



Dissecting Banking Websites: Genre Analysis of Design, Structure, and Organization for Customer-Centric Objectives

Research Article

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Abstract

The organisations' current practice of establishing their websites has made website genre analysis a focus of attention in diverse academic and professional contexts in order to create rules about the use of language. Within the realm of website genre, this study focuses on the gap: the lack of research on banking websites from a genre perspective. Therefore, this study attempts to explore the websites of Pakistani banks in order to analyse how the banks organise, design, and construct their websites to achieve their different customer-centric and institutional purposes and objectives. Since the study investigates the design and structure of banking websites, the qualitative approach is used to collect and analyse the data. Five Pakistani banking websites have been selected for data collection. As the study's concern was to analyse the banking websites' design, structure, and organisation, the data was collected from the selected banking websites in the form of screenshots. The snipping tool was used to take screenshots of the various sections of the websites' homepages and the sub-pages. Bhatia's (1997) and Swales' (1990) theories of genre analysis have been used as theoretical



frameworks to understand, analyse, and interpret the data. Based on the analysis, the study found that the banking websites explicate several credibility appeals, employ a variety of visual cues and images, use formal language, and employ different interactive techniques to make their websites appear reliable and user-friendly and, as a result, develop a positive image of the banks in the mind of the customers. Banks construct their websites by considering their potential customers and the predefined and predetermined purposes they want to achieve. Banking institutions can leverage the study's findings to enhance customer engagement, build trust, and increase user satisfaction. In conclusion, this study not only reveals the nuances of banking websites but also paves the way for future research. By taking insights from this study, banking institutions can make their websites truly customer-centric and achieve their objectives.

Keywords: banks, websites, credibility appeals, visual cues, positive image, customer's mind

1. Introduction

In the contemporary digital era, websites serve as a vital interface between institutions and customers. Websites have evolved into multifaceted platforms, showcasing intricate design choices, content organisation, and interactive features. Institutions use several digital mediums, including social media sites like Facebook, Twitter, and Instagram; YouTube; and websites. The Facebook accounts, pages, and groups of different organisations can be found on Facebook. Similarly, the YouTube channels of various organisations are also there through which they introduce and advertise their products and services. Of all the mediums, the website seems to be the most reliable medium because of its comprehensive and professional official look. Therefore, a website is a viable medium for disseminating information (Mohd & Ali, 2015). Website plays a significant role in establishing an organisation's credibility and a positive image (Rishabh et al., 2014). Universities, businesses, hospitals, travel agencies, hotels, and hostels have developed their websites for various purposes. Considering the significance of websites, banks have developed their websites. The bank's website strengthens the interaction between the customers and the bank and conveys a positive image of the bank (Berraies et al., 2015).

The websites of different organisations have been investigated from a genre perspective. For instance, Farrukh and Shehzad (2019) studied the genre of a clothing brand's websites; Ahmad and Alhojailan (2020) the genre of university website; Suen (2009) the genre of hotel website; Isa et al. (2016) corporate websites of oil and gas companies; Herring et al. (2004) websites of weblogs; Ali et al. (2020) the websites of universities, and Mohd and Ali (2015) the genre of enterprises website. Moreover, Chen and Dibb (2010) investigated the design quality of a website and found that it is a significant factor in users' trust. Loonam and O'Loughlin (2008) examined the quality of the information on a bank website. Similarly, Chen (2006) studied the customer's perception of the ease of use of a bank's website and explored that the ease of use of a website adds to its online trust. Sahar and Shehzad (2018) investigated gender representation in e-discourse on Pakistani banking websites. However, these studies examined the websites of organisations other than banks. While extensive research focuses on web credibility and the customer experience in website genres, a focused investigation of how banking institutions strategically organise and design their websites for institutional and customer-centric objectives remains absent. Existing studies lack in examining the intricate balance between institutional goals and customer needs. This study addresses this critical gap by exploring banking websites from a genre perspective.

The study embarks on an investigation into the websites of Pakistani banks to dissect their intricacies. The primary objective is to unravel the interactive features, content structuring, and strategic design choices the selected institutions implement. By examining these critical elements, this research aims to analyse the methods and strategies through which Pakistani banks align their websites with institutional imperatives and customer-centric objectives. Through this focused lens, the study seeks to contribute to the understanding of the ways the banks purposefully structure, organise, and design their websites to establish, maintain, affirm, and reaffirm a positive relationship with the customers and, as a result, achieve their predefined and predetermined aims and objectives.

2. Literature Review

2.1 Genre

According to Bhatia (2002), genre is defined as the classification of a text based on its rhetorical or communication purpose within a specific context among members of a particular discourse community. Consequently, a communicative purpose is a fundamental characteristic of a genre (Bhatia, 1997). Bhatia (1997) further elaborated on genres, describing them as “the use of language in conventionalised communicative settings. They serve the goals of specific discourse communities, tend to establish relatively stable structural forms, and constrain the use of lexico-grammatical resources in expressing these forms” (p. 181). Swales (1990) provided his definition of genre:

A genre comprises a class of communicative events, the members of which share some communicative purposes. These purposes are recognised by the expert members of the parent discourse community and thereby constitute the rationale for the genre. This rationale shapes the schematic structure of the discourse and influences and constrains the choice of content and style (p. 85).

Thus, genre plays a crucial role in professional and scholarly communication, especially when specific professional participants or discourse communities employ particular genres for communicative purposes (Bhatia, 1997).

2.2 Genre Analysis

Genre analysis, which originated in the 1970s and gained prominence in the 1980s, provides a range of methods and techniques that enable researchers to examine the distinct linguistic characteristics and elements within specific texts. It also helps identify the various roles of different linguistic components in these texts. To serve particular purposes, members of discourse communities employ diverse discourses, utilising different linguistic tools and arranging them in a structured manner.

2.2.1 Swales (2004) Theory of Genre Analysis

Swales (2004) identified three aspects of the genre to be significant for analysing any genre: communicative goal, linguistic structure, and social interaction within a discourse community. The communicative goal or purpose represents the fundamental reason behind writing or presenting any semiotic mode or semiotic resource in text. The linguistic structure realises the communicative purpose, which he sometimes calls rhetorical structure. Each text follows a particular structure, essential for genre analysis, as it represents its different purposes. The linguistic or rhetorical

structures are used for social interaction within a discourse community. They are meant to convey different meanings, perform different functions, and achieve different predetermined purposes.

The concept was modified by Swales and Rogers (1995), who declared that the sociocultural setting is separated from the interpretation, which is still only provisional. It implies that context has grown increasingly crucial in discourse analysis, particularly in institutional and specialised contexts, to investigate how representatives of specific communities create and interpret genres to realise their communication goals and why they act in a particular manner (Bhatia, 2004).

2.2.2 Bhatia's (1997) Theory of Genre Analysis

According to Bhatia (1997), genre analysis thoroughly examines language, its usage, and its applications in various contexts. It reveals the diverse patterns found in different types of texts. Beyond its focus on linguistic features, genre analysis delves into the cognitive processes of crafting various texts. It offers a comprehensive explanation of the connections between form and function.

The focus on form in genre studies is generally called register analysis. It is considered an essential aspect of analysing a particular genre. Although registers describe only how language is used, they do not address why language is employed differently in an institutional or social context. According to Lassen (2003), differing views on language usage have resulted in the acceptance of genre analysis as a legitimate tool for text analysis. Genre studies offer a rich context to apprehend the discursive nature of knowledge. However, the contemporary study paradigm has changed towards analysing promotional scholarship in genre studies. This appears to advocate the concept of genre innovation as the deviations from genre norms are considered more effective for the text's target audience or community of practice (Tardy, 2016).

Bhatia (2005) mainly focused on promotional genres. According to him, the promotional genre is among the most prevalent genres since it has influenced the functional value of discourse. The core goal of the promotional genre is to convince, inform, and prompt visitors to consume the goods of the advertising organisation (Bhatia, 1993, 2005; Kathpalia, 1992). The noticeable features of promotional discourse comprised of Moves (textual organisations) and Steps (rhetorical and advanced linguistic resources) (Bhatia, 2005). Thus, the web pages of bank websites are also designed with the communicative function of the promotional discourse in mind. The current study also focuses on promotional aspects of Pakistani banking websites.

2.3 Website Genres

In today's world of advanced technology, the accelerated growth of internet communication has sparked linguists' interest in investigating the website genre. In this regard, banking websites play a central role in shaping the pecuniary experiences of individuals and businesses. In Pakistan, where the banking sector has been evolving constantly to satisfy the preferences of a growing populace, understanding the genre of banking websites becomes crucial. In order to further comprehend the specific genre of banking websites in Pakistan, this study will focus on information construction, design trends, and user interface. Considering this, banks' use of the internet to develop a more tailored relationship with consumers has accelerated recently. According to several studies, a website's quality of information may impact users' trustworthiness (Loonam & O'Loughlin, 2008; Stremtan & Muntean, 2008). The quality of information on the bank's websites means that they

should fulfil quantitative and qualitative characteristics, such as accuracy, simplicity of use, applicability, relevancy, and upgrading (Liang & Chen, 2009). Therefore, the content provided on the website should fulfil the consumer's expectations. There are many affordances in web-based documentation for incorporating non-linear and multimodal information to study language usage on the web. Several scholars have provided diverse conceptual frameworks for the general study of the online genre. However, a few others have confined their analysis to the genre of specific web pages, i.e., personal Home Pages (Bates & Lu, 1997; Dillon & Gushrowski, 2000). Continuing the previous studies, the present study analyses the web pages of Pakistani banking websites. Against the backdrop of Pakistani banking websites, this study centres mainly on the intersection point of information construction, design trends, and user interface. This study provides actionable insights that can drive tangible improvements in financial institutions' digital interfaces, ultimately benefiting providers and users in the rapidly evolving landscape of online banking in Pakistan.

2.4 Previous Studies on Website Genres

Website genres have been a fertile ground for academic inquiry, showing many dimensions, typologies, and practical applications. Several studies on website genres have been undertaken from various angles. Spinuzzi (2003), for example, provided the groundwork for online genre analysis by proposing a taxonomy-based method that categorises websites based on their communicative aims. This typological method offers a crucial framework for comprehending website genre classification. Bazerman (2007) elaborated on this classification, pointing out how websites commonly combine different genres, using informational, persuasive, and interactive components to meet the demands of a wide range of users. Such genre fluidity emphasises the ever-changing character of website genres. Furthermore, Sellen and Harper's (2002) study of user interactions with websites shed light on how website genres might be created to improve user experiences and close the gap between genre theory and real-world online design. Moreover, Jaeger and Thompson (2003) have investigated website genres in the context of information access and equality, examining how genre traits and information architecture impact users' online access to government information.

Moreover, Anderson and Dron (2011) have examined website genres in the context of online learning environments in the educational field, examining how genre norms and instructional design affect student engagement and learning results. This study has ramifications for e-learning systems and online education. Additionally, scholars like Dennen and Breen (2005) have examined the genres of websites in academic advising, analysing how online communication and genre traits affect the advisor-advisee relationship in higher education settings. This study highlights the practical applications of website genre analysis in academic counselling.

Furthermore, studies have explored legal websites as well. For example, Gavioli and Bhatia (2009) have studied the genres of websites in the context of business communication, looking at how genre norms and multimodal components affect how business information is presented online. The findings of this study have practical consequences for organisations and corporate communication strategies. Simultaneously, academics such as Chandrasegaran and Rajasegarar (2012) have stepped into cybersecurity to analyse website genres, examining how genre elements and communication patterns impact the identification and prevention of cyber threats.

In addition, Johari and Ali (2023) explored the websites of some Malaysian medium and small enterprises and found that the websites contain both obligatory and optional moves. They uncovered

that the primary goal of the web genre is to inform and promote the diverse services and products of the company. Unlike Johari and Ali, Mur-Duenas (2023) focused on examining the digital discourse practices of the different professionals on the European research project website. He found that the different research project websites are used to promote the individual's research and gain some visibility among the public. Contrary to the above writers, Majeed and Zahra (2021) conducted a genre analysis of the different press releases of the Pakistan Airforce on its official website. They found that the moves in press releases on the website are interlinked and coherent.

The studies mentioned above explored website genres of organisations other than banks. The features, characteristics, design, and structure of banking websites differ from those of other organisations. Moreover, the studies did not focus on the different visual and semiotic resources that work together to make different moves and perform particular functions. Furthermore, the websites of Pakistani banks have not been studied from the perspective of genre analysis; therefore, there lies a gap, and the present study attempts to fill it.

3. Research Methodology

The study's primary objectives were to describe the design, organisation, and structure of the banking websites, analyse how the banking websites strategic choices of their design, organisation, and structure add to achieving their institutional and customer-centric objectives, and provide a list of optional and obligatory rhetorical moves contained on websites. To achieve the study's set objectives, a qualitative research approach was used. The qualitative research approach was chosen for this study due to its inherent flexibility, depth, and capacity to provide nuanced insights into the subjective choices of the selected banking institutions regarding their banking website's design, structure, and organisation to achieve their institutional and customer-centric goals and objectives. Moreover, none of the study's objectives demanded anything quantitative, so the study was delimited to using only a qualitative approach.

The banking websites of five Pakistani banks were selected for the study, namely United Bank Limited (UBL), Habib Bank Limited (HBL), Meezan Bank, National Bank of Pakistan (NBP), and Allied Bank Limited (ABL). Criterion sampling technique has been used to select the banks for the study. The rationale for including the selected banks is threefold: they have branches nationwide, have been nominated for national awards several times, and are more prevalent in Pakistan than other banks.

The data for the study included the whole banking websites of the selected banks. All the homepage and sub-pages of the websites were studied in detail manually. No specific homepage or sub-page was selected for data analysis. After studying the websites in detail, screenshots were taken from the homepages and sub-pages of banking websites. Once again, it is essential to note that no specific screenshot was selected for data analysis. All the screenshots were studied in detail. However, in the *Analysis* part of the paper, only a few screenshots are presented as a reference to explain a particular point. The screenshots presented in the paper were selected using a purposive sampling technique. Those screenshots that were easily readable, understandable, and clear were selected for presentation in the paper.

The data were analysed manually using the inductive content analysis technique. This technique accommodates the exploratory and descriptive nature of the study. It enables describing the banking

websites' organisation, structure, and design. The study used Bhatia's (1997) and Swales' (1990) genre analysis theories (presented in the Literature Review section of this paper) that focus on rhetorical organisation patterns, genre-specific language features, and communicative function. Following Bhatia's framework, the banking websites' genre was first identified and categorised into promotional and informational genres by studying the content, design, structure and organisation of information on the websites. After that, the communicative purposes of the banking website were dealt with. Simultaneously, Swales' approach was used to describe and determine the different optional and obligatory rhetorical moves on the banking websites. The linguistic and other semiotic features of the different moves and their communicative functions were also analysed following Swales' guidelines.

4. Analysis and Discussion

This section presents an extensive analysis of the banking websites of the five selected Pakistani banks, namely United Bank Limited (UBL), Habib Bank Limited (HBL), Meezan Bank, National Bank of Pakistan (NBP), and Allied Bank Limited (ABL). The selected banking websites were opened individually, and screenshots were taken from the homepages and sub-pages. The homepages and sub-pages of the banking websites were studied in detail, considering their organisation, design, structure, authors, readers, communication style, and visual cues. The detailed analysis is presented below.

4.1 Crafting a Corporate Persona: Banks as Website Authors

The authors of banking websites are generally the IT division's experts. However, their websites indicate the banks as the authors (see Figure 1). Figures 1A and 1B show that the banks have given their names as complete website owners. The names of other individuals or organisations that could have been involved in their development cannot be seen on the websites. Many people might have played their role in creating and producing these websites, but their names have been kept invisible. This is usually the practice in other organisations' websites, as organisations represent themselves as the property of all, not some individuals. This gives the customers a sense that the bank belongs to them and it is theirs. It is not the property of any single individual.

Figure 1. Bank's Ownership: UBL's Copyright Indication on Official Website

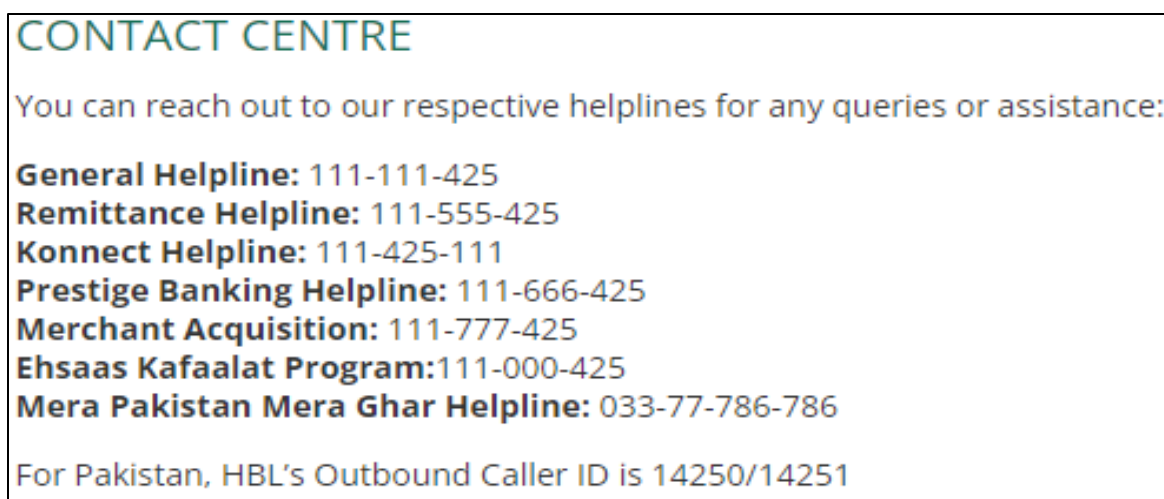


Whenever visitors visit any organisation's website, they seek credibility. Trust is the most essential belief in customers' attitudes towards banking websites (Suh & Han, 2003). To build trust, one has to be trustworthy (Hardin, 2002). If the customers think a banking website is trustworthy, they consider it for their purposes. If the case is the opposite, they look for an alternative bank. Banks use

a variety of techniques to make themselves appear reliable. Unreliable services can cost the banks' credibility (Cheung et al., 2008; Zhou, 2011, 2013), that is why banks explicate credibility and reliability appeals in different ways. For instance, they share links to their *Contact Us* page, social media sites, such as Instagram, Twitter, and Facebook; live chat; location information; consumer protection section; support section; invitation to log in to the bank; and locate us section.

Figure 2 presents HBL's contact details, which adds to the bank's credibility. The page contains contacts of various offices, including general assistance, remittance, Prestige Banking, Merchant Acquisition, and Ihsas Kafalat Program, which shows that the bank gives importance to its customers. Providing contact numbers of all important offices shows that the bank is always available for its customers and the customers will not face issues in asking about any query. They can ask for information using the contact numbers in Figure 2.

Figure 2. Credibility Appeal – Contact Us page on HBL's Website

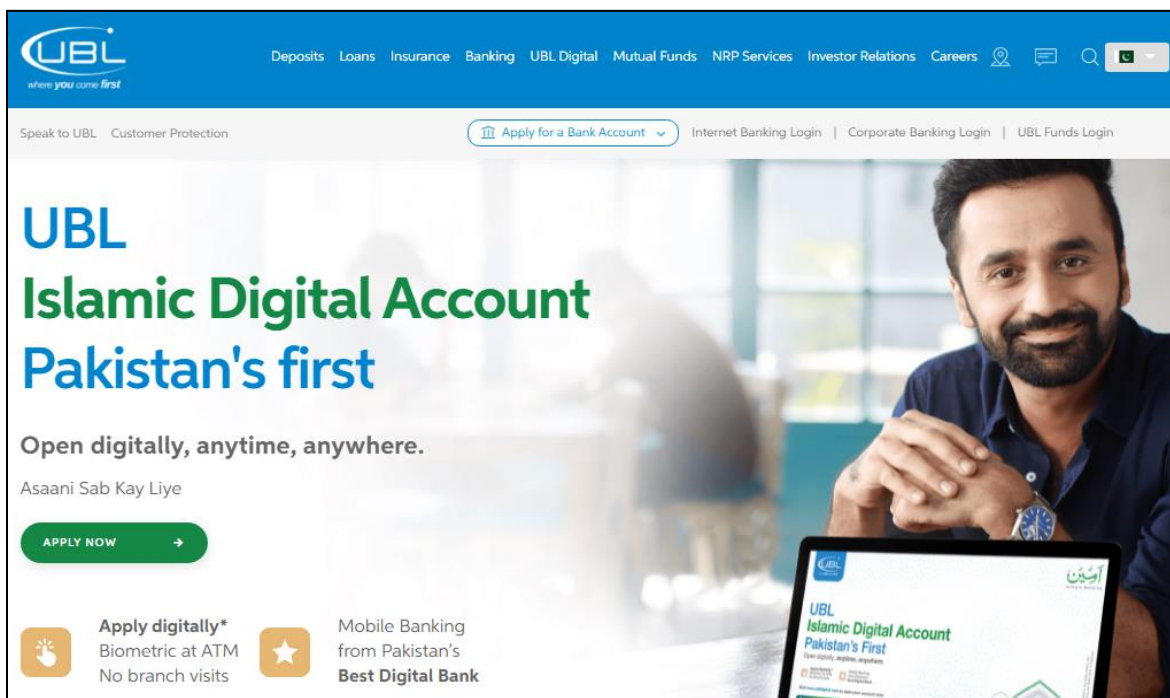


Identity is constructed when language or any other mode of communication is used (Wodak 2012). Banks use a variety of discursive and semiotic choices to build their identity. For instance, UBL has used the words *Islam* and *Pakistan* (see Figure 3) on its homepage, reflecting the importance of Islamic banking, as Pakistan is an Islamic Republic country. Many people are susceptible to non-Islamic banking procedures. The bank cares for its customers by offering some content words in the country's national language so potential customers can easily understand the content. The bank has used the phrase "Asani sab k liye", which can be easily understood by potential customers and readers. Moreover, the phrase says that the bank aims to bring ease to its customers. The ease of use of a website adds to its online trust (Chen, 2006). The bank tries to persuade people to open a bank account on HBL using the particular linguistic code and the words selected for the phrase.

Moreover, the bank has made account opening easy for its customers as they can now make accounts digitally, anytime and anywhere. In addition, the bank believes in gender equality, as indicated by Figure 3. The depiction of adult male and adult female pictures reveals that both males and females can enjoy the bank's services. On the other hand, the absence of children's photos indicates that the bank does not offer services to children. The same can be seen in the promotion of debit cards, for example, on the front page of HBL (see Figure 4). Furthermore, banks use pictures of celebrities as

a promotion strategy. For instance, UBL has used the picture of Waseem Badami, a famous Pakistani celebrity, to advertise the UBL Islami Digital Account, through which the bank tries to promote the account and persuade people to go for UBL instead of other banks.

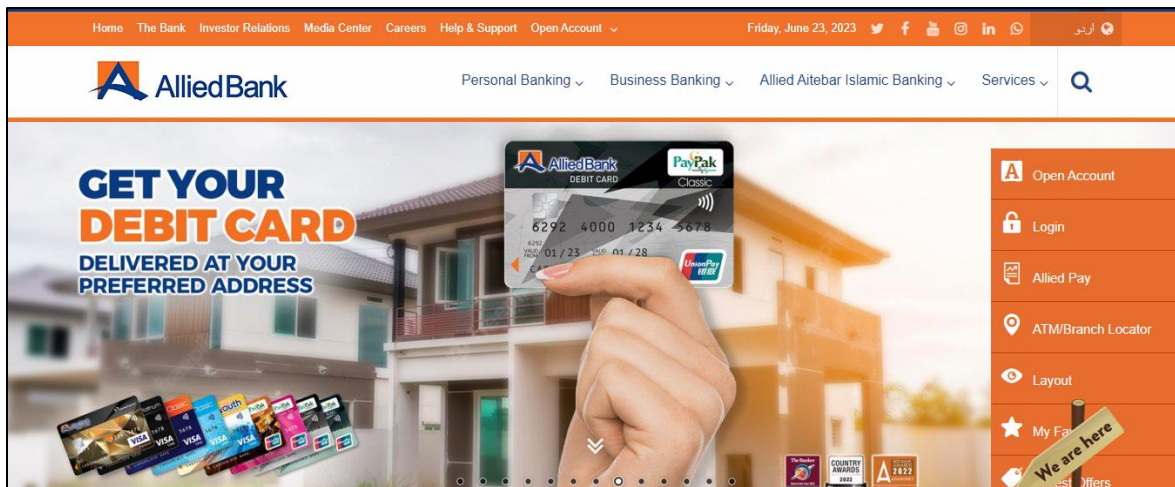
Figure 3. Homepage of UBL website – Revealing UBL’s Identity



Websites are designed and developed for a variety of purposes. The purpose of UBL’s Website is revealed when a visitor opens its homepage. On the one hand, the website provides information about the different kinds of UBL accounts that can be opened on the bank, such as UBL Islamic Digital Account and Roshan Digital Account, etc.; the different services that it offers, such as consumer loans and home remittance services; and the different products that are unique to it, such as Life Instalment Plans and Loans CashPlus. On the other hand, it attempts to promote all the services, products, and UBL accounts by adding the “Apply Now’ button immediately below each (see Figure 3). The ‘Apply Now’ button indicates that the website promotes the bank. Moreover, the ‘Apply for an Account’ button on the top of the website’s front page and embedded links with every picture and word add to the same function. So, in this way, the website’s purpose and function are revealed to the visitors (Mohd & Ali, 2015).

Like the Website of UBL, the different semiotic modes and semiotic resources also exist on the Website of ABL, which constructs the bank’s identity. On the one hand, it attempts to provide information to the general visitors about the different services offered by the bank. On the other hand, it attempts to promote the bank and persuade the public to avail of its services. The snapshots of the website’s front page (see Figure 4) show that the front page provides links to different information. One can click the links to get to the different pages for information. The front page also shows several bank services promotions, which persuade visitors to avail of them. All the tabs, promotions, and links help in knowing the purpose and function of the website, which, in turn, builds the bank’s identity.

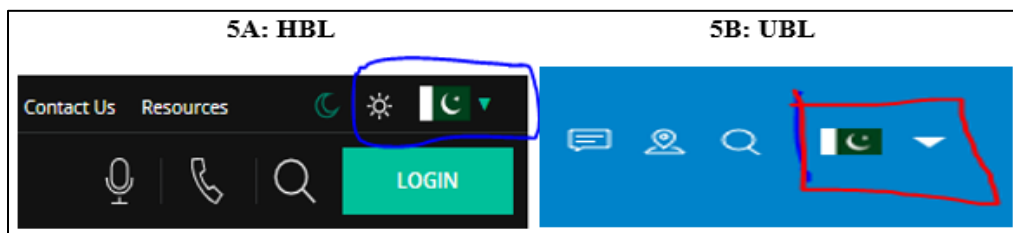
Figure 4. Homepage of ABL’s website – Revealing ABL’s Identity



4.2 Customer-Centric Considerations in Banking Website

Lee and Koubek (2010) argue that customers should be prioritised while designing banking websites, as they are the primary source of the institution’s profit. Customer preference is a significant factor that should be considered in relation to website design (Dianat et al., 2019). The Pakistani banking websites are also developed by keeping in mind their customers. Both women and men are the most likely primary users of banking websites because there is no mention of anything indicating that the websites are primarily designed for either males or females. Pictures of both males and females can be seen on banking websites, which shows that both genders can use the services. The most likely primary users of the websites are men and women currently residing in Pakistan. The secondary user groups for these websites can be men and women living outside of Pakistan because separate accounts are also mentioned for them. Instances of the same can be seen in snapshots in Figure 5, which are taken from the HBL and UBL websites. As can be seen, a flag on the top right side of the website’s homepage asks the visitor to select nationality. This also indicates that international users can be the secondary audience of the websites. Providing opportunities for banking to overseas people adds to banks’ positive attitude towards the public. It shows that they aim to serve humanity through their services.

Figure 5. HBL’s and UBL’s websites asking visitors to select nationality



The banking websites contain several services. Once a user visits the website’s homepage, they can browse several services, products, and accounts. There is no single link for all the users. Visitors can select and click on any service, product, or account they wish to click. Figure 6 presents a snapshot

of Allied Bank's homepage to make this clear. The homepage contains links to several services. For instance, if a visitor to the website is interested in opening an Allied Youth Account in the bank, then he/she will follow this path (see Figure 6).

Home Page > ABL Digital > ABL Youth Account

If a visitor is seeking a job in ABL, he/she will follow this path.

Home page > Careers > Current Opportunities

Similarly, if a visitor wants to download something from the bank's website, he/she will follow this path.

Homepage > Services > Downloads

Figure 6. ABL's website showing Paths to different Services



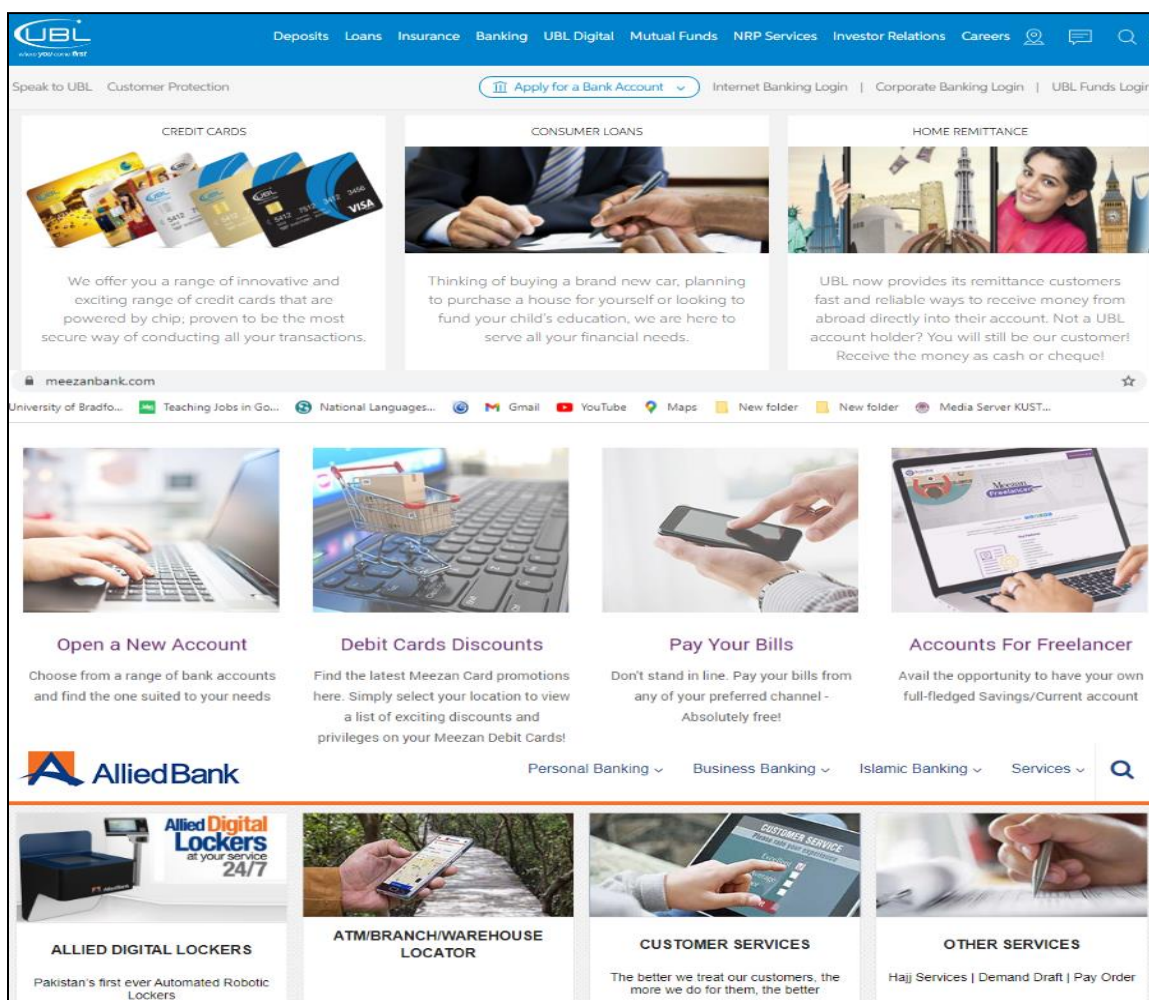
The different links on banking websites indicate that they are designed by keeping in view the needs of the different visitors and customers. The website design significantly influences customer satisfaction (Dianat et al., 2019), which is why the banking website takes great care of the design. The visitors can meet their needs by clicking on their desired tabs and links. These links will lead them to other pages where they can apply for different services offered by the bank. A search option is also there on the homepage of the websites, which the visitors can use to search for services of their interest. Like UBL, all the selected banks, except NBP, have a search field on their homepage.

Furthermore, if interested customers/visitors want to stay updated on the different services of the banks, they can bookmark the banking websites. Most visitors do not bookmark the websites of banks. Moreover, details and terms and conditions of the different accounts and services are provided on the websites. Interested visitors/customers can read them and take their printouts for future record purposes.

4.3 Structural Elements and Information Organisation

Several features and conventions can be found on the websites of all the banks. The most common ones present on most banking websites are the ‘Contact Us’ page, ‘Bank’s Logo,’ ‘Services’ page, ‘Careers’ page, ‘Disclaimer’ page, ‘About Us’ page, ‘Search Field’ and ‘Social Media Sites’ pages. The pages are presented in a catchy and noticeable way. They are presented using several semiotic modes and semiotic resources. Most relevant visuals are added along with words to foreground them. As can be seen in Figure 7, the pages are organised by going from general to specific. The general pages, such as open an account and Debit cards, are presented on the left side, and then specific pages, such as fee remittance, account for freelancers, and pay your bills, are presented on the right side. Moreover, tabs are also used as an organisation strategy to present different services to the customers (see Figure 7). The services and products are presented to help the visitors easily find their desired service (Chen & Dibb, 2010).

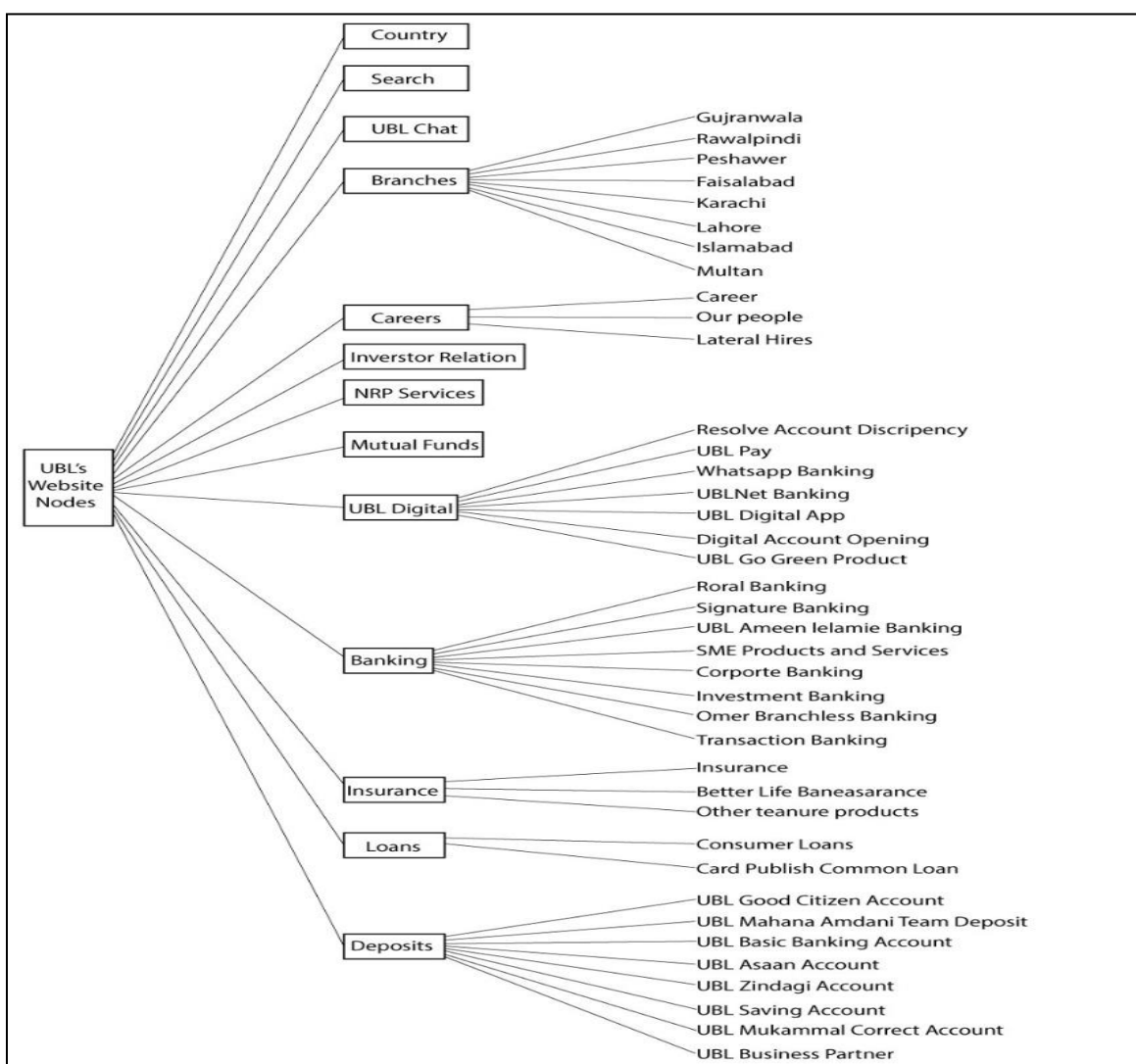
Figure 7. Comparison of Services Views: ‘UBL,’ ‘ABL,’ and ‘Meezan Bank Limited’



Furthermore, the banking websites are organised and designed in the form of different nodes, giving customers different important information. The website’s quality of information impacts users’

trustworthiness (Stremtan & Muntean, 2008). Figure 8 presents the way the UBL’s Website is organised. There is a logic behind how UBL’s Website has been organised and designed. The nodes of the websites can be explicated in terms of the research process. The customer first looks at the different tabs, services, and products and identifies the service/product he/she wants to browse (i.e., identifying the topic). Then, he/she looks at the service details (i.e., background information). After that, he/she may browse all the services he/she likes (i.e., sampling and collecting data). He/she might compare one service with another by considering its usefulness and need (i.e., analysing data). Finally, he/she may click on the service, apply for it to avail of it, and take a printout of his/her application (finalisation). A detailed illustration of the nodes of the UBL’s Website is presented in Figure 8.

Figure 8. UBL’s Website Nodes



In addition, UBL’s website gives a variety of nodes based on the customer’s path. If a visitor clicks on the ‘Deposit’ node, it will provide different other nodes. Similarly, if he/she clicks on the ‘Career’ node, he/she will be given different nodes. The different nodes on the bank’s website add to the

banking website's quality, which significantly impacts customer satisfaction (Cheong & Park, 2005; Koo et al., 2013).

Furthermore, websites display several visual images for the convenience of potential visitors. The visual images are estimated to cover 75% to 80% of the website's total space. The visuals on the websites are not static. They are dynamic, which gets foregrounded and gets the attention of the website visitors. The dynamic visuals make it easier for the website visitor to identify important bank services and features. They also serve as a promotion strategy for the banks, providing information and attracting website visitors. Besides these visual images, no sounds or videos are added to the websites.

4.4 Tone and Communication Style

The websites of the selected banks mostly contain formal language on pages, such as 'President Message' page, 'About Us' page, 'Sustainability' page, 'Board of Directors' page, 'Privacy Policy' Page, 'Disclaimer' page, 'Media Centre' page, 'Home Remittance', 'Branch Network,' and 'Terms of Use' page. Complete sentences are used on these pages. However, there are features of informal language on certain pages and sub-pages, too, such as in advertisement-like pictures on the homepages of the websites. In such pictures, incomplete sentences are used. Moreover, in these pictures, the English and Urdu languages are mixed by the owners. In some cases, Urdu is written in Roman English, which is also an informal practice. Apart from the homepage, incomplete sentences are also used in some other sub-pages.

Moreover, the language of the websites is precise, concise, and to the point. Extra and irrelevant details have not been given on the websites. A website's quality of information may impact users' trustworthiness (Loonam & O'Loughlin, 2008), that is why only significant and necessary information has been given. The phrases used on the websites usually begin with verbs, such as 'open digitally,' 'apply digitally,' 'apply for a bank account,' 'Send money to your loved ones through Allied Bank,' 'Use the NBP Mobile App', 'click here to read more,' and 'get PKR 25,000 cashback' etc. Moreover, the website also uses several persuasive and discursive devices, such as adjectives, adverbs, and other different phrases, to persuade visitors. For instance, the phrases 'best digital bank', 'asani sab k liye,' 'Pakistan's first Islamic Digital Account,' and 'door reh kar bhi pass' seem to perform the same function. Such features are there on the websites of almost all the banks.

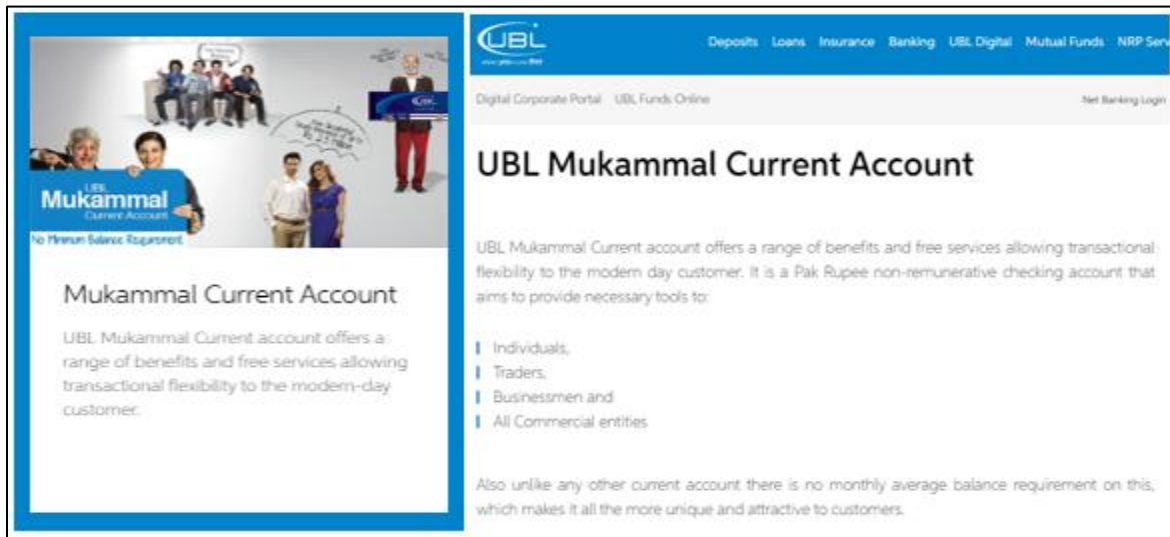
The use of both formal and informal language in banking websites contributes to customer engagement in different ways. The use of formal language, for instance, adds to a sense of trust and professionalism and helps instill confidence in customers. On the contrary, the integration of informal language improves friendliness and approachability and helps foster a more personalised connection.

4.5 Design Strategies for Information Emphasis

In recent times, the design of websites has been given increased attention (Dianat et al., 2019), as the website's general design impacts customer satisfaction (Szymanski and Hise, 2000; Yoon, 2010). Considering customer satisfaction, the banks have designed their banking websites. The page layout for the banking websites' homepage, services, and product pages varies. On the homepage, the visuals cover more space than the text. On the other hand, the text is given more space than visuals

on the services and the product pages. This is so because through the homepage, the website attracts visitors by depicting attractive pictures, and through the services and products pages, it gives details about the products and services offered by the bank. Figure 9 presents an instance of the difference between UBL's Homepage layout and Service page layout. The websites of the other banks also follow this convention. They give more visuals on their homepage and fewer visuals on their sub-pages. Visual designs for websites are supported and recommended by many (Cyr & Bonanni, 2005; Cyr, 2008).

Figure 9. Comparison of Homepage Layout and Services Page Layout



4.6 Integration of Visual Elements for User Engagement

The banking websites of the selected banks also contain visual elements, which adds to the increasing user engagement with the websites and the different services on them. Visual ads enhance the customers' purchase intent (Ranganathan & Ganapathy, 2002). In order to support visitors' tasks such as navigation and search, the websites present a horizontal navigation bar at the top of the homepage (see Figure 7, for instance). There are many tabs on it. This bar provides a 'search' option to visitors. Users can use this facility to identify services of their interest. The bar covers all the themes related to the bank's products and services. All the words in the bar start with capital letters. The words in the bar are small compared to the words in the other parts of the homepage (see Figure 7). The words are not written in bold or italics. The sub-categories are written in the same format. The bar also contains the bank's logo, which can be used to go to the website's homepage quickly.

The websites use a vertical three to five-column format to present additional links to the other pages and information (see Figures 10A and 10B). The major themes presented in the columns are 'About Us', 'Locate Us,' 'Contact Us,' 'More,' and 'Social Media Pages.'

Figure 10. Links to Additional Information on UBL's Website



Yeh and Li (2014) state that vivid visuals, buttons, and links that ask to explore further help maintain the customer's interest. The selected banks have used a variety of interactive techniques in their banking websites, which, as a result, make them user-friendly websites for visitors and grab their attention. For instance, different colours have been employed on the websites to foreground the essential and new services of the bank. Some words are dynamic and appear when you scroll down the cursor. This catches the attention of the visitors. Moreover, when you place the cursor on a particular service, it changes its colour, which shows that it is a hyperlink. Similarly, if you place the cursor on a product or a service, the cursor changes shape to indicate that it is a link and clickable.

4.7 Range of Variation

Besides similarities, there are differences between the websites of the selected banks. For instance, the Meezan Bank's website has only four tabs/nodes in its navigation bar, whereas UBL's Website contains a total of 13 nodes in its navigation bar. Similarly, there are 12 nodes in the navigation bar of HBL's Website. Meezan Bank has slightly different nodes for its navigation bar than UBL. It includes the tabs for 'Personal,' 'Business,' 'Ways to Bank,' 'About Us,' and 'Search' pages. On the contrary, UBL's nodes in the navigation bar are 'Deposits,' 'Loans,' 'Insurance,' 'Banking,' 'UBL Digital,' 'NRP Services,' 'Investor Relation,' and 'Careers.' It shows differences in the navigation bars of the different banking websites.

Furthermore, HBL's Website makes more use of dynamic words and visuals. The words and visuals appear as one scroll down the homepage. On the contrary, NBP's Website does not contain this feature. Similarly, UBL's Website has static words and visuals, except for some words in a single visual. The website homepages of the four banks, Meezan Bank, UBL, HBL, and ABL, can be divided into different rows. They present their different services, types of banking, products, cards, and advertisements in different rows. Contrary to this, NBP's Website has a slightly different look than its homepage. Its homepage uses three major columns to present its major services, offerings, and links. The two banks, HBL and ABL, offer a live chat facility, whereas the others do not. Moreover, specific colours are associated with each of the banks, and they make more use of the associated colours. For example, NBP makes more use of green colour. Contrary to this, Meezan Bank mainly uses purple colour in its website.

Thus, the banking websites include certain conventions and also certain deviations. The banking websites purposefully deviate from the established norms and conventions to make their websites user-friendly and establish separate identities. Otherwise, all the banking websites would look almost identical to the on-lookers.

4.9 Rhetorical Moves

The banking websites can also be analysed in terms of moves. Moves are stages within a genre that serve particular communicative purposes (Swale, 1990). Certain moves are obligatory on all banking websites, such as the bank logo, bank name, navigation bar, nodes in the navigation bar, information about services, contact details, etc. Contrary to obligatory moves, certain moves are optional on banking websites, such as a live chat facility, information about credit and debit cards, and a map showing the location.

Table 4.1 Moves in Pakistani Banks' Website Genre

No.	Moves	Optional/Obligatory
1	Bank Logo	Obligatory
2	Bank Name	Obligatory
3	Navigation Bar	Obligatory
4	Nodes in the Navigation Bar	Obligatory
5	Information about Services	Obligatory
6	Contact Details	Obligatory
7	The facility of Live Chat	Optional
8	Information about Credit and Debit Cards	Optional
9	Map Showing the Location	Optional

5. Conclusion

The study found that the banks use several semiotic and linguistic modes and resources in their design to make their website attractive and catchy. The banks explicate various credibility appeals, such as providing contact numbers, email addresses, and links to different pages and sub-pages, to establish themselves as credible, trustworthy, and reliable. They do so because customers consider only those credible banks for their needs. Moreover, the study revealed that the banking websites are developed following the needs of the targeted primary and secondary audiences. Keeping in view the preferred services of the customers, the banks' different significant sections and services are purposely foregrounded to make it easier for them to access them. The websites follow the conventions of the bank's websites. However, certain variations are introduced purposely to meet the visitors' needs. Furthermore, this research unravelled that the language of banking websites is precise, concise, to the point, and, in most cases, formal, which, as a result, adds to their positive image. Their language is informative and persuasive, as they share information and promote their services and products through it. In addition, the study found that banking websites employ several visual cues and images to guide and support the website visitors. These cues and techniques make the websites user-friendly for visitors. The different tabs contain links to different services and products. They present different practical and more accessible paths for the customers. Further, it was found that the banking websites share many characteristics. However, they differ based on some features, such as the location of the navigation bar, the number of nodes in the navigation bar, and the colours employed in the websites.

Based on the findings, the banking websites developed by the different institutions can be regarded as a separate sub-genre for the following reasons. The analysis shows that the banking websites follow certain standard norms and conventions. For instance, they share the same rhetorical moves and

steps. Likewise, the moves and steps in the websites have the same communicative purposes, i.e., sharing information about and promoting the banks' services, offers, and other procedures. Moreover, banking websites share almost the same structure, so there is a proper structure for this website genre. Furthermore, the language of the instances of the same genre shares the same features. The websites of the different banks share almost the same language. In addition, genres are developed by keeping in view the audience. Like other genres, banking websites are also designed by considering the potential primary and secondary audiences. The shared features and conventions of the banking websites make the bank's website qualify as a separate sub-genre.

The study holds significance for genre analysis and website developers. For genre analysts, it presents a nuanced analysis of banking websites as a distinct genre, providing significant insights into the organisational elements, structure, and strategic design essential for institutional purposes and user-centric objectives. For website developers, the study provides actionable insights into the specific interactive elements and design features that enhance customer satisfaction, interest, and trust in banking websites.

In future research, a more granular analysis of user behaviour on banking websites could yield valuable insights. Additionally, exploring the evolving trends in mobile banking interfaces and their impact on user trust represents a promising avenue for further exploration.

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