

# THE LANGUAGES USED IN CODE-MIXING IN PRINT ADVERTS OF COMMERCIAL BANKS AND MOBILE TELECOMMUNICATIONS FIRMS IN KENYA

**Muyuku Jacinta Akinyi**

University of Eldoret, P. O Box 1125 - 30100, Eldoret Kenya

Email address: [jmuyuku1@gmail.com](mailto:jmuyuku1@gmail.com)

## Abstract

Advertisers typically rely on certain discourse strategies to capture the attention of their targeted clientele. One of such discourse strategies is code-switching. In Kenya; the code-mixing phenomenon is prevalent in the corporate sector because of the fact that many people are multilingual. As code-mixing becomes an idiosyncratic trend in Kenyan corporate sector, this study sought to determine the domineering languages commonly used in code-mixing in the information-loaded and outcome-driven commercial print advertisements of commercial banks and mobile telecommunications firms in Kenya. The study was conducted in Eldoret. The data for this study was collected from both primary and secondary sources. The data was primarily obtained from language-mixed print adverts. The internet served as a secondary information source. Data collected was analyzed using the processes of Lexical Pragmatics Theory. Lexical Pragmatics is a rapidly developing branch of linguistics that investigates the processes by which linguistically-specified ('literal') word meanings are modified in use. From the results, it was concluded that code-mixing was prevalent in commercial adverts in Kenya. The languages that were mixed in print adverts were: English and Kiswahili, English and Sheng, English and Arabic, English/Kiswahili and ethnic languages. The dominant mixture however was English and Kiswahili.

**Keywords:** Code-mixing, commercial adverts, languages, corporate sector

## Introduction

Kenya is a multilingual country whose populations can effectively communicate not only in two languages but sometimes, even three or four. The two official languages (English and Swahili) are conventionally used in varying degrees together with the other 68 languages spoken in Kenya to attain effectual daily communication (Orwenjo, 2012). This phenomenon linguistically referred as code-switching or language mixing occurs predominantly in the corporate sector advertisements in Kenya, whether in print, in radio or in television.

Advertisers typically rely on certain discourse strategies to capture the attention of their targeted clientele. Obviously, one of such discourse strategies is code-switching. Code-mixing denotes to the mixing of two or more languages or language varieties in speech (spoken or in print) (Bhatia, 2001). Poplack (2001) defines code-switching as "the practice of alternating between two or more languages or passages of speech belonging to two different grammatical system or subsystems. Some scholars use the terms "code-mixing" and "code-switching" interchangeably, especially in studies of syntax, morphology, and other formal aspects of language

(Muysken, 2000; Ayeomoni, 2006).

In Kenya, the code-mixing phenomenon is currently prevalent because of the fact that many people are bilingual, trilingual or even multilingual. In addition, the current advancement of technology, business affairs, education and communication has rapidly increased local diversity and global connectedness (Ghemawat & Altman, 2012). This, thus implies that people of different languages and different cultures come into contact constantly. In such a scenario, code-mixing is inevitable. Code-mixing has become a normal communication style and it helps people to develop and improve relationship and to adjust and suit in the multicultural environment.

Advertising is clearly a persuasive discourse since its purpose is to change the buying behavior of its audience. O'Donohoe (1994) revealed that people respond better to "down-to-earth" conversational language than to more dignified, formal writing. It has been demonstrated that by various studies such as McQuarrie and Mick (1996) that advertisers twist meanings to develop a style of advertisement that is descriptive, colorful and picturesque as well as warm, human and personal. Because of brevity, they use simple words that are lively, full of personality and reflect the



language usage and patterns of their target audience (Bovee & Arens 1994). In this language game, advertisers maintain a unique working relationship with not just the audience but also satisfy their emotional and affective needs of their audiences.

Most of the foregoing studies agree that the goal of most advertising is to achieve a high level of information retention through memorability and code-switching is one strategy used to achieve that (Groenendyk & Valentino, 2002; Teeni-Harari, Lampert, & Lehman-Wilzig, 2007). Words appearing in advertisement are decided very consciously. Mixing “alien” dialects into domestic language thus serves a very specific purpose – selling. In Kenya, advertisers have varied choices to make due to the multi-ethnic nature of our social background. As code-mixing becomes an idiosyncratic trend in Kenyan corporate sector, this study sought to determine the languages commonly used in code-mixing in the information-loaded and outcome-driven commercial print advertisement of commercial banks and mobile telecommunications firms in Kenya.

### Methodology

The study was conducted in Eldoret; the fourth largest town in Kenya. The town was chosen because it is a residential town of the researcher. This town is home to Kenyan businesses and international companies and organizations.

The data for this study was collected from both primary and secondary sources. The data was primarily obtained from language-mixed print adverts from newspapers, advertisements of the said nature as displayed on billboards and posters, brochures and any relevant advertising messages on the walls and buildings housing these commercial banks and mobile telecommunications firms in Eldoret. The internet served as a secondary information source. It also proved valuable in our study since it provided scholarly contributions on code switching in advertising to bilingual consumers in foreign countries.

For sampling purposes, purposive sampling technique was used whereby the researcher selected language – mixed print adverts only from commercial print advertisements of commercial banks and mobile telecommunications firms in Kenya. The researcher used varied data collection techniques to obtain the data used in the study. Observation technique was used where the researcher was directly involved in observing, studying and recording the outdoor adverts on

billboards, posters, brochures, and buildings. Relevant advertisements from newspapers were also collected by the researcher for analysis.

Data collected was analyzed using the processes of Lexical Pragmatics Theory. Lexical Pragmatics is a rapidly developing branch of linguistics that investigates the processes by which linguistically-specified (‘literal’) word meanings are modified in use.

## Results and Discussion

### Languages Used in the Print Adverts

According to the data collected for this study, the language- mixtures that featured were;

- English and Kiswahili
- English and Sheng
- English and Luhya
- English and Arabic

### (1) English and Kiswahili Code-Mixed Adverts

#### Advert 1: M-Shwari

M-Swari means ‘mobile shwari’. (M for Mobile is hyphenated to the word ‘Shwari’ (Swahili word for ‘good’. This gives rise to a popular code-switched term M-Shwari. This is a mobile banking facility in Commercial Bank of Africa in collaboration with Safaricom’s M-Pesa services. The client can deposit cash, make withdrawals and also acquire a loan under this service. This service is attractive as the customers are able to access the services they require at their convenience. This is depicted by the term ‘shwari’ which in this context can be expressed as ‘all is well with you’

#### Advert 2: M-Kopa solar

M-Kopa Solar means ‘mobile borrow solar’ (M for Mobile is hyphenated to the word ‘Kopa’ (Swahili word for ‘borrow’). This results into a code-switched term M-Kopa. The item sold on credit is solar hence the expression M-Kopa Solar. This is a credit facility offered by Safaricom to its customers to enable them buy solar gadget. The customer pays KSh 3000 as down payment and then pays KSh 50 per day through M-Pesa for one year. The English-Kiswahili code-mixed statement: **M-Kopa 4 Upgrade your Life Kwa Shilingi 50 tu kwa siku** makes the target audience rush for the product because of the KSh 3000 first, which is not included in this message.

#### Advert 3: mCHEZA

mCHEZA means ‘mobile play’. This involves playing

a game through mobile phone. You bet a certain amount of money on your team through your mobile phone. The minimum bet is kshs.100.If the team wins you win the money plus the bonus but if your team loses, you lose the bet. To play on Mcheza you register by sending the word ‘cheza’ to 29888 then you top up via Safaricom M-Pesa number 295525 then place bet by sending SMS in the prescribed format.

#### **Advert 4: *Sidisha* account**

In this advert ‘*Sidisha*’ a Swahili word to mean ‘increase beyond the measure or amount’ is mixed with Account (an English word). ‘*Sidisha*’ – is a phrase but in this position, it shifts its function to an adjective. It pre-modifies the noun account. The *Sidisha* account is a savings account in Barclays Bank. The account holder saves on regular basis: weekly, monthly, quarterly etc. The account earns bonus on quarterly basis if the account holder maintains more than KSh 10, 000 on the account. The account also earns 8% interest on total savings at the end of twelve months. As the name suggests the higher the savings the higher the bonus and the interest. This code-mixed name is wisely tailored to attract customers to accumulate their savings. Another Kiswahili-English code mixed branded account in Barclays Bank is Uwezo account.

#### **Advert 5: *Mkenya daima diaspora savings account***

“*Mkenya Daima*” is a Swahili expression meaning “Kenyan Forever”. *Mkenya Daima Diaspora Savings* functions as an attributive adjective in this context of use. It modifies the noun account. *Mkenya Daima Diaspora Savings Account* is an account in Family Bank. The advertisers exploit the patriotic slogan ‘*mkenya daima*’ to make the message persuasive and patriotic. Consumers, using their encyclopedic knowledge process the message and regard the “*Mkenya Daima Diaspora*” account as an account of choice given that Kenyans living in Diaspora can identify themselves with this account. The account is available to the Diaspora customers who need to save with an aim of investing in real estate and to invest funds in the stock market through purchase of shares or treasury bills and bonds. The account has several benefits one of them being electronic banking. Other Kiswahili-English code-mixed branded accounts in Family Bank are *Mwananchi Account*, *Tujenge Account*, and *Mkenya Daima Diaspora Current Account*.

#### **Advert 6: *Uma* account**

‘*Uma*’ is a Swahili word to mean ‘public’. It is a noun which in this context shifts its function to an adjective, modifying the noun account. This is an account in First

Community Bank which is open to all the public. It is an individual savings account with no monthly charges. The brand name appeals to the entire public. Another Kiswahili-English code-mixed branded account in First Community Bank is *Busara Account* which is individual and joint pure savings account. The bank has a captivating mobile banking services’ slogan ‘*FCB POPOTE*’. ‘*FCB*’ being an abbreviation for First Community Bank and ‘*POPOTE*’ a Swahili word meaning ‘everywhere’. The abbreviation is in English and ‘*POPOTE*’ in Kiswahili. You can access this bank’s services from anywhere.

#### **Advert 7: *Chama* account**

‘*Chama*’ a Swahili word to mean ‘group’ is mixed with Account (an English word). ‘*Group*’ is a noun but in this context, it shifts its function to an adjective. *BOA Chama Account* is group savings account in Bank of Africa Kenya where the members are offered loans to enable them improve their standards of living. *BOA* is an acronym for Bank of Africa. The advert has the following persuasive statement:

**We’ve found a great companion on our journey to success.**

The first person plural ‘we’ refers to the group members while ‘a great companion’ refers to the bank. The customers are destined to success as they have financial support from the bank. Personification as a literary device features through the term companion. The bank acquires human qualities when it becomes the account holders ‘companion. Opening this account is free including free ATM card and free cheque book.

#### **Advert 8: *Jivunie* account**

‘*Jivunie*’ is a Swahili expression to mean ‘to be proud of something’. *Jivunie* in this context is an adjective. It modifies the noun account. *Jivunie Account* is an account in ChaseIman Bank. It is an individual and joint account. It has no charges. You only pay KSh 220 when you make withdrawals via the counter and KSh 30 via ATM.

#### **Advert 9: *Kulipa bus fare ni ku TAP***

- No extra charge
- No Hassles
- Safe

**Get Equity prepaid card at any Equity agent for FREE**

‘*Kulipa*’ is ‘to pay’ and ‘*ni ku*’ means ‘is to’. The statement means ‘To pay bus fare is to TAP’.

This is a prepaid card in Equity Bank for payment of bus fare. The card is given to clients free of charge. It is safe, convenient and no extra charge is levied. The



ease with which the bus fare is paid as expressed in the statement above appeals to the readers making them act upon reading the message.

**Advert 10: Ezesha enabling your aspirations.** 'Ezesha' is a Swahili word that means 'enable'. Ezesha is a Housing Finance Bank's product. It is a new revolutionary product that enables aspiring homeowners access up to 105% financing. Meaning, it absorbs those burdensome entry costs-10% deposit, stamp duty, legal fees and valuation costs and spreads them across your mortgage repayment period so that all you bear are your belongings as you move to your new home. The persuasive statement **Own property with Zero Stress** appeals to the target audience. The entry requirement costs are included on the mortgage fund therefore the client is easily attracted to this financing arrangement.

**Advert 11: Dunda maradufu na phone ya KA-DU-DA**

'Dunda maradufu' means 'bounce several times. Thus this clause means 'bounce several times with KA-DU-DA phone'. Bouncing in this context means walking in a boastful manner. KA-DU-DA is a type of phone sold by Orange Telecommunications firm. It has the following features: Camera, Dual SIM, Data, Bluetooth, Radio, Long battery life, and Torch only at KSh 999 with one year warranty. Hurry! Limited time offer while stocks last. The affordable price, the features of the phone and the attention catching slogans below make the product appealing to the target audience.

**Phone ya juu kwa bei ya chini (A high class phone for low price)**

**dunda na KA-DU-DA (Bounce with KA-DU-DA) kudunda changes with Orange (Bouncing changes with Orange)**

**today changes with Orange**

The capitalization and hyphenation of the product name make it stand out.

**Advert 12: Wakati ni Sasa! Do not pay to send money! Use Airtel Money and send money for FREE. Agents are available in Posta, Nakumatt, Naivas, Mullees & Khetias.**

'Wakati ni sasa' means 'The time is now.' This Kiswahili utterance in the English text is attention getting and thus leads the reader into the text. It also creates the urgency in the reader to respond to the message immediately as he/she will run out of time. The service is offered free of charge as reinforced by the word free in upper case. The exclamation marks boost the visibility of the message and makes it real. The availability of agents at those designated places makes the organiza-

tion customer sensitive.

**Advert 13: HAKIKISHA**

**You can now confirm who you send money to. With M-PESA you'll see both the name and number of the person you're sending money to before you complete the transaction. That's one less thing to worry about.**

'Hakikisha' means 'confirm'. This Kiswahili word is the headline of the text. The rest of the text is in English. This makes it stand out. The uppercase with which this word is written also reinforces its visibility. The sender of money via M-Pesa is alerted to ensure that the details of the recipient appearing on the screen are for the person he/she intended to send the money.

**(2) Sheng and English/Kiswahili Code-mixed Adverts**

**Advert 1: Mdosini Junior Account**

Mdosini is a Sheng word that means 'boss' or 'rich'. In this context it means 'rich'. Junior is English term that in this context means under eighteen years of age. Mdosini junior plays an adjectival role in this context. It modifies the noun account. Mdosini Junior Account is a savings account in Family Bank whose account holders are below eighteen years of age. A parent or guardian is the custodian of the bank account. The benefits of this account include low opening balance, affordable minimum balance of KSh 1,000, three free withdrawals per year, free home bank available for the child among other benefits. This account trains the children on the importance of saving. In the process the parent/guardian can also save some money for the children's future. Another account of the sort in Family Bank is Mdosini Junior Visionary Account.

**Advert 2: Bizwise business account**

'Biz' is a Sheng coinage that means "business." Biz+wise > Bizwise which is a compound term. Bizwise business function as adjectives in this context modifying the noun account. Bizwise Business Account is SME (Small Micro Enterprise) current account in Cooperative Bank of Kenya. The account holders get more for their businesses such as working capital, mortgage financing, asset finance and construction loans. This account has no monthly maintenance fee, no operating balance, no charge for internal standing orders and no charge on cash or cheque deposits among other benefits. Now that's what your business needs! This statement makes it persuasive and attractive. The exclamation mark gives the state-

ment power. Business people will want to open this account in order to enjoy the benefits that go with it.

**Advert 3: MKOPO POA**

With MKOPO-POA you will pay 0% interest in 10 easy monthly installments. SHOP NOW PAY LATER. Offer available at selected Nakumatt Stores. Terms & Conditions apply. 'Mkopo' is a Swahili term that means 'credit facility'. 'Poa' is a Sheng term that means 'good'. Thus the expression 'Mkopo Poa' means 'good credit facility'. This is a shopping credit facility offered by Bank of Africa, Kenya. The client does the shopping now in selected Nakumatt Stores but makes payment later in 10 monthly installments without interest. The later payment makes this service very attractive and popular though by the end of the day you will pay for the items bought.

**Advert 4: Sema Doc Kuwa Sure Ki-Afya**

'Doc' is a Sheng word for Doctor. The expression 'Be sure health wise' is appealing to clients. The clients are assured of medical services 24 hours 7 days a week. Some doctors are readily available on phone. Patients call them and explain their sicknesses and the doctors diagnose the diseases and advice on the appropriate medication. The patient pays annual subscription fee to have access to the doctor's data base. You subscribe by dialing \*220#.

**Advert 5: WAMESMARTIKA NA 5X BONUS**

'Wamesmartika' to mean 'They have become smart'. Smart in this context to mean 'wise'. This is an offer with Airtel. A client buys a certain amount of credit in a day and once you reach the target amount, you are given 5X the amount as bonus. The limit makes you qualify to win Toyota Axio car. You join the draw by dialing \*141#. The 5x bonus is attractive but one has to spent money before earning it.

**Advert 6: Stori ibambe na storo bonus**

'Stori', which is 'story' has been borrowed and phonologically changed to Kiswahili. 'Ibambe is Kiswahili word to mean 'to continue', 'storo is a Sheng word for 'story'. Therefore the above advert means 'Story to continue with story bonus. The client on spending a certain amount of money on Safaricom airtime, he/she earns a bonus to enable him/her to continue communicating till midnight. The bonus attracts the client to spend money on airtime. The more bonus you earn the more you spent on airtime.

**(3) Luhya and English Code-mixed Adverts**

**Advert 1: Mulembe nite**

JOIN US AND TWIST TILL DAWN TO RESONATE LUHYA TUNES! Performance by Vincent Ongidi and Mama Mulayi Band, Ainea Mukaisi and Ingwe Sukuti Band. Naphtali Shitoka and Western Commandos Success Band etc. AUTHENTIC LUHYA CUISINE. ENTRANCE IS KSHS.500 STARTING AT 6 P.M 'Mulembe' is a Luhya term that means 'peace'.

Mulembe in Mulembe nite is an adjective. It modifies the noun 'nite'. Mulembe in this context means 'Luhya community' thus Mulembe nite implies a party for the Luhya community. In this case Luhya traditional foods are cooked and Luhya traditional tunes and dances dominate the event. The term 'night has been coined to 'nite' to suit the leisure that comes with the event. The advert is sponsored by Safaricom. The organization identifies itself with the Luhya community. By so doing, the advertisers hope to persuade the Luhyas to buy their products. The Luhyas will also feel recognized and will regard Safaricom as their own firm. One of the functions of advertising is to inform. This advert informs the public of the event and the relevant details. The event is open to the entire public: both local and international. Other similar events include Kitwek nite for Kalenjin community, Ramogi nite for Luo community, Mugithi nite for Kikuyu community, Kilumi nite for Kamba community among others. These events help in the preservation of culture and also in the appreciation of other people's culture.

**(4) English and Arabic Code-mixed Adverts**

**Advert 1: Sahl personal current account**

Sahl is an Arabic term that means 'Making something easy'. In this context sahl means 'easy banking'. Sahl personal current function as adjectives in this context, modifying the noun account. This is a non-profit bearing checking account in Kenya Commercial Bank which is in Kenya shillings and major foreign currencies designed for the client to conveniently access funds through issuance of cheques. This account has the following benefits no minimum operating balance, country wide ATM for sole proprietors, access to salary advances and to personal facility of up to KSh 3 M, among others.

The Muslims feel a sense of belonging and recognition and thus identifies themselves with this account, regarding it as their own. Moreover the banking



is approved by bank's Shariah Advisory Board. This appeals to Muslims as their faith prohibits usury.

### **Advert 2: Sahia account**

Sahia is an Arabic term that means 'provocation' or 'to provoke'. As the name suggests, the clients are provoked to open this account. This is an account in First Community Bank. It is an individual and joint account whose minimum amount is kshs.100. It charges monthly fee of kshs.220. This banking is approved by bank's Shariah Advisory Board. This appeals to Muslims as it addresses the sensitivities of Muslim customers who adhere to Muslim faith which forbids the earning or payment of interest.

### **Advert 3: Iman savings account**

Iman is Arabic term that means 'faith'. The term is appealing as it builds confidence in the client about the bank. Iman Savings Account is an account in Chase Iman Bank. Iman savings in this context plays an adjectival role of modifying the noun account. This account has no charges and this makes it appealing to clients. It is an individual as well as a joint account. This banking is approved by bank's Shariah Advisory Board. This appeals to Muslims as their faith forbids the earning or payment of interest. The bank also has Iman Current Account.

## **Conclusion and Recommendation**

From the results, it was concluded that code-mixing was prevalent in commercial adverts in Kenya. The languages that were mixed in print adverts were: English and Kiswahili, English and Sheng, English and Arabic, English and Luhya. The dominant mixture however was English and Kiswahili. From the researcher's point of view, English-Swahili code-mixing mode of advertising was found to be very influential and attention-capturing. The study thus recommends that advertisers in the corporate sector in Kenya needs to design their adverts in Kiswahili – English code-mixed design in order to capture the attention of the customers.

## **References**

- Ayeomoni, M. O. (2006). Code-switching and code-mixing: Style of language use in childhood in Yoruba speech community. *Nordic Journal of African Studies*, 15(1), 90-99.
- Bhatia, T. K. (2001). Language mixing in global advertising. In E. Thumboo (Ed.), *The three*

*circles of English* (pp. 195-215).

Singapore: Singapore University Press.

- Bovee, C. L., & Arens, W. F. (1994). *Contemporary advertising*. Burr Ridge, IL: Irwin Professional Publishing.
- Ghemawat, P., & Altman, S. (2012). *Global connectedness index*. DHL Publications
- Groenendyk, E. W., & Valentino, N. A. (2002). Of dark clouds and silver linings: Effects of exposure to issue versus candidate advertising on persuasion, information retention, and issue salience. *Communication Research*, 29(3), 295-319.
- McQuarrie, E. F., & Mick, D. G. ((1996). Figures of rhetoric in advertising language. *Journal of Consumer Research*, 22(4), 424-438.
- Muysken, P. (2000). *Bilingual speech: A typology of code-mixing* (Vol. 11). Cambridge: Cambridge University Press.
- O'Donohoe, S. (1994). Advertising uses and gratifications. *European Journal of Marketing*, 28(8/9), 52-75.
- Orwenjo, D. O. (2012). Multilingual education in Kenya: Debunking the myths. *International Journal of Multilingualism*, 9(3), 294-317.
- Poplack, S. (2001). Code-switching (linguistic). In N. Smelser & P. Baltes (Eds.), *International encyclopedia of the social and behavioral sciences* (pp. 2062-2065). UK: Elsevier Science Ltd.
- Teeni-Harari, T., Lampert, S. I., & Lehman-Wilzig, S. (2007). Information processing of advertising among young people: The elaboration likelihood model as applied to youth. *Journal of Advertising Research-New York*, 47(3), 326.

