trying to sell any product, but recruiting employees. These results suggest the validity of hypothesis 3 in which we suggest that the type of language used in banking corporate webpages is a mixture of both informative and promotional. The definition of these types of language is shown in chapter 5.

After determining the type of language in the different steps analyzed and steps, we continued our research with an analysis of the morphological composition of the different steps forming the genre 'About Us' in banking corporate webpages. In this sense, we had to classify the words into morphological groups: nouns, verbs, connectors, adjectives, adverbs, pronouns, articles, and prepositions. With these results, we could establish mean percentages to determine the value of each morphological group in our standard model. Additionally, these linguistic elements have been classified into the most usual items in each category (nouns, verbs, and adjectives, among others). This analysis provided results with the most common elements in each category, allowing us the creation of our own model. Furthermore, the nature of these words was classified into categories in order to determine the basis of the language employed

in banking corporate webpages. Results showed that the most usual terminology was connected to business and industry, and general concepts. The elaboration of this part of the study was carried out with the software *Tropes v8.3*, as we explained in the chapters 2 and 7. These results are connected to hypothesis 4, in which we explained that the language shown is a mixture of both general and specific vocabulary.

With these results about the type of morphology used, we could determine the level of formality in each step. As we commented earlier, evaluating the level of formality following the four Maxims of Grice (1975) was too ambiguous. For this reason, we thought that implementing the formula presented by Heylighen and Dewaele (1999) was the best option in order to compare moves/steps as explained chapter 5. As we expected, the type of language found was highly formal. This type of language is connected to a very demanding industry which is looking for seriousness and confidence. Therefore, banks often use a level of formality connected to what customers expect it to be: very formal. Furthermore, the results obtained were compared with the levels of formality in other genres analyzed by Heylighen and Dewaele (1999), and this confronted the high level of formality.

In order to validate our results, we compared the step 'News' in banking corporate webpages with the study of newspapers developed by Heylighen and Dewaele (1999). We observed that our step 'News' had a level of formality of 62.80%; whereas theirs had 65.93%. Despite this minor difference, we consider that in both cases results are correct, and this similar pattern proves that the same document in two different experiments has obtained a rather similar percentage in the level of formality.

As the last element in the analysis of the microstructure, we focused on the use of verbal tenses. In this case, and after analyzing all the texts in terms of type of language, morphology, terminology, and formality, we reached the conclusion that the usual structure in this type of text was the standard in the English language: subject + verb + objects + complements. We were totally convinced of this after finding in our results the higher levels of formality in our steps in comparison with other external ones to our study as can be seen in figure 17. Furthermore, the number of nouns in the analysis of the morphology and the limited amount of imperative verbs was a way to demonstrate that the structure was the standard one. However, in this case we needed to analyze the type of verbal tenses used in this document. Results proved that each step had its particular structure according to their needs and nature; additionally, we observed that there was a predominance of simple and non-modal forms in present tense. We think that banks need to use a language that implies a state of regularity and

habits in order to give confidence to their customers; in this sense we refer to the present simple tense in most situations.

In addition to the analysis of the macrostructure and the microstructure, this research would be incomplete without an analysis of the format in banking corporate webpages as we suggested in chapter 6. In this case we studied different elements in the webpage such as fonts, colors, and style. Our study was based on determining the standard model by contrasting results and taking the option with a higher percentage. Results proved that the texts are often shown in Arial 12 in the body text and 14 in headlines, simple lining space, and the font color could be black. Besides, headlines should be bold. In reference to background colors, we found that the primary color tends to be white; and this should be accompanied by a secondary color: red, blue or green. Depending on the bank's needs and values, they could choose any of the three secondary colors; however, we suggested in the discussion that blue represents better general banking values.

After analyzing all the information and data that we have compiled for this study, we could develop our taxonomy to create the genre 'About Us' in banking corporate webpages. However, the validity of this model should be presented in a practical example which proved that the results obtained could be used in a real context, whereas it demonstrated the validity of our first hypothesis as well as, which referred to the fact that a standard form of the genre 'About Us' in banking corporate webpages is possible.

In this sense, we have compiled and applied all the data obtained from our study concerning macrostructure, microstructure, and format; and we have created the section 'About Us' of a fictional bank that we have named 'Standard Bank'. This fictional bank includes all the obligatory and optional moves and steps that are available in the genre 'About Us' in order to show the results obtained from this study. Firstly, we designed the macrostructure of each move and steps as it is shown in chapter 9.2, showing the number of paragraphs, sentences, and the type of contents that should be included in each paragraph. After establishing the macrostructure, we developed the language and contents of each single step following the criteria that we set in chapter 9.3. This way, we firstly developed the text for each paragraph with the specific contents in each step and considering the type of language in each paragraph (informative, persuasive, or promotional) as well as the specific terminology. After the elaboration of the first draft, we had to modify it in order to obtain a suitable version according to our results in terms of morphology, the use of verbal tenses, and terminology.

The assessment of the validity of this text was carried out after the completion of the written text for each step. We completed a morphological analysis and we compared results between our standard model and our creation. This way, we realize that it was difficult to get exactly the same results. However, we obtained results with less than a 3% of difference between the standard model and our creation. Furthermore, these results were used to assess the level of formality in each document, being very satisfactory since the difference between the two models was almost the same with a variation of less than 3%. Similarly, the analysis of the verb tenses suggested in our model was used after the completion of the first draft and after the implementation of the morphology. In this sense, we decided to use the most common verbal tenses in each document according to the criteria established. We tried to include the highest number of these tenses; although it was not possible in all the situations.

Despite some of the limitations and difficulties that we found during the process of elaboration and implementation of this project, we have been finally capable of developing a practical model of the genre 'About Us' in corporate banking companies by following the results that we established after different studies, concerning macrostructure and microstructure, as well as the format of the webpage.

The implementation of our results in the corporate webpage of a fictional bank demonstrates the validity of our first hypothesis, in which we planned to create a model of the genre 'About Us' in banking corporate webpages by analyzing 64 banks. We should remark that the application of this model depends on the same banks, which should assess the validity of this project. However, we are convinced of the viability of this project due to the fact that it is flexible and can be adapted to the needs and policies of the different banks worldwide. This is a standard model, which banks can personalize and modify according to their personal needs. This way, and having justified the validity of our project, the closer a website is to our model, the more appropriate it is according to our own criteria.

In conclusion, this project shows the need to establish genres concerning standard models of language in banks, as well as in other areas of work and business. This kind of project is definitely beneficial for companies and institutions which are in need to enhance communication with customers and visitors. As we commented in our initial chapters, this model has been developed in English due to the present situation in most countries where the economy is increasingly based on international relations rather than on local ones. Therefore, it is necessary that international, multinational and local companies consider the possibility of working with professional linguists who can develop a personal study of the company's needs

and work together with qualified marketing experts in order to present products with the most suitable language by following predetermined standard criteria in the elaboration of their online or written specific documents as we have suggested in our taxonomy of the genre 'About us' in banking corporate webpages.

10.6-   Limitations and Further Research

In addition to the conclusions shown above and the validity of our 4 hypotheses, we should also focus on the possible improvements of this project and the possibilities for further research. For the aim of this dissertation and for the interest of my professional career, we explain the difficulties and limitations that we have found during the elaboration of this project as well as presenting different possibilities to further this research.

10.5.1- Limitations

During the completion of this study we have found some limitations that we must comment in this section. In this sense, the main limitations of this work have been two: the extension of this project and the current software tools to carry out automatic linguistic analysis.

On the one hand, in order to complete this research, we initially needed to set a framework for this study and consequently excluded certain items that could have perfectly complemented this work or been valuable information. However, due to the need of focusing only on the particular genre 'About us' and the restrictions of time and extension to complete this study, we could not focus on the study of other items such as financial documents or the language in social networks. We have found that there are several types of documents concerning annual reports, economic balance sheets, application of media, and the use of social networks, among many others, that deserve a more detailed personal study. We think that these areas of work are very specific and they would require studies with a similar extension and the same efforts that we have put into the elaboration of this project. Therefore, we initially limited our study to the genre 'About Us', despite it has finally been extended to other genres and moves. These limitations should be a challenge to extend our research and develop a complete standard model of corporate banking websites in the near future.

On the other hand, the second type of limitation that we found concerned the type of software that can be currently used to analyze morphology and the use of verbal tenses. Despite having looked for suitable software, there are very few options that could be defined as

adequate for this purpose. In this sense, we used the software *Tropes v8.3* which was very useful, but it could not differentiate adverbs and prepositions. This fact forced us to check data about adverbs and prepositions manually. We hope that in our forthcoming projects we can find some good and economical software with a higher capability to analyze the use of verbal tenses and morphology in the near future.

Having found and overcome these limitations, we must keep working on this field of research and focus on extending and completing our research. The last section of this dissertation aims at presenting some possibilities about how we can continue our research.

10.5.2- Further Research

In the section above we have presented the different the limitations that we have identified in this study. These limitations have inspired us in undertaking further research. The last section of this dissertation presents the current possibilities that we suggest to further our research. In this sense we present two main possibilities in which we could extend our work: corporative and pedagogical. This section has been divided into two parts in order to specify our suggestions related to each area of research

10.5.2.1- Corporative Research

The type of project that we have developed is corporate-based; and the main purpose was to establish the genre 'About us' in banking corporate webpages. This project has also aimed at offering a finished product to the banking industry. However, as explained above, the limitations of time and space have caused that we could not complete all the sections available in banking corporate webpages. Therefore, one of our proposals for the future is to focus on completing all the sections available in this type of webpage: financial documents and social networks.

Similarly, we could also focus on other types of documents with a different nature to banks, including hybrids. The process that we have followed in the analysis of banks webpages (macro and microstructure, plus format) has established a new taxonomy for analyzing texts; therefore, this model of analysis for language variation could be applied into other different documents and websites in order to establish standard models of different genres. As we have done with banks, the same experiment could be applied to analyzing webpages aimed at presenting petroleum or building material companies, travel agencies, restaurants, universities, associations, charities, and football clubs, among many other possibilities. Any particular

industry that hired these services would ensure having a professional webpage adapted to the standard form of any particular industry and the possibility of adding the necessary specific service required by the own company. Additionally, this type of research would be suitable for hybrid companies and business which are in need of creating their own models. In this case, we could elaborate a study about their business and develop a standard form adapted to their needs according to the parameters established by the results based on our taxonomy.

10.5.2.2- Pedagogical Research

Apart from the possibilities derived from our research applied to corporate issues, we can also focus on a pedagogical approach. The main one derived from this study is teaching e-banking language. With the study that we have designed, we could develop a guide for teaching Banking English in electronic contexts. This type of study would be addressed at students of Business Administration and Economics, who would be willing to learn English based on finances, or students of languages with a particular interest in finance.

On the other hand, this study is based on on determining the type of language, morphology, verbal analysis, formality, syntax, and terminology in a specific variety of texts, as well as involving the creations of a corpus of banking corporate webpages and using specific software to analyze them (*Tropes v8.3* and *Wordsmith v5*). In this sense, the number of application connected to this project is quite extensive. Basically, this research could also be used as a model for students to learn how to create standard forms of any particular type of document focusing on the model that we have developed. Consequently, students do not need to be experts in any specific field before they can write documents associated to that field, but they can learn how to analyze specific texts and find the standard form of such texts. We think that this proposal for extending our research could lead to the preparation of specific materials or writing a didactic book for students in philology or translation studies with the aim of teaching how to apply our taxonomy in order to analyze texts and then create new ones based on their standard form.

This piece of research has established the genre 'About Us' in banking corporate webpages, creating our own taxonomy for analyzing webpages and building standard models of any particular area of work or research. With this research we have tried to demonstrate that the genre 'About Us' in banking corporate webpages is possible and the same analysis could be extended and applied into new areas of research, or even used as a pedagogical approach in higher education levels.

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ANNEXES

ANNEX 1: Banking Regulation Act of 1949

1- To do banking business on Co-operative Principles by accepting for the purpose of lending or investment of deposits of money from members as well as the public, repayable in demand or otherwise and withdrawable by cheque, draft, pay order or otherwise.

2- To raise funds by issue of shares and/or any other securities as permitted by the Regulatory Authority.

3- To encourage thrift, self-help and co-operation among members.

4- To prevent members from falling into permanent indebtedness and to assist them financially in times of difficulty and to help them to get out of debt.

5- To engage in any one or more of the following forms of business namely:

5.1-   The borrowing, raising or taking up of money;

5.2-   The lending or advancing of money to members either upon or without security;

5.3-   The drawing, making, accepting, discounting, buying, selling, collecting and dealing in bills of exchange, hundies, promissory notes, coupons, drafts, bills of lading, railway receipts, warrants, certificates, scrips and other instruments and other securities whether transferable or negotiable or not;

5.4-   The granting and issuing of letters of credit, travellers` cheques and circular notes and to do all forms of foreign exchange business;

5.5-   The buying, selling and dealing in bullion and species on behalf of member customers;

5.6-   The acquiring, holding, issuing in commission, underwriting and dealing in stock, funds, shares, debentures, debenture stock, bonds, obligations, securities and investments of all kinds;

5.7-   The purchasing and selling of bonds, scrips of other forms of securities on behalf of constituents or others, the negotiating of loans and advances.

5.8-   The receiving of all kinds of bonds, scrips and valuables on deposit or for safe custody or otherwise;

5.9- The providing of safe deposit vaults;

5.10- The collecting and transmitting of money and securities;

5.11- Acquiring and holding and generally dealing with any property or any right, title or interest in any such property which may form the security or part of the security for any loans and advances or which may be connected with any such security;

5.12- Carrying in and transacting guarantee and indemnity business, in behalf of the constituents in the ordinary course of banking business and to provide necessary cash margin to facilitate such business;

5.13- Opening Branches, Extension Counters and Sub-Officers or any Office and ATM centers or to have arrangement of ATMs of other Banks etc. as per the norms of the Reserve Bank of India.

5.14- Subject to the previous approval of the Central Registrar establishing and supporting or aiding in the establishment and support of associations, institutions, funds, trusts and conveniences calculated to benefit members, employees, ex-employees of the bank or the dependents or connections of such persons granting pensions and allowances and making payments towards insurance, subscribing to or guaranteeing monies for charitable benevolent object or for any exhibition or for any public, general or useful object;

5.15- Undertaking and executing trusts, undertaking the administration of estates as an executor, trustee or otherwise, with the previous permission of the Central Registrar;

5.16- The acquisition of land/buildings, construction, maintenance and alteration of any land/building or works necessary or convenient for the purposes of the Bank;

5.17- To act as Insurance Agent as per norms of RBI and IRDA;

5.18- To promote one or more subsidiary institutions which may be registered under any law for the time being in force for the furtherance of its stated objects;

5.19- Any other form of business which the Central or the State Governments may specify as a form of business in which it is lawful for a banking institution to engage;

5.20- Doing all such other things as are incidental and conducive to the promotion or advancement of the business of the Bank;

6- To amalgamate with another Bank with same or similar objects;

7- To engage in Credit/Debit cards;

8- To do merchant banking business;

9- To takeover another society with similar object;

10- To develop market information system, logo brand promotion, quality control and technology up gradation;

11- To enter into participation, consortium arrangement with bank/s or financial institutions with objects of making loans and advances;

12- To act as agents for collection of money from the government and statutory corporations.

ANNEX 2: Summary of the Data Collected from the Morphological Composition of the Steps in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	15	4	8	1	5	2	2	3	40
2	14	4	5	2	7	3	5	1	41
3	16	3	5	1	7	2	5	4	43
4	16	6	6	2	5	2	2	4	43
5	16	6	4	3	7	1	3	1	41
TOTAL	**77**	**23**	**28**	**9**	**31**	**10**	**17**	**13**	**208**
%	**37,02**	**11,06**	**13,46**	**4,33**	**14,90**	**4,81**	**8,17**	**6,25**	**100,00**

Table 153. Morphological Composition of the Step 'Presentation' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	13	5	4	1	6	0	6	3	38
2	15	5	8	0	9	2	7	0	46
3	15	3	4	0	8	0	4	0	34
4	9	4	4	2	5	1	6	1	32
5	15	5	3	2	4	2	3	2	36
6	16	3	3	0	6	1	4	2	35
7	15	6	5	0	7	2	4	3	42
8	15	6	2	1	9	1	5	4	43
9	16	4	5	3	5	0	4	4	41
10	17	5	3	3	7	3	4	1	43
11	14	7	4	1	6	3	3	4	42
12	14	6	4	3	5	4	2	3	41
TOTAL	**174**	**59**	**49**	**16**	**77**	**19**	**52**	**27**	**473**
%	**36,79**	**12,47**	**10,36**	**3,38**	**16,28**	**4,02**	**10,99**	**5,71**	**100,00**

Table 154. Morphological Composition of the Step 'History' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	12	4	1	3	4	3	2	2	31
2	11	6	2	1	3	3	1	3	30
3	10	4	0	5	3	1	3	2	28
4	11	4	1	3	3	4	3	1	30
5	9	4	3	3	3	2	2	2	28
TOTAL	**53**	**22**	**7**	**15**	**16**	**13**	**11**	**10**	**147**
%	36,05	14,97	4,76	10,20	10,88	8,84	7,48	6,80	100,00

Table 155. Morphological Composition of the Step 'Sponsoring' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	13	4	5	1	1	2	2	2	30
2	14	5	1	1	6	0	3	2	32
3	15	2	3	2	5	0	2	2	31
4	15	2	4	0	5	0	4	1	31
5	10	3	9	0	5	0	6	1	34
6	14	4	4	0	5	1	5	2	35
7	12	3	6	0	5	0	6	1	33
8	13	4	5	1	4	0	4	3	34
9	13	4	5	3	6	1	2	0	34
10	12	2	5	0	4	2	5	0	30
TOTAL	**131**	**33**	**47**	**8**	**46**	**6**	**39**	**14**	**324**
%	**40,43**	**10,19**	**14,51**	**2,47**	**14,20**	**1,85**	**12,04**	**4,32**	**100,00**

Table 156. Morphological Composition of the Step 'Awards' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	13	8	6	4	4	0	2	4	41
2	13	5	4	1	5	3	2	2	35
3	14	8	7	0	5	0	5	3	42
4	16	3	4	0	6	4	4	2	39
5	11	5	8	1	6	1	3	5	40
6	14	6	4	3	6	0	6	3	42
TOTAL	**81**	**35**	**33**	**9**	**32**	**8**	**22**	**19**	**239**
%	**33,89**	**14,64**	**13,81**	**3,77**	**13,39**	**3,35**	**9,21**	**7,95**	**100,00**

Table 157. Morphological Composition of the Step 'Corporate Governance' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	20	4	0	1	7	4	4	5	45
2	22	4	0	2	5	5	3	3	44
3	21	3	2	1	8	5	4	2	46
4	22	2	2	1	9	3	3	4	46
5	16	4	3	1	7	5	2	1	39
6	20	2	1	3	6	4	2	2	40
7	25	2	0	1	9	4	4	2	47
8	21	2	1	2	7	3	3	4	43
9	16	3	2	1	4	4	3	2	35
10	23	2	1	3	9	3	3	3	47
TOTAL	**206**	**28**	**12**	**16**	**71**	**40**	**31**	**28**	**432**
%	**47,69**	**6,48**	**2,78**	**3,70**	**16,44**	**9,26**	**7,18**	**6,48**	**100,00**

Table 158. Morphological Composition of the Step 'Board of Directors and Managers' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	15	8	4	3	6	3	1	3	43
2	13	8	7	6	6	0	0	5	45
3	14	7	6	4	5	1	1	2	40
4	14	7	4	6	3	2	1	4	41
5	14	7	6	2	5	1	2	2	39
6	11	7	7	1	7	0	3	2	38
7	16	8	5	3	8	0	3	2	45
TOTAL	97	52	39	25	40	7	11	20	291
%	33,33	17,87	13,40	8,59	13,75	2,41	3,78	6,87	100,00

Table 159. Morphological Composition of the Step 'Community Involvement' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	15	5	2	3	7	4	2	3	41
2	16	5	2	3	6	5	3	3	43
3	16	6	1	2	8	9	4	2	48
4	16	8	4	3	5	1	2	3	42
5	14	8	3	3	5	4	2	3	42
6	15	7	0	2	4	6	2	5	41
7	18	7	0	4	5	3	2	5	44
8	13	7	1	5	2	7	3	2	40
TOTAL	123	53	13	25	42	39	20	26	341
%	36,07	15,54	3,81	7,33	12,32	11,44	5,87	7,62	100,00

Table 160. Morphological Composition of the Step 'Suppliers' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	16	6	2	4	6	4	4	6	48
2	15	8	2	4	7	6	3	0	45
3	12	9	3	7	4	8	3	4	50
TOTAL	43	23	7	15	17	18	10	10	143
%	30,07	16,08	4,90	10,49	11,89	12,59	6,99	6,99	100,00

Table 161. Morphological Composition of the Step 'Careers' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	15	6	2	9	6	2	3	4	47
2	12	6	2	5	4	6	1	3	39
3	13	5	1	3	5	3	1	4	35
4	15	8	3	3	5	4	3	4	45
5	16	11	2	3	4	5	4	4	49
6	13	11	6	3	6	3	2	3	47
7	10	8	1	5	6	3	2	4	39
8	11	7	4	6	8	3	4	2	45
9	11	11	3	5	5	4	3	2	44
10	15	9	2	6	6	6	2	2	48
11	16	5	0	5	5	2	4	3	40
12	11	5	2	2	4	5	4	3	36
13	13	5	1	1	6	3	6	3	38
14	14	7	1	4	4	6	3	5	44
15	11	8	1	6	2	5	3	3	39
16	13	7	2	4	3	2	3	4	38
17	18	6	1	5	4	3	3	3	43
18	13	5	3	2	6	1	7	3	40
TOTAL	240	130	37	77	89	66	58	59	756
%	31,75	17,20	4,89	10,19	11,77	8,73	7,67	7,80	100,00

Table 162. Morphological Composition of the Step 'Security' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	18	2	4	0	6	8	2	4	44
2	17	7	2	3	9	5	5	3	51
3	19	6	2	1	6	5	1	4	44
4	22	5	2	0	8	6	0	3	46
5	20	2	0	2	5	7	0	7	43
6	17	7	0	2	6	9	3	4	48
7	21	6	2	2	5	5	0	4	45
8	21	3	2	1	7	2	3	3	42
9	20	3	1	0	3	8	0	6	41
10	18	3	1	0	6	6	3	2	39
11	18	4	2	0	5	7	2	3	41
12	18	3	4	0	4	7	2	5	43
13	15	4	5	1	5	7	0	2	39
14	11	9	4	3	2	11	2	3	45
15	17	8	1	2	7	4	2	4	45
TOTAL	272	72	32	17	84	97	25	57	656
%	41,46	10,98	4,88	2,59	12,80	14,79	3,81	8,69	100,00

Table 163. Morphological Composition of the Step 'Products and Services' in Our Model of Corporate Banking Webpage

Paragraph	Nouns	Verbs	Adj.	Pron.	Prep.	Adv.	Art.	Conn.	Words
1	20	4	5	0	5	8	7	0	49
2	11	9	5	1	6	11	1	0	44
3	19	7	2	1	4	6	4	2	45
4	20	5	1	3	6	7	3	1	46
5	21	7	2	2	7	7	2	2	50
6	15	7	3	1	9	6	6	0	47
7	19	9	1	4	11	6	8	0	58
TOTAL	**125**	**48**	**19**	**12**	**48**	**51**	**31**	**5**	**339**
%	**36,87**	**14,16**	**5,60**	**3,54**	**14,16**	**15,04**	**9,14**	**1,47**	**100,00**

Table 164. Morphological Composition of the Step 'News' in Our Model of Corporate Banking Webpage

ANNEX 3: URL of Banks

#	Bank	Nationality	URL (Homepage)
1	Barclays	UK	www.barclays.com
2	The Royal Bank of Scotland	UK	www.rbs.com
3	HSBC	UK	www.hsbc.com
4	Lloyds Banking group	UK	www.lloydsbankinggroup.com
5	National Westminster	UK	www.natwest.com
6	Yorkshire Bank	UK	www.ybonline.co.uk
7	Clydesdale Banking	UK	www.cbonline.co.uk
8	Adam & Company Banking	UK	www.adambank.com
9	Northern Rock*	UK	www.northernrock.co.uk
10	Cheltenham & Gloucester	UK	www.cheltglos.co.uk
11	Citigroup	USA	www.citigroup.com
12	JP Morganchase	USA	www.jpmorganchase.com
13	Wells Fargo	USA	www.wellsfargo.com
14	Bank of America	USA	www.bankofamerica.com
15	Wachovia Bank*	USA	www.wachovia.com
16	U.S. Bank	USA	www.usbank.com
17	Suntrust Bank	USA	www.suntrust.com
18	Regions Bank	USA	www.regions.com
19	Citizens	USA	www.citizensbank.com
20	PNC Bank	USA	www.pnc.com
21	Keybank	USA	www.key.com
22	Fifth Third Bank	USA	www.53.com
23	Royal Bank of Canada	Canada	www.rbcroyalbank.com
24	The Toronto-Dominion Bank	Canada	www.td.com
25	National Australian Bank	Australia	www.nab.com.au
26	Commonwealth Bank	Australia	www.commbank.com.au
27	ANZ Banking	Australia	www.anz.com.au
28	Westpac Banking Corporation	Australia	www.westpac.com.au
29	Santander	Spain	www.santander.com
30	BBVA Group	Spain	www.bbva.com
31	Banca March	Spain	www.bancamarch.es
32	Bancaja*	Spain	www.bancaja.es
33	Banco Guipuzcoano*	Spain	www.bancoguipuzcoano.com
34	Banco Sabadell	Spain	www.bancsabadell.com
35	Banesto*	Spain	www.banesto.es
36	Bankinter	Spain	www.bankinter.com
37	Deutsche Bank	Germany	www.deutsche-bank.de
38	Commerzbank AG	Germany	www.commerzbank.com
39	Bankers Almanac	Germany	www.bankersalmanac.com
40	KfW Bankengruppe	Germany	www.kfw.de
41	DZ Bank AG	Germany	www.dzbank.com
42	Bayerische Landesbank	Germany	www.bayernlb.de
43	UBS	Switzerland	www.ubs.com

#	Bank	Nationality	URL (Homepage)
44	Credit Suisse Group	Switzerland	www.credit-suisse.com
45	ING	Netherlands	www.ing.com
46	Rabobank Nederland	Netherlands	www.rabobank.com
47	ABN AMOR Holding NV	Netherlands	www.abnamro.com
48	BNP Paribas	France	www.bnpparibas.com
49	Crédit Agricole	France	www.credit-agricole.com
50	Société Générale	France	www.societegenerale.com
51	Natixis	France	www.natixis.com
52	Banque Fédérative du Crédit Mutuel	France	www.bfcm.creditmutuel.fr
53	Industrial & Commercial Bank of China	China	www.icbc.com.cn
54	China Construction Bank Corporation	China	www.ccb.com
55	Agricultural Bank of China Limited	China	www.abchina.com
56	Bank of China Limited	China	www.bankofchina.com
57	The Bank of Tokyo-Mitsubishi UFJ Ltd	Japan	www.bk.mufg.jp
58	Sumitomo Mitsui Banking Corporation	Japan	www.smbc.co.jp
59	Mizuho Corporate Bank Ltd	Japan	www.mizuhobank.com
60	The Norinchukin Bank	Japan	www.nochubank.or.jp
61	UniCredit SpA	Italy	www.unicreditgroup.eu
62	Intesa Sanpaolo SpA	Italy	www.intesasanpaolo.com
63	Ageas	Sweden	www.ageas.com
64	Danske Bank A/S	Denmark	www.danskebank.com

Note: The banks marked (*) have merged with other banks and for this reason their webpages are no longer available or have been modified. These webpages were retrieved on April 12, 2011. A copy of the original webpages in format *.txt* is enclosed to this dissertation in a CD-ROM (Annex 4). The CD-ROM contains 15 files, each of these files has the information of each of the moves and steps analyzed from the different banks participating in our study.