LINGUISTIC ELEMENTS IN ONLINE BANKING ADVERTISEMENTS ON FACEBOOK, THE SYNTACTIC CHOICE BEHIND CIALDINI'S PRINCIPLES OF PERSUASION

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Abstract: This article explores the interconnectedness between the seven principles of persuasion put forward by Robert Cialdini and the syntactic choices behind them. It begins with a theoretical presentation of the principles and then it delves into the linguistic elements encountered in banking advertisements on Facebook, with a focus on types of sentences and word choice. The core of the article is an empirical examination of three advertisements, pertaining to three different years within the COVID-19 pandemics, 2020, 2021 and 2022, which certifies the intertwining of the seven principles with certain words and sentences types.

Keywords: 1- persuasion, 2- Cialdini, 3- principles, 4- word choice, 5- sentences

1.Introduction

In this day and age, everywhere we go, our life is pervaded by advertising. "In contemporary society, advertising is everywhere. We cannot walk down the street, shop, watch TV, go through our mail, log on to the Internet, read the newspaper or take a train without encountering it. Whether we are alone, with our friends or family, or in a crowd, advertising is always with us" (Cook, 1992:1). The level of technology present around us and in our lives has reached the highest point so far in history and this helped advertisements spread beyond traditional ways of advertising such as TVs, newspapers or magazines. They turned towards the internet, the "all-purpose medium" (Carr, 2010:18), which is a landmark of our times, as people have an insatiable thirst of surfing the internet at all times and for any possible purpose. The internet is used for everything, from work to recreational activities and advertisements are by no means excluded. On the contrary, they have gained even more visibility. "An advertisement cannot stimulate sales if it is not read; it cannot be read if it is not seen; and it will not be seen unless it can Get Attention" (Schwab, 1962:1). The definition given by Schwab is in accordance with the Latin origin of the verb *to advertise*, which according the Online Etymology Dictionary[1], comes from Latin and it means to direct one's attention to something. The capacity of an advertisement to draw attention lies not only in images, as one might think, but also in the word choice employed in the texts and their implications for the readers. The written word has acquired the ultimate power, the capacity to make or break a product, therefore, each element of an advertisement text has to be wisely thought of and placed for maximum effect, so as to entice, to arouse curiosity and to persuade the target audience to buy.

The aim of this paper is to identify the seven principles of persuasion by Robert Cialdini in the Romanian online banking advertisements on Facebook and explore the linguistic elements that reinforce them, with a focus on word choice and sentence types. However, it should be noted that the present paper has a preliminary and exploratory nature.

[1] https://www.etymonline.com/search?q=advertisement+

2. Persuasion

Over the years, the concept of persuasion has received various definitions. Persuasion is "the process of trying to alter, modify or change the saliency of the values, wants, beliefs and actions of others (O'Shaughnessy & O'Shaughnessy, 2004:1). A more complex definition is given by Moriarty et. al., who claim advertising "is a paid form of persuasive communication that uses mass and interactive media to reach broad audiences in order to connect unidentified sponsor with buyers (a target audience), provide information about products (goods services and ideas), and interpret the product features in terms of customers' needs and wants" (Moriarty et.al., 2009:7). A Romanian perspective of persuasion comes from Andy Szekely, who describes it as "is the process by which you assist the interlocutor to reach conclusions that overlap with your expectations, with mutual benefits, in the long term" tn (Szekely, 2021:58).

2.1. The purpose of persuasion in online advertisements on Facebook

Language is of the utmost importance in the modern world of advertising. Competition is fierce, as the market is pervaded with a wide range of products, therefore, each element of an advertisement has to be wisely thought of and placed for maximum effect, so as to entice, to arouse curiosity and to persuade the target audience to buy. Persuasion techniques are harmoniously intertwined, as all the prospective customers' decisions rely on what the individual sees or reads and on the feelings the advertisement conveys. In other words, we engage in an outstanding communication process. We are delivered some information about a product or a service with the purpose of either being informed about it or persuaded to buy it. Purchase is the ultimate goal of persuasion therefore, nothing can be left to chance.

3. Robert Cialdini and the seven principles of persuasion

Robert Cialdini[2] argues that humans behave in accordance with automatic-beviour patterns that are triggered by a single feature of the relevant information in a certain situation. In other words, the trigger feature determines the individual to take a decision without carefully analyzing all the pieces of information in the situation, making him vulnerable to offers on the market. In his book, *Influence: The Psychology of Persuasion,* he depicts seven principles of persuasion: reciprocity, scarcity, authority, commitment and consistency, liking, social proof and unity (Cialdini, 2021).

4. Research Design

The current study employed the qualitative research method as is offers "a meaningful picture of a complex, multifaceted situation" (Leedy & Omrod, 2015:269). Although it contains five qualitative research designs (case study, content analysis, ethnography, grounded theory study and phenomenological study) (Leedy & Omrod, 2015), I proposed the content analysis study. "A content analysis is a detailed and systematic examination of the contents of a particular body of material for the purpose of identifying patterns, themes or biases" (Leedy & Omrod, 2015:275). Nevertheless, besides content analysis, I also used a quantitative component as "Even when a content analysis is the sole research methodology, it's apt to have a quantitative component. In many instances, quantification may involve simply counting the frequency with which various characteristics are observed in the body of data being examined" (Leedy & Omrod, 2015, 275-276).

I drew my data from the official Facebook Page of Transilvania Bank and decided the sampling to be random, as recommended by Leedy & Omrod. Consequently, I haphazardly chose three advertisements belonging to Transilvania Bank, as the corpora of this research extends over a period of three years, between March 2020 – December 2022, a span of time

[2] Robert Cialdini is an American Psychologist and a professor at Arizona State University. He is regarded as the ultimate expert in the science of persuasion and he is also worldwide known as "The Godfather of Influence". His books on persuasion have been translated in 41 different languages and have been sold in more than five million copies (robertcialdinibf.com) https://www.robertcialdinibf.com/biography/

which covers COVID-19 Pandemic at its peak [3]. Thus, each advertisement is from a different year, respectively 2020, 2021 and 2022. In this paper I examined the contents of each advertisement, with a view to identifying existing patterns of persuasion and of linguistic elements, with a focus on Cialdini's principles of persuasion and on syntax.

The study tries to answer the following research questions:

RQ1. Which persuasion principles of Robert Cialdini are more frequently encountered in Romanian online banking advertisements on Facebook?

RQ2. What are the common linguistic elements employed to express the principles of Robert Cialdini, in order to appeal to the readers?

RQ3. What types of sentences are found in online banking advertisements on Facebook?

4.1 Analysis and discussions

4.1.1 Text analysis and interpretation

Text 1- 2020

Transilvania Bank: "BT PayDay is baaaack! De data asta vine cu un home office kit.

Copy text: "#BTPayDay is baaaack! Știm-și nouă ne-a fost dor de zilele de joi cu #BTPay. Azi e simplu:orice transfer de bani dintr-un card BT realizat azi prin BT Pay te inscrie în concurs. Și avem 5 premii, 5 kituri de #workfromhome- pentru că știm ca mulți dintre voi sunteți acasă."

("BT PayDay is baaaack! This time it comes with a home office kit.

Copy text: "#BTPayDay is baaaack! We know - we also missed Thursdays with #BTPay. Today it is simple: any money transfer from a BT card made today via BT Pay enrolls you in the contest. And we have 5 prizes, 5 #workfromhome kits - because we know many of you are at home")tn.

When a product is less readily available, people often desire it more. This phenomenon arises because, as Cialdini asserts, "people assign more value to opportunities that are less available" (Cialdini, 2021:209). Typically, this scarcity is presented in the form of promotions with limited time frames or as contents always with the possibility to win something. People are naturally drawn to products or services that have limited availability, as a feeling of loss inoculates if they do not act promptly (Cialdini, 2021). In the present advertisement the promotion is only *today*, so readers are instigated to take action now, unless they want to lose the opportunity to win 5 prizes. This is a common persuasive technique in advertising according to Cialdini, known as the principle of Scarcity. The prizes are also related to the principle of scarcity, as they are only five. The advertisement begins with a hook (Goddard, 2022) "BTPayDay is baaaack!", which is entirely written in English and has the aim to captivate the readers' attention and stimulate their interest (Crystal, 2003, Löber, 2017, White, 2022). The word *back*, written with four letters of *a* indicates happiness and evokes the concept of oral communication rather than written language, in order to achieve its effect (Goddard, 2022). The sentence also points to the principle of Commitment and Consistency, according to which individuals strive to maintain consistency in their beliefs, attitudes, and actions, as society places a high value on coherence and consistency (Cialdini, 2021). The word back in association with Thursdays and with BTPay indicate a continuity that customers might want to be consistent with, especially if they have participated before.

[3] In March 2020, the authorities announced the outbreak of COVID-19, a pandemic that would change the whole world and would modify people's reality and way of living. Although the statistics indicate the virus is on a descending curve, the pandemic is not officially ended yet. However, on the 5th of May 2023, The World Health Organization lifted the highest alert level for COVID-19 (https://en.wikipedia.org/wiki/Timeline_of_the_COVID-19_pandemic)

The demonstrative pronoun *asta* (this*)tn*, from the structure *de data asta* (this time)tn is a proximal deictic (Yule, 1996) and indicates the immediate context of the situation (Goddard, 2022). Specifically, it designates a time reference, the span of time of the action. We may assume that the readers are already acquainted with a type of reward, but different from the home office kit. Currently, the home office kit is the novelty of the situation and the focus of the readers is drawn to it. Thus, the situation created is unique.

We identify the presence of a *buzz word* in the copy text, which according to Angela Goddard is a word "suggesting a kind of electrical charge as a result of making a connection" (Goddard, 2022:73). The word *simple* is a descriptive feature of the procedure the readers are encouraged to follow and it suggests straightforwardness and speed in the procedure, which can be tempting in a society always in a rush.

The copy text outlines an indirect call to action "orice transfer de bani dintr-un card BT realizat azi prin BT Pay te inscrie în concurs"(any money transfer from a BT card made today via BT Pay enrolls you in the contest)tn. This instruction makes it easy for the reader to understand what he needs to do to participate in the contest. In oder to emphasize the urge to participate, we have the repetition of the word "azi' (today)tn twice.

"Știm-și nouă ne-a fost dor" (We know - we also missed)tn is a declarative sentence (Greenbaum & Quirk, 1990) that can be integrated in Cialdini's principle of Unity. On the plus point, all the sentences are declarative in this advertisement. The principle of Unity was introduced in Cialdini's latest edition of the book *Influence: The Psychology of Persuasion*, published in 2021, after the outbreak of COVID-19 pandemic and it exploits the idea that individuals have the tendency to say yes to someone they perceive as part of their own group. In other words, individuals are likely to be persuaded in any field if they feel the text resonates with them. "The experience of unity is not about simple similarities (although those can work, too, via de liking principle). It's about identities, shared identities. It's about tribe-like categories that individuals use to define themselves and their groups, such as race, ethnicity, nationality and family, as well as political and religious affiliations" (Cialdini, 2021:363). This shared acknowledgement conveys the feeling of solidarity between the brand and its customers. From the linguistic point of view, the personal pronoun *nouă* (we)tn is a style word with a connecting function (Pennebaker, 2011) and positions the brand on the same level as the consumers, expressing understanding and empathy. The copy text directly acknowledges the worldwide reality of COVID-19 pandemic, when work life underwent radical change, as a plethora of people were forced to work online, from their abodes, following the guidelines given by authorities (Ungureanu, 2020). By mentioning that *many are at home*, the advertisement demonstrates an awareness of the current global situation. It also resonates with the experiences of a large segment of the readers, who have adapted their work and lifestyle to a home environment. This connection with the COVID-19 context renders the advertisement even more impactful and relatable. On the plus point, the Social Proof Principle is suggested through the implications that the others are also staying at home, indicating a social trend or acceptance.

Text 2-2021

BT: "Acel moment când ai plătit cu cardul tău BT Mastercard și ai câștigat o Tesla: Felicitări!"

Copy text: "Probabil unul dintre cele mai tari cadouri pe care le poți primi de Crăciun" #MASTERCARD (That moment when you paid with your BT Mastercard and won a Tesla: Congratulations! Copy text: Probably one of the coolest gifts you can get for Christmas. #MASTERCARD) tn. In the above text we can find four intertwined principles: reciprocity, authority, scarcity and liking.

Reciprocity is deemed one of the most important principles of influence, because 'it is all pervasive in social life" (O'Shaughnessy & O'Shaughnessy, 2004:1). This principle

postulates the idea that when someone does us a favor, we often feel obligated to repay, whether through gifts, invitations, friendly gestures or favors (Cialdini, 2021). According to the advertisement text above, if someone pays by Mastercard, in exchange, he will be rewarded with a Tesla. The name Tesla is a symbol for credibility and authority at the same time. It is a well-known brand, with good reputation, therefore its mention suggests a level of trustworthiness and prestige associated with the message. The deictic *that* is a time reference for the happy moment, indicating the high probability of the event to occur. The principle of scarcity is expressed by the definite article "o Tesla" (a Tesla) tn. The excitement of winning a Tesla, a highly desirable and luxury item, appeals to the emotions of excitement, surprise and happiness. The use of superlative "coolest gift for Christmas "taps both into the emotional aspect of the holiday season, a time generally associated with joy, giving and receiving gifts, but at the same time points out the uniqueness of the gift. Linguistically speaking, we deal with a hyperbole, which amplifies the desirability of the offer.

The short exclamatory sentence "Congratulations" adds to the excitement and surprise, enhancing the emotional appeal but it can imply an authoritative acknowledgement of the user's actions. We tend to seek guidance from experts as "we are trained from birth to believe that obedience to proper authority is right and disobedience is wrong. The message fills the parental lessons, schoolhouse rhymes, stories and songs of our childhood and is carried forward in the legal, military and political systems we encounter as adults" (Cialdini, 2021:208). The text creates a lively image of a special moment, winning a Tesla, by using a Mastercard. This image is likely to linger in the reader's mind, associating Mastercard with extraordinary experiences. At the same time, the use of direct address creates a sense of immediacy and personal connection, enhancing the positive emotional impact. Furthermore, the construction "Probably one of the coolest gifts" is a piece of intertextuality, being a variation of the famous Carlsberg slogan "Probably the best beer in the word" (Heritage, 2019), a slogan that first appeared in 1973. For full effectiveness of intertextuality, it is necessary for the readers to recall the original advertisement and understand the connection being made. However, if they are unable to do so, the situation is still beneficial. In such cases, the modern advertisement will appear enigmatic, sparking curiosity. This mystery can prove advantageous, as it prompts individuals to seek explanations from others, thereby encouraging conversation and engagement with the advertisement (Goddard, 2022). The same structure points to the principle of Liking, which claims that we are more likely to respond positively and be persuaded to engage in an activity if we like the person who makes the demand or if the message conveyed generates positive emotions (Cialdini, 2021). It goes without saying that everybody likes cool gifts and Christmas, therefore the text transmits positive feelings and connection on an emotional level.

Text 3- 2022

"LA UNTOLD, BT ALINIAZĂ PLANETELE ÎN FAVOAREA TA. TOP-UP & GET LUCKY! Încarcă-ți brățara de festival cu BT Pay sau Apple Pay și poți fi unul din cei 3 câștigători pentru care plătim integral distracția, în limita a 2000 lei. Hai, ne vedem la Untold?"

(AT UNTOLD, BT ALIGNS THE PLANETS IN YOUR FAVOR. TOP-UP & GET LUCKY! Load your festival bracelet with BT Pay or Apple Pay and you can be one of the 3 winners for whom we pay for the fun in full, within the limit of 2000 lei. Come, shall we meet at Untold?) tn

This advertisement is multifaceted, following the same pattern as the 2020 and 2021 advertisements. The 2022 advertisement encompasses six persuasion principles out of seven.

The readers' main focus is on Untold Festival[4], pointing to the Principle of Social Proof. This principle claims that "we determine what is correct by finding out what people think is correct. Importantly, the principle applies to the way we decide what constitutes correct behaviour. We view an action as correct in a given situation to the degree that we see others performing it" (Cialdini, 2021:129). Being a very popular festival in Romania, the organizers of the festival proudly announce the number of participants every year. In 2021 the declared number of participants was over 265000 people (Pavaluca, 2021), an impressive number for Cluj-Napoca. The correlation between Untold and BT Pay is a positive persuasion technique, as people are led into thinking that if so many individuals decided to attend that festival, it must have been the best decision, so they should follow suit. This advertisement has also a hook (Goddard, 2022), entirely in English, fostering a sense of uniqueness by associating Untold with the alignment of the planets, which is a spectacular event. The principle of Social Proof is achieved with the help of a unique personifying metaphor (Popescu, 2002), in the declarative sentence "BT aligns the planets in your favor". The festival has the magic ability to align the planets and attract luck in the participants' lives. There is an intertwining of more principles along with the Social Proof. Reciprocity manifests through the indirect conditional structure, if you top-up your BT card, you will get lucky and win. However, the hook of the advertisement is not for everybody, as it employs English loanwords that are not in the basic vocabulary. For example, the word *top-up*. The Cambridge Dictionary gives the following definition: "to add more of something, especially money, to an existing amount to create the total you need"[5], therefore targeting knowledgeable individuals in English, otherwise the message is lost. The copy text also portrays the Reciprocity principle and the message is conveyed with the aid of an imperative structure (Greenbaum & Quirk, 1990) and a modal verb "Load your festival bracelet "and you "can" win. The Scarcity principle is expressed by the limited number of winners, in this case, three. The principle of Liking is indirectly indicated by merely the presence of the festival name, Untold. Besides the aforementioned declarative and imperative structures, the advertisement has three more imperatives "TOP-UP & GET LUCKY", Come" and an interrogative structure "shall we meet at Untold?" tn. The latter fosters the sense of Unity, as Transilvania bank and its customers are going to be together at Untold, thus, belonging to the same group.

4.1.2. Discussions

All three advertisements capitalize on simple sentences (Greenbaum & Quirk, 1990). Simple sentences mean quick understanding and time saving. Greenbaum and Quirk divided simple sentences into four categories: declaratives, interrogatives, imperatives and exclamatives, which can all be encountered in the three scrutinized advertisements.

Declaratives:

"BT PayDay is baaaack! This time it comes with a home office kit!."tn

"We know - we also missed Thursdays with #BTPay"tn

Interrogatives:

Yes-No Interrogatives:

"Shall we meet at Untold? tn

"Shall [volition] is used to involve the hearer's will in questions" (Greenbaum & Quirk, 1990:236)

Imperatives:

"TOP-UP & GET LUCKY!"

[4] Untold Festival is ranked the biggest festival in Romania. It takes places every summer in Cluj Napoca and its first edition was in 2015. The festival was appointed Best Major Festival within the European Festival Awards in 2015 (https://en.wikipedia.org/wiki/Untold_Festival)

[5] https://dictionary.cambridge.org/dictionary/english/top-up

"Load your festival bracelet"tn

Exclamatives:

"BT PayDay is baaaack!"

"Congratulations!"tn

Their primary purposes are to convey information, to ask for information about certain topics, to instruct people on what they have to do and to express amazement. (Greenbaum & Quirk, 1990).

In regard to the principles of persuasion, they appear in the 3 advertisements as follows:

Advertisement texts	Reciprocity	Scarcity	Liking	Authority	Commitment & Consistency	Social Proof	Unity
1-2020	Yes	Yes	Implied	-	Yes	-	Yes
2-2021	Yes	Yes	Yes	Yes	-	-	-
3-2022	Yes	Yes	Yes	Yes	-	Yes	

5. Conclusions

The scrutinized online banking advertisements skillfully intertwine Cialdini's persuasion principles with strategic linguistic elements to forge impactful messages. Although not all principles are present in all advertisements, each advertisement studied contains al least four principles of persuasion. The most frequently employed are the principles of Reciprocity and of Scarcity.

In the sample of texts all four types of sentences are equally used.

The linguistic components that bolster the persuasive effect of the principles of persuasion are the use of personal, direct language, deictics, pronouns, adjectives and English loanwords.

The most frequently used simple prepositions (Kolln & Funk, 2012) followed by a nominal are : with, from, in, of, at, within , for. Most of them were found before noun phrases.

The encountered coordinating conjunctions are: and, or

6. Limitations

The first limitation of this study is that it revolves only around three pandemic years between 2020-2022. Further studies in 2023 may disclose other principles of persuasion and other linguistic elements. Another limitation is found in the reduced number of advertisements analyzed. Further research is also needed to increase the generalizability of these findings. A larger, or a differently chosen sample of advertisements might reveal other aspects. Therefore, this leaves room for future research.

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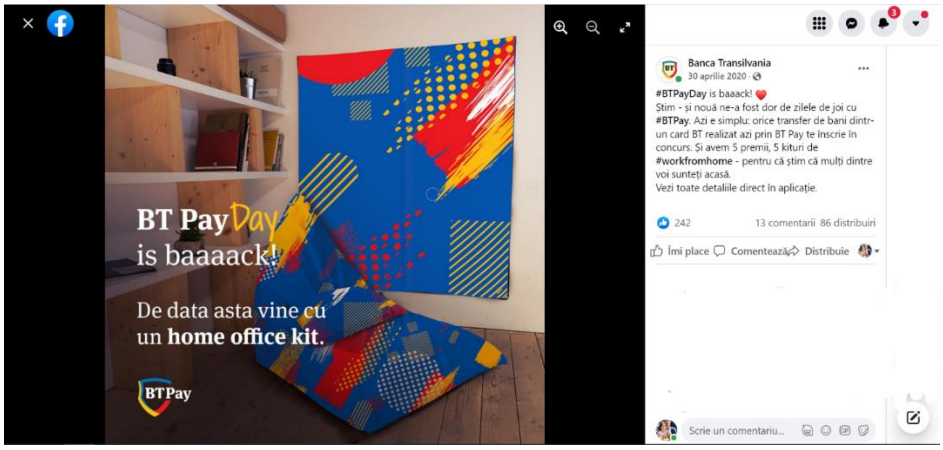
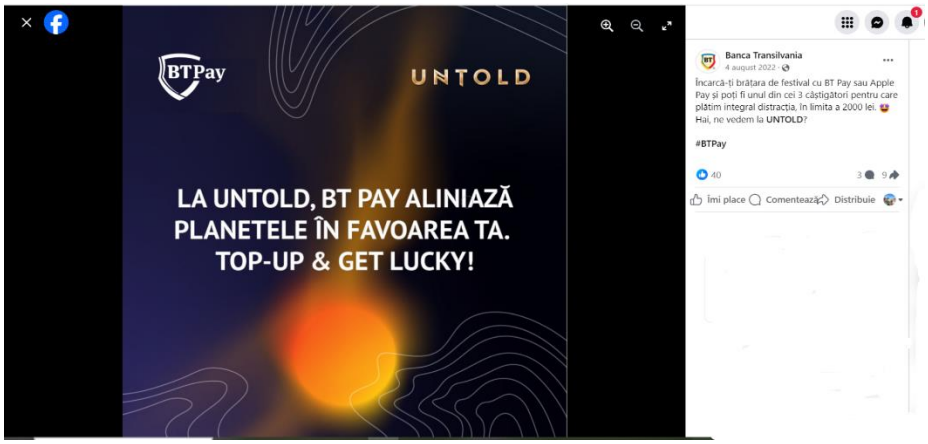
https://www.facebook.com/BancaTransilvania/photos

Appendix

Advertisement 1-2020



Advertisement 2-2021

Advertisement 3 – 2023