ENGLISH BORROWINGS IN ONLINE BANKING ADVERTISEMENTS – A NECESSITY OR A PERSUASION TOOL? A CASE STUDY ON TRANSILVANIA BANK

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Abstract: At present globalization stands out as one of the main features of society. It permeates all sectors of life and one of its effects is the ubiquitous use of English borrowings. This article casts light on the reasons why English borrowings are used in online advertisements of Transilvania Bank. The study begins with a theoretical framework of the English borrowings and then it delves into the reasons why they are intentionally incorporated in the advertising texts, although the Romanian language offers alternatives for all the English terms encountered. English borrowings are preferred to the detriment of Romanian words, as they convey a sense of modernity, of prestige, of blending with contemporary times, increasing visibility and liking, ultimately having the purpose of persuasion.

Keywords: English borrowings, persuasion, global language

It is widely acknowledged that English, which is considered "a global language" (Crystal, 2003:2) has transcended its geographical boundaries to achieve global prevalence. This extensive proliferation in recent times may be largely attributed to the digital sphere, Crystal referring to English as "the chief lingua franca of the Internet" (Crystal, 2003:117). Most of the resources on the internet are found in English, therefore the aforementioned name is well-deserved. Crystal also claims that in order to attain global status, a language must be taken up by each nation worldwide and granted a significant role within their communities, irrespective of whether there are few or no native speakers of that language. What is more, a language becomes a world language not because of the number of people who speak it, but because of the power of the people who speak it. In this case, the term power is multifaceted, encompassing various dimensions, such as political (military) influence, technological prowess, economic strength and cultural impact. Given that England and the USA were the most powerful within the years in these respects, it comes naturally that today English enjoys global ubiquity, managing to dominate over the other languages. This dominance has also made its presence in the banking advertising sector and the COVID-19 pandemic acted as an amplifier. Prior to the onset of the pandemic, individuals would normally to go banks for an array of financial transactions and operations. However, the constraints brought about by the pandemic compelled financial institutions to devise alternative strategies. The subsequent solution was the digitization of virtually all banking functions, ranging from account creation to various payments, all through banking tools. Consequently, these tools required appropriate promotion, for which Facebook was chosen as one of the mediums. Moreover, along with the new banking tools, came new English borrowings.

The objective or this chapter is to conduct a theoretical preliminary analysis of the reasons Romanian advertisers chose to insert English borrowings in the banking advertisements on Facebook, posted by local banks, during the pandemic period.

English borrowings

English borrowings, identify as English words, based on their orthographic, phonetic and morphological features. They can be encountered under several names in the literature: anglicisms, English loan words or English borrowings. We can distinguish several definitions of the English borrowings. The definition given to English borrowings by the dictionary is that it is an ”expression specific to the English language; word of English origin, borrowed from another language, not yet integrated into it” (Marcu & Maneca, 1978:68). Mioara Avram is of the opinion that an English borrowing is “a linguistic unit (not only a word, but also a formant, phraseological expression, meaning or grammatical construction) and any type of pronunciation and/or writing (including punctuation) of English origin, regardless of the territorial variety of English, so including American English, not just British” tn (Avram, 1997:11). Another definition is provided by Adriana Stoichițoiu, who considers English borrowings to be words “that retain a foreign appearance in spelling, pronunciation or inflection” tn (Stoichițoiu, 2006:32).

Types of English borrowings

Within scholarly literature, we can find multiple categorizations of English borrowings.

From a socio-cultural perspective, we delineate two classifications of English borrowings: those that are essential, termed as *necessary borrowings* and the ones that are non-essential or superfluous, referred to as *luxury borrowings (*Puşcariu, 1940*)*.

The necessary borrowings are those words, phrases or phraseological units that do not have a correspondent in Romanian and “have some advantages in relation to the local term (they have precision, breviloquence, expressiveness, international circulation)tn (Stoichițoiu, 2006:33). They do not generally have equivalents in Romanian, as they name realities that have recently appeared in different fields, the banking sector being one of them, especially in the COVID-19 pandemic, as it had to be digitized as much as possible, to comply with the needs of the population, who had to shift to online as fast as possible. Considering the intricacy of journalistic discourse, which is marked by the entanglement of referential (informative), connotative (persuasive) and expressive functions, the necessary borrowings may be either *denotative* or *connotative* (Stoichițoiu, 2006).

The luxury borrowings are the words that have a Romanian translation and in Stoichitoiu’s opinion they may even be “useless loans, and in some cases even harmful” tn (Stoichițoiu, 2006:33). These borrowings reflect a linguistic snobbery, a lack of proficiency in the Romanian language and merely replicate existing Romanian terms without offering extra information, thus constituting “typical manifestations of Anglomania, being able to be included in the category of so-called cultisms” tn. (Stoichițoiu, 2006:33).

According to Mioara Avram’s viewpoint on the origins of English borrowings, we have the differentiation between English borrowings with a singular etymology and those with multiple etymologies. For the former, their direct origin or etymology is readily identifiable. In the case of the latter, discerning the exact etymology is unfeasible, as there are no formal or semantic indicators to guide such a distinction.

Another classification, emphasized by Theodor Hristea, is also noteworthy. From his point of view, there are both genuine English borrowings and false English borrowings or pseudo-English borrowings. Contrary to Mioara Avram’s view, he contends that English borrowings, with either a single of multiple etymologies, fall under the same umbrella of genuine English-borrowings. On the other hand, false or pseudo-English borrowings are terms crafted in other languages, predominantly French, which may appear to be English but are not. For instance, the term tenisman is a pseudo-English borrowing originating from French, whereas the corresponding term in English is tennis player.

The assimilation of English borrowings

The assimilation of English borrowings is characterized by two opposing trends: maintaining the original form or conforming to the Romanian linguistic framework. Scholarly texts identify both objective and subjective factors that present challenges in the assimilation of the English borrowings. Objective factors include the recency of these borrowings, the difference between the Romanian and English language systems, their restricted use to specific linguistic registers and the pressure of the system pertaining to the receiving language. The subjective factors exert the most significant influence on the assimilation process. These include: insufficient knowledge in English or Romanian and the predilection for convenience or the "law of minimum effort". Insufficient linguistic proficiency in one of the two languages can lead to errors in spelling and pronunciation (including hypercorrectness), pleonasms or faulty translations in the case of "false friends".

Convenience or the law of minimum effort translates into snobbery or mimetic spirit of the speakers, who use the luxury loans without having the slightest interest in finding Romanian equivalents or adapting them. (Stoichițoiu, 2006).

The history of English borrowings in the banking language

David Crystal, in his book, *English as a global language*, describes the events and circumstances that led to English being used in the banking system. In the late 18th century several large organizations emerged in the United States, driven by the country's abundant natural resources and a fast-growing population. One of the most prominent figures that stood out was financier John Pierpont Morgan, who was a conglomerate in manufacturing, banking and transportation. "By the turn of the century his banking house had become one of the world's most powerful financial institutions" (Crystal, 2003:82-83), financing both World War I efforts and post-war European struggles to reconstruct what had been damaged. Whilst Germany had similar industrial and financial strengths, its defeat in 1918 paved the way for American economic dominance. That period also saw the rise of the international banking system, especially in Germany, Britain and The U.S., supporting world trade and industrial growth. Companies such as Rothschilds and Morgans were pivotal in turning London and New York into global investments hubs. By 1914, British and American foreign investments massively outpaced those of France and Germany and the "resulting *enonomic imperialism*, as it was later called, brought about a fresh dimension to the balance of linguistic power" (Crystal,2003:83). This shift had linguistic implications, as financial knowledge became crucial, and the dominant language of this economic dialogue was predominantly English. Consequently, these past occurrences serve as the bedrock upon which the ascendance of the English language in the banking sector has been built.

The impact of English borrowings on the Romanian language is not a recent phenomenon that emerged post-1989. According to the scholar Mioara Avram, this influence has been present for over one hundred and fifty years. This long-standing impact is evidenced in the literary contributions of figures such as C. Negruzzi, Ion Ghica and I. L. Caragiale, who penned notable works like *High Life* and *5 o'clock*. The presence of lexical elements saw a significant expansion in the aftermath of World War II. In this day and age, the impact of the English language can be regarded as a global linguistic phenomenon (Crystal, 2003).

English borrowings also "abound in specialized publications in the field of communication, advertising and public relations" tn (Stoichitoiu 2006:15), a statement that we also confirm in the posts of banks on Facebook.

The concept of borrowing

"The richness of a language is given, first of all, by the richness of its vocabulary" tn (Hristea, 1984:39). The vocabulary of a language represents the most malleable and receptive segment when it comes to change. It undergoes continuous augmentation through the integration of novel lexical and phraseological elements that align with the communicative

requirements of its users. This augmentation can be achieved by borrowing, which is "one dynamic in a complex strategy of enriching the lexicon" (Picone, 1996:1).

According to Picone, a neologism is any new word, morpheme or expression as well as any new preexistent meaning for them. Consequently, it becomes evident that any borrowing of English elements into another language, not only qualifies as an English borrowing, but also aligns with the universally accepted definition of the neologism (Picone, 1996).

In her scholarly investigation, Elena Tălmăcian has posited that there are two attitudes in English loanwords. Individuals with a conservative perspective argue that "many words borrowed from English are not necessary and can be replaced by Romanian equivalent terms. Most of them consider their use an act of linguistic snobbery, ignorance or even lack of patriotism. (...) The second category is represented by those who consider word borrowing from English is a natural enrichment phenomenon of the Romanian heritage, even if not all are necessarily indispensable/ irreplaceable English loanwords" (Tălmăcean, 2016:195).

In Mioara Avram's opinion, the influence of English on the Romanian language is not inherently negative and it should not be deemed more hazardous than other influences that have been, and continue to be exerted on Romanian.

Research Design

In the study, I have selected three advertisements according to three criteria. The first criterion was the presence of English borrowings in the advertisement texts and the second criterion is related to the release date of the advertisement. Therefore, the study contains one advertisement from each of the three years of peak COVID-19 pandemic: 2020, 2021 and 2022. In regard to the third criterion, this is associated with the origin of the advertisements, more accurately, they all belong to Transilvania Bank.

The three advertisements are as follows:

2020: BT Pay **Day Hey**, Google! #BTPayDay is here! Astăzi orice plată cu telefonul, transfer de bani sau donație te poate premia. Avem pentru voi 3 boxe Google Mini. Hai în secțiunea oferte din BT Pay să vezi mai multe oferte.

(BT Pay Day Hey Google! #BTPayDay is here! Today any phone payment, money transfer or donation can reward you. We have 3 Google Mini speakers for you. Go to the offers section of BT Pay to see more offers) tn.

2021: **Remember** Bani de la rude? **This is it now**. **Feel old yet**? Încă nu știi ce să ceri de la Moș Nicolae? #BTPay (Remember Money from relatives? This is it now. Feel old yet? Still don't know what to ask Santa Claus for? #BTPay) tn.

2022: Esti la zi cu BT Pay? Adaugă-ți și cardurile **business** în **app**. Te-ai obișnuit deja cu PT Pay, **right**? Treci la **next level** și cardurile **business** în **app**. (Are you up to date with BT Pay? Add your business cards to the app as well. You're already used to PT Pay, right? Go to the next level and business cards in the app) tn

In the three scrutinized advertisements I have identified the following English borrowings, which are in the form of individual words or structures: day, hey, remember, this is it now, feel old yet, business, app, right, next level. In the table below, there are the Romanian correspondents of the English borrowings. For an accurate translation I have used both a hard cover dictionary and an online dictionary.

Word or structure in English	Romanian correspondents according to dictionary
Day	s. zi
Hey	interj. hei
Remember	v.t. a nu uita, a ține minte, a-și aminti
This	adj. acest, această
Is	forma a verbului to be, este

now	adv. acum
feel	v.t. a simți
Old	adj. vechi, bătrân
Yet	Adv. încă
Business	s. afacere
Next	adj. următor
Level	s. nivel
Right	adj. corect
App (abbreviation of application)	s. aplicație

According to the dictionaries, all the above English borrowings have Romanian correspondents, which could have been perfectly used in the advertisement texts above. Yet, the choice was to use English words, or more accurately luxury borrowings (Puşcariu, 1940). The reason behind such choice cannot be, therefore, one of necessity, but one of persuasion, which encompasses various dimensions, explained by literature.

The reasons for the adoption of English terms in the banking advertisements

The incorporation of English borrowings into advertising texts has evolved into a widespread and undeniable linguistic phenomenon, which is not only substantiated by existing literature in the field, but it is also evident from our personal experiences as consumers of Romanian advertising across various domains. Banking advertising, in particular, conforms to this trend with the noticeable increase in the use of English terms, ingrained in the advertising texts. These English terms play a significant role in capturing our attention, engaging our interest, influencing our loyalty as customers of the banking services and persuading us to take specific actions, such as a purchase (White, 2022). In other words, use of English borrowings in advertising texts is „a popular advertising technique" (Kuppens, 2009:115) and it is by no means accidental.

Löber (2017) conducted a study that allowed her to lists the key motivations that drive advertisers, in general, to incorporate foreign terms in advertising texts. These motivations include a wide range of factors, including associations with specific countries or languages, the cultivation of an international brand image, the facilitation of brand awareness, the desire to create an appealing and positively perceived messaje, sometimes embedded with a touch of humour and the creation of an emotional atmosphere. Moreover, in the advertisers' opinions, using foreign languages in advertisement texts conveys a sense of product authenticity, enhances brand positioning on the market, addresses the absence of suitable local language counterparts, emphasizes product quality, evokes a modern and contemporary feels, captures the customers' attention, differentiates their products from competition, maintains consistency in product naming, prompts customer reflection, and last but not least, enhances online visibility through the use of foreign terms. Hence, it is safe to assert that the presence of English terms contribute significantly to the shaping of the overall image of the banking products. In their efforts to persuade and connect with the readership, Romanian banking marketers also opt to incorporate English borrowings into the texts of the online advertisements on Facebook. This linguistic choice is influenced first of all by the global prestige of the English language, which is seen as a symbol of modernity and power (Crystal, 2003). Secondly, as the banking world was once dominated by the USA and by UK, it comes only naturally that English has taken the lead when it comes to its frequent use. This lead can be termed "terminological dependency" (Humbley & Garcia, 2012:60). In other words, by incorporating English borrowings, banking advertisements align themselves with the specialized language of this field, convey a competent image and draw closer to experts in the industry. Furthermore, English "is more economical than many other languages" (Moriarty et.al., 2009:283), which

renders it more appropriate, given the limitation on the word count in Facebook advertisements. And last, but not least, certain languages lack direct equivalents for specific English words (Moriarty et.al., 2009).

Conclusion

This study sheds light on the reasons why advertisers incorporate English borrowings intentionally in the banking advertisement texts. The reason is not necessity, as the Romanian language has correspondents for the English borrowings utilized. Instead, these foreign terms are inserted as a persuasion strategy. English holds a distinguished position as a foreign language among Romanians, therefore it is used with a view to capturing the attention of the readers and at the same time, enhancing prestige, trustworthiness and positive appreciation.

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