KENYAN BANKING DISCOURSE: STRUCTURE, STRATEGIES AND THEIR EFFECTS ON BANKING INTERACTION

A THESIS SUBMITTED IN PARTIAL FULFILLMENT FOR THE DEGREE OF MASTER OF ARTS

ENGLISH DEPARTMENT
KENYATTA UNIVERSITY
NAIROBI

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DECLARATIONS

THIS THESIS IS MY OWN ORIGINAL WORK AND HAS NOT BEEN SUBMITTED FOR A DEGREE IN ANY OTHER UNIVERSITY.

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DATE

THIS THESIS HAS BEEN SUBMITTED FOR EXAMINATION WITH MY APPROVAL AS UNIVERSITY SUPERVISOR.

DR. MARGARET J. MUTHWII

DATE
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DEDICATION

To my beloved Dad, Peter Walaya, whose confidence in me and love for education have been my inspiration and dear Mum, Rose Walaya, whose encouragement I appreciate.
I wish to express my gratitude to Kenyatta University for according me the opportunity to pursue this course.

I am truly indebted to my supervisor, Dr. Margaret Muthwii, for her valuable comments on this work. Her thoroughness and promptness in reading through the drafts inspired me.

To other members of the languages departments, from whose discussions and constructive criticisms I have benefited greatly, I say thank you.

Further gratitude goes to Mr. Omukhala of Barclays Bank and all other members of staff in the banks from which I collected my data. Their co-operation was of invaluable assistance. To Morris and Sammy of the English Department resource centre, thank you for the time you spared to help me attain computer literacy.

Special thanks to my parents, for their financial and moral support and sacrifice. I am truly grateful to my sisters and brother for their encouragement. For all their prayers and the ‘cartons’, I am grateful. To my sweet little daughter Charlene, thanks for being part of my reason to ‘hurry up’.

I also wish to thank all my friends and colleagues who encouraged me through the course. Lastly, my gratitude goes to Alan for his assistance in printing this work.

God bless you all.
## A LIST OF ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tr>
<td>A/C</td>
<td>Bank account</td>
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<tr>
<td>C</td>
<td>Customer</td>
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<td>B</td>
<td>Banker</td>
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<td>EL</td>
<td>Ethnic language</td>
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ABSTRACT

This study explores the structure of Kenyan banking discourse. In addition, it outlines those discourse strategies that the interactants apply in their conversations and the effects that they have on banking interaction. The background of the problem raises some of the basic concepts in discourse analysis which offer some insights in interpreting the entire study. The observations in the study are made within the framework of the Speech Act Theory with specific reference to Edmondson’s (1981) model. The study achieves its objectives through the use of spontaneous conversational data between bankers and customers. These were supplemented by research notes made by the researcher during data collection.

The findings of this study reveal that the structure of Kenyan banking discourse and the strategies that the interactants use are greatly influenced by both verbal and non-verbal forms of communication. Further, the code used by the interactants has major significance on the entire discourse. However, the linguistic items used in this discourse remain primary since they affect the manner in which the discourse is understood and interpreted. The work concludes that it is difficult to separate linguistic behaviour from the interactants’ social behaviour.
CHAPTER ONE

BACKGROUND TO THE PROBLEM

1.1 Introduction

The term Discourse Analysis was first used in 1952 by Zelling Harris as the name ‘for a method of the analysis of connected speech and writing’. Discourse analysis finds ‘unity in the description of language above the sentence and an interest in the context and cultural influences which affect language in use’ (Mc Carthy 1991:5). This implies that discourse progresses in a definite direction and can therefore be interpreted coherently.

Not a great deal of research has been done in relation to discourse analysis. Discourse analysts have concentrated on studies that focus on various contexts, for example, classroom (cf. Sinclair and Coulthard, 1975), meetings (Cuff and Sharrock, 1985) and doctor - patient (Drew, 1979) discourse. The main aim has been to establish the basic structures underlying the various contexts. Consequently, the present study, which gives the structure of banking discourse, is a contribution to this area.

This study also identifies those strategies that different interactants employ in their conversations and looks at the effects that these may have on the entire discourse.
1.2 Discourse and Discourse Analysis

The origins of discourse analysis according to van Dijk (1985, Vol.1:1)

'can be traced back to the study of language, public speech and literature more than two thousand years ago'.

Discourse analysts have defined discourse in various ways. Widdowson (1979), for example, defines it as the use of sentences in combination and Van Dijk (1977:3) as a ‘... sequence that is linearly ordered in sentences’. Schmied (1991:91) refers to discourse as ‘the elements beyond single words or grammatical constructions which are related to socio-cultural usage and expectations in terms of ethnography of speaking.’ Me Tear (1982) observes that, among other things, discourse analysis, looks at language above the level of the sentence and at the connection between sentences.

'The analysis of discourse is necessarily the analysis of language in use' (Brown and Yule, 1983: 1). It involves more than just rules of speaking of a language. It is not just a verbal object but essentially a form of social interaction (van Dijk, 1985 Vol.2). This implies that the possible effects or functions of discourse in social context will crucially depend on the information about the text, dialogue or the situation of communication. Discourse can, therefore, only be analysed in relation to various contexts. Furthermore, as Cook (1989:ix) puts it, ‘discourse analysis examines how stretches of language considered in full context, become meaningful and unified for their users’. It searches for what gives language in use for communication coherence. ‘Discourse may use grammar rules as a resource,
it conforms to them if need be and departs from them when it does not need them' (Ibid:7). Cook also says that without context, discourse may lack unity.

According to Hatch and Long (1980) the search in discourse analysis is mainly for structure and this may result, not only to a better understanding of language learning, but also to how each individual interacts through language.

1.2.1 *Discourse Structure and Strategies*

Hudson (1980) defines discourse structure as the structure of speech above the sentence level. He notes that speech is patterned but 'what is controversial is the extent to which a hierarchical structure can be identified above the sentence' (Ibid:128). Nevertheless, he identifies different aspects of structure found in discourse, namely, turn-taking, topic and shared knowledge.

Discourse structure may depend on turn-taking if we consider whether these are taken strictly in sequence or if there are any overlaps. Discourse topic refers to the 'proposition about which the speaker is either providing or requesting new information'. The relation between discourse topic and discourse structure is that we need to appeal to topic in order to decide where a given discourse structure starts and ends. Topic therefore determines discourse structure. On shared knowledge, discourse structure is based on what the interactants know about the issues they talk about. It is from a common view that interactants are able to achieve discourse coherence.
Gumperz (1982) refers to discourse strategies as the ways in which conversations can be interpreted. He further explains that it is that which makes it possible for participants to 'perceive and interpret' certain groups of cues reacting to others and pursing their communicative ends. 'The effective communicative strategies presuppose grammatical competence and knowledge of the culture' (Ibid: 4-5). Whatever governs the way in which a speaker uses certain lexical, sociolinguistic and other knowledge in producing and interpreting information in a certain context may thus be regarded as a strategy. For example, according to Gumperz (1982) conversational code-switching and the use of prosodic features are examples of discourse strategies.

Edmondson (1981) regards intonation, pausing and facial display as strategies that a speaker uses in the hope that the listener will respond to and interpret. A strategy may be specific to a community, for example, the various forms of code-switching. He further notes that a strategy in discourse '....denotes the manipulation of interactional structure in conversational behaviour in the interest of achieving conversational goals' (Ibid:115). Since interactants have both social and communicative competence, they apply strategies in order to achieve conversational goals. Interactants, thus, control turn-taking. Discourse strategies are widely used, spontaneous and functional in ordinary conversation (cf. Tannen 1989).
1.2.2 *Conversational Code-Switching: The Kenyan Context*

Observations have been made on the language contact situation in Kenya. For example, most speakers in urban settings have been observed to be tri-lingual to a certain extent (Abdulaziz, 1982; Muthwii 1994; Whiteley, 1974). Consequently, code-switching, which can be defined as the alteration between two or more codes within the same speech exchange, occurs in most conversations. This can be explained by the view that speakers in urban areas have in common the use of English and Kiswahili (Abdulaziz, 1982).

At the macro-societal level, each language in Kenya has been shown to have certain social meanings (Scotton, 1982; Muthwii, 1994). Consequently, ‘the use of any of them evokes or provokes certain reactions in the users’ (Muthwii 1986:19). Ethnic languages, for example, are seen as significant to individuals and communities at the interpersonal and interactional levels’ (Ibid:2). ‘Code-switching implicates either multiple relationships or a change in relationships between speaker and addressee’ (Scotton, 1982:434). For example, the use of Kiswahili and/or an ethnic language in code-switching can be to signal feelings of intimacy, personal appeal or persuasion (Muthwii, 1986).

Although formal, transactions in the bank remain a form of social interaction. Code-switching was observed to occur in these transactions. English was used as the unmarked code. In this regard, therefore, the component of Kiswahili and other first languages, when they occurred in the data collected in this research are explained within this framework of code-switching and the social
meanings of the codes involved.

1.3 Statement of the problem

Banking is a crucial daily activity which is largely managed through verbal interaction. Conversations are mainly between the bankers and potential or actual customers.

Objectives of the study

This study investigates the structure of banking discourse through establishing patterns in the conversational interactions that occur between customers and bankers. Besides examining the structure of discourse, the study further seeks to identify the interactants discourse strategies and the effects they may have on the banker-customer relations.

As mentioned earlier, previous researches have touched on Classroom talk (Sinclair and Coulthard 1975), Courtroom discourse (Mead, 1985), Meetings (Cuff and Sharrock, 1985), T.V and Radio interviews (Heritage, 1985). These speech domains are areas where verbal interaction plays an important role in the continuity of events in human social interaction. A basic descriptive study of banking discourse in the Kenyan context is lacking, therefore a gap in the knowledge of its structure exists.

This research has aimed at filling this gap by looking at the linguistic and patterning involved in the social interactions in Kenyan banking discourse. The present study aimed at answering the following questions:
(a) What specific techniques and strategies do the participants involved in banking discourse employ in their interaction?

(b) How do these techniques/strategies affect the customer-banker relations?

1.4 Objectives of the study

The objectives of this study have been to:

1. Investigate the discourse structure and patterning in banking interaction through the location of properties associated with its nature,

2. Analyse the discourse strategies that contribute to coherence and topic control in banking discourse,

3. And identify the effects of different discourse strategies on the customer-banker relations.

1.5 Research Questions

Owing to the complexity underlying language at the discourse level unlike language in the lower language levels of phonology, for example, we found the need to use research questions to guide the research. The following questions were used in an attempt to discover the structure and strategies perceived in banking discourse:

(a) How does topic, which in this situation is mainly introduced by the customer, influence banking discourse?
(b) What techniques do the interactants apply in taking their turns and how are interrupting variables such as banker-banker discourse, handled in these conversations?

(c) What linguistic items sustain continuity in the conversations?

(d) Are there any distinct characteristics that punctuate banking discourse in the Kenyan context?

(e) How can code-switching and mixing be described and/or interpreted in banking discourse?

(f) In which ways does the presence of other customers or bankers and the physical set up in the bank affect banking discourse?

These questions provided the present research with key guidelines on the patterns existing in Kenyan banking discourse.

1.6 Research Assumptions

The researcher worked with two assumptions:

1. Variation in structure and use of discourse strategies and other characteristics in banking discourse occur depending on the hour of the day (e.g. morning, late morning, early afternoon) and the time of the month i.e beginning, middle or end of the month.

2. Code-switching and code-mixing are a common interactive strategy in Kenyan banking discourse.
1.7 **Rationale of the study**

In the past, most linguists have concentrated on the study of language at the lower levels of phonology, morphology and syntax. Discourse is a rank system adopted as the level of analysis above the sentence with the aim of demonstrating the structural complexity of language in use. The present study contributes to insights in the structure and strategies in discourse since not much has been done at this level of linguistic study.

In particular, no empirical linguistic research has been done regarding banking discourse in Kenya where language still plays a major role due to the fact that Kenyan banking is not as highly automated as that in developed countries. This study, therefore, is the first of its kind concerning the structure of banking discourse in the Kenyan context. Moreover, the multi-lingual situation and the complexity and uniqueness of language use in Kenya (Abdulaziz, 1982) makes valuable contributions to our understanding of discourse structure and strategies in such sociolinguistic contexts.

Through the analysis of verbal exchanges in the bank, the research shows how conversational analysis helps in establishing those strategies that link the actions of the speaker and those of the hearer. This is done with the aim of establishing any regular patterns of language use at the levels of both form and content; identifying strategies in this discourse and the effects they may have on customer-banker relations.
Moreover, this study forms part of the increasing attention that is being paid to the analysis of everyday conversation. Expressing the motivation for this increased attention, Carsaro, 1985:189 says that

‘There is need for more basic descriptive studies of discourse processes in areas such as adult socialisation and aging, in legal, occupational, criminal justice, bureaucratic and business organisations’. (Underlining, my own).

Moreover, Schmied (1991) notes that the features occurring at the discourse level are among some of the neglected aspects in African English. In the light of this view, our present research contributes to discourse studies in particular and linguistic theories of social interaction in general.

Last but not least, a most practical contribution that this research makes is to the banking industry. By critically looking at language in use and by analysing the social implications of certain utterances this study supplies information useful to banks. For example, on how certain acts in discourse like greetings, apologies and other linguistic and non-linguistic behaviours like raising of the voice are handled and interpreted by the interactants and the general effects they have on the interaction. This is crucial in the banks’ attempts to provide efficient services to customers, who form the back-bone of the bank.

The research findings may also be found useful to other institutions where customer-care is paramount especially in this era of liberalization, competition and customer-oriented industry.
1.8 **Scope and Limitations of the study.**

1.8.1 **Scope of the study**

The present study only dealt with two banks, namely, The Standard Chartered and The Barclays banks of Kenya. These two banks, selected on the basis of their accessibility to the researcher provided data. The customers were randomly selected. This enabled the researcher to achieve the objectives of the study since the randomly selected customers gave varied discourse both in terms of content and manner of communication. However, the two banks vary in the training of their personnel and their general operations. They also do not seem to serve ordinary customers, that is, those who mainly hold salary and savings accounts. Despite this, they have a wide national network in Kenya, affirming their strong establishment.

Furthermore, the study was only limited to the Nairobi area. The use of banks in rural towns would have of necessity meant that the researcher take into account, among other factors, the significant issue of first language dominance in most speech domains including the banks. Since the use of first languages was outside the interests of this study, we limited ourselves, therefore, to banks in the city where the use of ethnic languages is minimal in customer-banker interaction.
1.8.2 Limitations of the Study

Of the discourse studies done so far, classroom discourse so far has received the widest attention (cf. Stubbs, 1983). Sinclair and Coulthard (1975) point out that those categories identified in the classroom discourse may influence other contexts of study in analysing discourse. Hence in this study on banking discourse, caution was taken to see that these categories were carefully considered for appropriateness before being adopted or otherwise.

The data used in this study represents spontaneous conversations between customers and bankers. Part of the initial data, however, was not used for analysis because we observed that the bankers were not at ease. With time, the bankers’ familiarity to the researcher enabled us to acquire more natural data.

The problem of background noise especially by office machinery like computers as well as the activities of other bankers and customers occurred. This was taken care of by reducing the noise level on the recorder used. However, some adjacent interactions were frequently picked up by the recorder. This was common at times like month-end when the banking halls would be and are usually crowded. Consequently, those conversations that were not clear were ignored in our data picking out the most audible.

The nature of very confidential banking services was/is such that the interactants move to private rooms in the banking hall. As a result, some
conversations were left incomplete since the researcher could not follow the interactants to these rooms. Ventola (1987) recommends the clipping of microphones on the speakers although she also observes that this may make informants more conscious of the recordings. Such an attempt in our case would have violated the agreement made with the banks' administration regarding the customers' freedom/privacy.

1.9 Theoretical Framework

The present study is based on Edmondson's 1981 model for spoken discourse in which the theoretical framework underlying this model is itself based on the integration of the Speech Act Theory (SAT) and interactional aspects of spoken discourse, namely, turn-taking, linguistic and non-linguistic behaviour and sequential relevance in discourse.

The SAT is based on Austin's (1962) observations that an utterance can report a state of affairs as well as perform an act. It is important to consider both form and content in what is said (cf. Searle, 1969). This theory further notes that the knowledge of the physical and social world and the making of assumptions about what we know of the people with whom we talk contribute to success in communication. This is through the influence of the function of what is said by considering both form and content. The theory observes that some acts are ritualistic. It gives a way of looking beneath discourse and establishing the function of what is being said.
The SAT theorists give four important categories of speech acts as illustrated below.

(Akmajian et al 1990:340)

Illocutionary acts, which are considered as explicitly performative are the ones that interest speech act theorists most. This is because they can be successfully performed, they are central to communication and they expose the speaker’s intentions. They are the conventional force of an utterance. Utterance acts involve the uttering of sounds, words, syllables, phrases and sentences from a language. Perlocutionary acts are the by-products of communication; they are the effects of an illocutionary act on the hearer (cf. Saddock 1974). Propositional acts are performed through referring and predicating. This means that a speaker not only makes reference to something but also characterises it.

The principle interest of SAT for the discourse analyst is that ‘it provides an account of how some apparently formally unconnected utterances go together in conversational discourse to form coherent discourse’ (Brown and Yule 1983: 233).
On the interactional aspects of spoken discourse, verbal and non-verbal factors work together in interpreting discourse. Silence, elliptical coupling and eye contact among others may be used to achieve coherence in discourse yet they themselves do not necessarily constitute a speech act. Turn-taking, too, is an interactional aspect in discourse in that it is under the control of the interactants. Finally, the concept of ‘sequential relevance’ which is governed by social constraints known to the interactants is crucial in spoken discourse.

The combination and reconciliation of the SAT and the above interactional aspects of spoken discourse arises from the need for a model that considers ‘spoken discourse a significant conversational unit’ (Edmondson 1981:2). The model views language in relation to its origins, uses and effects and further claims that ‘language is a means of doing things with words, with people’ (Ibid:2). A central claim of the model is that ‘speakers use anticipatory conversational strategies’ in order to achieve communication. The model, therefore, forms a basis for the present study which concentrates specifically on spoken discourse.

Like other discourse models, for example those of Sinclair and Coulthard (1975) and Burton (1980), a hierarchical discourse structure is displayed in Edmondson’s (1981) model. Interactional structure is evident both in verbal and non-verbal behaviour. Discourse structure is composed of interactional units. The largest unit is the encounter which is made up of phases. Phases are in turn made up of exchanges which are made up of moves. Moves are the
The smallest significant elements by which a conversation is developed and are made up of acts. Acts remain thus the smallest units of conversational behaviour (cf. section 2.6.2 for details on this).

From his model, Edmondson anticipates a 'variety of different types of business transactions' based on the interactional bases that he outlines in this model. While the data in Edmondson's model was simulated through the controlled range of situations that he sets up, our data comprised spontaneous conversations from randomly selected interactants. Conversations from Edmondson's data and that of our study were however audio-recorded. Non-verbal clues are of great significance in accompanying and modifying the effect of verbal communication (Edmondson, 1981). These are considered as having a structural function in this model as well as in our study.

Regarding conversational strategies, Edmondson refers to them as the link between the underlying structure in conversation and those patterns that occur in communicative acts. The speaker, therefore, adopts a strategy depending on his/her understanding of what the hearer says in order to achieve the goals of communication.

The suitability of this model to our study and its strength lie on its integration of the main notions in our topic namely structure and strategies in discourse.

A detailed outline of this model is given in section 2.6.
CHAPTER TWO

LITERATURE REVIEW

2.1 Discourse and the Sentence

Analysis in linguistics has mainly centred on sentence or clause structure. However, a lot of interest is growing on the way sentences combine to form larger units that are coherent. Discourse analysis is one of the approaches, therefore, developed to handle these larger units above the clause. Through discourse analysis, language properties are integrated. This is done with the aim of explaining the complexity that characterises language as an interactive phenomenon.

Stubbs (1983) looks at discourse analysis as attempting to study the organization of language above the sentence; its main concern being language in use in its social context. He looks at spontaneous conversation as highly ordered however chaotic it may seem. What seems ill-formed grammatically may be coherent in conversation. Further he continues to argue that ‘conversation is basic: the commonest use of language, a pervasive phenomena of everyday life, which deserves systematic study’ (Ibid :10). Discourse organization is thus ‘significantly’ different from the way mere sentences are organized. There are, therefore, those linguistic constraints that govern the structure of discourse. Moreover, structure in conversation will depend on certain mechanisms, for example, word and phrase repetition and structural markers. Stubbs maintains that natural language is that which is unplanned and spontaneous as opposed to artificial, intuitive and hypothetical language.
In this study, we have used spontaneous conversations recorded from conversations in the bank.

2.2 Studies on Discourse Analysis

This section reviews previous studies that have looked at different discourse situations. Their relevance to the present work is also discussed.

Sinclair and Coulthard (1975) in studying classroom discourse felt that classroom talk had more structure and direction. They aimed at looking at the relationship between successive utterances, who controlled topic and how, the different speaker and listener roles, how these roles move from one speaker to the other, and the manner in which new topics were introduced. To explain the structure of classroom discourse, they came up with a model which has been used largely in many discourse analysis studies (cf section 2.5).

Stubbs (1983) in studying classroom talk in an Edinburgh school notes different kinds of metacommunications in teacher-pupil interaction for example attracting attention, editing, specifying topic and defining. We used Stubbs' method in collecting the conversational data between bankers and customers (cf. Section 3. ).

Mitchell (1957) describes the language of buying and selling in Cyrenaica. He groups the transactions into stages although he does not give a linguistic structure of this discourse. He chooses to characterize these transactions by
the kinds of phrases and clauses occurring within them. The present study does not concentrate on phrase and clause types.

Erickson et al (1978), in comparing the talk of different court witnesses, found that the manner of expression was punctuated by the use of intensifiers, hedges and forms of hesitation. However, this study tends to focus more on content as opposed to the manner of communication. The present study mainly concentrates on discourse style, that is and hence manner of communication.

Mead (1985:89), who looks at discourse in Malaysian magistrates courts observes that ‘conflicting interests are represented and many different rules, conventions, norms and perceptions of typicality have to be interpreted’. This means that the discourse is highly influenced by court interests and procedures. These are, however, applied through negotiation since courtroom discourse is not only highly varied but also controlled. In contrast, as is observed in our study, interactants in the bank share almost equal chances of participation and their conversations have minimal external control.

Atkinson and Drew (1979) look at the manner in which counsel develops a case in a systematic way indicating how witnesses react to this. This seems more as describing a process within trial. Their concentration is, however, on the combativeness of cross-examination They come up with characteristics of the combative nature of the question-answer sequence involved. Further, they note that in the courtroom situation, what is said is intended ‘to benefit a non-
speaking participant’. The defendants, witnesses versus counsel, are the main participants in the talk. In addition, there is a lot of influence during trials from previous testimonies. This is unlike banking discourse where conversations are independent from previous ones.

Cuff and Sharrock (1985) in their study of discourse in Meetings note that ‘a meeting may be viewed in terms of its size and composition’. They attempt to identify those activities in Meetings and their various roles in the organization of the Meetings. To supplement work on the general organization of talk, the examination of talk in Meetings seems to be controlled by the activities of the participants. Hence Sinclair and Coulthard (1975) suggest that every situation investigated has distinctive discourse structure.

Cicourel (1985) reports the findings of several studies in doctor-patient discourse. Most of the researches reveal in common that ‘culture and language strongly influence the understanding of each participant’. Miscommunication may occur if the patient’s ‘cultural background’ is not considered. Nevertheless, this has also been blamed on the physician’s use of technical language and the lack of ‘rapport’ in a situation where patients require ‘emotional assurance’. He concludes that the patient’s memory and language limitations and the doctor’s technical descriptions are often unavoidable aspects of doctor-patient discourse. Banking discourse is similar to doctor-patient interaction in that both deal with situations where communication occur on mutual trust. For instance, lowering of voice is common in both contexts
even in areas where interactants are secluded.

Fairclough (1989) looks at discourse from a Critical Language Analysis (CLA) approach. This approach aims at analysing social interactions through focusing on both language and the effects it may have on the social relationships. He observes that discourse is not a matter of language form, but to a large extent is determined by social relations. In his work, he looks at the discourse of Thatcherism, political discourse associated with Margaret Thatcher’s reign in British Conservatism to create a welfare state. According to him, creativity in discourse is important. This means the avoidance of patterned/monotonous sequences on the part of the speaker. In turn, this enables the involved participants to avoid problems associated with their positions. Concerning advertising discourse, he notes that there is need to represent the relationship between the advertiser and the audience involved. Similarly, our study deals with language use although it doesn’t concentrate directly on its effects on social relationships but rather on the effects it has on the on-going interactions.

Studies on conversational analysis ‘have their main concern as the analysis of conversational structure and their organization and their findings are useful to anyone interested in the structure of the conversation’ (Coulthard 1977:59).

A basic observation made about the structure of conversation is the change in role between the speaker and listener. Turns are successive and lack any overlaps or gaps between them. Coulthard further argues that a turn to speak
is taken at the end of the sentence leaving the speaker 'vulnerable at every sentence completion'. A turn may consist of only a single sentence unless the current speaker is allowed a longer turn e.g to tell a story or a joke. To continue a turn, subordinators may be used. Interruptions in conversation may nonetheless be regarded as rude. As we shall see in chapter four, interruptions occurred in banking discourse.

In taking conversation as the analytic unit, Sacks et al (1974) questions certain aspects, namely, whether there are any opening or closing pairs that are consistent, marked lexical patterning and pre-closing sequences and closing pairs. Their findings with regard to these questions are of significant value in establishing the pattern involved in banking discourse.

Coulthard (1977) reports on the 'low incidence' of overlap and silence. He says that tolerance of silence between turns is low. This is different from the banking context where silence was not only a common and functional phenomenon but also formed part of the conversations. The cause and role of silence in banking discourse when it occurred is explained in section 5.2.2.

Banking discourse gives both participants a time to control or monitor the interaction making it a different speech communication situation from those discussed above. It is, therefore, bound to have some unique characteristics but may share some with the situations discussed. Like the others, it also contributes to the understanding of aspects of conversation and to discourse.
2.3 Turn-taking in Discourse

Different discourse analysts have addressed turn taking in discourse outlining major techniques that interactants use. Turn-taking involves the interchanging of the roles of speaker and listener. (Coulthard 1977). The main question is, therefore, how do the participants organise themselves to take turns during a conversation? In taking turns, various techniques may be used by the interactants to identify the next speaker. Coulthard suggests three ways of taking a turn at speech. These are the use of a descriptive phrase, naming of the next speaker, and constraining the next utterance. Majority of turns in a conversation may consist of only a simple sentence.

Kendon (1967) suggests that one of the important factors that enables the smooth change from one speaker to another is 'gaze'. The listening interactant interprets the previous speaker's gaze as a signal that he can now assume the turn to speak bringing an end to his own turn.

Sacks et al (1974) propose three principles in controlling turn-taking. The current speaker may select the next speaker, the first to talk becomes the speaker or the speaker continues with his/her own remarks. They further suggest that various kinds of turn-taking systems may produce different structural turns. For example, in a pre-planned context like a Meeting, turns may be longer, with minimal interruptions. This is unlike in casual talk where
the current speaker may face pressure from other interactants. This then requires that such turns consist of not more than a sentence. The use of these, however, largely depends on the contexts in which the conversations occur and the interactants relationship. This is due to the fact that some forms of interaction are more formal than others.

Duncan (1974) observes that cues for a next speaker can be grammatical, paralinguistic or kinesic or a combination of all three. He outlines these as intonation, paralanguage, body movement e.g using of the hands, socio-centric sequences and syntax. He refers to murmurs of assent as back-channel behaviour. These murmurs do not, however, necessarily constitute a turn but ‘provide the speaker with useful information as his turn progresses’ (Coulthard 1977: 62). Duncan too includes sentence completion as a technique in turn-taking. Sentence completion may occur when the speaker is seeking a clarification or making a brief statement.

McCarthy (1991) observes that conversations are characterised by overlap, interruption and brief silences that do not last on the average for more than a second. He observes overlap as a feature in turn-taking. He defines an overlap as the speaker’s production of another’s utterance and often completing it for them or overlapping with them as they complete the utterance. Edmondson (1981) concludes that ‘the mechanisms of turn-taking are under the control of the interacting parties’. In addition, he notes that a current speaker may hold a turn for as long as they wish. These were factors
under observation in the present study.

2.4 **On Communication, Context and Discourse**

Language plays a major role in the maintenance of social order. Gumperz (1982) defines communication as a social activity that requires the co-ordinated efforts of two or more individuals. It is a 'form of face-to face conduct', and therefore 'the use of language is an instance of communication or at least attempted communication' (Edmondson 1981:82)

Firth (1964) gives one of the earliest elaborate models in approaching communication. He considers context of situation as the core of 'semantic description of language and the key factor in the contextual theories of language'. The components of the context of situation according to Firth's approach include the relevant features of participants, the relevant objects and the effect of verbal interaction.

Hymes (1971) attempts to give a format for the combined study of language and use in the 'ethnography of speaking'. He aims at a comprehensive description of communicative competence. In his 'speaking model' the analysis of speech events depends on interrelationships between settings, participants, purpose, key, channel, code, message form, message context and act sequence. His sociolinguistic approach looks at language function, the question of underlying forms chosen in a specific situation in order to achieve certain specific goals. The speaker, hearer and topic are the three factors that form
the major components in communication.

Hoey (1983) argues that discourses differ with the types of institutions and social practices in which they take place. This difference also depends on the social positions of those who speak and those whom they speak to. Discourse he concludes, is 'social'. What people say will, therefore, depend on where and against what the statement is made.

From this perspective, discourse analysis refers to 'the investigation into the way sentences are put into communicative use in the performing of social actions' (Widdowson 1979:90). The social context therefore plays a major role since sentences are not isolated but rather are related in the situation they occur. This means that meaning and structure of discourse in a particular situation can be established. Discourse looks at procedures of use as well as the manner in which language is realised in communication.

Both the speaker and the hearer can only communicate on a topic which they are both aware of. If this is not the case, the current speaker has to give general background knowledge that is known to the listener, hence the importance of shared knowledge. Discourse topic, therefore, seems to reduce, organise and put into categories semantic information of sequences into a unified form.
The social context in which conversation occurs includes factors like the social
groups of the interactants, the relation between interactants, the structure of
the interaction, the type of utterances e.g business transaction and the
knowledge that the participants share (Hudson 1980). This implies that the
underestimation or overestimation of the shared knowledge between
participants may result to boring or incomprehensible discourse.

2.5 Discourse Theories

Sinclair (van Dijk (1985:Vol 2) argues that despite the fact that discourse
depends on general theoretical framework, 'descriptions of discourse are too
dependant on the text or the discourse type' (Ibid:13). He suggests an
'integrated description deriving from a model of verbal interaction describing
language in use'. Such a model will demonstrate the manner in which
discourse components achieve purpose. He further argues that the current
speaker in such a model carries the responsibility of coherence in discourse
while the interpretation of an utterance depends on the previous one.

The Birmingham school approach to discourse analysis as propounded by
Sinclair and Coulthard (1975) examines spoken discourse which they interpret
in terms of a rank structure. They argue that when spoken discourse is
analysed, it is more orderly than it may appear initially. Sinclair and
Coulthard's (1975) model on classroom discourse is based on systemic
grammar. It leans on works by Halliday (1961). This grammar combines
meaning, wording and sound, all organized in a system. Halliday suggests a
model that analyses text following several steps. These include the transcription and analysis of intonation and rhythm, clause and clause complexes, clause structure, mood, lexical cohesion and the description of context of situation.

The 1975 classroom model proposes five ranks, namely: lesson, transaction, exchange, move and act. Acts are defined only according to their function in interaction. Twenty-two acts are proposed by Sinclair et al (1972) and these are grouped into three major categories: metainteractive, interactive and those concerned with turn-taking. Just like classroom interaction, banking interaction and customer-banker talk in particular is formal to a large extent. The banker and the teacher are seen as having more information although in banks it is the customer in most cases who initiates the topic. The teacher in classroom discourse is more in control of the pupil turns resulting in inequality in discourse power.

Burton (1980) modifies the classroom model (i.e Sinclair and Coulthard 1975) to suit his model of structure in everyday conversation. His modification is based on some differences he notes between everyday conversations and classroom talk. e.g the teacher controls the content by selecting topic. He suggests 'supporting' and 'challenging' moves to fit in everyday conversation.
Grice (1975) observes that conversations are governed by a co-operative principle. A speaker and a hearer work together in order to achieve communication. The principle comprises four maxims: quantity, quality, relevance and manner. The maxim of quantity requires that the contribution to a conversation be as informative as required. The one of quality requires the interactant’s adequate evidence of what he/she says. The maxim of relevance clarifies the crucial need for shared knowledge between the interactants. Lastly, the maxim of manner requires that the conversation be brief and orderly avoiding obscure and ambiguous expressions. These are the underlying constraints on all conversations and they are assumed to be in operation in discourse interpretation.

The above theories, if incorporated into discourse analysis may have their value tested through interpreting language that has actually occurred.

2.6 Edmondson’s Integrative Model

2.6.1 Introduction

Edmondson (1981) suggests a model for the analysis of discourse which is ‘based on and applied to conversational data’. He stresses the need to ‘re-interpret the notion of illocutionary act’ in order to make the model relevant to the analysis of discourse. He questions Searle’s claim that there are a number of rather limited things ‘we do with language, we express our feelings
and attitudes and we bring about changes through our utterances' (Searle 1976:22-23). Edmondson therefore concludes that illocutionary acts can be classified on the basis of what can be done with language. We are of the opinion that illocutionary acts are basic in interpreting the things which are done through language. The present study uses these in explaining part of discourse structure in our context.

In relation to interactional aspects of spoken discourse, this model highlights the significance of non-verbal conversational behaviour and its relation to verbal conversational behaviour in discourse. On turn-taking, Edmondson (1981) notes that not only does it determine discourse structure but also is independent of it. Turn-taking rules may also depend on different situations. The notion of sequence in conversation is also significant in discourse structure.

Some analyses of spoken discourse are evaluated in the attempt to give his model strength. Among those he evaluates are Rehbein and Ehlich (1975), Labov and Fanshel (1975), Klammer (1973) and in more detail Sinclair and Coulthard (1975). Rehbein and Ehlich’s (1975) work is on some psychological processes in the interactional process. Labov and Fanshel (1975) analyse therapeutic discourse. Klammer’s (1973) model aims at ‘establishing a foundation’ for a ‘theory of dialogue structure’. He stresses on the view of language as social behaviour. Edmondson points out that the exchange structure in Sinclair and Coulthard’s (1975) model on classroom talk may be
‘the result of a teaching strategy’, consequently, it may not be well suited for some exchanges in the classroom situation and other non-pedagogic situations.

It is from the above considerations that he comes up with an integrative model.

2.6.2 The Interactive Units

The major interactive units in this model include the encounter, the exchange, phase, move and the acts. An encounter consists of phases which are determined by the topic change. This model concentrates on the exchange structure and linkage. The exchange, a closed unit, is considered as the minimal unit of social interaction; "the passing of a good from A to B and a reciprocal passing of a good from B to A" (Edmondson 1981:83).

Three notions underlying exchange structure are outlined in this model. These include reciprocating, replying and uptaking. Reciprocating is closely linked with the responsibility of accomplishing a social duty in giving back what the listener expects. These exclude those rituals like greetings which may be identical, for example, hello - hello.

Replying, which essentially is a reaction given to the speaker by the listener, is itself a form of reciprocating. However, the hearer gives an answer to the speaker in order to ensure that the conversation continues. Uptaking mainly involves the linking of preceding moves. These are the concepts of
conversational behaviour underlying exchange structure in this model which we find well suited to the present study.

2.6.3 *Moves in Exchange Structure*

In relation to the interactional moves in exchange structure, Edmondson says that 'an exchange consists of at least two interactional moves'(Edmondson 1981: 88). These two main moves are referred to as the **proffer** move and the **satisfy** move. While a **proffer** initiates an exchange, a **satisfy** produces the outcome. However, the **Proffer-Satisfy** is not closed. Other alternatives to the **satisfy** include a **contra**, a **counter**, a **re-proffer** and a **reject**. A **Prime-satisfy** sequence is also a potential sequence in exchange structure.

A **contra** tends to be inconsistent with the preceding move and may have a negative effect on the discourse if a **satisfy** comes after it. In using a **counter**, the speaker changes or adds on to a preceding move. A speaker will use a **reject** in a case where they are implying that the preceding move was not permitted in the discourse. **Re-runs** occur where the speaker feels that his first proffer has not been clearly communicated to the hearer. A **prime** mainly occurs as the initial element in exchange structure. **Primes** are common in discussions where one person controls both the topics and turn-taking e.g in a meeting. These are the possible moves in the exchange structure that the model outlines (cf. 4.2.3).
2.6.4 *Exchange Types*

Edmondson (1981) gives five types of exchanges categorised depending on the manner in which they are linked to the main head exchange. Pre-exchanges, post-exchanges and pre-responding exchanges are connected to the head exchange through subordination. In these, recursion may and does occur within the same encounter (Ibid). Chaining and reciprocation are exchange types that occur through subordination.

Pre-exchanges ‘directly lead to the initiation of a following head’ (Ibid: 100). A pre-exchange can, therefore, be in part identified and defined by its outcome. Post-exchanges allow the interactants to come to a point in a conversation that nearly brings them to an end of their transaction. In pre-responding exchanges, the speaker ‘firms the content or significance of a preceding move’.

When exchanges are chained, it means that they belong to a similar phase of an encounter. In reciprocal exchanges, the outcome is seen as giving in return in connection with a preceding exchange making the exchanges between the speaker and the hearer reciprocal.

2.6.5 *External and Internal Illocutions in Spoken Discourse*

Edmondson defines illocutions in spoken discourse using three criteria. These are:

a) the speakers intend to communicate in relation to his belief attitudes
and opinions

b) the implications of the illocutionary act and the relations that exist and
c) the relations existing between the illocutionary acts being defined and others defined earlier.

The illocutions outlined in Edmondson’s data include request, suggest, propose, willing, complain, license (allow), resolve, thanks, apologise, tell, claim, opine, remark, justify and minimization. Those illocutions that are internal to discourse are greeting, leave taking, interruptor, exclaim and accept.

Those expressions that are neither interactional nor illocutionary acts are referred to as fumbles (Edmondson 1981). These, he adds, are used in performing illocutionary acts. They are ‘similar to false starts and other hesitation phenomena’. He gives five kinds of fumbles. These are the starters, let-me-explain, underscorers, cajolers, and asides.

In the present study, we shall use the above outlined notions to determine structure in banking discourse. The main interest is, however not just whether they occur or not but also to explain their effects on the discourse when they occur.
2.6.6 Edmondson's Model Evaluated

In evaluating his own model, Edmondson notes that 'the model is in need of refinement and empirical validation in many points of detail' (Edmondson 1981: 189). He suggests the use of non-fabricated data, a point we have considered in our study by using spontaneous conversations. He, however, maintains that even though he uses simulated data, this does not make it invalidated because his major concern was the elucidation of discourse structure. He questions the structure of the encounter e.g in exchange of social rituals like greetings and further advocates for a generative grammar of discourse which he says if set up would however have 'an element of idealism'. This would require specifying exchange types, interactional acts and co-occurrence restrictions. He also suggests the inclusion of the notion of 'discourse world' meaning that a communicative act would be defined as an interactional act.

In the present study, we evaluate the tenets/principles of this model as they relate to our findings.

2.7 On Banking Interaction

A bank can be regarded as 'a system for providing a special kind of service connected directly or indirectly with finance' (Toft 1989:13). English is the main language used in the bank especially at the capital city Nairobi and other large urban areas in Kenya.
Like other institutions, the bank has a hierarchical structure in administration. At the top, board executives deal with diverse issues concerning the bank. Line managers then handle specific issues like training, advertising or policy implementation. It is from here that operational or branch managers carry out duties in the various sub-sections/branches of the bank. The bankers, who may include various heads of departments, fall at the bottom of the administration line. These are the people who sell the bank due to their direct interaction with the customers (cf. Appendix ii).

Customers in a bank can be divided into two broad categories. The account holders and service customers. Account holders are more permanent until they declare their wishes to close operating accounts or are not able to meet the bank’s expected requirements. Service customers, who are actual or potential depending on the service they require, are more temporary. Their needs range from foreign exchange services to a need for general knowledge of the bank terms.

Banks need to be highly efficient. To develop a strong and functional relationship, there is need to move closer to the customer (Davies 1985). Language plays a major role in this. All customers require not only clearly thought-out utterances but also both detailed and accurate information. Transactions in the bank remain an important form of social interaction.
McCarthy (1991) divides talk into two. Transactional talk refers to that which is intended to get business done in the world i.e in order to bring change into the situation in question. Interactional talk on the other hand ‘lubricates social wheels, establishing roles and relationships with another person prior to the transactional talk’ (Ibid:136). Banking interaction in this study is thus viewed as both transactional and interactional. The sequences in conversations to be analysed are interactive units produced by the participants. The effect of the general style of communication by the participants form part of our study. Language used among the bank staff does not form part of this study.

2.8 Discourse Studies in Kenya

A few linguists have conducted research on discourse in Kenya. The main aim of these researches has been to unfold the various discourse structure underlying the verbal interactions in the contexts that were studied. Among them are Karanja (1993), Kimani (1993) and Juma (1991).

Juma (1991) looks at the structure of classroom discourse. Her focus is on schools in the Nairobi area. The findings of this study reveal that the main role of the teacher is to inform the students and ‘solicit responses from them’. The teacher is in control of discourse and nominates the next speaker unlike in the banking context where the interactants’ discourse power is the same. The student’s major role is to respond to the teacher’s questions and directives. They also direct moves in group discussions. She confirms the findings of Sinclair and Coulthard(1975) and Bellack et al (1966).
Karanja (1993) investigates the structure of television interviews in the Kenya Broadcasting Corporation (KBC). This is another formal situation where face-to-face interaction plays a major role. The conversations involved in this case however are meant for an overhearing audience. She aims at establishing the discourse organization and unearthing the manner in which clarity, cohesiveness and coherence are achieved in this interaction. A major question in this research remains the effects which the overhearing audience have on the ‘linguistic production’ of the current speaker. This study shows that the way language is used in these interviews depends largely on the participants and the audience. While interactants provide the content, the audience gives purpose since the interviews are meant for them. The important role of context is noted. The second language user of English has both linguistic and non-linguistic resources available to them to maintain the interaction e.g. the verbal exchange of greetings can be replaced by waving.

Regarding discourse structure, adjacency pairs remain the basic structural units in these programmes. These operate in the turn-taking system. 'Rigidity' in the turn-taking system is observed and this is attributed to censorship and pre-planning of the interview questions before actual presentation. The programmes are thus not 'natural-open discussions'. Although our study is similar in the use of face-to-face interaction, the conversations in our data were spontaneous making any form of rigidity minimal.
A discourse analysis of conversations by the mentally retarded has been handled by Kimani (1993). The study aims at identifying the discourse structure of such conversations. It looks at the simplicity-complexity dimension of discourse and the variety of discourse features that they use. The study too aims at providing ‘insights’ on the similarities and the differences that are present in the discourse of the mentally retarded persons compared to the conversations of normal persons.

The findings of the study highlight incoherence in the talk of the mentally retarded and lack of ‘joint production’ by the participants. Topic change is frequent and repetition in their conversations does not work towards cohesion. The current speakers do not select the next speaker and if they do, the speaker specified may not take the turn. The tendency of a speaker to dominate conversation for a long time is evident. This sums up to general disorderliness in their talk. The discourse structure does not follow the Sinclair and Coulthard (1975) pattern of Initiation, Response and Follow-up. Regarding the syntax and the lexis in these conversations, the researcher notes the use of words from different languages. Complex discourse structures and sentence level features are often ill-formed. These are used sparingly in these conversations. The research concludes that there seems to be lack of creativity and adequate content for the mentally retarded to carry out ‘comprehensive’ talk. The major different discourse interpretations between our data and that of Kimani (1993) can mainly be attributed to the different respondents used.

While Kimani uses mentally retarded people, our conversations are provided
by a normal population.

The present study on Kenyan banking discourse therefore contributes not only to discourse in general but also forms part of the findings on Kenyan discourse in specific context.
CHAPTER THREE

RESEARCH DESIGN

In this study, analytical decisions similar to those of other researches done in different discourse situations were however taken. Such decisions included the form of data to be collected i.e spoken discourse, the amount of data which was considered in terms of both hours and the number of participants, the various categories that were observed in the discourse patterns/structure and the presentation and interpretation of the data. Details of these aspects are discussed below.

3.1 Area of Study and Study Population

The present study was carried out in Nairobi. This city was chosen because of its centrality regarding the banking industry. All Kenyan banks have their headquarters based here and this made it easier to get access to these institutions from which the data was collected.

Abdulaziz (1982), points out that in Nairobi, there is a limited use of first languages as compared to the use of English. English, therefore, being the official language in Kenya was expected to dominate and did dominate in the conversations that took place in the banks in Nairobi. The researcher’s assumption that the use of first languages e.g Kenyan ethnic languages, would be minimal in these banks was also confirmed since most conversations were in English.
The population included bankers and customers. The targeted bankers in the present study were those that deal with customer services e.g. opening and closing of accounts, information/enquiries desk. This thus excluded most cashiers, who do not carry out a lot of transactions verbally. Customers who were seeking services especially of the informative kind were the crucial ones in our study.

Conversations between bankers and customers run for a reasonably long stretch of time within the business hours (nine a.m to three p.m). This, therefore, provided enough time to get adequate data.

3.2 **Sampling Procedure**

The data was drawn from two banks; namely The Standard Chartered and The Barclays banks of Kenya.

Judgement sampling, which involves the researcher’s identification of the sample in advance (Milroy 1987) was used to select the banks. Two branches of each were initially selected. We, however, later concentrated on one branch per bank since dealing with fewer bankers was an advantage in establishing a firm rapport. The selection of The Standard Chartered and The Barclays banks of Kenya was, therefore, made on the basis of their accessibility and their possession of different administrative procedures, for example, computerization, space allocated for customer-banker communication, requirements for opening and closing of accounts and so forth. All these were
considered to be important factors in influencing customer-relations and interactions. Random sampling, which gives a non-zero chance to any person from whom data is gathered (Milroy 1987), was used to select the customers.

Stubbs (1983) and Milroy (1987) argue that the advances made in language studies do not require enormous data. Such advances can also be given from analyzing fragments in great detail. Moreover, Stubbs observes that 'transcription is an enormously lengthy business and in itself cuts down the amount of data that can be reasonably analysed' (ibid 1983:222). Burton (1980:19) states that 'a small collection of data and a thorough detailed and specific account of those data is the only way to proceed' when using conversation as the analytic unit.

In the light of the above views, our sample primarily included twenty hours of conversations between the said bankers and customers. A careful analysis of these was believed to be sufficient in providing the adequate and necessary information. This means that these were more significant than the secondary consideration of eighty customers who formed these conversations. This number was intended to guard against the problem of lack of variation in the discourse otherwise it was possible for conversations covering similar hours to occur from as few as fifteen customers. Such a case would have indicated a lack of variation in the discourse. Allwright (1975) uses a similar number of hours in studying 'Turns, topics and tasks: Patterns of participation in Language learning and teaching' in a University of Carlfonia Los Angeles
low level English as a Second Language class.

It was of necessity to let the bank managers know the purpose of this study well in advance. This was very important in administering the research instrument since the researcher had to be part of their institutions during data collection. The research instrument, a tape-recorder, was then administered to the selected population with the help of and permission from the banks' administration. We judged that hours of conversation would form more fruitful sample compared to the number of participants since our phenomenon of interest was language in use. This kind and amount of data is what we, therefore, needed to make sound judgements and interpretations regarding banking discourse.

3.3 Data Elicitation: Collection and Administration of Research Instrument

Data in the present study consisted of tape recordings of spontaneous talk between bankers and customers. The extracts of data used however exclude information related to customers' names, their residence, the branch particulars and other personal details. This was in compliance with the agreement between the researcher and the banks. Such measures did not interfere in anyway with the findings since the study concentrates more on language use and content rather than personal details related to the interactants.
A good quality tape recorder was used to capture details like false starts, hesitations, incomplete sentences among other features and to ensure accurate transcription. Sinclair and Coulthard (1975) suggest the use of a tape recorder worn by the researcher as a ‘Lavaliere’ microphone. Hence, a disguised clip-microphone recorder was used to ensure natural and spontaneous language use especially by the customers.

No questions were directed to the participants. This was specifically to ensure that the researcher’s input did not affect the data in any way. The researcher posed as part of the bank staff for the larger part during data collection.

Supplementary notes were made during tape-recordings in order to integrate those events that preceded or occurred together with the conversations. This note-taking included the various forms of non-verbal communication e.g. the knocking of the counter, waving of hands, smiles of approval or otherwise, raising of the voice due to irritation or impatience etc. These notes were particularly important in interpreting the verbal discourse. Stubbs (1983) likewise based his data on observation, note-taking and audio recording. He successfully used this method for six weeks to get conversation data from an Edinburgh secondary school. He notes that field notes help in catching all the relevant details.
CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION: STRUCTURE IN BANKING DISCOURSE

4.1. Data Presentation

The tape-recorded conversations in the present study were transcribed. Sinclair and Coulthard in studying classroom talk advocate for a clear view to the reviewer/reader of discourse data even when there is 'no well-defined and established methodology' (Stubbs 1983: 220). Consequently, a combination of various symbols used by other discourse analysts was employed in transcription (see Appendix i). The note-taking done during data collection meant that the researcher was already analyzing, interpreting and making specific choices from the collected data.

The different structures of exchanges are noted explaining their local organization in terms of the notions underlying them, their types, moves and the illocutionary acts that they communicate.

A tabular analysis facing, which involves the displaying of extracts from the transcribed data and exposing the various interactional units to which they belong, is used to present the different structures in the discourse (cf. Sinclair and Coulthard, 1975, Coulthard, 1977, Edmondson, 1981, Appendices 3-8). The strategies used in the discourse and their effects on the customer-banker relations are presented giving an account of sequences of the utterances.
The notion of 'effects' in the present study could be placed under two broad categories: desirable and undesirable effects. Desirable discourse effects would be signalled by a customer's positive reaction, for example, when s/he goes away smiling, thanks the banker and/or uses polite comments. Undesirable effects may be associated with complaints, a raised voice due to a delay or otherwise, impolite or impatient knocking of the counter or any other signs of dissatisfaction. However, since the customers were not interviewed, the real effects of the customer-banker interaction were deduced from the language analysis (i.e. from the illocutionary and perlocutionary force of the utterances).

4.2 Discourse Structure in Banking Interaction

4.2.1 The Exchange Structure

Although the present study leans on Edmondson's integrative model in outlining the structure of banking discourse, it is important to note that we have simplified this model, in that, we have not placed much weight on the sub-categories found in the main interactional moves. Like Edmondson, we concentrate on the exchange structure and linkage.

It is at the level of the exchange that turn-taking occurs (cf. Edmondson 1981). The completion of an exchange means that the interactants are free to change to another topic. To end an encounter, the exchange has to produce an 'outcome' This is illustrated in the example below:

Example 1: {Situation: A customer intends to close his account}
C: I want to close my A/C.

B: You want to close your A/C? [Why do you ...]

C: I have no source of income]

B: You have no source of income? What happened to the source?

C: I am jobless.

B: (Laughing) What happened to your job?

C: I have college to do.

B: Mmm? (suggesting he didn’t hear)

C: College.

B: College?

C: Mmm (In agreement), I am in the process of finding one, but I need x x x.

B: Mmm, okay, okay, it might take you half an hour.

C: Mmm

B: I don’t know whether you wish to wait eh .. or may be you want to walk out and come back later.

C: (.15) Alright, I will come back later. (As he walks away)

The above encounter has got two phases. The customer’s wish to close his account leads to the second phase where the banker moves to the topic on the customer’s income. The conversation then retreats to the first topic on the subject of closing the account referred to as phase 1 (b). This is because it completes the first and primary topic of the encounter. The choice made by the customer from the alternatives given by the banker brings the conversation to an end.
It is not adequate to consider the encounter in general without discussing the notions underlying the exchange structure, exchange types and illocutions as regards banking discourse. The following sub-sections look at these issues.

4.2.2 Replying, Reciprocating and Uptaking in Exchange Structure

The above notions, crucial in conversational behaviour and at the exchange level were identified in the interactions between customers and bankers.

We have already noted that banking discourse is both interactional and transactional (cf. 2.7). Consequently, the banker reciprocates both as a social obligation (Grice, 1975) and an official duty. The nature of banking is such that customers approach bankers with the expectations that they will have their financially related needs met. It is interesting to note that alongside this, they expect the bankers not only to be efficient in their official duty but also friendly. The example below illustrates the reciprocity between the involved interactants whereby a customer approaches the banker to enquire about filling a certain form that will enable him to deposit his cheque. As soon as the banker confirms that the form the customer has is the right one, an interruption occurs as indicated by ‘excuse me’. A group of customers need foreign currency which is not available in the branch.

Example 2: {Situation: A banker asks a customer to show other customers another branch of the same bank in which they can be served. Meanwhile, the banker prepares a cheque needed for depositing by the customer she has sent}
B: Yes please

C1: I'd like to deposit this cheque, lakini sijui kujaza vizuri (*I don't know how to fill it very well*)

B: Umechukua the right form?

C1: I think so (waving the form at the banker)

B: Yes (Meanwhile, a group of customers who require foreign exchange interrupt the conversation)

C2: Excuse me? You can give us dollars?

B: No, not in this branch. Go to ___ branch. Do you know it?

C2: No, no

B: (Turning to the first customer) Please, can you show them our ___ branch? Do you know it?

C1: Yes, the one at ___ street?

B: Ya, meanwhile, I will prepare the form for you so that when you come you will just go to deposit it with the cashier

C1: Thank you (As he leaves with the group of customers)

B: Thank you

The reciprocal move is seen when the banker requests the first customer to direct these customers to the branch as she assists him to fill the form. This reciprocity turns out to be advantageous for both interactants and on identifying this, the conversation closes with a thanks-maximization from both interactants. As can be seen from this text, reciprocating is part of banking discourse. The bond between the banker and the customer is not just one of
service regardless of the pressure of work on the banker’s side but also one of a social understanding between them.

Moreover, **replying** is a form of reciprocating. Both interactants in banking discourse avail each other an opportunity to reply. This is crucial if clarity and precision have to be achieved in these conversations (cf. Edmondson, 1981). The hearer thus answers the speaker as a way of ensuring the progress of the conversation. Most conversations in the bank only come to an end if the customer does not require another reply from the banker. In such cases, this signalled the customer’s satisfaction in the service rendered as seen in the following example.

**Example 3:**

{Situation: A banker responds to enquiries on cheque deposits}

C: If I bank this cheque today, when will it be ready?

B: At least four days from today (.30) I am giving.

C: So I have to come here on Friday?

B: It will be ready the following Monday, because its four working days, it takes four working days to clear. (.10 Customer in thought)

C: Thanks

The banker’s first reply leads to another question from the customer, allowing the conversation to continue. The customer, satisfied by the second reply, brings the conversation to an end. This is indicated by the use of a ‘thanks-maximization’. In example 4 below, the banker’s response to the customer’s
request comes in the form of questions. When the customer declares her intent to close the account, the banker wonders whether the customer does not need an account anymore, enquiring further where the customer will be keeping his money. This way, it is certain that the conversation will continue since the customer has to answer back in replying to the questions posed. This he does through a straightforward answer when he declares that he will open another account elsewhere.

Example 4: {Situation: Customer’s intent to close her account}

C: I’d like to close my account.

B: You don’t want an account? (.10 Customer remains quiet) Where will you be keeping your money.

C: The minimum is very high and I am going out of town

B: So you want to close?

C: Yes, I will open another one where I am going.

We, however observed some instances where short and rather direct replies terminated conversations immediately. This can be interpreted in the light of Brown and Levinson’s (1978) view that formal politeness directs one to take caution not to come ‘rapidly’ to the point. Such direct answers may either lead to positive or negative discourse effects. Such conversations were very brief and customers walked away content or otherwise. This depended on whether their need had been met or not. The following extract illustrates such instances:
Example 5: {Situation: A customer enquiries on opening an account}

C: Kufungua account ni how much?

*(How much does one need to open an account?)*

B: Ksh x (amount)

C: Alright, thanks. (As he walks away)

It is clear from the customers use of ‘alright’ that s/he is content by the reply s/he gets, consequently, the conversation comes to an end.

There were cases, however, where a banker’s reply to a customer was met with dissatisfaction. The following is an example.

Example 6:

{Situation: A customer requesting for a bank wallet. He seems to have visited the bank on other occasions for the same reason}

C: I would like a wallet for my bank documents. I have been here severally for it.

B: I am sorry we don’t have any here at the moment. (The customer walks away with a frown on his face).

Although the banker uses the apology marker, ‘I am sorry’ in an effort to achieve politeness in his answer to the customer (cf. Brown and Levinson, 1978), the customer is unhappy as indicated by the facial expression as he walks away quietly. His dissatisfaction however is more from the content rather than the manner in which the banker replies.
What is crucial in conversational behaviour is that the interactants keep to sequenced and relevant replies. This is in agreement with Grice's (1975) maxim of relevance. However, the interactants may flout this deliberately in cases where they need to change the subject of the conversation, for example. They, therefore, need to maintain the conversations within the topic/s that they are discussing or intend to discuss. Consequently, uptaking involves the linking up of proceeding moves. The following is an example that illustrates uptaking in a conversation.

Example 7:

{Situation: A group of customers seek to know about their joint account which they suspect has been tampered with. Only one customer speaking on their behalf}

C: We have been told to come and check on this A/C. Its not showing in the computer.

* B: Mmm, whose A/C is it?

* C: It is for a small group.

B: For a small kid?

* C: It's for three people.

B: Mmm

C: Yes

* B: It's a joint A/C?

C: Mmm (In agreement).
The above extract demonstrates the notion of uptaking. The interactants continue linking up the proceeding moves in the attempt to make clear the central topic of this particular conversation. The extract centres on an account that belongs to three customers. Each utterance by the customer stresses on the membership of the account in an uptaking series. This is illustrated by the phrases, ‘...for a small group’, ‘... for three people’. These are further echoed by the banker in ‘its a joint A/C’. Uptaking occurs in the bid to establish these basic details about the account in question.

In the illustration below, the customer’s withholding of relevant information forces the banker to get into a question sequence that leads to uptaking.

Example [8]

{Situation: A banker notices a customer who has been on the counter for a while. The banker then approaches the customer}

B: Yes please?

C: To close that A/C (handing in bank documents)

B: (In surprise, receiving the documents) To close!

C: Mmm (For: yes)

B: Why? Where will you be keeping your money?

C: I want to open for the children?

B: For the children? (1.0 as banker is briefly interrupted by another customer) I don’t know whether you opt to wait or to go and come back at your - eh - best time. It might take thirty minutes.
Uptaking occurs when the banker attempts to get the complete message in the customer’s opening utterance which is an incomplete sentence. Further on, the banker yet again seeks to confirm whether the customer is closing the account so that she can open one for the children. This is in spite of the fact that the customer has already said so. Such echo questions were very common in banking discourse. Our study, however, discusses this phenomenon under repetition in discourse (cf. sec. 4.4).

The three basic concepts in conversational behaviour, namely, replying, reciprocating and uptaking are, therefore, evident in Kenyan banking discourse.

4.2.3 Interactional moves in the Exchange Structure of Customer Banker Talk

Interaction is said to take place when an exchange has occurred. The proffer-satisfy sequence was identified as the most common between customers and bankers in their conversations. This can be explained by the fact that customers come to the bank with the expectation that the bankers will be able to ‘satisfy’ their needs. An incidence which gives evidence of the ‘proffer-satisfy’ sequence is as follows:
Example 9: {Situation: A customer needs to be briefed on details concerning business accounts. Unfortunately, the banker he approaches does not seem to know the exact requirements for opening one. This is deduced from the use of hesitation phenomena like ‘eh’ ‘I don’t know..’}

C: How are you?
B: Fine, thank you.
C: What are the details of opening a company A/C?
B: A company A/C?
C: Mmm
B: You want to open under the company’s name? (.10)
C: Yes
B: Ah, have you gotten a registration certificate? (.15)
C: We have got eh..eh corporation and registration
B: Eh, Okay, then eh mandates, minutes.
C: x x x (Inaudible utterances).
B: Where you met and discussed about opening the A/C?
C: Mmm (For: yes)
B: But I don’t know whether they require them. And then a minimum of Ksh x.
C: Ksh X! (In surprise)
B: Ksh x minimum.
C: Mmm (For: alright as he leaves).
In the above exchange the proffer move is indicated in the customer’s second utterance where he first seeks to establish the kind of account that he intends to open. This is echoed by the banker in the question ‘a company account?’. This move is ‘satisfied’ through the banker’s underlined utterances which together form the satisfy move. These utterances from the banker are in question form. Such a sequence grants the customer an opportunity to relate what he really wants to know. Questioning, as we observed, can be said to be an established technique in Kenyan banking discourse though not as systematic as observed by Sinclair and Coulthard (1975) in the classroom situation. This means that interactants in the bank may ask questions not necessarily to get an answer as expected in the classroom. Rather the questions in themselves may be an answer or are left unanswered to indicate other things like dissatisfaction or simply to give the hearer an opportunity to make a decision.

A proffer is however not necessarily followed by a satisfy move. When a contra is used instead, it is a move that is irrelevant in regard to what the speaker has just said. A ‘proffer-contra’ sequence from our data is illustrated below:

Example 10: {Situation: A customer approaches the banker enquiring to know the balance in his account. The banker however wants him to go to the right counter as regards the information he is seeking. Meanwhile, the banker seems to be making a wrong assumption}

C: Can I have my balance, please?
B: Can you read here? (pointing at a notice above the counter, .10, as
the customer looks up to read, the banker continues) Can you get from
the cashier? (.30, still silent, the customer is frowning as the banker
proceeds with the conversation) Kama ni mshahara, you can check
from the board here, we have updated the salaries (.10 The customer
is still silent, the banker continues with the conversation). The board
is updated. We have updated the board.
C: Mmm? (To suggest he didn’t hear)
B: We have updated the board. Your salary is from where?
C: It’s a cheque.
B: (Feeling sorry) A cheque? The cheque for how much?
C: Ksh X
B: Eh, when did you deposit? Let me have your card. (C hands in a
bank card, 1.0, banker is back) Hiyo ni sawa (That is alright) (C picks
his card and leaves without a word)
The banker makes a wrong assumption about the reason why the customer
needs to know the balance, he assumes that the customer wants to know about
his salary. As a result, the banker gives him either the option of going to the
cashier or checking on the salary board. Consequently, the customer remains
silent until he is given an opportunity to state the source of his expected funds.
It is unfortunate that the banker assumes that the customer wants to check on
a salary. Brown and Levinson (1978) observe that making assumptions in
conversation may result to negative politeness as observed in the above case.
In so far as the banker intends to communicate, it is evident from the above
extract that a contra may have a negative effect.

This is however characteristic of end-of-month conversations in the bank when bankers tend to be more firm in their services and work under much more pressure than other times of the month. The customers at such times have to get the information they need from the appropriate counters or from the notices posted in the banking hall. Conversations are also faster in their pace since bankers aim at attending to everybody in the large crowds that are characteristic of busy hours in the bank. Like Cuff and Sharrock (1985), we conclude that to some extent, discourse is controlled by the participants' activities.

In a ‘proffer-counter’ sequence, the speaker, in using the counter, gives additional information to a preceding move. In the example below, the banker, in sequenced replies outlines the procedure of getting a statement.

Example 11:

C: I’d like a statement

B: Ya, you order, you come for it tomorrow morning.

C: Eh?

B: Because we order from the computer centre (Meanwhile, the customer picks a form, fills it and leaves it on the counter without a word)
The banker achieves complete communication by adding to the information that he gives in his first move, through a further explanation on why the customer has to come the next day, thus the use of a counter. The 'counter' in the above example appears to achieve positive effects on the customer. Since the customer has enough details about the bank statement, he leaves without any doubt. This is the interpretation that we give to his silence as he leaves the bank. Similarly, the accused in court find need to give additional information in the attempt to defend themselves (cf. Erickson et al 1978) although their discourse is characterised by the use of intensifiers and other hesitation phenomena.

In the example below, where several customers are seeking to get information about their joint account, a re-run, 'its for three people', is used. A re-run attempts to clarify what does not seem to have been well communicated. This is illustrated in the following example.

Example 7 (continued):

{Situation: A group inquires about their account which they suspect has been tampered with}

* B: Whose A/C is it?

* C: It's for a small group

B: For a small kid?

* C: It's for three people
B: Mmm
C: Yes

* B: It's a joint A/C?
C: Mmm (In agreement)

* B: I thought you said it is for a small kid
C: Eh? It is for?
B: It's for you and her?
C: Ya, and another person
B: Mmm

The highlighted utterances (*) involve re-runs which attempt to clarify on the ownership of the account being discussed. The banker, at the beginning of the conversation does not seem to comprehend what the customer is saying about the account until a re-run, 'its for three people', is done by the customer to clarify this. At the end of the conversation, both interactants are sure about the account they are discussing.

We observed that primes did not occur in the conversations in the bank. This can be attributed to the notion underlying primes, that one interactant is in control of both the topic and turn-taking. This is common in discourse that occurs at Meetings (cf. Cuff and Sharrock 1985). The interactants in banking discourse have almost equal discourse power. The customer often introduces the topic while the bankers share their knowledge regarding the services sought as it relates to the bank.
The most prominent sequence in terms of its frequency in the exchange structure in customer-banker talk is the **proffer-satisfy**. We noted that when the rest occurred, it was in most instances under particular situations like end-of-month, or those that involved tired bankers, assertive customers, customers in a hurry, among other reasons.

### 4.2.4 Exchange Types in Banking Discourse

Exchange types are categorised according to the manner in which they are linked to the main head exchange. The pre-exchange, post-exchange, chained and pre-responding exchanges, evident in our data are discussed below. (cf. Edmondson, 1981).

Similar to Edmondson's data, pre-exchanges were common in conversations between bankers and customers. In conversations, turn-taking normally takes off after a pre-exchange although not all conversations necessarily begin with a pre-exchange.

In regard to banking discourse, we observed that pre-exchanges were used mainly in cases where customers either expected a service urgently or needed detailed information. To achieve this, there was need for a rapport with the banker and this was often achieved through a pre-exchange as illustrated in the example below.

**Example 12:**

{Situation: A customer would like to withdraw money below the
minimum balance}

C: Please do me a favour

B: Yes

C: I would like to withdraw below the minimum

B: (In a rather serious voice) Now, you are not allowed to go below balance. The minimum balance of Ksh X

C: Mmm?

B: And if you insist, you are told to close the account.

While some pre-exchanges occurred alongside a greeting, others were devoid of any form of greeting, as in the example above. We conclude that in those cases where greetings occurred, they formed part of the pre-exchange.

The customer, in a clear statement at the beginning of the conversation makes his intentions clear. In the pre-exchange, he indicates that he is actually seeking a 'favour'. However, the banker remains firm in his answer despite the effect that the pre-exchange had been intended to achieve. The banker's first reply sets the conversation in motion.

The following example illustrates a more substantive pre-exchange behaviour:

Example 13: {Situation: A customer is eager to know all the details about opening an account}

C: I would like to ask something
Although the main topic in the above extract is the amount required to open an account, the customer prefers to begin with a pre-exchange. Pre-exchanges in banking interaction were observed as a way of establishing a rapport between the interactants. These were in most cases initiated by customers especially those that needed special favours. Nonetheless, in most such conversations, greetings came first and in these instances, most customers were the first to speak. Like Edmondson (1981) we observe that pre-exchanges played a key role in establishing the topic.

In contrast to the above observations, some conversations lacked pre-exchanges, be they greetings or otherwise. Consequently, in these, customers introduced their topics in the very first statement that they made. Such cases are illustrated below:
Example 14: {Situation: A customer is seeking a bank statement}

C: Nataka statement ya bank

(I would like a bank statement)

B: Ya wakati gani?

(For which period?)

C: Ya mwaka hii

(For this year)

B: Ya mwaka hii?

(For this year?)

C: Eh (for: yes)

Example 15: {Situation: A customer wants to know why his account is blocked}

C: I am told that my A/C is blocked

B: Mmm, ulikuwa umepoteza kitu? (Had you lost anything?)

C: Hapana, its coz' I was not around for two years (B picks the bank card to enquire)

In the above brief examples, the bankers respond relevantly without getting back to any form of pre-exchange.

Post-exchanges, which lead conversations towards their end, featured in our data. In the following example we see a post-exchange introduced by the customer at a point when the conversation seems to be ending.
Example 16:

{Situation: A banker talks to a customer after an interview with him regarding a new account}

B: It’s better that way

C: **Okay, I hope it will be consistent** (both laugh)

B: Ya, you can go and pay the cashier

C: Then I come back?

B: Mmm

C: Okay, thank you

The customer’s indication in the above extract that he has been served satisfactorily is indicated by the use of ‘Okay, thank you’. The exchange would have been wound up at the use of the first ‘okay’. The customer gives the conversation a light touch when he hopes (aloud) that he will be able to consistently credit his account. This then leads to the post exchange that follows before he (the customer) finally leaves to visit the cashier as advised by the banker.

A major observation made in relation to post exchanges in Kenyan banking discourse is that they largely depended on the interactants and the topic under discussion. If the interactants were familiar with each other, they would be much more at ease in introducing post-exchanges. Edmondson (1981) notes that a post-exchange avails the interactants an opportunity to get back to issues previously negotiated. Likewise, topics that required further details too were characterised by post-exchanges.
A post-exchange may lead to the re-opening of a topic between the interactants. This then makes the conversation more complex in terms of multiple topics and turn-taking skills. Post exchanges occurred in cases where customers still needed further explanation or had multiple needs. In such incidents, bankers needed not only to be good listeners but also patient. Failure in this resulted in some bankers walking away before attending fully to the customer’s needs. The following example illustrates a complex post exchange sequence.

Example 17: {Situation: A customer inquires on the procedure used to withdraw money. Some changes seem to have occurred since her last visit to the bank}

C: I would like to withdraw

B: You go to the cashier, you line up, the cashier will print a debit for you to sign

C: Okay

B: Ya

C: Now, about the address?

B: No, if you are going to close the account, there is no point of changing the address

C: I don’t have to give you a notice?

B: No, of closing? No

C: So it’s a matter of coming very early in the morning?

B: It’s a matter of coming very early in the morning

C: Okay
Before the highlighted utterances (*), the banker seems to have wound up the conversation only for the customer to re-introduce a topic. This sets the conversation in motion yet again. The use of ‘then’ and ‘so’ to re-introduce new topics was a frequent phenomenon among customers who were not yet satisfied with the information offered by the banker.

Edmondson (1981) identifies ‘thanks-maximization’ as playing a central role in the completion of post exchanges in discourse structure. This too was evident in the Kenyan banking discourse. Customers who were content with the services rendered used the ‘thanks-maximization’ in the post exchange to express their gratitude. This was often accompanied by a smile or waving of the hand in appreciation as in the example below.

Example 18: {Situation: A customer is requesting the bank to send back her salary to her employer}

C: So I don’t need to come back?

B: Ya

C: Okay, thank you (Smiling). It takes too long?

B: Why?

C: I mean, it takes too long for it to go back to [our..

B: no,] no we shall just send it by registered

C: Okay, thank you (as she leaves)
The customer’s first use of ‘thank you’ indicates that the conversation is at its final stage only for her to find the need to use a post-exchange in making an enquiry on the length of time her salary will take to get back to her employer.

The nature of talk in the bank is such that information must be accurate, clear and given in exact detail. This makes the use of post exchanges very crucial.

**Chained exchanges** work together towards achieving a communication act. They are governed by four characteristics. These are, they may be put together to form one exchange, they belong to the same phase of an encounter, they are compatible, and run along a common theme/topic. Such exchanges were observed in customer-banker talk. The following is an example that gives a clear picture of chained exchanges given in several phases in an encounter.

Example 19: {Situation: A customer, who is not Kenyan, as she discloses to the banker, is at the bank for seemingly multiple reasons. However, they all seem to be under the same topic; her account).

B: Yes mama

*C(i)* C: I am told that my account is blocked

B: Mmm... ulikuwa umepoteza chochote

*(Had you lost any documents)*

C: No. not really, it could be because I haven’t been here for long, for about two years.

B: Mmm
C: Eh

B: That is why it was blocked. Can you remember the number you gave us?

C: Here is my card (the banker goes to the records at the computer and requests another banker to check)

B: You wait for sometime.

*(ii)*C: Now, about the address, do I need to change?

B: No, if you are intending to close the account, there is no point of changing the address

C: I don’t have to give a notice?

B: No, of closing, no

C: I think I have to close the account

B: Ya, please, because it will make your work easier. You are going back to your country?

*(iii)* C: Yes, in fact I had gone for good. (.30) You know, my husband is still here

B: Mmm

C: He’s here, he is very sick, he is in hospital

B: Ooh, pole sana (I’m very sorry)

*(iv)* C: Now, I don’t know what to do. I also want to close for the girls

B: Ahh, those accounts are in ___ (another branch)

C: I will close them also. Let me come back later. Thank you very much. Bye.

B: Okay, bye (C leaves)
The above example demonstrates the notion of chained exchanges. The customer has various issues to discuss. This she does through several exchanges. First, she expresses her concern over her blocked account and on getting an explanation on the possibility of her changing the address, further on, she declares her intentions to close the account. In the next exchange (iii), she discloses to the banker that she is in the country because her husband is sick. This is a rather personal topic.

Finally, the customer mentions that she will also close her daughters’ accounts. She leaves with the intentions of visiting the bank later. All these issues discussed by the above customer could have been raised in one exchange since they run along a common theme. The customer tries to systematically establish her purpose for coming to the bank. At the end of the four cases that she raises, the two interactants seem more familiar than they were when the conversation began. This is implied by the customer’s willingness to discuss the rather personal issue about her sick husband and the leave-take in ‘bye’.

The ‘request-comply-thanks-maximization’ sequence was observed as an already ritualised reciprocal exchange in banking interaction. When looking at this sequence, we noted that new customers expressed their gratitude more often whereas old customers seemed to take for granted the services rendered. Some of the older customers tended to be arrogant. New customers could be identified from the fact that they often mentioned to the bankers that they were
making a first visit and at times also looked lost in the banking hall. Older customers on the other hand could be identified by the ease with which they carried out their activities in the bank. They seemed to obviously look familiar not only with the premises but the bankers as well. Similar to some old customers, some of those customers who were given inadequate assistance left without thanking the banker for the attempts made towards assisting them.

The following is an example of an instance where the customer does not bother to thank the banker despite the explanation she gives.

Example 20: {Situation: A customer wanted a bank wallet for his documents}

C: (Knocking the counter) Can I have a wallet?

B: Pardon?

C: For keeping my card

B: The card holder?

C: Yes

B: Unfortunately, we [don’t have them now...

C: (Raising voice) How come?]

B: You know what happens, when they come and many people don’t have them, they get finished so fast like now last week we had so many but they are finished. They got finished on Friday. Please, bear with us.

C: Can you give me a day or date when I can pick one?
B: (Smiling) No, I cannot give you a date because I do not know when they will come from the stationery store. So I cannot give you a particular date. Please keep checking (The customer walks away looking disappointed, shaking his head)

Despite the banker's effort to explain the situation, the customer leaves without thanking her for the efforts she makes. This could be regarded as inadequate assistance from the customer's view since he does not get what he wanted. In contrast, the customer in the example below, who seeks the same service uses the thanks-maximization in reciprocating to the banker's explanation. This is in spite of the fact that this customer gets the same answer as the one above.

Example 21:
C: I would like to have a wallet for my bank documents
B: I am sorry we do not have them but you can check on us any other time you are in the bank or passing by
C: Okay, thanks (Holding out his thumb as he leaves)

In situations where customers introduced themselves by giving their names, bankers hardly reciprocated in the same manner. Rather, the bankers would be eager to hear what the customers required of them. However, they were ready to give names to customers if they were required to do so. This was especially so in cases where this was a gesture of satisfactory service
rendered. It probably meant that the customer would want to seek help from the same banker on another occasion. A negative discourse effect was noted among those bankers, though very few, who declined to give their names to customers or ignored the request as in the example below.

Example 22: {Situation: A customer has been send to another part of the banking hall to look for a particular banker. On getting to the appropriate counter he approaches the banker nearest to him}

C1: Na wewe ndiye nani? (who are you?)
B: Whom would you like to speak to?
C1: You are who?
B: Well,... may be you should tell me your problem...(an interruption occurs)

C2: Please check for me my balance

B: Yes (The banker serves the second customer and ignores the first one. The first one moves on to talk to another banker, he looks irritated as can be deduced from the frown on his face)

The customer is not pleased by the fact that the banker does not reveal her name.

Unlike in Edmondson’s data which lacked pre-responding exchanges, these were observed in some conversations between the bankers and customers. Pre-
responding exchanges do not interfere with turn-taking at the level of the move. In using them, an interactant avoids the situation of going back later to an already covered topic as in the example below.

Example 23: {Situation: A customer inquires on an account she transferred to the branch}

C: Habari *(How are you?)*
B: Mzuri *(Fine)*

* C: I transferred my account here..
B: Mmm

* C: .. sometime ago, from X (town)
B: X town?

* C: Mmm, but I haven’t come to check for the A/C number

The highlighted (*) utterances by the customer give details of his purpose in the bank. This arises from the need to give full details about his account which will enable the banker to advise him accordingly.

Taken together, all the exchange types that occurred, as observed in this section, had an effect on the interactions and interactants. We note the dire need to increase the use of greetings in the pre-exchange and the ‘thanks maximization’ at the post exchange. When used, these registered positive effects on the discourse in progress, the former as an encouragement to the banker and the latter in establishing a firm rapport between the interactants.
If adopted by both interactants, they would make the conversations more friendly, bringing the customer closer to the bank, a strategy that would largely improve the customer-banker relations.

4.2.5 *External and Internal Illocutions in Customer - Banker talk*

This section looks at illocutionary acts as observed in banking discourse. They are of interest because they are explicitly performative to language use. ongoing discourse. Those observed in banking discourse are discussed below.

In *requesting*, the speaker expects a ‘now’ or ‘then’ favour from the hearer. In a ‘now’ request, the hearer expects immediate response while in a ‘then’ request, the favour is expected later than the time of requesting. The speaker thus expects a positive response as the hearer is expected to perform a social obligation (cf. Edmondson, 1981). These expectations, however, depend on the nature of the relationship that holds between the interactants.

Communication between bankers and customers was characterised by lots of requests. Customers expect favours not only because the bankers are employed to serve them, but there are times when they are aware that they are seeking a service that may violate the bank’s regulations. This awareness does not however seem to prevent them from proceeding with the requests. The example below illustrates one of such instances.

Example 24: {situation: A customer is requesting to get service before other customers}
C: (Smiling) Please do me a favour?

B: Yes

C: I have a class at the medical school...

B: Eh

C: ...and I had come to town to get some money because my child is sick...

B: And now?

C: Please take for me this (showing a bank book) to the cashier so that I don’t get late.

B: I am sorry I cannot do that. There are other customers who came before you. They may not understand and I cannot explain to all of them (The customer leaves the counter quietly, then walks out of the bank).

The customer makes a ‘now’ request as opposed to ‘then’. However, the banker’s response to this request is determined by her evaluation of its genuineness weighed alongside the bank’s regulations.

Through suggesting, the speaker assumes that the hearer will do what the speaker asks since it is intended to benefit the hearer and may affect both the speaker and the hearer. In the extract below, the customer comfortably takes the banker’s suggestion. This is on assessing that the suggestion given was a better option compared to waiting idly in the bank.
Example 25: {situation: A customer wishing to close his account and has been asked to wait}.

C: How long will it take?

B: Thirty minutes or so, so you can go and come back later.

C: (Using his thumb to show that it is alright) Okay.

When a speaker shows willingness, this is not necessarily a commitment to perform a certain act. However, if the speaker undertakes the act, it may ‘meet or change for the better’ with regard to the hearer’s interests (Edmondson 1981). In banking interaction, bankers seem always willing to respond to any tasks posed to them by customers. However, it was observed that despite their willingness, there are situations where they cannot ‘assist’ especially in the disclosing of certain information. For example, customers who approached bankers claiming that they wanted to deposit money in an account of which they had no full details were sent away. It was up to such a customer to get the full details of the benefactor’s account if s/he had genuine intentions. In the example below, the banker does not seem willing to undertake the task that the customer gives her.

Example 26: {Situation: A customer is requesting for bank statements covering a long stretch of time}.

C: I wanted to ask you whether it is possible to get my statements from 91 to 95. Is it possible because I was running a standing order with you...
B: Mmm... where? Why?
C: ...and I am getting a problem with the paying...
B: Where was the A/C before?
C: X branch
B: X branch?
C: Ya

* B: ... because that is a bit hard. That one is a bit hard because you know this branch was opened in ___ (year)
C: Mmm. If not, I want you to close the pay that you have been debiting the A/C, what do I do?
* B: But all these years, my friend, for five years?
C: Ya, ya

* B: And you know every copy of the statement we give we charge Ksh X?
C: Yes

* B: That one will be a lot of work, and it will take a lot of time
C: How long?
B: You better know it will take time, Mmm, (silence) and those statements that were being sent to you? Where did you keep them?
C: I think I misplaced them (1.0)
B: Because it’s going to cost you a lot of money. Okay, just write a letter, we are going to look for them.
C: I’ll bring it to you?
B: Ya
The customer in the above conversation would like to have past records on his account. He seems willing not only to spend a lot of money to get the statements he is requesting but also willing to wait for whatever period of time it will take. On the other hand, the banker to some extent seems unwilling to undertake the issue as implied by the highlighted (*) utterances, although she is in a position to do so. The banker solves it for now through advising the customer to write a letter regarding his request.

Complaining occurs in a case where the speaker believes that the listener has carried out an act that is not in his favour. The speaker as a result may criticise, accuse or blame the listener (cf. Edmondson, 1981). Complaints were observed as a daily act in banking discourse. Customers complained mainly if they were dissatisfied with the banker’s/bank’s services. The following is an example.

Example 27: {Situation: An old customer complaints that the bankers were sending him from one area of the banking hall to the other}.

C: (Knocking the counter in anger) Now, where is the Mrs ___
(Banker’s name).

B1: Let me call her for you.

C: (Raising voice) Bring her here. I have been walking up and down. you are all wasting my time.

(The first banker remains quiet as Mrs. ___ approaches) What are they sending me to you for?

B: Mzee, ni nini, ebu twende pale tuongee
The customer accuses the bankers of wasting his time since he has moved from one place to another without getting the assistance he needed. However, we observed that a customer may subjectively conclude that the banker has not helped him/her. The researcher observed this even at times when bankers were trying their best. For example, a customer desiring to withdraw money from an account outside Nairobi would be required to have documents that support his claim. Without any form of identification, a customer like that would be asking for too much. Such a customer, who claimed to be well known at his ‘home’ account was heard saying, ‘Now, you can’t help us, this is not fair’ (cf. Appendix 4).

In contrast, customers who were happy with the banker’s services took time to thank the banker concerned. This ranged from those customers who needed direction on filling bank documents to those who wanted to deliver messages in the manager’s office. In turn, some bankers found need to thank those customers who had been co-operative. This was especially true in cases where customers needed to wait for a relatively long time and had exercised patience. The end of the month was/is characterised by crowding in the banking halls. Sometimes, bankers found themselves confronted by as many as ten customers at a time. It was under such circumstances that the banker required their co-operation as well as their patience (cf Examples 16, 18).
Apologising is an act where the speaker regrets an action that s/he has already done. This is done towards achieving continued harmony between interactants (Brown and Levinson, 1978; Edmondson, 1981). Some customers would for example, apologise for leaving out necessary details while filling in bank documents or even in cases where they sought clarification repetitively. This played a major role in ensuring that the banker did not get irritated or mixed up. If a customer realised that s/he was either inaudible or if they had delayed in responding to information communicated to them by the bank through the post among other issues, they were quick to apologise. Bankers on the other hand apologised to customers in cases where they delayed them or were unable to help him/her for reasons beyond their control. For example, bankers often apologised to customers requesting to withdraw money below the required minimum (cf. Example 12 above). Such customers were hardly assisted except in very special cases. Through apologising and explaining the situation, the banker would pre-empt any possible complaints from the customers.

Allowing/licensing as an illocutionary act was noted in banking discourse. It means that the speaker cannot carry out a certain action unless the hearer allows it. This was mainly observed between customers who intended to see the managers and the secretaries to these managers. The secretary needed to consult the manager on the possibilities of being seen but only after the customer had explained his/her purpose for the visit. The example below illustrates allowing.
Example 28: {Situation: A customer requests to see the manager, he claims that the manager knows him}

B: Can I help you?

C: Yes please, can I see the manager?

B: What is the problem?

C: He knows me, just tell him it is --- (giving his names, 1.0. B goes to seek permission from the manager)

B: You come in.

For as long as the managers did not have any other person in their office, their secretaries always seemed willing to allow others who wanted to see them. This was regardless of whether the reason for seeing the managers was personal or official.

In the interactions in the bank, *telling* as an illocutionary act can be equated to informing. The exchange of names among interactants, was a major form of the telling act. This mainly had to do with personal/private information given to the bankers by the customers. In example 18 the customer goes to the extent of giving the banker information about her sick husband. Banking interaction to a large extent is official. Bankers therefore hardly gave/give their personal details to customers. This is except for names if the customers requested them to do so. Customers may however volunteer personal details to bankers such as their family, financial problems, work places among others. This was done in the attempt to solicit sympathy and consequently be
helped. This was observed in cases where customers did not even personally know the banker. Other cases involved interactions where the banker and the customer were known to each other and this would be in a more personalised/casual conversation.

In discourse, the use of **claims** by the interactants implies that the information that they (the interactants) give is true. Discourse between bankers and customers takes place on the basis of mutual trust. The banker does this on behalf of his employer in keeping to the terms of employment. In turn, s/he expects that the customer will relate true information about him/herself. This ranged from the customers’ income, working place, other bank accounts owned by the customer to contact addresses. We however observed that bankers had difficulty in establishing whether what some customers claimed was true or not. As a result, such situations strained the on-going conversation. For example, in the following example, the customer is engaged in several questions from the banker. This was a common practice for those customers who wanted to open an account.

Example 29: {Situation: A customer answers questions leading to his personal details as required of those opening accounts)

B: Are you working?

C: Yes I am

B: You have a letter from the employer?

C: No

B: Why not?
C: I don’t mean to operate a salary A/C...

B: (Laughing) No, even though, we would like you to be introduced.... Do you have a card, an employment card?

C: Our employment [cards...

B: Where are] you working by the way?

C: At the ____ (naming workplace)

B: Let me see the employment card

C: I don’t have it here

Although the customer above does not seem to have the required documents, the banker continues with the next question. She assumes that whatever reasons he gives are true. The banker goes on to verify what the customer says by asking more questions (cf. Appendix 6 for the full conversation). A case like this requires a careful analysis of the claims in question before the banker can make a decision.

**Sympathising** as an act only occurred in special cases in banking discourse. This was observed from bankers who got into personal chats with customers. Some customers would relate incidents about their sick or jailed kin or stolen money. However, even if the bankers sympathised, they did nothing towards improving the situation (cf. Appendix iv). It was interesting to note that some customers sympathised with bankers whom they noticed had a lot of work to handle. Such customers motivated the bankers highly by the mere notice of their workload.
For example, a customer who wanted a bank statement decided to come on a different day saying to the banker, ‘I realise you are very busy today, sorry, it’s always the same at this time; I’ll come another day’. The banker, impressed by the customer’s awareness of her workload used a minimization act, ‘okay’ supplemented by ‘thank you’.

On other external illocutions in spoken discourse, remarks occur when a speaker intends to draw attention to a feature in the immediate environment. This is common in casual talk. A speaker will propose if s/he is giving a condition, that is, helps ‘only if...’. Bankers have an official obligation to serve customers, they cannot do this conditionally. If this occurred, it would be against bank regulations which in essence are supposed to remain firm. Justify acts require that a speaker defend his actions. This was absent in banking discourse but it is commonly associated with the accused in courtroom discourse (cf. Erickson et al 1978).

Resolves occur when a speaker wishes to give an opinion. Customers as observed were allowed to give their opinions regarding services in the bank. This was done through the filling in of questionnaires which were sent by post to the bank or put in the suggestion boxes available in the banking halls. This constituted written discourse which was not within the interests of this study. No remarks, therefore, are made concerning resolves in regard to Kenyan banking discourse.
All in all, the external illocutions discussed in this section may not be exhaustive. Further researches may come up with more acts occurring in banking discourse especially if discourse at managerial/administrative levels is observed. However, these were the observations that were made in relation to the interactants considered in the present study.

Edmondson (1981: 149) comes up with the term internal illocutions to refer mainly to those acts that 'concern rituals necessary for commencing or terminating an encounter'.

In the light of this view, greetings were observed as the most common form of discourse internal illocutionary act. This way, the customer and bankers established a social rapport in an official situation to the advantage of the smooth running of the conversation (cf. examples 13, 23, Appendix vi).

Similarly, leave-takes occurred in banking discourse. This was in cases where bankers needed to attend to something or someone else besides the current customer. The use of 'excuse me' to absent themselves pre-empted any possible complaints from the customers. Most customers who were happy with the way they had been served always bade the banker 'goodbye'. This was also common among interactants who were familiar to each other since they would feel socially obliged to do so (cf. Example 19).
Exclamations occur in cases where a speaker is in doubt, regrets, surprised or is dismayed. Given the nature of banking discourse exclamations hardly occurred except in situations where a banker registered his/her regret in regard to a disappointed customer as in the example below.

Example 30: {Situation: A customer relating that his salary had gone to a wrong account. The banker in surprise exclaims:

B: Really! There must have been an oversight. Let me find out. (3.0).

We regret the error. Please check tomorrow.

The 'go-on' as an illocutionary act is an encouragement to the current speaker to proceed with an on-going conversation. From the bankers, this was mainly signalled through the use of 'eh', 'Mm', and 'and then'. This was particularly in cases where they needed maximum details from the customer, for example, during interviews conducted before a customer could open a new bank account (cf. Appendices, v, vi).

The use of 'okay' by customers was common. Often, its use terminated the conversation in progress. Bankers, in complying with a customer's decision would also use an 'okay' as illustrated in the example below.

Example 31: {Situation: A customer deciding on closing his account)

C: Anyway, I'll go away and come back tomorrow.

B: Okay.
The above banker agrees with the customer’s decision. Consequently, the conversation comes to an end (cf. examples 21, 25, Appendices v, vi).

Lastly, interruptions were observed as a common discourse internal illocutionary act in banking discourse. These occurred when a speaker found the need to speak to a hearer other than the current interactant at that point in time. Interruptions and their effects on the general discourse are discussed in section 5.1.

4.2.6 On Fumbles in Banking Discourse

The five kinds of fumbles outlined in Edmondson’s model occurred in the conversations between bankers and customers.

A starter shows that the speaker intends to say something. Customers used starters to draw the bankers’ attention. An illustration is given below.

Example 32: {Situation: A customer seeking information on a banker’s cheque}

C: (Waving his hands to draw attention to the B) Excuse me.

B: Mmm.

C: Can you help me?

B: Eh?

C: I’d like to buy a banker’s cheque.
The customer above first ensures that the banker is listening to him. A further observation that we made unlike Edmondson is that certain body movements could be interpreted as starters. For example, waving of the hand, nodding or gazing at the banker were signals that the customers used to express their intent to say something. It was interesting to note that most bankers responded to these either by coming nearer to the customer if they were previously distanced or by using a phrase like ‘yes, can I help you?’, thus acknowledging the customers’ signal. The conversation would then be set in motion.

In a let-me-explain, a speaker demonstrates the reality of his/her attempt to communicate. Most customers used a let-me-explain if they were seeking a favour and needed to convince the banker to assist them. This is illustrated in the example below.

Example 33: {Situation: A customer requesting to withdraw money below the required minimum balance}

C: Excuse me.
B: Yes.
C: Please, help me, my salary is not yet here and I wish to withdraw some money. I mean, below the minimum amount. It’s only for this month.

The customer expresses his actual intent to withdraw below the minimum balance through a "let-me-explain". The request he is making is, however,
beyond the banker’s capability. Such a customer may need to refer to a higher authority if the type of account he runs does not have overdraft facilities.

The **underscorer** ‘draws special attention to a preceding, following or an ongoing communicative act’ (Edmondson 1981). The speaker, out of necessity elaborates an act through the use of phrases like, ‘actually’, ‘the point is’, ‘in fact’ among others. Bankers tended to use underscorers more often than customers. As illustrated in the example below, this occurred in cases where bankers needed to clarify details to customers or put an emphasis on what they had said. The example below illustrates this point.

Example 34: {Situation: A banker replying to customer’s request for a wallet}

B: I am sorry we don’t have any at the moment. You can check later.
C: Mmm.
B: Actually, they normally come and get finished so fast.

The banker, through using ‘actually’, tries to be more convincing to the customer. Similarly, another banker in the following example, uses an underscorer to explain the possibilities related to clearing a cheque. In doing so, he draws special attention of the issue to the customer.

Example 35:

C: And then, how long does the cheque take to be cleared?
B: In fact, if you had come before 10 o'clock ..
C: Mmm.
B: we would have taken it today, then by Friday, you would have gotten the money.

A *cajoler* is used when the speaker intends to make what he is saying more acceptable to the hearer. This is commonly expressed through the use of ‘you see’ or ‘you know’. Most customers attempting to make the bankers accept their requests used *cajolers*. This was in the attempt to make what they said more acceptable to their listeners. We observed that, such customers, if desperate, kept on using the cajoler indicators interchangeably.

Example 36: {Situation: A customer is asking a banker to let her know the account name that corresponds to a number she has. NB: The account does not belong to her}.

B: The owner did not give you the correct name?
C: You see, this is a message I got this morning.
B: eh?
C: And you know, these people are not on phone.
B: Eh?
C: So they called my office and I am on leave. You see.
B: Eh
C: I called my office they told me to deposit money in this A/C, in this A/C..
Despite her efforts, this customer doesn’t achieve her purpose since it is against the bank regulations to give such information although the banker does not tell her this directly. In the extract below, a banker uses a cajoler to lay bare the facts surrounding a fixed account.

Example 37:

C: I don’t want to fix my money and then I am not able to get the overdraft.

B: You know, when you put money in a fixed account, it has to remain fixed for sometime.

C: How long?

B: For the time you decide, but it’s only in a current account where you can get an overdraft, you see.

Asides were observed as occurring in banking discourse. These occur outside an on-going utterance. These were observed among customers and bankers alike. This study does not look at either banker-banker or customer-customer discourse although we find need to comment briefly on this. A banker would consult with another in an aside, interrupting the conversation between him/herself and the customer (cf. Example 43). Meanwhile, the involved customer would also take time to complain, discuss with or criticize the banker to a fellow customer.

As regards fumbles, it can be concluded that they heavily rely on the linguistic markers associated with them. Their use is crucial in the interactants’ efforts to add information to the illocutionary acts they refer to.
DISCUSSION: STRATEGIES IN BANKING DISCOURSE

5.1 Discourse Strategies in Banking Discourse

Discourse strategies are important in conversations since they enable the interactants to interpret what is said (cf. Gumperz 1982). This way, communication is attained in full. Various discourse strategies observed in banking discourse are discussed in this chapter. Among them are code-switching, body movements and the use of prosodic features which Gumperz (1982) and Edmondson (1981) outline as major discourse strategies.

The various interpretations that the interactants gave to the information in the conversations in the bank, were also influenced by other factors that may have a relationship to the strategies identified above. These included any shared knowledge between interactants, the nature of service required by the customer, the code used, the presence of other customers and bankers besides the interactants, as well as the physical set-up in the banking halls. Major discourse strategies observed in banking discourse and other related characteristics are discussed in the ensuing sections.

5.1.1 On Code-Switching in Banking Interaction

Although conversations in the two banks were mainly in English, there were instances where the interactants used either Kiswahili or a first language, the former being a more common feature (cf. example 4, Appendix vii & viii). We observed that to a large extent, the banker’s choice of language seemed
to be pre-selected and therefore determined by the customer. This is conclusive from the fact that of the eighty conversations analysed in this study, seventy-two were initiated by the customers. The bankers would therefore conform to the language that the customer was most comfortable with. This is a factor that we associated with the courtesy and politeness expected from bankers. However, in some cases, it took time to get the customer and banker to use a similar code, while in other cases, the banker conformed to the customer’s language immediately.

We further observed that in those situations where bankers opened the conversations, most of them spoke in English. However, they would switch to another language if they detected any communication barrier. For example, in one of the conversations where a banker used English to talk to the customer, he repeated the utterance ‘can I help you’ thrice before he realised that the customer could neither speak nor understand English. He then switched to Kiswahili.

The banker’s choice of the language also seemed to be based on the judgement of their age and race. It was observed that hardly any banker approached white and Asian customers in Kiswahili unless the customer spoke first in it. On the other hand, most bankers assumed that anyone black was Kenyan and therefore could understand Kiswahili. This was held so until proven otherwise. For example, a case was observed where a banker talked to a customer in Kiswahili. The customer remained quiet and puzzled until the banker finally
changed to English. In her response, the customer explained that she came from another country. This was met by the banker’s quick apology.

In terms of the customers’ age, most bankers were keen on using terms that were suggestive of old age e.g ‘mama’, ‘mzee’, consequently, their first utterances to such customers were made in Kiswahili. In most cases where the customers’ responses to bankers were neither clear nor revealing in content, the banker interpreted this as a communication barrier related to the language used. The bankers would then attempt to identify the appropriate code. If a banker was unable to communicate to the customer in a first language, they sought assistance from other bankers who spoke in the customer’s ethnic language. This was in cases where a customer could not speak either English or Kiswahili as in the case below.

Example 38: {Situation : An elderly customer who can only speak fluently in Kikamba comes to the bank to open an account, the banker meant to serve him does not know this language at all}

C: Habari (How are you?)
B1: Mzuri (fine)
C: Ndooka kuu kwenyu (I have come to this bank of yours)
B1: Eh?
C: Nienda kuvingua akaundi (With the intention of opening an A/C)
B1: Mmm
C: Mwendaa mbesa syiana? *(How much money do you normally require)* (At this point, the banker is totally lost, she does not seem to comprehend what the customer is saying. He beckons another B who shares the same ethnic language with the C, the conversation proceeds) Usu nowisi Kikamba? *(Doesn’t that one know Kikamba?)*

B2: Aiee (no)

C: Muvundisye *(teach her)* (both laugh)

B: Wiendaa ata? *(What did you want)*

C: Kuvingua A/C *(To open an A/C)*

B: Nenge masyitwa na uyikala nthi ningukwita *(Give me your identification and take a seat. I will call you)*

C: Aya *(Okay)* (C resumes seat as he awaits to be called by the banker as promised)

The above customer is so comfortable with his first language that he would rather that the banker who does not know it be taught by his colleague.

It was interesting to note that some of those customers who could neither speak English nor Kiswahili freely spoke to the banker in their ethnic language regardless of whether they had prior knowledge of the banker’s ethnic language or not. In such cases, it was the banker’s responsibility to settle down to a language convenient to both her/him and the customer.
Other customers who began their conversations either in Kiswahili or in an ethnic language did so as a result of familiarity with the banker or in an attempt to establish a rapport with the banker or in an attempt to stress important information with more ease (cf. Appendices vii, viii). However, it was observed that the central topics in relation to the service sought were mainly discussed in English.

The example below illustrates a case where a customer seeks to establish a quick rapport with the banker. This is on realising that the banker is familiar to him and they too share the same ethnic language.

Example 39: {Situation: A customer seeking to open an account}

C: Habari ___ (banker’s name). (How are you?)

B: Mzuri. (Fine)

C: Uvoo waku? (How are you?)

B: Nimuseo (Fine)

C: I would like to open an account.

B: Just wait for a while.

The switch from one code to another to some extent may be attributed to the bank specific terms e.g account, credit, debit, balance, minimum, posting and so on which may not have exact names in other languages and even in cases where they do, are not easily understood. Such conversations would be wound up in either Kiswahili or an ethnic language in the ‘thanks minimization’.
The use of ethnic languages was common among customers who sought further information besides their main reason for visiting the bank. This would be after the completion of the main topic of the conversation. Some customers who were well acquainted with the bankers would speak a common ethnic language throughout the conversation. The familiarity of such customers with the banker was deduced from the diversity of the issues in their conversations, for example discussions on their health and families would be raised alongside the official matters. The example below illustrates this observation.

Example 40: {Situation: A customer has come to seek information on the loan facilities that the bank offers)

C: Ohoro waku (How are you?)

B: Nimwega, thegiu. Ndukoretwo guuku gwa kahida karaya (Fine, thank you, you have not been here for long)

C: Ngoretwo na wera mwiigi na niowe ohoro wa wira (Well, I have been busy and you know about work)

B: Onaithwe twina wira mweinge guku (Okay, we are also busy)

C: Reuri, dokakumemya ooro wa roni iria muheanaga, nireku ejagereire (Now, I have come to check on these loans you give, which one suits me?)

B: Gukuringana na muchara waku (It will depend on your salary)

C: Nioee ni shirigi X (You know, its Ksh X)

B: Haya, ni eno (Okay, giving the C a brochure to that effect)

C: Ningothomera karatathi gaka muchi. Kai mure chiirai guthodeka
kudu guku (*I’ll read the details at home* (.30) *You are planning to renovate this place?*)

B: Aii, noti reu (*Yes, but not now*)

C: Reeu, ndirenda guthii, ndirenda kugerera officie enge. Ndirotha (*Now, I have to go, I want to pass through some offices, in fact I’m on leave*)

B: Niguo, okoretwo ugeka atai? (*Okay, what have you been doing?*)

C: Guthire (*Just up and down*)

B: Niogwo, reke deithie mundu uria (another customer comes by) (*Okay, Let me serve him*)

C: Tareke (*Excuse me*)

B: Eee (*Yes*)

C: Niwega reke torionana regi (*Thanks, let me go, see you another time*)

B: Niogwo (*Okay, see you* (*B proceeds to serve the C who has just come in*)

The customer in the above conversation is obviously familiar with the banker. He addresses her by name and in an ethnic language they are both familiar with. At no time do they switch to either Kiswahili or English. On getting the brochure that has the information that he requires, the customer continues to chat with the banker on other unrelated issues. These range from where he will go next to the information that he has been on leave. This would be unlikely if the two interactants were not previously known to one another.
Customers who got a clue of the banker’s ethnic language approached them in that language if it was the one they themselves spoke. Various ways of the customers’ prior knowledge of the banker’s EL ranged from the names on the badges the bankers wore to overhearing of banker - banker discourse as in the example below.

Example 41: {Situation: A customer seeking to open a new account}

C: Habari ______ (Reading out name of the banker from her badge and then switches to a first language (Kikamba) on identifying her EL from the name). Nienda Kuvingua Account. (I would like to open an account)

B: Etelei vau ovanini. (Wait for a while)

C: Eh.

B: Etelei ovanini. (Wait for a while). (This statement is repeated more as a reassurance than mere repetition)

This way, such a customer expects to get quicker service and in a more friendly manner as she interacts with the banker.

Various conclusions can be drawn about code-switching in the context of conversations in the bank. These are:-

1) That English, though the official language in banking interaction, was supplemented by Kiswahili and other first languages.
2) That Kiswahili, when used, indicated that the customer was incompetent in using English, or was more comfortable using Kiswahili or sought to make the conversation less official thus more friendly.

3) That EL were not commonly used and when they did occur could be attributed to several factors. These include:
   - The incapability of the customer to speak either English or Kiswahili.
   - The customer's familiarity with the banker.
   - The customer's attempt to establish a firm rapport with the banker.
   - The customer's effort to ensure that the banker would remember him/her on another visit.

Kiswahili and the first language were thus used for greetings and for other purposes. For example, for soliciting apologies, for establishing a rapport in the event of future contacts, for quicker understanding between interactants and for identification purposes. This confirms observations made by Muthwii (1986, 1994), Scotton (1982) and Abdulaziz (1982).

5.1.2 Non-Verbal Strategies in Banking Discourse

In discourse, speech, writing and non-verbal ways of communication give conversations a totality of meaning. Some of the non-verbal strategies used in the conversations in the bank included smiling, waving of hands and nodding
among others. These are discussed below along with the various interpretations that were deduced from the contexts in which they were used.

Smiling was observed as a common interactive strategy. It was identified as an integral part of the banker’s approach to customers. This put the customers at ease with the bankers right from the beginning of the conversation. Most customers smiled in appreciation of the services rendered to their satisfaction and their smiles would consequently accompany their ‘thank you’, ‘goodbye’, ‘see you’ or ‘okay’. These were common ways in which most customers concluded conversations where the last turn at speech was at their disposal. Some customers, however, smiled sarcastically to indicate disappointment or dissatisfaction. For example, a case was observed where a customer smiled on learning that his salary was not in his account, another where an overdue cheque had not yet been paid and another could not get a wallet for his documents.

In cases where a banker indicated his awareness of the customer’s presence, the customer appreciated this through smiling.

For example 42: in

B: Habari zenu? *(How are you)*

C: Mzuri *(fine)*

B: Mmesaidiwa? *(Have you been assisted?)*

C: Mmm *(yes)* *(Smiling in unison).*
The customers are impressed by the fact that the banker has taken notice of them. Other customers smiled as the banker approached them at the counter. This was in cases where a banker had walked away to consult on the customer’s case. Such a smile would be in the hope of getting a positive reply. This was also common among customers who sought information regarding their salaries. They would then wear a smile in the expectation of a favourable reply.

The Waving of hands was used by many customers as a way of greeting a busy banker familiar to them as well as thanking a banker who had assisted them. This way, communication took place without necessarily interrupting the conversation in progress. This, we observed as appropriate especially during the busy days of the month (cf. Example 32). Thus, waving, too was an interactive strategy.

Some customers resorted to the knocking of the counter in a bid to communicate with the banker. This would be in cases where they were seeking attention to be served (cf. examples 20, 27). Another reason for this manner of communication would be out of impatience on the customer’s side especially during the beginning and the end of the month and other busier times of the day, for example, lunch hour. If a customer was in a hurry or required urgent services, knocking of the counter or glass captured the banker’s immediate attention. The customers usually did this if they noticed that the banker was chatting in the inner banking hall or seemingly looked
busy. When customers were left on their own at the counter to fill documents or otherwise, and in case of difficulty of doing so, most of them knocked the counter if they needed to ask the banker for assistance in filling the forms. The loudness and the length of such knocking depended on the urgency and/or the degree of frustration of the customer's needs.

Constant nodding of the head accompanied by smiling was a common interactive feature among customers. This was observed mainly from those customers who were opening accounts (cf. Appendices iv, vi). The overall feeling of acceptance by the bank and the banker's pleasant manner of attending to the new customer during these sessions could be the possible explanations for their smiling.

Younger customers, that is, those aged below twenty-five, occasionally used the thumb sign to indicate 'okay' and this meant that they were content with the services given to them (cf. Example 25, Appendix vi). Other customers would use this sign instead of a greeting, a goodbye or simply to indicate that everything was alright, a strategy that was suitable when the banks were very crowded. We observed this as an appropriate way of communicating to the bankers in the inner banking halls where customers are not allowed in.

The use of Gaze was identified as yet another of the non-verbal features serving as discourse strategy (cf. Appendix iv). This was common among customers soliciting attention and those who were becoming impatient. For
example, a situation was observed where a customer who had awaited services from a particular banker for a relatively long period, could not get his eyes off her. A different customer did the same to ensure that the banker handling his case was aware that he was still waiting. The gaze, therefore, served as a reminder to the banker that the customer had not been attended to. Kendon (1967) singles out gaze as a signal to the hearer to assume his/her turn, similar to some instances in the banking discourse we used.

It was noted that in a few cases, customers walked around the banking hall either humming a song or pocketing as they awaited various services. From the cases we observed, such customers did not seem to be in a hurry. One customer who wanted a bank statement of his account urgently and when he was assured of this, the customer preferred to walk around the banking hall humming a song. Three minutes later, to his delight, he got the statement and repeatedly thanked the banker as he left.

Certain customers frowned in cases where they were either dissatisfied with the service rendered or if they were puzzled by any information given to them. If written discourse was handed to the customers without any explanations, often, such customers frowned to express the need for an explanation (cf. Appendices ii, iv, vii (a)).

The raising or lowering of voices was interpreted by the banker depending on the customer’s topic of discussion as well as the message the customer
intended to pass across. Raised voices were characteristic of impatient, disappointed or delayed customers. This was mainly observed during the beginning and the end of the month when each customer sought services as urgently as the other. Customers seeking favours, for example, to withdraw below minimum balances or to avoid queuing and those who did not want to publicize their purpose for being in the bank formed the categories of the customers who used low voices. The banker in turn used a low voice in order to keep the matter as confidential as possible. However, in the cases of raised voices, hardly any banker shouted back. The calmness expressed by bankers at such times had a positive effect in that the customers would calm down (cf. Appendices iii, iv, vii(a), vii(b), examples 20, 27).

The above discussions reveal that it is not enough for the interactants in banking interaction to use content with the spoken and written discourse. The non-verbal strategies that these interactants employ in their conversations are crucial in interpreting the entire discourse.

5.2 Other Banking Discourse Characteristics

In this section, we address ourselves to other characteristics related to banking discourse besides those of its structure and strategies that the interactants employ. Among the factors highlighted are interrupting variables, overlaps, silence and topic conflict in banking discourse. These are explained and interpreted in the contexts in which they occurred. This section too outlines their effects on the entire discourse.
5.2.1 *Interrupting Variables in Banking Interaction*

McCarthy (1991) observes that interruptions occur in conversations. These did occur in banking discourse and they are seen as the intrusion of a speaker into an already progressing conversation. The nature of banking discourse is such that one banker deals with one customer at a time except in a few cases where customers sought a joint service. This means that bankers had to handle interruptions cautiously. They thus served those customers who had come earlier than those who came later. However, some interruptions were minor and could be taken in during an on-going conversation. There were also cases where more than one banker assisted one customer, this however was not considered as a form of interruption. In the different interruptions that occurred, the involved interactants had the responsibility of restoring the conversation as soon as possible. In the following example, an interruption occurs.

Example 43: {Situation: A banker guides a C on filling a cheque form, meanwhile, another C requires the services of the same banker}

C1: Is this the right one? (waving a form at the banker)
B: For?
C1: For filling for this cheque (As B looks at cheque, another C interrupts)
C: Excuse me x2 (B then looks up as C frowns)
B: Let me finish with him
C2: No, it's something small
B: Yes
C: Where can I open an A/C?

B: Upstairs, ask for ___ or ___ (Giving other bankers names)

C2: Okay, thanks

B: (B resumes conversation with the first customer) Now, you make sure that all the details are filled in, let me see after you finish

C1: Alright (as she starts to fill in the form)

Although the first customer in the above example is not happy with the interruption, the second customer is determined to break through the conversation. This, however, does not seem to have negative effect on the ongoing interaction, a factor we attribute to the fact that the second customer excuses himself, further on explaining that it is only a short-lived consultation that he wants to make.

Banker-banker discourse was observed as a major interrupting variable. This was in cases where bankers would begin to consult among themselves in the presence of the customer. If it was on a matter not related to the customer’s need, most bankers found need to excuse themselves. This way, the bankers prevented the customer from any possible complaint. In those cases that they did not excuse themselves, some customers complained directly to the banker or frowned in disapproval. In contrast, the situation where the banker was consulting in order to be able to help the customer, this was met with positive response. The customer formed part of the conversation through keen listening and chipping in information where the need arose. Banker-banker and customer-customer conversations are however outside the scope of the work.
Some customers deliberately allowed other customers to interrupt a conversation between them and a banker. This was in cases where other customers seemed to be in a hurry or needed quick answers. Such interruptions were allowed in the hope that once it was over, the interrupted customer would get all the attention from the banker. Some bankers, however, responded to the interrupting customer by way of a greeting and quickly explained their intent to deal with the customer. This way, the waiting customer remained calm.

Example 44: {A customer approaches the banker to get a clarification about his balance, only to interrupted by another customer}

C1: (Pointing at his balance slip) This doesn’t seem to agree with my balance slip.

C2 : (To the same banker) Please help me, I would like to which slip to use for depositing this cheque.

B: Let me finish with him (As the B points at C1)

C: No, no, just show her, I’ll wait.

(B walks away to get the relevant slip for C2)

The above C1 patiently allows an interruption in the hope that he will get detailed information from the banker once the interrupting customer is gone.
We observed that interruptions in conversations taking place in the private interview rooms were more welcome by the customers involved than their counterparts at the counters. This may be explained by the fact that customers in these rooms were offered comfortable sitting facilities unlike the ones who stood at the counters as could be deduced from their facial expressions (cf. example 38). Those standing at the counters remained fidgety for most of the time when the bankers serving them diverted their attention or walked away. This however varied with the different physical set-up in the various banks. Some banks offered seats to waiting customers near the counters while the rest sat at a distance. Customers seemed to prefer those seats from where they could monitor the bankers assisting them.

Those bankers who worked as secretaries to the branch managers were faced with the most interruptions in their conversations. This was due to their multiple roles which include answering to the phone, typing, attending to the manager as well as customers wishing to see the manager. Since most customers were aware of these varied duties, they tended to be patient with them as they awaited their turns. The phrase 'excuse me' as in the Kiswahili utterance below,

'B: Ngoja kidogo niongee na simu dakika moja'.

(Wait for a while I answer to the telephone)

did pre-empt any negative discourse effects either in the form of complaining, shouting or otherwise from the customer. On the basis of the highlighted observations regarding interruptions in conversations in the bank, we conclude
that they were a common characteristic in banking interaction (cf. McCarthy 1991). To accept or reject an interruption in this context entirely depended on the interactants of the on-going conversation. Coulthard (1977) notes that interruptions may be interpreted as rude when they occur in conversation. This was not necessarily so in our data when it occurred since interruptions mostly involved either important or urgent consultation.

5.2.2 On Silence in Banking Discourse

Tannen (1989) singles out silence as a notion that cannot be ignored in discourse. He argues that it can be interpreted depending on the context in which it occurs. Culture too influences the meanings associated with silence. We observed that silence did play a role in banking discourse. Unlike McCarthy (1991) who says that conversations are characterised by brief silences of not more than a second, some instances of silence in the bank took as long as three minutes uninterrupted. This can be explained by the caution with which issues are handled within the bank. In addition, silence is interpreted differently in an African context (Muthwii, 1986) Other cultures may interpret this as rude or otherwise.

Silence was common among customers who took time to make a choice between alternatives suggested by the banker. For example, customers took time to decide on whether to sit and wait or go away and return later in cases where they needed to wait for about half an hour before they could close an account. The banker, by allowing the customer a quiet time, therefore,
avoided influencing his decision. This silence was part of the discourse since
the banker did not walk away at such times (cf. Example 10).

Spoken discourse in the bank was occasionally supplemented by written
discourse. When customers were faced with the task of filling in bank
documents in the banker’s presence or to sign, the ensuing silence during this
time formed part of the discourse. Such cases were hardly interrupted by other
customers since that was an obvious indication that a conversation was still in
progress (cf. Example 11).

Another situation where silence occurred was when a banker had to refer to
the computer in order to give the customer a response. The customers were
observed as patient as they anxiously awaited the answers to the enquiries that
they had made for example, those related to their balances and salaries (cf.
Example 19).

In cases where customers combined their silence with a nod, they implied
their satisfaction in the service rendered. In the use of nodding only, this
meant that they were in agreement with what the banker was doing or saying.

Some customers occasionally shouted at the bankers to either express their
dissatisfaction or draw attention. Silence on the banker’s side at such times
was noted as a positive strategy in handling such customers. It gave the
customer time to vent their anger and would soon be quiet (cf. Example 27).
Silence at this time was observed as less provoking compared to pompous apologies. Silence however did not always work positively in these cases. some customers were observed as being irritated by the banker’s silence.

All in all, the use of silence and the interpretation given to it can be said to be context specific. Whereas in the bank silence was positively interpreted in most of the instances where it occurred, other contexts may interpret this as rudeness, unwillingness to help or lack of cooperation. For example, in hospital or courtroom discourse, long stretches of silence are almost unacceptable (cf. Cicourel, 1985; Atkinson & Drew, 1979).

5.2.3 Overlaps in Banking Discourse

Overlaps were a common feature in banking interaction. In some overlaps, the hearers attempted to complete the speaker’s utterance while in others, both interactants spoke at the same time. Though this seems to interrupt the conversation, the discourse remains coherent.

Although Edmondson (1981) notes that overlap was not crucial in the analysis of his data, we have discussed and interpreted it in our data, albeit briefly. The main reason is that although interactants were able to take their turns simultaneously, overlaps that occurred, could be appropriately interpreted in their context. This meant that the conversations did not require a re-ordering but rather progressed to the intended direction.
Furthermore, bankers occasionally found their utterances overlapping with those of customers in their attempt to reduce the customer’s anxiety as seen in the example below.

Example 45: {Situation: A banker trying to explain to a waiting customer on his chances of opening an account}

B: You see, you are number nine on the list--eh--so you can wait or go and come back.

C: So if I stay around...

B: You'll be called after these people.

C: So I go and come back?

B: Yes.

In the effort to give the customer a quick explanation, the banker does more than complete the customer’s utterance.

Overlaps were a useful strategy in attempting to calm complaints from the customers. The immediate explanations by the bankers were welcome since they enabled the customers understand any procedures they were not aware of. Similarly, in cases where customers needed to give further details to the bankers so that their cases were clear, overlaps occurred. Those caused by customers sometimes came in the form of pleas for example, ‘please just tell me’, Madam you know ’ and so on. Such phrases normally earned the customer all the attention from the banker (cf. Appendix 7- underlined sections).
5.2.4 Topic Conflict among Interactants in the Bank

Edmondson (1981) observes that it is possible for an interacting party to fail to pay attention to what the other is doing or saying. This he confirms does not occur in his data. In relation to the present study, there is need to comment briefly on topic considering the interactants’ interests. We observed that most topics were introduced by the customers.

When a customer strayed off the official topic, most bankers found it hard to bring such a customer back to the real issues. They would allow the customer some time to relate that information which was irrelevant to the actual topic. It was however interesting to note that some bankers did not hesitate to get back to the official topic especially at times when they were busy. Such times included the beginning and the end of the month as well as during lunch hours when the banker has so many customers to attend to. The example below illustrates a case of topic conflict.

Example 46: {Situation: An elderly customer requests the banker to assist him deposit a large sum of money; this is through filling in the relevant form and taking it to the cashier)

C1: ___ (calls out banker’s name)

B: Yes, ___ (calls out customer’s name)

C1: Will you help me with this? (pulling out money from his pocket)

B: You want to deposit?

C1: Yes
B: Okay (banker fills in the form as the customer takes his money to the cashier and on coming back, another customer is waiting for the same banker to help him open an A/C. The elderly customer does not leave).

C1: Thank you very much (as he receives his copy of the filled form from the banker)

B: (to C2) Yes, can I help you?

C2: Yes, I would like to open an A/C.

B: Fill this form (as she hands him a form and waits quietly for him to fill it)

C1: (to the B) Now, you see that man, (B turns to see where the C1 is pointing), he thinks that he is very rich, he's my friend (sarcastically)

B: ___ (C’s name) I am very busy

C1: But you know, I have more in my A/C (B remains quiet as she watches C2 fill the forms, C2 starts to leave on realising that the banker does not want to discuss the topic) See you, I think I better go for breakfast

B: Okay. (to C2, on realising that he has left out a blank space) fill here

The above customer discusses a topic that conflicts with the banker’s interests both socially and officially. Consequently, the banker ignores him and continues to serve the next customer. On seeing that the banker is busy as she
had stated, C1, who does not seem to have anything official to discuss, leaves.

It is important to note that at times when bankers converged to assist one customer, the discourse was not incoherent. It was rather organised since they all interacted as a unit. Occasionally, a banker would effect topic change in cases where there was need for additional information.

Sacks et al (1974) observes that the topic of a conversation depends on whom one is speaking to. ‘In a conversation that is progressing well, talk drifts unperceptibly from one topic to another’. This, as observed in our study was not always the case among interactants in the bank. Topic drift occurred especially in cases where customers solicited for sympathy or attention from a busy banker. For example, a case was recorded where a customer engaged the banker in a conversation about his ‘bad’ friend (cf. Example 46). The banker, unable to participate in such a topic excused herself to the customer’s disappointment. According to the customer, the banker had treated him unfairly in refusing to grant him audience. This kind of behaviour from the customer was however partially attributed to his advanced age and the fact that he was not in a hurry to leave the banking premises. The banker, on the other hand, was busy since she had more customers to attend to. Such incidents of topic conflict can be frustrating to both interactants if they feature prominently in conversation.

In this chapter, we have discussed the nature of banking discourse in terms of its structure and the strategies used by the involved interactants. Other
characteristics associated with banking discourse alongside with the effects that these patterns have on the entire discourse have also been discussed. The illustrations given in the appendices give further information in attempting to clarify some of the details that we have outlined. The various aspects of banking discourse in Kenya discussed here lead us to the conclusions and further recommendations that we make in the following last chapter.

In chapters four and five, it has been demonstrated that with regard to discourse structures, they are 'complex mixtures and norms specific to speech and general knowledge of the world' (Hudson 1980:134). It is evident that the speaker, hearer and topic form major components in communication (cf. Hymes, 1971). There are also those speaker and listener roles (cf, Sinclair and Coulthard, 1975) essential in attaining conversational goals.
CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS

In the study, we have identified, explained and interpreted the structure of banking discourse and the strategies that the interactants use alongside the effects that they had on the entire discourse. This chapter summarises the findings of the study, discusses its implications on the interactants and on the banking industry and makes suggestions for further related research.

Because of the face-to-face nature associated with banking interaction, spoken discourse is crucial. It avails the interactants the opportunity to question, answer, probe and so forth, in keeping with the principles of this type of communication.

6.1 Findings and Implications

The observations made in this study led to several findings. These are discussed below.

The structure of Kenyan banking discourse is on the larger part dependent on the exchange structure of these interactions. The use of the post-exchange in particular was observed as largely dependent on the interactants familiarity as well as the clarity of the topic under discussion. The notions of topic and turn-taking were significant in establishing the patterns involved in the conversations between bankers and customers.
Further, the study reveals that non-verbal strategies (cf. 5.1.2) in banking discourse play a significant role in interpreting the communication between bankers and customers. These were especially useful to bankers when they were dealing with large crowds of customers or were distanced from the customers or too busy to interact verbally with them. The customers found non-verbal strategies especially convenient in drawing attention from busy or seemingly not bothered bankers. However, their use had varied effects on the discourse.

Regarding code-switching, most bankers conformed to the language that the customer seemed comfortable with; a factor we largely attributed to the politeness phenomenon (cf. Brown and Levinson, 1978; Gumperz, 1982). Most customers switched to Kiswahili more than any other ethnic language in Kenya. Despite the fact that English remains the official language in Kenya, its insensitive use by bankers to customers who keep to a first language or Kiswahili is a major cause of communication breakdown (cf. Appendix vii). The interactants in such cases reached a point where the topic was not clear at all and silence ensued. Some customers spoke freely in their EL if they were completely unable to communicate in either Kiswahili or English. The bankers, in such instances were quick in adjusting to such cases and asked for help from other bankers where necessary.
Depending on the time of the day and month, the various discourse strategies used by the interactants had various effects on the conversations. The busier the hour of the day, the more impatient most customers get and therefore would, for example, end up knocking counters or using raised voices (cf. 5.1.2).

The long silences observed in banking discourse, unlike in other conversations, are attributed to the caution/care that accompanies activities in the bank. Most times, silence was positively interpreted; a factor we partly attribute to the Kenyan culture. This is contrary to many forms of discourse and western cultures where silence is not well tolerated (cf. Tannen, 1989; Coulthard, 1977).

Both customers and bankers play an important role towards achieving their communication goals. In the light of this, we observed that the customers varied in both their manner of approach to the bankers and in their language use. Most important to them was that the bankers address their needs fully. An interesting observation is that these expectations from the bankers led some of the customers to being rude, rough and unco-operative to the bankers, who, in turn remained patient and courteous at all times.

To avoid unnecessary conflict and dissatisfaction in banking interaction, bankers need to be more professional than casual. This can be achieved by their attempt to create a boundary between official and casual talk. This way,
bankers will be able to achieve total communication and at the same time maintain it both as transactional and interactional.

Greetings, as observed, helped in establishing a rapport among the interactants right from the start of the conversation. They tend to imply friendliness and had a positive discourse effect. Greetings, usually accompanied by a smile were observed as making some bankers more likeable than others. In this regard, the involved interactants need to make greetings an integral part of their conversation particularly at the point of the pre-exchange. The use of the ‘thanks-maximization’ too had positive discourse effects towards establishing a firm rapport between the interactants. It was observed to be most effective at the post exchange level.

These findings therefore confirm that Kenyan banking discourse is patterned, there are also those strategies that contribute to communication between the interactants. In addition, there are those linguistic items, as identified, which sustain the continuity in these conversations.

6.2 Suggestions for Further Related Research

This study has limited itself to urban banks. Further research in banks in the rural areas would make useful revelations about the differences involved in the discourse between rural and urban interactants. This would give a basis for comparing the rural-rural and urban-urban clientele and lay strategies on how the sub-sections of the banks in both areas can work together towards total
efficiency in the banks.

We have paid particular attention to customer-banker discourse. A study observing banker-banker discourse at various levels might reveal useful findings on how bankers can cope with the irritation and pressure that they encounter especially during the beginning and the end of each month. Observations on customer-customer discourse could also be useful because customers tend to criticize the banks in their conversations. Such criticisms would give cues to the banks on areas that require improvement.

We recommend that private institutions be more welcoming to research. If researchers are allowed to penetrate these institutions, their findings will be useful in improving them. This is not only in assessing the role of language in customer care as in our case but also in other areas of both social and economic development.

Regarding the linguistic theories of social interaction, our study recommends the use of spontaneous data in cases where researchers use conversational data. This is as opposed to fabricated data that may not only be subjective but also biased against issues concerning real language use. A major advantage on recording spontaneous data is its accessibility during data analysis.
Finally, in analysing discourse, we conclude that linguistic and social behaviours are inseparable (Edmondson, 1981; Hudson, 1980). Researchers in the area of discourse analysis therefore need to consider together both language in use and its social implications on the interactants for more revealing and useful findings.
Appendix (i)

Transcription Signs

xx unintelligible utterance.

: elongated sound.

[ ] overlap i.e two speakers speaking at the same time/simultaneously.

= no pause between one speaker and the next.

underline underlined constituency received stress.

intonation contours.

4x indicates that preceding utterances were repeated four times.

(Larsen-Freeman 1980:164)

(Levinson 1981: 369-370)
Appendix (ii)

**Banking Services**

(Toft 1989:3)
Appendix (iii)

{Situation: Three friends who hold a joint account in the bank have come to find out about their account. They suspect that their account has been tampered with and hence seek to establish some facts about how it has been handled so far}

C: We have been told to come and check on this A/C. It’s not showing in the computer.

B: Whose A/C is it?

C: Mmm?

B: Whose A/C is it?

C: It’s for a small group

B: For a small kid?

C: It’s for three people

B: Mmm (to confirm)

C: Yes

B: It’s a joint A/C?

C: Mmm

B: It’s a joint A/C

C: Mmm

B: I thought you said its for a small kid

C: Eh? Its for? (frowning)

B: It is for you and her?

C: Ya, and another person

B: Mmm, now what do you want to check?
C: We wanted to withdraw...
B: Mmm
C: ... but we have been told it's not showing in her computer up there
B: How do you operate?
C: Most, we are just making deposits
B: Mmm
C: Ya
B: So you have never withdrawn?
C: No
B: How did you sign your mandate? Two to operate or three of you?
C: Two, two, any of the three, there are three signatories, but any of
the [two we ...
B: And when did you operate it last?
C: We just came and deposited money...
B: When? when?
C: [About...
B: Last time?]
C: (With a raised voice) Three months ago.
B: And what is the last balance?
C: Ksh x
B: Ksh X?
C: Around Ksh X something. I don't know the exact figure
B: Mmm
C: It must be around Ksh X. Without interest.
B: And this is X (another branch
C: Yes, it was transferred to here
B: Now how come? And you operated the A/C three months back?
C: Mmm
B: ... that is when you deposited last?
C: Or sometimes you close them?
B: Ya if an A/C stays for more than... (the banker proceeds at this point to call another banker who understands the case better, the 'new' banker takes up the case)
B: How come the A/C was changed?
C: It was changed! (in surprise as indicated by a raised voice)
B: That number on the card is not the one we are having
C: May be when we were transferred from X branch, they changed
B: No, we were not changing the numbers from that branch
C: We have never changed
B: We will get the specimen card and see (the other part of this conversation was not recorded since it took place much late since the banker had to spend sometime looking for the specimen card)
Appendix (iv)

{Situation: A customer speaking on behalf of his colleagues relates to a banker an incident where somebody is in jail and they would like some money from the bank. However, the account from which they want the money is in a different town yet they do not have any form of identification to justify this claim. It is therefore not very easy for the banker to help them)

C: (Begins speaking on noticing the banker's gaze) Somebody is locked in the cell, in the remand now and we want to withdraw from X (another town) What are we...

B: And he knows his account number?

C: Ya, he has his ID, he knows his A/C number...

B: He doesn’t have the book?

C: Somebody is remanded and he wants to withdraw

B: Who is remanded?

C: His brother (pointing at the C whose A/C is being discussed)

B: And you want to withdraw money?

C: Yes, so that I go [and eh...

B: Where is the card? Where is the small card?

C: The small card? I didn’t travel with it

B: From where? Ah! (In surprise)

C: From X (another town far away)

B: You know, without the card, we cannot be able to encash because when we are encashing, we have to even give them the card number,
we give them the A/C number, we give them the names and we give the number on the back of the card. Those are the details that they must have

C: Now, we request he is (x2) known in the (mentioning that branch), very much known there

B: Mmm

C: In that branch there, he’s a ____ (occupation) in a certain school. So he’s somebody, even if you ask those people...

B: Mmm

C: They’ll just....

B: Mmm

C: It’s just that his brother, we didn’t know that it would happen... the brother has been here, and we were just informed late yesterday...

B: Mmm

C: And we want to remove him from there

B: Mmm

C: He was involved with _______ last week

B: Mlikuwa mnataka pesa ngapi?

(How much money did you want?)

C: (Lowering his voice) We would wish to have about Ksh X

B: (as if frowning in protest) Ah,[no no!]

C: What amount?]

B: The maximum we encash over the telephone is Ksh X [and even...

C: The maximum! (surprised since it is such little money compared to
what they needed) What do you mean?

B: The maximum, and even that one without the card, we can’t, we can’t. You can’t encash without the card.

C: Now, this one we are tied up because there is nothing we can do. There is nothing else we can do.

B: What about that Ksh X?

C: Ya, that is what I am saying. I thought it was about Ksh Y or so.

B: No, no! (Suggesting that sum is very little)

C: (2.0) So you don’t think you can help? You can’t help us, this is unfair...

B: No, please] we can’t help you without the card.

C: Mama, This is just a...

B: That is why I have been to talk to the incharge..

C: Eh..eh... Can you please call ___ (member of staff) I talk to her

B: ___ (Name of member of staff)

C: Ya! she’s there, she’s busy but we are stranded, there is nothing we can do

B: Do you know her?

C: (Nodding confidently) Yes, I know her

B: Ngoja kidogo (Wait for a while) (1.0) she can’t leave the customer please, just talk to her there

C: Mmm

B: Just go there (the customers leave to seek further assistance from a cashier whom they claim to know)
Appendix (v)

Situation: Two customers are seeking for a joint service, they would like a change in the mandates earlier stated when they opened the A/C. Only one C speaks on behalf of his colleague.

C: (pointing at documents in the banker’s hands)

It’s that mandates, we have come to change it to be joint.

B: How was it when you opened the A/C? (1.5) What did you tell the bank?

C: Our instructions were two to sign because you see we were supposed to be three, we were supposed to be three. So one of the persons did not come forward and we have bee trying to organise this for the last two years and nobody seems to have assisted us.

B: Eh..(To encourage C to continue with the conversation).

C: So we want to know how we can be assisted to have it read ‘two to sign’.

B: So it is a joint A/C of two?

C: Yes, this should now be a joint A/C for two, to read ‘two to sign’.

(1.0)

B: How many signatures were supposed to be there?

C: We have two, (.15), we were supposed to be three...

B: Let me have your IDs.

(Customers resume their seats smiling but before they have settled down, another banker comes to talk to them).
B: Hii A/C yenu, ilikuwa na signatory wapi?

*How many signatories did your A/C have?*

C: We were supposed to be three.

B: No, how many people were there as signatories, not how many people are supposed to sign. You are only two?

C: We are only two but the trust had only three people.

B: Eh..

C: One of them did not come forward.

B: One of them?

C: Did not come forward.

B: Mmm..

C: So we are two, and we signed two and we have done that for the last four years.

B: No, the problem is not that, now what is your problem actually?

C: Now the mandates-eh-somebody seems to have -eh- eh ninii..changed the mandates we, we gave you,.either of us to sign.

B: ‘Not either’.

C: It’s supposed to be two to sign.

B: It is not ‘either’?

C: No.

B: This one means, who is__ (name of one C), its you? If you have to sign, it means that there were several others, you want to sign then it is counter signed by any other, that means it seems there were several others , si unaona, it is ___ (name of C) and any one to sign.
If you are supposed to be three it means you have to sign the [he can counter sign you

C: Yes it is there but we want to change].

B: Yours is mandatory, you have to sign and any other.

C: eh..it doesn’t mean any other of the two can sign?

B: No, it is you and any other to sign.

C: Ah.. then it is okay.(B briefly switches to L1 (kikuyu) giving the customer the same information that his signature must be there)

B: So it has no problem anyway.

C: It’s okay.

B: You must bring a minute to confirm that anyway. (Both C and B laugh).

C: (Smiling as he uses the thump sign) O.K thanks.
Appendix (vi)

{Situation: A customer is inside the interview room from where the banker attempts to enquire about him in a bid to establish whether he (the customer) can open a bank account or not.}

B: How are you?
C: (Smiling) Very well thank you, how are you?
B: Fine thanks. Can I have your identification? (the customer fumbles for his ID and another document, the banker picks the ID saying) I don't need this
C: Oh, you don't need this eh..?
B: Are you working?
C: Yes I am
B: You have a letter from the employer?
C: No
B: Why not?
C: I don’t mean to operate a salary account so I don’t didn’t see why I should have got, [unless its extremely necessary...]
B: (laughing)] No, even though, we would like you to be introduced...
C: Okay
B: Mmm
C: [I...
B: Do you] have a card, an employment card?
C: Our employment [card...
B: Where do you] work by the way?
C: At the ___ (Place of work)

B: ___?

C: Ya

B: Let me see the employment [card..]

C: I don't have it here

B: Mmm

C: (Smiling apologetically) I don't have it here x2 Can I, what else can I use instead? What other form of identification, I have an insurance card

B: Mmm

C: Can I give you my passport number...? (Banker laughs)

I didn't know what to expect here

B: You are telling me you don't need to ... you are not operating a salary account?

C: Not here, I operate it elsewhere

B: Mmm

C: I don't want to change the arrangement

B: Mmm, and this one for ... what purpose are you opening it for?

C: Just a savings A/C?

B: A savings A/C?

C: My salary A/C is a current A/C

B: A current A/C in which bank?

C: ____ bank

B: Mmm (Nodding)
C: Ya

B: Where did you say you were working?

C: House, occupation, I am an accountant

B: Mmm

C: I am an accountant with

B: How do you spell that house?

C: (As he spells out) that is where we stay. Then ...

B: (The B doesn’t seem to have heard what the C spelt out and hence he makes a request) You can write it here, I’ll transfer it to another place (silence ensues as the C busies himself with giving the correct names on a piece of paper) You work there as a what?

C: An accountant x2

B: And where are you staying?

C: (name of estate)

B: House number?

C: (number of the house)

B: Which box do you use? (as the customer gives the number, the banker repeats each number after the customer) What telephone numbers?

C: The work telephone number is. I don’t have one for the house.

B: How much are you depositing today?

C: Today? Do you take personal cheques?

B: (Smiling) For the first time, you have to open with cash

C: With cash? No problem, (Lowering his voice) I’ll give you Ksh X
in cash

B: It is o.k

C: I hope it will be consistent )Both customer and banker laugh at the fact that the customer hopes he will consistently credit his account)

B: You can go and pay the cashier

C: Then I come back?

B: Mmm

C: (Using his thump as well) Its okay (as he leaves the interview room)
Appendix vii (a)

Situation: A customer comes to the bank in panic about some information which he has heard from colleagues. The bank is supposed to be issuing new bank cards. The bank staff is however not aware of this and at the end of the conversation, the banker who has been talking to the customer about the issue decides to ignore the topic and serve other customers whom he presumes have more important services that they are seeking

C: Nataka kurudisha hii. (Waving a bank document at the B).
I'd like to return this
B: Give me a minute. (1.0). Kwa nini?
Why?
C: (With a raised voice) Si tumeona kwa [magazeti
We have seen in the papers
B: Inasema nini] magazeti?
What do the papers indicate?
C: ..na tumeona circular ingine..
..and there is another circular
B: Inasema nini?
What does the circular say?
C: Mmm?
B: Inasemaje?
What does it indicate?
C: Inasema warudishe hizi kadi. (showing his bank card).
It indicates that they return these cards
Nimeona ingine ambayo marafiki zangu wamepewa x x x eh
I have seen others that my friends have
wameletewa makaratasi lakini kutoka kwa branches zingine..
they have documents from other branches
B: Ya kusema mrudishe?
Indicating that you return them?
C: Hapana... hiyo.
No.... that one
B: Mmm. (1.0) Tumesikia na wewe.

You are the only one who has told us that

C: Hiyo ni kweli kwamba some of your branches are not doing that.

It is true that some of your branches are doing that

B: Returning cards? Kwa nini? Sina habari.

Why? I don’t know

C: If you don’t have....

B: Mmm eh....

C: ..there is that information.

B: (Half in disbelieve and sarcastically as from facial expression) Eh?

C: ..one of the branches..

B: Ni magazeti gani hiyo?

Which papers are those?

C: Ngoja, one of your branches even you can ring. Tunafanya na watu wawili wa huko.

B: Mmm mmm (to keep conversation moving).

C: ..na walipata barua kutoka kwa hawa,eh..., kutoka kwa hawa, ikisema warudishe hizi card, sasa x x x na wamepewa dates ....

.. and where did they get those letters indicating that they return their cards, and at the moment they have been given a deadline?

B: eh eh.

C: ..na one of the dates is today.

B: Ya kurudisha? To return?

C: Ya kurudisha na wapewe ingine.

To return them and be issued with others

B: Hiyo nitaa... I’ll find out because sisi hatujaelezwa kitu [kama hiyo.

I will find out because we are not aware of anything like that

C: You better sort out] now before [I go..

B: Ya but let] me attend to him first (referring to another customer) because he was here before you.

(The customer goes away frowning on realising that what he thought was so urgent is not the case in the bank).
Appendix vii (b)

{Situation: A customer approaches the counter and without uttering a word, he hands in all the documents in his hands to the banker who, surprised starts off the conversation}.

B: What about this?
C: Niliambiwa niende nipe we kadi ingine kwa sababu namba

I have been told that I should be issued with a new imebadilika. A/C imefungwa huko kwa ajili x x x.

card because the number has changed. The A/C has been closed because x x x

B: (As she studies the document) A/C?
C: Nilikuwa huko 91.

I was there in 1991

B: 91? Coz its already closed.

C: (Raising his voice) Mmm? Imefungwa!

Its closed!

B: Mmm, imefungwa. (.10) So what you’ll do...

Its closed

C: Mmm...(20).

B: ...this card of your eh? I'll take a photocopy of this card of yours, then you'll give us time about two days to go through our records to get to know when it was closed and to where.

C: Mmm.

B: Because if the last time you operated it was 91?

C: Mmm?

B: It must be closed.

C: Naenda mbali. Saa hii nataka kwenda x x x nasitarudi kwa sababu nafanya kazi pande hiyo.

I am going very far away. I want to go to x x x and I will not be coming back soon since I work there

B: Sasa utakuja lini?

Now, when will you come?
C: Nafikiri ninaweza kuja next month.

*I think I will be able to come next month*

B: What date?

C: I am not sure.

B: Then go back to ___ (name of the branch where customer had been send from) and give them this date. (handing the customer a piece of paper with the information). Its the date when your A/C was closed. You will be able to get your money from them.

C: x x x.

B: You'll have to open a totally new A/C.

C: A new one? (in surprise).

B: Coz this one, we have already closed this one... mmm..so you pen a new one then you may be able to transfer the funds from the A/C that was closed to that new one.

(A later part of this conversation begins after the customer has gone to and from the branch he had been send to).

C: Yuko wapi huyo aliniitisha hii?

*Where is the one who asked me for this?*

(Before he has had any response he identifies the banker who had assisted him and assuming that the banker still remembers him, he continues with the earlier conversation).

Amesema nije pande hii.

*He said I come here*

B: Ati?

*Pardon*

C: Amesema savings A/C yangu hiko hapa.

*He has said that my savings A/C is here*

B: You have been there?

C: Yes, [and ..

B: You have given him the date? 

C: Yes, akasema ni pande huu tena.

*Yes, and he said I come here again*
B: A/C number, ya? (As she studies the slip from the customer, pointing out the A/C number) Ni hii hapa. You will go back to them, you have to get the money from there. You can’t get the money from here because that is the mother branch.

C: From where?

B: From ___ (name of the branch).

So, with this information, this new A/C number they should be able to give you the money. Otherwise you can’t get the money from here. (.30) So you will still have to go back to them. (Customer goes away looking disappointed).
BIBLIOGRAPHY


