

## Language of Promotion in Malaysian Banking Brochures

CHONG CHAI HONG

*Faculty of Education  
Universiti Teknologi Malaysia, Malaysia.*

UMMUL K. AHMAD

*Language Academy  
Universiti Teknologi Malaysia, Malaysia.  
m-ummul@utm.my*

### ABSTRACT

*Promotional language or language used to promote a product or service is commonly used in advertisements, job applications and sales promotional letters. Brochures which aim at selling products and services also typically employ the same mode. Studies focusing on promotional brochures such as tourist brochures and university brochures have shown that brochures employ varied rhetorical structures while sharing similar communicative purposes. Financial institutions such as banks also produce brochures to advertise their products and services to the public. This paper presents results from a corpus-based study of 50 Malaysian banking brochures collected from ten Malaysian banks. Informational structure analysis of the corpus have suggested that banking brochures typically have five strategic moves which include announcing the products, attracting attention, establishing credentials, introducing products and calling for action—moves indicating that they are indeed promotional in nature. However, findings from our corpus differ somewhat from other studies focusing on similar genres in that banking brochures do not have explicit moves for targeting the market, motivating the audience and locating the services as found in tourist brochures. They do, however, integrate strategic visual images for compensating the absent moves. The study shows the multidimensional aspects of promotional language and the use of interdiscursive resources in the genre of brochure.*

*Keywords: brochures; promotional language; genre analysis; rhetorical structure; multimodality*

### INTRODUCTION

Promotional language is important for business professionals to market and promote company's products and brands (Cheung 2009), where promoters aim to attract attention from the public (Bruthiax 2000) and ultimately influence customers' behaviour (Jaganathan et al. 2014) especially during company's marketing and promotional events (Palmer-Silveira et al. 2007). Many corporations employ a variety of promotional mediums to advertise their products and services to meet their customers' needs. One typical organisation which relies on advertisements is the banking sector. Banks employ a variety of mediums to advertise their products to the public: for instance, banks use printed advertisements in newspapers, magazines and posters, broadcast advertisements in radio and television networks, social networking sites and road shows as they offer a variety of services. All banks offer more or less the same products and services, thus creativity is crucial in marketing the products. One common way of advertising that is cheap and accessible to the public is by using printed brochures. Brochures are indeed a common promotional channel employed by banks. Typically, brochures are placed over the counters or on shelves where they are made available to in-house customers of the bank. Brochures are also distributed by bank officers while doing promotional activities outside the premise.

Physically, brochures are printed advertisements which comprise six or more folded pages and are commonly distributed at no cost to the public (Newsome & Carell 2001). It is

recognisable by most people and it is also easily disposed of, sometimes without being read. Brochures are published only once, usually containing a singular message statement, making them functional, only within a specific time frame. Brochures usually compress information aimed for specific, targeted audience with specific needs. The ubiquity of brochures aimed to promote all aspects of modern life makes the genre an interesting linguistic study. This paper attempts to investigate how information is structured in Malaysian banking brochures. It aims to identify the informational structure typically found in promotional brochures produced and distributed by Malaysian banks.

## THE GENRE OF BROCHURES

Studies on linguistic aspects of brochures have largely concentrated on travel related brochures (Henry & Roseberry 1996, 1998, Mongkholjuck 2008, Ip 2008, Francesconi 2011), hotel brochures (Yang 2012) and university brochures (Osman 2006, 2008). Despite the different aims and target audience, the main communicative purpose of a brochure is to persuade. However, studies have shown that different rhetorical strategies have been adopted with the intention to achieve specific persuasive functions.

Henry and Roseberry (1998), for instance, investigated the information structures in travel brochures from Brunei. The study reported eight different moves, namely, motivation, identification, location, explanation, short history, description, facilities/activities, and directions. Meanwhile, Mongkholjuck (2008) reported eight move structures in their study of travel brochures from Thailand: identifying the name of the tourist attraction; indicating the regulatory authority of the tourist spot; providing the background of the province; providing the background of the attraction; describing the tourist attraction; providing instructions to tourists; providing service information, and provide further contact information. Osman (2006, 2008) conducted a study on university brochures and she identified ten stages: identifying the service, attracting reader attention, targeting the market, establishing credentials, locating the service, describing the service, justifying the service, indicating the value of service, endorsing the value of service, and soliciting response. These studies showed that product/service identification, description of products/services offered and soliciting for response are three common moves adopted by tourist and university brochures.

Research has also been conducted on specific linguistic features in brochures. Ip (2008) investigated the discourse of tourist brochures from Hong Kong and revealed that travel brochures typically employ a high degree of hyperbolic language in order to attract the public. Yang (2012) studied the use of personal pronouns in hotel brochures from the United Kingdom and found that the first person plural pronoun *we* and possessive pronoun *our* are dominantly used. This is in contrast to Francesconi's (2011) work on a similar genre which found that the second personal pronoun *you* was more dominantly used than the first person pronoun *we*. The second person pronouns emphasise writer-reader relationships, enabling the advertisers to appear friendly and approachable while the first person pronouns create a sense of solidarity with the readers. Studies have also reported that modals and imperative sentences are other prominent linguistic features found in brochures. Henry and Roseberry's (1996) study on tourist brochures from Brunei has demonstrated that when the modal verbs *can* and *will* are employed with personal pronouns *you*, they serve as a persuasive tool to convince the readers of the benefits obtainable for purchasing the offered products or services advertised while the imperative verbs work as an encouragement for the customers to take further action.

While many of the studies cited thus far have focused on brochures aimed at tourists and potential university students, there has yet to be any documented studies conducted on brochures commonly distributed by banking institutions. This article attempts to identify and

discuss how information is typically structured in banking brochures, particularly brochures distributed by Malaysian banks.

DESCRIPTION OF THE CORPUS

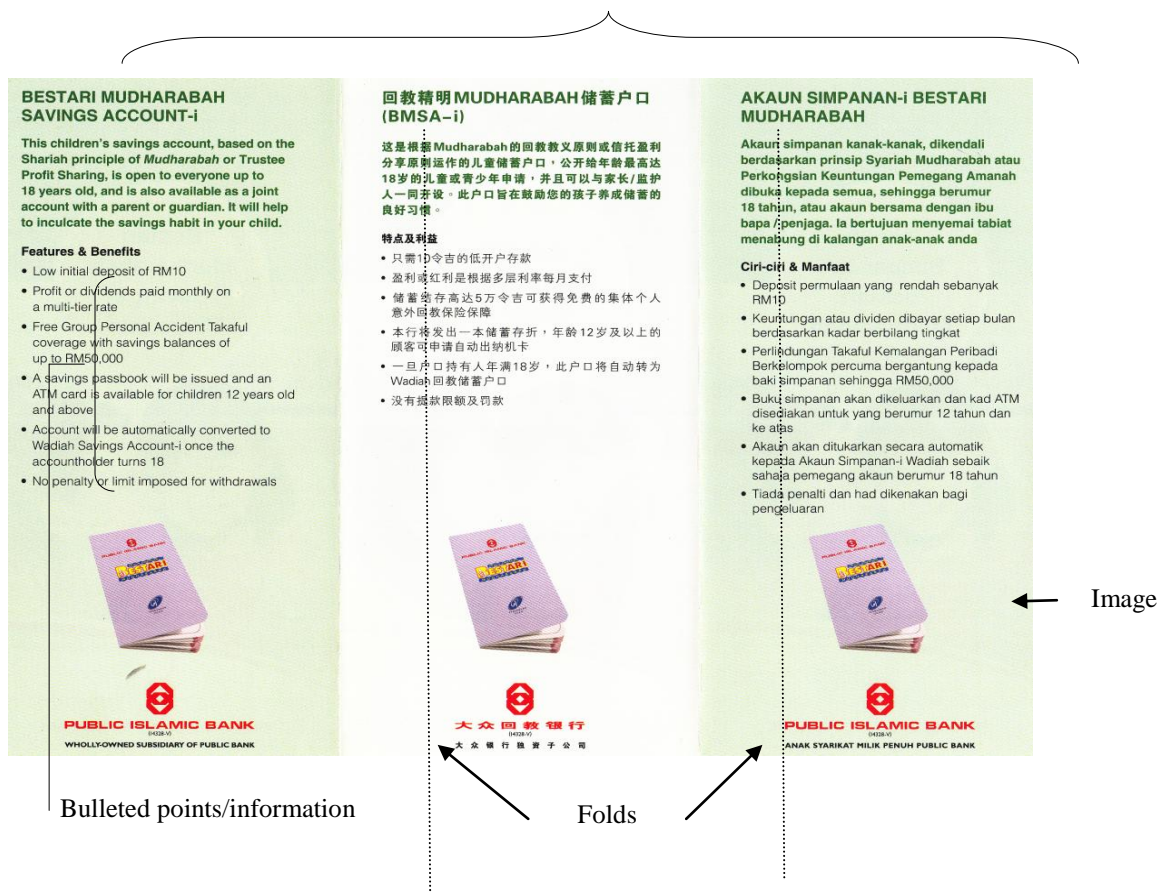
A total number of 50 promotional brochures from 10 Malaysian banks are used as the corpus for this study (see Appendix A for the list). Table 1 shows detailed information on the brochures used:

TABLE 1. Description of corpus on Malaysian banking brochures

Total number of brochures	50
Total number of words	19452
Total number of distinct words	2702
Total number of sentences	1244
Total number of average sentences per brochure	24.88
Total number of average words per brochure	389.04

All brochures are foldable, approximately 21cm x 10cm and 19cm x 9 cm in size. The selection of the banking brochures was based on the communicative purpose so only banking brochures that promote a particular product or service were chosen. Another criterion that was taken into consideration is the nature of analysable text available in the brochures. Brochures which consisted of only visual elements such as the exclusive use of tables, charts and graphics were eliminated. The following illustration shows a typical sample of selected brochures from the corpus.

FIGURE 1 A sample of a Malaysian banking brochure



Most brochures also employ rich, colourful and vivid visual elements which are used to describe the offered products. Banks naturally integrated their corporate colours in their brochures as a branding strategy. Apart from using images, Malaysian banks also present the information in multiple languages, namely English, Mandarin and Bahasa Malaysia, all appearing in a single document (see illustration in Figure 1). In this study, the brochures selected were used to promote credit cards, debit cards, insurance, financial loan packages, and other banking services such as saving or current accounts.

The information structures in this corpus were identified manually using the move-step analysis of the genre analysis framework (c.f. Swales 1990, Bhatia 1993). A stretch of text that contributes towards the same intended communicative purpose was marked as one unit of move. Similar units of move that could be further categorised textually were divided into steps. Each move/step was then counted in terms of frequency of occurrences. The move that occurred in more than 60 percent of all total occurrences was categorised as an obligatory move while the move that occurred in less than 60 percent was categorised as an optional move.

## RESULTS

The information organised in banking brochures collected in this study can be identified according to five different moves. The following table shows the identified rhetorical structures found in the corpus.

TABLE 2. Rhetorical structures in Malaysian banking brochures

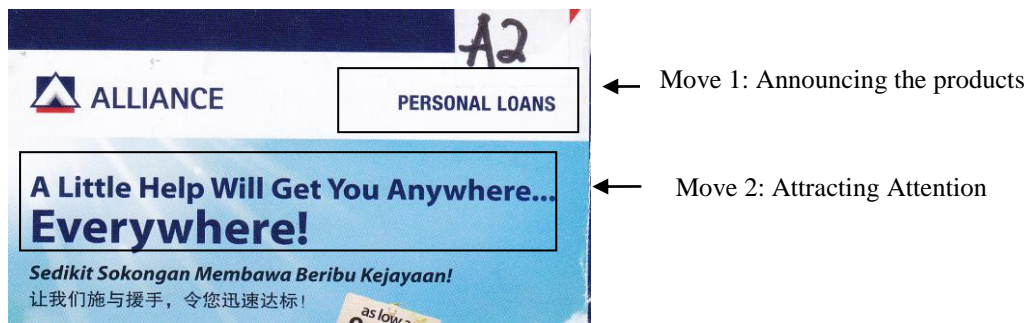
No.	Moves	Frequency of occurrences (%)
1.	Announcing the products	43/50 (86%)
2.	Attracting attention	45/50 (90%)
3.	Establishing credentials	29/50 (58%)
4.	Introducing products Step 1: Indicating the products/services Step 2: Stating essential elements of products/services	50/50 (100%)
5.	Calling for action	48/50 (96%)

As can be seen in Table 2, the moves with occurrences over 60 percent are considered as obligatory moves while the move with lower frequency is considered as optional. In our corpus, we only found the move “establishing credential” to be optional as it occurs only in slightly more than half of the selected brochures. The discussion below will focus on each move identified in the brochures.

### *Move 1: Announcing the Products*

The first move in banking brochures is *announcing the products*. This move refers to the name of the products or services (c.f. Henry and Roseberry 1998, Osman 2008). This can be seen clearly in Figure 2.

FIGURE 2. Introductory moves in a brochure from a local bank



This move is included typically in the cover fold of the brochures; it occurs 90 percent in the corpus. This move aims to announce and inform the intended audience about the offered products or services. In the corpus, this move is noticeable in the brochures as it names the offered product (Personal Loans), usually placed on top of the brochures, in bigger font and boldface print (see illustration in Figure 2). This explicit naming of the product could help readers to immediately choose the correct brochures that match their banking needs.

#### *Move 2: Attracting Attention*

The second move found in this corpus is named *attracting attention*. This move is found in 90 percent of the corpus, commonly found on the cover page of the brochure (see illustration in Figure 2), and is used to capture the readers' attention in order to achieve its promotional function (c.f. Osman 2008). Typically, the banks use a logo and a motto or slogan for the advertised products to attract customers' attention. A good slogan or tagline can be one of the techniques used to further intensify the offered products or services (Thomas 1988). Other techniques also include the use of boldface print, parallelism, aptness and naming the product in the slogan. Few of the banks in our corpus adopted this strategy as illustrated by the following excerpts:

#### *Example 1:*

AmIslamic Bank True [MOTTO] Your No Frills Card [SLOGAN] [B10]

#### *Example 2:*

A Little Help Will Get You Anywhere...**Everywhere!** [SLOGAN] [A2]

#### *Example 3:*

"You Have Always Been There For Us Let Us Be There For You" [SLOGAN] [F24]

In Example 1, the bank included a motto *Bank True* beside its name AmIslamic before the product's tagline *Your No Frills Card* and aims at highlighting the offered products so that the customers can remember them easily, while in Example 3, parallelism is used in the tagline *...been there for us...be there for you* which enables the slogan to linger in the customers' mind. Boldfaced print as exemplified in Example 2 with the tagline *A Little Help Will Get You Anywhere...**Everywhere!*** in which the word *everywhere* is enlarged (see also Figure 2) emphasise the easy accessibility of the service. These features correspond with the techniques typically used to produce an effective slogan (see Thomas 1988).

In addition, the banks strategically include the logo of the offered products or services to draw attention from the customers. The type of logo includes either the logo without the slogan of the offered products or services, or a logo together with the slogan of the offered products as illustrated in Figures 3a and 3b.

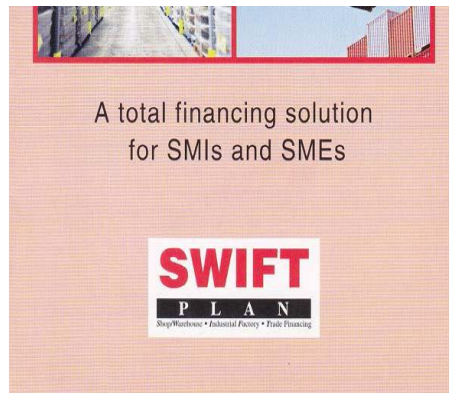


FIGURE 3A. A logo for housing loan without slogan



FIGURE 3B. A logo for housing loan with slogan

In the corpus, product logos or slogans are often placed at the bottom of the cover fold. The slogans are short, easy to understand and memorable. As depicted in Figure 3a, the bank was offering a housing loan called *Swift Plan* while in Figure 3b, the bank was advertising a housing loan called *5 Home Plan* tagged by a slogan *Home Ownership Made Easy* carefully positioned underneath the logo. Creating an impressive slogan or memorable tagline is one of the techniques used to attract readers to associate the product with the bank and to invite readers to further examine the contents of the brochure.

### *Move 3: Establishing Credentials*

The third move is named *Establishing Credentials*. This move refers to the section where the bank establishes their credentials. Only 29 brochures (58%) were found to employ this move thus making it an optional move. The examples below illustrate brochures that used this move.

#### *Example 4:*

That's why you need Family First, an all-in-one financial solution designed especially for you and your family. [B11]

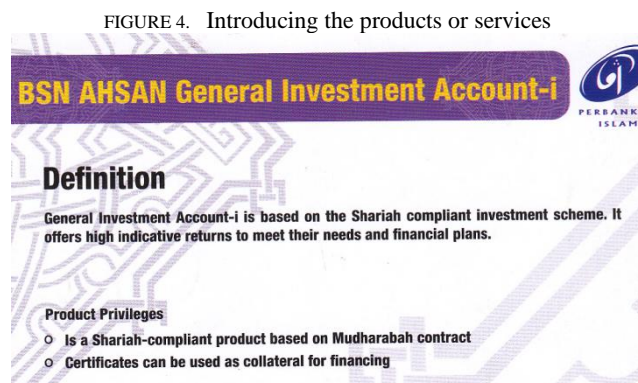
*Example 5:*

Registered as a Trust Company on 24 August 1986 and is a member of the Public Bank Group. Provides Trustee Services for Corporate as well as Retail clients. Committed to provide professional quality services of the highest standards. [J35]

In this move, the elements such as the specific needs of potential customers as well as the background information or the current status of the particular financial institution are included. For instance, in Example 4, the bank claimed that its product is the only one needed to satisfy the customers' varied family needs, while in Example 5, the bank provided a brief history of their establishment indicating its long experience and then made explicit pledge to provide quality services, all at the same time.

*Move 4: Introducing the products or services*

This is the fourth move where the banks introduce the customers to the vital information of the services (c.f. Bhatia 1993). It is obvious that this is the most essential part in the banking brochures as all the brochures (100%) include this move. Figure 4 illustrates this move where the bank introduced its product *BSN AHSAN General Investment Account-i* by describing it and listing its advantageous.



This move is a direct move in which the banks introduce and list the benefits of purchasing the products in details. It typically consists of two steps, namely indicating the offer and stating the essential details of the products or service, both of which are obligatory.

*Step 1: Indicating the products or services*

In the first step, the banks opened by introducing the offers to the readers and further indicated what products or services are being offered. The example below illustrates brochures which used this step.

*Example 6:*

Now, you can enjoy the lifestyle you want without compromising your personal values! Your FREE FOR LIFE AL-Tasliif Card-I from AmIslamic Bank is Shariah-Compliant and based on the Shariah Concept of Ujrah. It offers many exclusive benefits that make life simpler and more convenient. For a start, check out these great benefits. [B16]

In the example above, the bank introduced the products in a straightforward manner. It includes a tagline FREE FOR LIFE and the name of the product *Al-Tasliif card-i* and repeats its name AmIslamic Bank before indicating the specific feature of the advertised

product (Shariah-Compliant, based on Shariah Concept of Ujah). The repetition of the product’s name *Al-Tasliif card-i* is used throughout the brochure to alert the customers to pay specific attention to the promoted product, leading the customers to make associations with the product. The bank then summed up the available benefits of the product before inviting the customers to examine the details.

*Step 2: Stating essential elements of products or services*

This second step refers to the essential description of the products or services. In this step, the vital description of the products or services such as the benefits and some of the features of the offer will be stated in detailed, either in graphics, tables, short paragraphs or bulleted point forms as shown in Figure 5 below.

FIGURE 5. Essential description of products

**Cash back on anything, anywhere**  
 Enjoy instant cash back whenever or whatever you spend on, anywhere in the world! Just use your Alliance Debit MasterCard™ anytime you go shopping. You'll get up to 1.5% Cash Back into your account instantly! An illustration of the Cash Back rebate rates are shown in the table below.

Cash Back Rebate Rate	Amount Spent	Cash Back
Standard	1.0%	RM1000
Platinum	1.5%	RM5000

**Our Attractive Pricing\***  
 Harga kami yang berpatutan

- BFR minus 1.5%
- BFR - 1.5%

**Benefits**  
 Manfaat

- No processing fee  
Tada ti pemprosesan
- Fast Approval  
Ketulusan yang cepat
- No commitment fees on unutilized amount for Cash Line-/facility  
Tada ti komitmen ke atas Jumlah Kemudahan Tunai-i (Islamic Overdraft) yang tidak digunakan
- Rebate on the difference between ceiling rate and effective rate  
Rebat ke atas perbezaan di antara kadar maksima dan kadar efektif

This move typically exists in the middle fold of the brochures. The available benefits are listed clearly and efficiently so that customers are able to grasp the points in the shortest time (see Figure 5). Presenting details in tables and bulleted lists allows the banks to zoom on the selling aspects of the information (for example, instant cash back and attractive pricing) and be persuasive at the same time.

*Move 5: Calling for action*

This move is used to encourage the intended customers to continue further communication or to take action. This move usually exists in the last fold of the brochures. Figure 6 below shows an example from the corpus.

FIGURE 6. Calling for action

For more information, log on to  
**www.cimbbank.com.my/primeplan**, call **1 300 880 900** or  
 visit any of our CIMB Bank branches nationwide.  
 Connect with us on: **CIMB Malaysia** **CIMB\_Assists**

This final move is used to encourage the intended customers to continue further communication or take action (Bhatia 1993). As shown in Figure 6 above, the brochure ended with the bank inviting customers for further communication. Also, in this move, the banks usually attempt to urge the less-inclined customer to take instant action—this is usually realised by providing a specified deadline for customer to make decision. This can be seen clearly in the example below.



*Example 7*

Hurry, offer ends 30 September 2012 [G26]

Banks typically put pressure on customers to hasten their decision for making a purchase on their products. By making reference to dates, they remind the customers about the time limit for the promotion. This is typically adopted by banks which offer specialised products only for a limited time period.

Another method of soliciting customers' response is to provide contact information of the financial institution. The typical phrases used for this purpose are "for further information/enquiries, please contact..." or "please log on..." followed by various contact details such as a list of telephone numbers, email addresses, street address and company website as well as social media sites. This can be clearly seen in the following example:

*Example 8:*

For more details, call us at 03-8073 7888, or log on to [www.alliancebank.com.my](http://www.alliancebank.com.my)  
[A1]

The lists of contacts serve as an invitation to visit their nearest branch, indicating to the readers that the banks are keen to initiate business contacts with their customers.

## DISCUSSION AND CONCLUSION

The analysis of banking brochures in this study has shown that banking brochures employ slightly varied rhetorical structures compared to other types of brochures even though they share similar communicative purpose that is to promote their advertised products to the public. This study has found that Malaysian banking brochures typically adopt five strategic moves, which include announcing the products, attracting attention, establishing credential, introducing products and calling for actions. These moves are fewer in quantity as compared to the ones identified in travel-related brochures (Henry & Roseberry 1998, Mongkholjuck 2008) and university brochures (Osman 2006, 2008).

As has been discussed above, it is evident that banks advertise their products in a rather direct manner. As all banks typically offer a similar range of products and services, the public may have been exposed to all of them and the products can easily be recognised. What the customers need are the details of the product as points for comparison before they could make a decision. This may have led the banks to focus only on singular message in one brochure, that is only one specific product is promoted per brochure. This may be different from other types of brochures, for instance, travel brochures and university brochures as the products or services advertised in a single brochure are varied and of different nature.

Apart from that, the study also reveals that the move "establishing credential" is the only optional move found in our corpus when in other studies, this move has been shown to be an obligatory one. Bhatia (1993) claimed that this move is a crucial aspect in attracting customers as it can be employed to impress on the potential customers of the well-established reputation of the company. Banks in our study, however, do not seem to make a great effort for establishing their credentials as the industry is highly regulated in Malaysia and only established, well-reputed banks are allowed to operate. This is different from tourist brochures and university brochures in which travel agencies and universities make great effort in providing their profile or horn their well-established reputations with the intention to impress and to gain trust from potential customers. Nevertheless, banks do adopt subtler, indirect methods for gaining the trust from the public with statements such as 'Eligible

protection by PIDM’ or ‘member of PIDM’ or by putting the logo of PIDM to show that customers’ money will be protected. PIDM stands for *Perbadanan Insurans Deposit Malaysia* (or Malaysian Deposit Insurance Corporation), a government-linked organization which protects both depositors and owners of insurance certificates and policies from financial losses in case of bank failure. This can be seen in the illustrations shown in Figures 7 below.

FIGURE 7. Using PIDM to gain customers’ trust



As shown in Figures 7a and b, this assurance is strategically placed somewhat around the logo of the financial institutions at the bottom of the front page, usually in smaller prints, to convince customers that their transactions and deposits with the banks are guaranteed. The banks’ association with PIDM contributes to the credible construction of a positive and reliable institutional image.

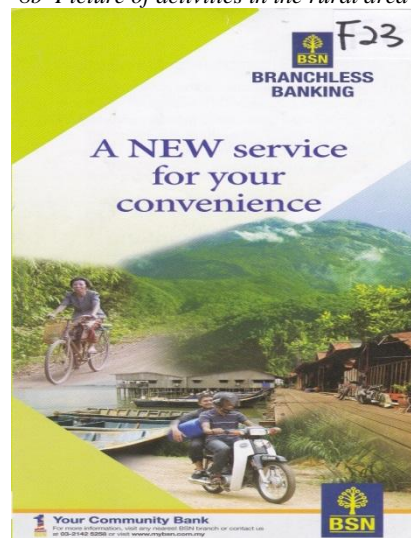
Another interesting difference shown by our corpus is the absence of the move “targeting the market” as identified in Osman’s (2008) study of university brochures in which universities include their mission statements to claim their social contributions to the general public. While universities have a specific target audience, banks do not; instead, banks provide products and services which are utilitarian in nature in that their products could be useful to all segments of the society. Banks have a wider and more general target market, and do not necessarily target their market as explicitly. They do, however, use other more indirect, non-explicit methods of closing in on specific market segments with the use of images. This can be seen in the illustrations shown in Figures 8a and 8b below.

FIGURE 8. Images used to imply specific targeted segment of the market

8a Picture of a three-generation family



8b Picture of activities in the rural area



The illustration in Figure 8a shows a picture of a three-generation family. This picture implies that the advertised deposit account aims to fulfil the needs of all members in a family. Meanwhile, in Figure 8b, the bank amplifies its tagline ‘Your Community Bank’ in the brochure promoting its branchless banking concepts by depicting activities in a rural area, simultaneously aligning itself with the rural community by providing comprehensive banking services through authorized agents in areas without banking facilities. Using strategic images such as these are common, perhaps indicating that banks rely on non-verbal elements as an implicit appeal to their targeted audience. The visual elements employed by banks in their brochures perhaps serve the same function as targeting the audience move as has been identified in other brochures.

Similarly, other moves such as “motivating the audience” as identified in tourist brochures (Henry & Roseberry 1998) which explicitly highlights the uniqueness of certain tourist spots is also not evident in our corpus. In banking brochures, perhaps, this move has been collapsed under Move 2: Attracting Attention and Move 5: Calling for action. Both moves alert and remind customers of their needs which may in turn drive them to take action.

While banking brochures share similar communicative functions as other brochures, they employ fewer verbal moves; our studies have shown that banks rely on non-verbal texts or visuals to compensate for the verbally-absent moves. In lieu of long textual messages that might take extra space, banking brochures employ strategic images that match their intended meanings. The uses of images are thus functional and rhetorical as they send implicit messages to the readers. Mzoughi et al. (2011) have discussed how both text and image serve denotative and connotative roles in advertiser’s message to the intended customers. The use of images also invites customers to imagine and project themselves to be a part of the advertised services/products (Scarles 2004). Indeed, the use of visual images are rhetorically motivated; they are yet another mode for making and extending meaning and when strategically employed, visual images make brochures complete into one coherent whole (Hiipala 2013). Thus, the seemingly straight forward, direct messages presented in banking brochures coupled with graphics and visuals work in tandem—together they work as persuasive tools for banks to reach out to their customers in the most accessible way.

In conclusion, this study has revealed how information is typically structured in Malaysian banking brochures. Even though brochures in general share similar communicative purposes, this study has shown that banking brochures are quite differently structured from other brochures promoting tourism and educational institutions as reported earlier in the literature—banking brochures may seem to employ fewer moves but the visuals images have tangible rhetorical function. As brochures are typically promotional in nature, it is not surprising to find that banking brochures heavily appropriate and mix elements from advertising such as the use of logos, slogans, graphics and images. The study also found that the visual elements which are integrated into the brochures are rhetorically meaningful as they further visualize some verbally-absent moves. The multidimensional aspects of promotional language as found in banking brochures shown in this study point to the interdiscursive use of resources that characterises the complexity of the genre. More studies will be needed to examine the relations of informational structure and the use of multi-modal persuasion in a genre such as this.

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## APPENDIX A

List of banking brochures collected from local banks

	Name of bank	Number
1	Alliance Bank	5
2	AmBank	11
3	Agro Bank	2
4	Bank Islam	2
5	Bank Rakyat	2
6	Bank Simpanan Nasional	2
7	CIMB Bank	6
8	Hong Leong Bank	2
9	Public Bank	12
10	Maybank	6
	Total	50