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LINGUISTIC STEREOTYPES IN THE NIGERIAN BANKING INDUSTRY

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PREAMBLE

Mr X was suddenly awakened out of what appeared to be a deep sleep by the painful yell of his pregnant wife. After regaining consciousness, he discovered that his wife was bleeding. So, he rushed her to the clinic. After a close examination, the medical doctor told him that in order to save both the mother and the baby, surgery would be necessary and this would cost ₦70,000. He was asked to deposit ₦50,000 before anything could be done. He assured the medical doctor, that by 7.00am he would bring the money. So, initial treatments began. By 6.30am, Mr X rushed to the bank. He inserted his ATM card in the Automated Teller Machine and began transaction. However, his card got stuck in the machine. He waited till the bank opened at 8.00am. After allowing the bank officials to settle down, he lodged his complaints and explained why they needed to do something urgently. However, they told him the issue could only be rectified after 24 hours, but since it was a Friday, he was asked to come back on Monday. As he was leaving the bank in great frustration and disappointment, the security door bursts out delightfully: 'Have a nice day'. Now tell me, how can such a man have a nice day for God's sake?

Abstract

Stereotypes are generalizations or assumptions that people make about the characteristics of all members of a group, based on an image (often wrong) about what people in that group are like. The concept has received some scholarly attention. However, it has not been extended to cover linguistic stereotypes, occasioned by the influx of technological devices that are used to communicate with customers in the banks. This is exactly what engages our attention in this paper. Paul Grice's 'Cooperative Principle', which states that: 'The success of every conversation depends not only on what speakers say, but on their whole approach to the interaction', was adopted in this study. Ten statements repeatedly used by the security doors at the entrance of the banks, the Automated Teller Machine (ATM) and bank personnel are purposively selected for analysis in this research. Findings reveal that these statements are extremely repetitive, and monolithic, grossly inappropriate in some situations and lack the flexibility and accuracy of human use of language. These features are contradictory to the natural attributes of language which are dynamism and appropriateness to different communicative situations. Linguistic skills entail more than the mastery of a linguistic code that allows the language user to produce sentences that are grammatical. They also involve knowing how to use language in different social settings. That is, knowing what to say, to whom and how to say it appropriately in any given situation. These attributes are seriously compromised when engines are made to talk like men. However, the researcher is of the view that if these statements are modified as recommended in the paper, they would still be appropriate.

Key words: Linguistic Stereotype, Banking Industry in Nigeria, Grice's Cooperative Principle, Underlying Assumptions, Reality.

1.0 Introduction

The word stereotype was derived from two ancient Greek roots: 'CTEPEOC' (which means 'solid') and 'TOTOC' (which means 'impression'). It was first used by the French Printer Firmin Didot in 1796 as a typographical term. Later, it became a part of everyday language. Initially, it
was used mostly in form of an adjective, ‘stereotyped’ to describe repetitive situations that lack originality and spontaneity. Nowadays, the notion of stereotypes is widely use in different disciplines, including linguistics. There are two major traditions of understanding the concept. The first approach defines it as a fixed form of expression or even a fixed text. The second approach sees stereotype as a fixed mental image of a person, an object or an event. Both approaches to the study of stereotypes share the same characteristic of stability in form and content.

In 1922, the concept was introduced into the social, cultural and psychological studies by the American writer, Walter Lippmann in his article ‘Public Opinion’. In his opinion stereotypes are pictures in our heads which simplify reality. People generally stereotype out of bias about a particular people, religion, race, etc. For a more detailed information, see Anscombe (2001), Antenrieth (1997), Bartminski (2005), Bril’ova (2004), Dabrowska (1999), Fradin (1984), Geeraerts (2008), Lippmann (1922) and Putnam (1975a and b, etc.

1.1 Short History of the Banking Sector in Nigeria

Banking is one of the oldest professions today. It had a very humble beginning with goldsmiths issuing certificates of deposits for the gold left with them. These certificates overtime became the first credit instrument. Gradually, people developed greater confidence on the banker and left him not only gold but also money, which the bank employed in granting credit for profit.

According to Adeeko (2014) the history of the Nigerian banking system dates back to 1892 when the African Banking Co-operation (ABC) was established. The British Bank later took over the operation of ABC in 1894 for West African (BBWA) which later became standard bank and subsequently the First Bank of Nigeria. Thereafter, several other foreign and a host of indigenous banks were established. Some of the banks lacked the existence of relevant resources including basic skilled manager for running such institutions.

Banks that failed during this period were largely confronted with the problems of inadequate capital, fraudulent practices and bad management. The few known, non-bank financial intermediaries in existence at the time include the Post Office, Saving Bank, Lagos Building Society which later became the Federal Mortgage Bank of Nigeria, Federal and Regional Loans Boards, Co-operative Societies and Thrift institutions.

Today in Nigeria, many types of banking institutions have emerged, the Central Bank of Nigeria (CBN) which is the regulatory supervisor, Bank of Industry, Nigeria Deposit Insurance Cooperation (NDIC). This is followed by the commercial banks which is the largest in terms of the number and value of operations.

The Central Bank of Nigeria is made up of 22 commercial banks, 5 discount houses, 5 development finance institutions, 50 class A bureau de change, 598 bureau de change, 98 Primary Mortgage Institutions, 84 finance companies and 914 Microfinance institutions.
1.2 Brief History of the Selected Banks

It is necessary to take a brief look at the banks visited in the process of gathering our data, this we intend to do in this section of the paper.

1.2.1 First City Monument Bank Plc

First City Monument Bank (FCMB) is a wholesale banking group with niche retail banking franchise, headquartered in Lagos. FCMB is the flagship company of the First City Group, one of the Nigeria’s leading comprehensive financial service providers. From its early origins in banking as City Securities Limited in 1977, FCMB (established in 1982) has emerged as one of the leading financial service institutions in Nigeria. First City Monument Bank Plc ('the Bank'/'FCMB') was incorporated as a private limited liability company on 20 April, 1982 and granted a banking license on 11 August, 1983. On 15 July, 2004, the Bank changed its status from a private limited liability company to a public limited liability company. (Source: www.firstcitygroup.com)

1.2.2 First Bank of Nigeria Plc

The First Bank of Nigeria Plc was founded in 1984 by Sir Alfred Jones, a European shipping magnate in Lagos. It was incorporated as a limited liability company on March 31, 1894 under the name of bank of British West Africa (BBWA). It was the first bank to survive business in Nigeria having absorbed its predecessor, the African Banking Corporation which was established in 1892, and hence the adoption of the name First Bank in 1979. At present, First Bank maintains the largest bank network in Nigeria with a total 311 branches. The bank also has branches in every state of the country and the Federal Capital Territory, while its head office is situated in Lagos where it also runs 50 branches. The bank is the largest in the country, judging by its number of branches, assert base and profit volumes. (Source: www.firstbanknigeria.com)

1.2.3 United Bank for Africa Plc

Today’s United Bank for Africa (UBA) is the product of the merger of Nigeria’s third (3rd) and fifth (5th) largest banks, namely the old UBA and erstwhile Standard Trust Bank Plc (STB) respectively, and a subsequent acquisition of the Continental Trust Bank Limited (CTB). The union emerged as the first successful corporate combination in the history of Nigerian banking. UBA history dates back to 1948 when British and French Bank limited (BFB) commenced business in Nigeria and the erstwhile STB and CTB both in 1990. Following Nigerian independence from Britain, UBA was incorporated in 1961 to take over business of BFB. Today, United Bank for Africa’s leading financial institutions offering universal banking to more than 7million customers across 750 branches in 16 African countries. (Source: www.ubagrouop.com)

1.2.4 Guaranty Trust Bank Plc

Guaranty Trust Bank Plc was incorporated as a limited liability company licensed to provide commercial and other banking services to the Nigerian public in 1990. The bank commenced
operations in February 1991, and has since then grown to become one of the most respected and services focused banks in Nigeria. In February 2002, the bank was granted a Universal Banking License and later appointed a settlement bank by the Central Bank of Nigeria (CBN) in 2003. Guaranty Trust Bank operates from over 160 business offices with different branches across Nigeria with several bank and non-bank subsidiaries spread across Anglophone West African countries and United Kingdom. From the early 1990s, the bank has tirelessly set the pace for other Nigerian financial institutions in terms of service quality, product functionality and excellent customer services. (Source: www.gtbank.com)

1.2.5 Union Bank Plc

Union Bank of Nigeria was established in 1917 as a Colonial Bank with its first branch in Lagos. In 1925, Barclays Bank acquired the Colonial Bank, which resulted in the change of the bank’s name to Barclays Bank (Dominion, Colonial and Overseas). Following the enactment of the Companies Act 1968 and the legal requirement for all foreign subsidiaries to be incorporated locally, Barclays Bank (DCO) in 1969 was incorporated as Barclays Bank remained unchanged until 1971 when 8.33% of the bank’s shares were offered to Nigerians. In the same year, the bank was listed on the Nigerian Stock Exchange. As a result of the Nigerian Enterprise Promotion Act of 1972, the federal government acquired 51.67% of the Bank’s shares, which left Barclays Bank Plc, London with only 40%. By the enactment of the 1972 and 1977 Nigerian Enterprise Promotion Acts, Barclays Bank International disposed its shareholding to Nigerians in 1979. To reflect the new ownership structure and in compliance with the Companies and Allied Matters Act of 1990, it assumed the name Union Bank of Nigeria Plc.

In consonance with the government’s programme of privatisation and commercialisation of public enterprises, the federal government in 1993 sold its shares in Union Bank of Nigeria to private individuals. Thus, Union Bank became fully owned by Nigerian citizens and organisations. (Source: www.unionbankng.com)

1.2.6 Wema Bank Plc

Wema Bank Plc is a universal banking institution incorporated in 1945 as a private limited liability company under the old name of Agbonmagbe Bank Limited and commenced banking operations in Nigeria in the same year. The bank later transformed into a Public Limited Company (PLC) in April 1987 and was listed on the floor of the Nigerian Stock Exchange (NSE) in January 1990. On February 5, 2011, Wema Bank Plc was granted a Universal Banking License by the Central Bank of Nigeria (CBN), thus allowing the bank provide the Nigerian public with various financial and business advisory services.

The bank maintains clientele base covering government parastatals, Small and Medium Scale Enterprises (SMEs), middle tier companies and financial institutions which spans various sectors of the Nigerian economy- telecommunications, manufacturing, agriculture, food and beverages, oil and gas, construction and a cross section of the enterprising Nigerian public. The
bank has served the Nigerian public in banking operations for over 60 years and it is reputed to be the longest serving and resilient indigenous bank in Nigeria. (Source: www.wemabank.com)

2.1 Statement of the Problem

Owing to the volume of work and customers which were often attended to manually by banks in the past and the attendant problems of not being able to meet up their set goals, disappointments faced by customers and the need to be relevant and efficient under competitive environments, banks had to introduce the use of information technology.

The reason behind this is the management orientation which assumes that customers should be treated as kings and that it is only through this that the firms can establish relationships with customers and ensure their satisfaction in order to realize long term profits. As a result of all these, the information technology has been programmed to produce stereotyped expressions, such as, ‘You are welcome’ and ‘Do have a nice day’ to all the people that come around the vicinity of the banks, regardless of whether they are customers or not, or whether their needs have been met or not. Personal experiences have shown that these expressions could be irritating at times because they are neither timely nor appropriate to situations. Therefore, there is need to improve on the use of these technological devices which are made to speak like human beings. The researcher was motivated to write this paper in order to create awareness and possibly encourage the bankers to urgently do something about the situation.

2.2 The Theoretical Framework

The ‘cooperative principle’ was proposed by Paul Grice (1975) on the assumption that the success of every conversation depends, not only on what speakers say, but on their whole approach to the interaction. People adopt a ‘cooperative principle’, which when they communicate, they try to get along with each other by following certain conversational ‘maxims’ that underlie the efficient use of language. Four basic maxims have been proposed after Grice. These are:

- Quality
- Quantity
- Relevance
- Manner

We shall proceed to discuss each of these maxims briefly below:

**The Maxim of Quality**: States that speaker’s contribution to a conversation ought to be true. They should not say what they believe to be false, nor should they say anything for which they lack adequate evidence. Pointedly, the principle of quality states:

- Do not say what you believe to be false.
- Do not say that for which you lack adequate evidence.
The Maxim of Quantity: States that the contributions of the speaker should be as informative as is required for the purposes of the conversation. One should say neither too little nor too much. Briefly stated, the maxim states:

Make your contribution as informative as is required (for the current purpose of the exchange). Do not say too much or too little.

Do not make your contribution more informative than is required.

The Maxim of Relevance: States that contributions should clearly relate to the purpose of the exchange. Its single requirement is stated as follows: ‘Be relevant’. (That is, stay on the topic).

The Maxim of Manner: States that the contribution should be perspicuous in particular, it should be orderly and brief, avoiding obscurity and ambiguity. Stated in a straightforward manner it says:

Avoid obscurity.
Avoid ambiguity.
Be brief (avoid unnecessary prolixity).
Be orderly.

Other maxims have also been proposed, such as: ‘Be polite’. ‘Behave consistently’. The principle of relevance has recently attracted most attention, as it has been proposed as a fundamental explanatory principle for a theory of human communication (Sperber and Wilson, 1986). Listeners will normally assume that speakers are following these criteria. Speakers may of course break (or ‘flout’) these maxims – for example, they may lie, be sarcastic, try to be different or clever, but conversation proceeds on the assumption that they are not doing so (Crystal, 1997).

3.1 Data Presentation and Analysis

<table>
<thead>
<tr>
<th>SN</th>
<th>Statement</th>
<th>Underlying Assumption</th>
<th>Reality</th>
</tr>
</thead>
</table>
|    | You are welcome to X bank. (X stands for any bank). | Everybody (or at least, most people) that come(s) to the bank is a customer and should be welcomed. | Armed robbers, fraudsters and criminal elements also come to the bank. This statement violates the maxim of quality: ‘Do not say that for which you lack adequate evidence’.
Since all these elements are not welcomed, because they constitute a threat to security. The statement should be modified to read: ‘You are welcome to X Bank, if you are a sincere customer’. This means the statement also violates the maxim |
| Have a nice day. | The customer’s purpose of visiting the bank must have been met. | The truth is that many customers’ purposes of visiting the bank are not been met, so they leave the bank in disappointment. This message does not really apply to them. Personally, each time it happened to me, I replied: “How do you expect me to have a nice day with all that happened?” This message as it is, is inadequate, so it violates the maxim of quantity (i.e. ‘Be as informative as it is required’), so it should be modified to read: “Do manage to have a nice day, regardless of what has happened”. This will somehow pacify those who have been disappointed. |
| Thank you for banking with us. | Most individuals that come to the bank have come to transact banking business. | Many people come to the bank for different purposes. For instance, some come to drop their CVs, some come to advertise their goods, some just come to visit their relatives who work in the bank, what about the cleaners, even the bank workers? The truth is that this message will not be relevant to them as it is, so in a way, we can say it has violated the maxim of ‘relevance’. The statement could be modified to read: ‘Thank you for banking with us, if that is what you have really come to do’.
<table>
<thead>
<tr>
<th>Situation</th>
<th>Current Message</th>
<th>Corrected Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services temporarily unavailable.</td>
<td>Services will be restored shortly.</td>
<td>In some cases, the truth is that there is a problem with the Automated Teller Machine which cannot be corrected immediately and this message is displayed on the machine for days. As it is, the message violates the maxim of ‘quality’ which says: ‘Do not say what you believe to be false’. The message should be modified to read: ‘Services unavailable for now’. The word temporarily should be deleted for it is deceptive.</td>
</tr>
<tr>
<td>Insufficient funds.</td>
<td>The individual has tried to withdraw above his deposits.</td>
<td>In some cases, the individual has more than enough cash in deposits. Personally, this has happened to me several times only to find out that the Automated Teller Machine is faulty. The fact is that this message violates the maxim of quality, which says: ‘Do not say that for which you lack adequate evidence’.</td>
</tr>
<tr>
<td>Temporarily unable to dispense cash.</td>
<td>There is a minor problem with the machine and this problem will soon be rectified.</td>
<td>Like ‘4’ above, in some cases, the problem is not minor and it could linger for days. So, the message as it is, violates the maxim of quality, which says: ‘Do not say that for which you lack adequate evidence’. So, the word ‘temporarily’ should be expunged, because, it is deceptive as it is.</td>
</tr>
</tbody>
</table>

**Do you want a receipt for this transaction?**

If the customer presses the ‘Yes’ button, the receipt will be issued. In some cases, the moment he presses ‘Yes’ button, the machine will respond: Services temporarily unavailable’. So, most customers
<table>
<thead>
<tr>
<th>Dear valued customer, wait while your transaction is processing.</th>
<th>The holder of the card is its real owner.</th>
<th>do not bother to press ‘No’. They press ‘Yes’ and are able to transact the business quickly. The implication of this is that in a way the message violates the maxim of quantity ‘Be as informative as is required’. The statement should be modified to say: ‘Do you want a receipt for this transaction? If ‘Yes’, the machine cannot print out the receipts now.</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM available 24 hours.</td>
<td>The ATM is always functional.</td>
<td>In some cases, the card has fallen into the hands of a fraudster and he is trying to defraud the true owner. As long as the Automated Teller Machine is not able to detect fraudsters and other criminal elements, this message will not be relevant, so in a way, it could be said to violate the maxim of ‘relevance’. Also, it violates the maxim of quality: do not say that for which you lack adequate evidence.</td>
</tr>
<tr>
<td>In Guarantee Trust Bank, the moment the card is inserted, the ATM would</td>
<td>Dr X (the real owner of the card) is the one that has inserted it.</td>
<td>Many a time, one goes enthusiastically to use the ATM, only to be met with a disappointing message: “Temporarily unable to dispense cash”. So, the message sometimes violates the maxim of quality: ‘Do not say what you believe to be false’. The truth is that the ATM machine does not function every time.</td>
</tr>
</tbody>
</table>

Sometimes, this is far from the truth, the truth is that the card has fallen into the hands of a fraudster and is trying to defraud the rightful owner of the card. As long as the
display:
‘Welcome, Dr X.
it will mention
the name of the
owner of the
card.

ATM is not able to distinguish
between the rightful owner of a
card and the person that has
inserted the card, this statement
would continue to violate the
maxim of quality: ‘Do not say that
for which you lack adequate
evidence’.

3.2 Discussion and Conclusion

As could be seen in the analysis above, most of these messages are coded in absolute terms
without being mindful of some peculiarities. The reason for this is that the Automated Teller
Machine (ATM) and the Security Doors at the entrance from which these messages come, lack
the ability to use language flexibly like human beings. Apart from that these devices are not able
detect criminal elements who visit the banks for dubious purposes, so the same message is
given to everybody every time. This is a contradiction to one basic attribute of human language,
which is ‘variability’, the fact that language is not ‘monolithic’.

Furthermore, we have seen that most of these statements are based on wrong
assumptions, so they violate the maxim of ‘quality’ which states: ‘Do not say that for which you
lack adequate evidence’. As long as technology has not advanced to the level that these devices
[the security doors at the entrance and the Automated Teller Machine (ATM)] will be able to
distinguish genuine customers from others then the messages should be modified as
recommended in the analysis. The funniest part of the matter is that the security men in the banks
also say some of these things, especially: ‘You are welcome to X Bank’, ‘Thank you for banking
with us’, ‘Have a nice day’, and so on.

Personally as a linguist, I have always pointed out to those of them who cared to listen;
the implication of their statements and they always laughed whenever I did. It is far from
satisfactory to repeat the same messages all the time, to everyone, without being mindful of the
fact that they are not appropriate for every occasion and every individual.

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