

Rhetorical Appeals across Selected Philippine Bank Advertising on Facebook

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Abstract

Advertising is rooted in social discourse by means of its pervasive transmission within societies across the world, and rhetorical appeals have been shown to be evident and significant in various advertising. However, studies in this regard have not received much attention in the literature, especially in the Philippine context. As such, this study is conceptualized primarily to investigate the prevalent and different rhetorical appeals in picture advertising across selected Philippine bank advertising. The study found that the combination of ethos and logos is the most used rhetorical appeal. Among the five selected banks, only one showed to have used ethotic rhetorical appeal. A statistically significant difference in the rhetorical appeals or strategies

employed in the picture advertising on Facebook across Philippine banks was determined. However, the Pearson correlation test revealed no significant relationship between the type of picture advertising and the rhetorical appeals employed. The findings of this study are consistent with other studies in that there is an embedded argument through the rhetorical appeals in the picture advertising of the selected Philippine bank, providing a vivid presence (*evidentia*), realism, and immediacy in perception, a difficult process to achieve with words only.

Keywords: Aristotle; advertising, bank, semiotics, rhetorical appeals, Philippines

Introduction

Marketing strategy is a fundamental construct that lies at the conceptual heart of the field of strategic marketing and is central to the practice of marketing (Morgan et al., 2018). Images and texts as verbal and nonverbal communication in picture advertising are an integral aspect of business specifically media marketing. Simply put, it is considered a marketing strategy that plays a pivotal role in the success of a product or service that is being offered by a company. While marketing strategy is essential in the company's operation, it is a crucial tool for determining the saleability of a certain product or service.

Peter, Olson, and Grunert (1999) suggested several questions to ponder for recognizing the usefulness of understanding consumer behavior. These are what consumers think of a company's products and those of competitors; what they think of possible improvements in these products; how they use these products; what attitudes they have about these products and related advertising; what they feel about their 'roles' in the family and society; and what their hopes and dreams are for themselves and their families. Aside from identifying the consumers' behavior

and expectations of the products or services, it is also important to consider the strategy of the competitors. Solomon et al. (2013) put forth that success and failure in consumer marketing strategies can be differentiated by understanding the consumer buying process. For this reason, the strategy that is being employed by the companies varies from one another. All have the common goal of persuading the consumer to purchase the product or service.

In the same vein, one of the marketing strategies that companies employ to promote products or services to gain and increase sales is advertising. It is the combination of product, price, distribution, and promotion most suited to a particular group of customers (Peter, Olson & Grunert, 1999). It is also considered the best strategy employed by all companies across the globe. It can be in the form of picture advertising or video advertising. The purpose of the advertising is to introduce the product to the public or the people of the society. All companies have one common goal for having a marketing strategy – that is to increase the sales of the products or services. However, for it to be effective, it should meet the expectations or the behavior of the consumer (i.e. how and why consumers purchase products and services).

It cannot be denied that advertising is a linguistic phenomenon and is rooted in social discourse by means of its pervasive transmission within societies across the world (Beasley & Danesi, 2002). Advertising messages are considered social interaction and activities (Freitas, 2012). It is perceived as a highly powerful discourse that can manipulate and persuade consumers to the extent that they cannot decide rationally what exactly they need and how to be best satisfied (Leiss et al., 1990). Texts and images in the picture advertising embed rhetorical strategies or appeals with a common goal to persuade the consumers. As such, persuasion is becoming the foundation of advertising. Attention-getting has become the center of importance for many advertisers (O'Shaughnessy and O'Shaughnessy, 2004). Kjeldsen (2012) suggested that

pictures can potentially be argued by means of condensation which is either emotional (evoking emotion) or rational (argument and reasoning).

Advertising is also rooted in semiotics, and in line with Peirce's semiotic framework, which is categorized into three (i.e., icon, index, and symbol), the notion of iconicity highlights the importance of visual and perceptual resemblance in the process of signification between the signifier (e.g., ads) and the signified (i.e., mental concept). This provides a framework for understanding how advertising functions within the broader semiotic system. In the same vein, a framework for social semiotics was developed by Hodge and Kress (1988), Kress (2009), and van Leeuwen (2005) to study how meaning is produced and shared in social and cultural situations using a variety of semiotic resources, which broadens the concept of semiotics to include nonverbal cues including images (in advertising for example), sounds, gestures, and spatial arrangements in addition to words.

Nevertheless, studies on language in the context of advertising have not received much attention in the literature, and much is needed to be done to understand marketing behavior. In the Philippine context, most studies on rhetorical appeals are focused on other discourses (e.g., public speeches, ESL writings, etc.). To date, no study on the rhetorical appeals of Philippine bank advertising on Facebook is available yet, making this area a fertile ground for investigation as an emerging research. As such, this study was conceptualized primarily to investigate the prevalent rhetorical appeals in picture advertising across selected Philippine bank advertisements.

Aristotle's rhetorical appeals

Drawn from Aristotle's idea, rhetoric is commonly described as the ability to discern and utilize the various methods of persuasion that apply to a particular situation. This encapsulates the underlying principles of rhetoric as the art of effective communication and persuasion. According to Aristotle, rhetoric is the process of selecting the most effective means of persuading by taking into account the audience, the message, and the context. These strategies may involve making appeals to ethos, pathos, and logos (see Williams, 2015).

The ethos is an appeal to the perception of the audience. Here the audience perceives the rhetor as credible or not. Two kinds of ethos are subsumed under this appeal, i.e. the extrinsic and the intrinsic. The extrinsic ethos refers to the character, expertise, education, and experience of the rhetor while the intrinsic ethos refers to how the rhetor speaks or writes. In the case of advertising, the audience perceives the credibility or authority of the product or service. The pathos is an appeal to the audience's emotion, sense of identity, and self-interest. In line with advertising, images (e.g. famous celebrities, family, a person who achieved success, and the like) and texts (e.g. you are special) that trigger the interest and stir the emotion of the audience are exhibited in the product or service ads. The logos is an appeal to the intellect of the audience. It is often called logical appeal. Here arguments are used to persuade the audience. An example would be the line '20% more' in an ad or packaging of a detergent soap. It will make consumers think to purchase the product because practically it contains more than the others. Aristotle's rhetorical appeals are germane with media techniques. These appeals have been traditionally categorized into triadic technical terms according to purpose (Killingsworth, 2005).

Other elements in a generic model of the rhetorical situation have been associated with these triadic elements (Kinneavy, 1971) where the focus of ethos is on the author, the attractiveness of the subject, and authority inspired by the author; audience's emotions and the

audience itself is involved in pathos; and logos involves world references shared both by the audience and the author (Killingsworth, 2005).

Up until now, the areas of communication, persuasion, and argumentation have benefited from an understanding of rhetoric that can be traced back to Aristotle. Since it makes use of logical reasoning and debate, rhetoric is believed to be an offshoot of dialectic and is related to ethics by moral character issues and the ethical implications of persuasive communication (Johnstone, 1980; Rapp, 2022). Hence, within Aristotle's philosophical system, these three areas are interconnected and each contributes to the comprehension and use of persuasive and effective communication.

Since rhetoric places so much emphasis on persuasion, a skill that is crucial in politics, Aristotle believes that rhetoric is sometimes confused with political science (Rapp, 2022; Roberts, 1924). He made, however, a distinction between the two disciplines, emphasizing that political science is concerned with the study of governance, justice, and societal order, whereas rhetoric is concerned with the craft of persuasion.

Rhetorical Appeals and Advertising

Rhetorical appeals have been investigated as evident and significant in various advertising including bank advertising. Lamichhane (2017) claims that Aristotle's rhetorical appeals play a pivotal role in consumer behavior, and the most common types of pictorial argumentation are metaphor and metonymy, synecdoche and hyperbole, ellipsis, and contrast (Kjeldsen, 2000, 2008; McQuarrie & Mick, 2003; Forceville; 2006). Doan (2017) confirmed the presence and importance of rhetoric in advertising and asserted that the most used rhetorical appeals in television advertising are repetition, hyperbole, metaphor, and comparison.

Akinrinlola (2021) engages in a rhetorical investigation of banking advertisements in Nigeria with a view of describing how rhetorical devices serve persuasive purposes in the selected banks, anchoring on ethos which is a subset of the theory of Aristotle's rhetoric. The study reveals that bank advertisements are packaged to reflect character, expertise, and experience. Some of their ads manifest creative and contextual engagement of songs, verbal, adjectival, pronominal, phrasal, clausal, and sentential choices, rhetorical questions, repetitions, and parallelism with the intent to express the inherent ideologies of the banks. The rhetorical devices utilized by the banks show how they deploy linguistic devices to enhance patronage.

Using nine print advertisements published in English newspapers in Nepal, Lamichhane's (2017) analysis showed that emotion is almost unavoidable and that it is a responsible factor for making ethos and logos more effective. Marketing strategies such as free offers, buy one get one free, discounts, celebrity endorsement, expert opinions, and sex appeals, among others, were seen to be highly exercised to establish credibility and sentiment, making the products and services highly desirable.

Objective of the Study

This study primarily aimed to determine the prominent and different rhetorical appeals across selected Philippine bank advertisements. To achieve this, the following questions were addressed:

1. What types of picture advertising were mostly posted on Facebook by the Philippines banks between the years 2021 and early 2022?
2. What rhetorical appeals were mostly employed in the picture advertising on Facebook per bank?

3. What is the overall rhetorical appeal employed in the picture advertising on Facebook by all Philippine banks?
4. Is there a significant difference in the rhetorical appeals employed in the picture advertising on Facebook across Philippine banks?
5. Is there a significant relationship between the type of picture advertising and the rhetorical appeals employed by the Philippine banks?

Materials and Methods

Research Design

This study used descriptive comparative and correlational designs in analyzing the rhetorical appeals in the picture advertising of the selected banks in the Philippines. The designs are appropriate since quantitative data is essentially considered the sole and main data of the study. Framed from Aristotle's rhetorical model, the descriptive quantitative aspect of the study is focused on determining the most common type of picture advertising and rhetorical appeal employed in picture advertising by the selected Philippine banks. The comparative aspect of the study is the analysis of differences in the rhetorical appeals or strategies employed in picture advertising on Facebook across Philippine banks. The correlational aspect is focused on the type of picture advertising and the rhetorical appeals or strategies employed by the Philippine banks.

Population and Sampling Procedure

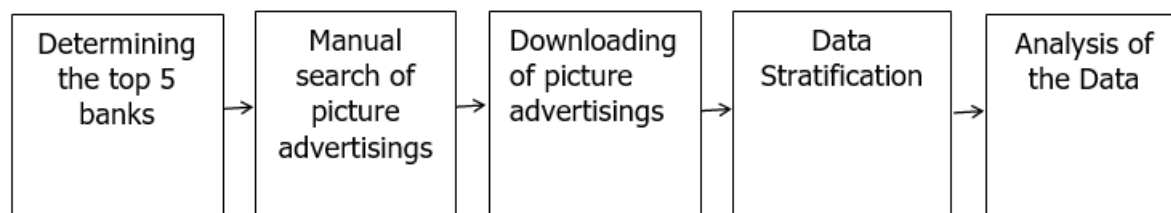
Two sampling techniques were employed for the selection of subjects and actual data of the study. First, in order to establish the data, a quota sampling technique was employed in determining the subjects of the study. To limit the selection, only five (5) Philippine banks were selected from which the data were drawn. To achieve this, only the five (5) banks with the most number of likes and followers on Facebook were included. Second, through a stratified-total

enumeration sampling technique, a total of 107 picture advertisements were selected from the five banks between January 2021 and April 2022. Only picture advertising related to ATM cards, promos, and loans was selected for the analysis.

Data Gathering Procedure

Figure 2

Actual Data Gathering Procedure



The process of gathering the data is presented in Figure 2. First, all Philippine banks were visited through their official Facebook pages in order to determine the number of likes or followers. Then the top five banks were finalized for the actual gathering of picture advertising. Second, a manual search of advertising was done by scrolling the banks' pages from April 2022 (at the time the data were gathered) down to the last advertising posted in January 2021 that met the criterion mentioned above. Third, the advertisements were also being downloaded at the same time they were being manually searched. Fourth, all downloaded advertisements were categorized and saved per bank in different folders on the computer.

Ethical Consideration

The data of this study were utilized in accordance with Republic Act No. 10372, otherwise known as the Intellectual Property Code of the Philippines specifically section 185 (Fair Use of a Copyrighted Work) which states that

the fair use of a copyrighted work for criticism, comment, news reporting, teaching including limited number of copies for classroom use, scholarship, research, and similar purposes is not an infringement of copyright.

However, while the data are considered public information and may be utilized for research purposes even without the consent of the bank, it was decided that no single picture shall appear throughout this paper to protect the reputation and moral integrity of the banks.

Data Analysis

Aristotle's rhetorical model was used in analyzing the rhetorical strategies in picture advertising. To avoid bias in the analysis, three linguists or linguistic researchers whose expertise or who have experience having and/or working on semiotic research studies were invited to analyze the data. Each of them was assigned a categorical number for each of the picture advertising for their analysis: 1 – Ethos; 2 – Pathos; and 3 - Logos. Mode, a measure of central tendency, was utilized to determine the final rhetorical appeal for each of the picture advertisements.

Subsequently, observed absolute frequency (OAF) through the highest frequency count was used to determine the most common types of picture advertising posted on Facebook by the Philippines banks between the years 2021 and early 2022. The mode was employed to determine the rhetorical appeals or strategies that were mostly employed in the picture advertising on Facebook per bank and by all banks. Chi-square, a non-parametric test, was used to determine whether there was a significant difference in the rhetorical appeals or strategies employed in the picture advertising on Facebook across Philippine banks. Pearson correlation test was used to determine whether there was a significant relationship between the type of picture advertising and the rhetorical appeals or strategies employed by the Philippine banks.

Results and Discussion

Types of Picture Advertising

Table 2

Types of picture advertising were mostly posted on Facebook by the Philippines banks

Types of Advertising	Freq.	%	Rank
ATM Card	43	40.2	1st
Promo	31	29.0	3rd
Loan	33	30.8	2nd
Total	107	100	

This study aimed to investigate the types of picture advertising that were mostly posted on Facebook by the Philippines banks between the years 2021 and early 2022. As evident in Table 2, the findings showed that picture advertising related to ATM card were mostly employed by the banks on Facebook. This is followed by picture advertising related to loan applications, and promos.

The findings are without doubt that ATM card application is ranked first as it is considered to be the easiest and fastest way for the banks to gain customers as compared with loans and promos which are just associated with other bank services. Bowman (2020) claims that an ATM card is one way from which banks earn money through money deposits to savings accounts or certificates of deposit. From the deposits, the banks can make loans or lend out money to the borrowers and earn from interest. It is perhaps, for this reason, that banks make

more advertisements about ATM cards simply because they need more money to be rolled through loans.

In exchange for their goal, banks offer several benefits to ensure applications. Degree (2017) identified practical benefits from which ATM card holders, or those who intend to apply, can take advantage such as avoidance of fees and service charges, faster payment resulting in better budgeting, zero interest charge, security, interest-earning, bank and merchant rewards, and lower fees for tax payments with credit cards.

Rhetorical appeals per bank

This study also looked into the rhetorical appeals or strategies that were mostly employed in the picture advertising on Facebook per bank. As presented in Table 3, BPI, BDO, Security Bank, and PS Bank utilize mostly a combination of ethos and logos rhetorical appeal in their picture advertisements. Only Metrobank showed to have used ethotic rhetorical appeal. Except for the latter bank which exhibits a monotonous approach, the banks are persuasively united in the way they influence the audience through the picture advertising posted on Facebook.

In addition, the banks seem to have utilized more images that establish an appeal to the audience's interest rather than subjects or images that demonstrate an appeal to credibility. Examples of these include the use of images of different kinds of food, beverages, cars, and houses. At a closer look, the findings show that Metrobank and Security Bank have the most number (i.e., five) of rhetorical appeals employed. Other banks employed only three (i.e., BDO, PS bank), and four (i.e., BPI). Interestingly, only Metrobank employed solely an ethotic approach among other banks, while only Security Bank employed a tripartite approach (i.e., a combination of ethos-pathos-logos).

Table 3

Rhetorical appeals per bank

BANKS	Rhetorical Appeals						Total	Rhetorical Appeals
	Ethos	Patho	Logos	Pathos-L	Ethos-L	Ethos-Path		
	(1)	s	(3)	ogos	ogos	os-Logos		
	(2)			(4)	(5)	(6)		
BPI	0	3	8	3	8	0	22	Logos/ Ethos-Logos
	0.0%	13.6%	36.4%	13.6%	36.4%	0.0%	100%	
BDO	0	1	7	0	13	0	21	Ethos-Logos
	0.0%	4.8%	33.3%	0.0%	61.9%	0.0%	100%	
Metrobank	4	2	8	5	2	0	21	Logos
	19.0%	9.5%	38.1%	23.8%	9.5%	0.0%	100%	
Security Bank	0	1	8	1	10	1	21	Ethos-Logos
	0.0%	4.8%	38.1%	4.8%	47.6%	4.8%	100%	
PS Bank	0	2	9	0	11	0	22	Ethos-Logos
	0.0%	9.1%	40.9%	0.0%	50.0%	0.0%	100%	
Total	4	9	40	9	44	1	107	

3.7%	8.4%	37.4	8.4%	41.1%	0.9%	100
		%				%

The previous studies on picture advertising show that non-bank companies employ an ethotic approach that makes an appeal to the product's or service's credibility. For instance, Lamichhane (2017) posited that a certain toothpaste company used an image of a doctor in a white coat to promote its toothpaste product, considering that the doctor is credible and can create the utmost value in society.

Overall rhetorical appeals

Table 4

Overall Rhetorical appeals

Rhetorical Appeals	Freq.	%	Rank
Ethos	4	3.7	5th
Pathos	9	8.4	3.5 th
Logos	40	37.4	2 nd
Pathos-Logos	9	8.4	3.5 th
Ethos-Logos	44	41.1	1 st
Ethos-Pathos-Logos	1	.9	6th
Total	107	100.0	

The study also investigated the overall rhetorical appeal or strategy employed in the picture advertising on Facebook by all Philippine banks. Findings in Table 4 show that a combination of ethos and logos is the most used rhetorical appeal by the Philippine banks. This

is followed by logos, pathos, the combination of pathos and logos, ethos, and the tripartite ethos-pathos-logos. The findings imply banks use picture advertising that is appealing to the interest of the people or netizens and at the same time provides practical benefits. Advertising that appeals to the interest of the people include mostly food along with promos to encourage the use of credit cards.

Bilisbekov et al. (2021) investigated customer's attitudes toward bank advertising in which it was found that customers of the Central Bank of Ghana are more drawn to affective (i.e., pathos) than cognitive (logos) advertising. The approach that the banks mostly employed in picture advertisements and posted on Facebook deserves further attention by investigating the point of view of the customers in order to determine its effectiveness, for the current approach might not be as effective as they thought it was.

Relationships and differences in the rhetorical appeals

The study investigated whether there is a significant difference in the rhetorical appeals or strategies employed in picture advertising on Facebook across Philippine banks. The finding from the Chi-square test in Table 5 reveals that there is a statistically significant difference in the rhetorical appeals or strategies employed in the picture advertising on Facebook across Philippine banks, $X^2 (20, N=107) = 40.722, p<0.05$, with Metrobank as the factor that is more likely to employ monotonous rhetorical approach. This is validated in the preceding results.

Table 5

Difference in the rhetorical appeals or strategies

Banks	p value	Interpretation
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BPI		
BDO		
Metrobank	.004	Significant
Security Bank		
PS Bank		

Table 6

Correlation between types of picture advertising and rhetorical appeals

		Types of Picture Advertising	Rhetorical Appeals
Types of Picture	Pearson Correlation		.110
Advertising	Sig. (2 tailed)		.260
Rhetorical Appeals	Pearson Correlation	.110	
	Sig. (2 tailed)	.260	

Finally, this study investigated if there is a significant relationship between the type of picture advertising and the rhetorical appeals or strategies employed by the Philippine banks. As presented in Table 6, the Pearson correlation test reveals that there is no significant relationship between the type of picture advertising and the rhetorical appeals or strategies employed by the Philippine banks, $r(128) = .110$, $p > .01$. Recalling the preceding results of this study, the findings imply that using a certain type of picture advertising (e.g., ATM card) does not necessarily mean

that a certain type of rhetorical is always associated with it. Simply put, it is safe to say that there is no one-to-one correspondence in using a type of picture advertising vis-à-vis rhetorical appeal.

Conclusions and Recommendations

In sum, this study has shed light on the marketing behavior of the top Philippine banks in the Philippines by analyzing the rhetorical appeals they employed in the picture advertisements on Facebook. The picture advertising related to ATM cards gained prominence on Facebook. Subsequently, an appeal to perception and logic appeared to be prevalent in the picture advertisements. While there is no significant relationship between the type of picture advertising and the rhetorical appeals, a significant difference in rhetorical appeals was found across banks.

It is evident that there is an embedded argument through the rhetorical appeals in the picture advertising of the selected Philippine banks. Consistent with Kjeldsen's (2012) idea, the ads in this study provide a vivid presence (*evidentia*), realism, and immediacy in perception, a difficult process to achieve with words only.

While this study provides notable findings, the results cannot be generalized in all contexts of advertising. Hence, this study recommends further investigation and an in-depth analysis to provide more rigorous discussions. This study may be replicated and conducted with enhanced methodology and in another context related to advertising.

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