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PERSUASIVE STRATEGIES IN A RADIO ADVERTISING TEXT FOR BANKING SERVICES (A PRAGMALINGUISTIC ANALYSIS OF THE "KAPITAL BANK" RADIO COMMERCIAL)

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Abstract The article presents a pragmalinguistic analysis of an Uzbek-language radio advertising text for banking services. The aim of the study is to identify and describe the persuasive strategies that provide the persuasive potential of the radio advertising message, and to reveal the role of the verbal and auditory components in their realisation. The material is a radio commercial for the credit services of "Kapital Bank" (Oriat Dono station). The analysis is carried out on the basis of a reconstructed version of N. Janich's model of advertising-text analysis, with reference to speech-act theory and A. Zielke's typology of advertising texts. It is shown that persuasive influence in the text under study is built not on an enthymeme or an example but on a detailed description of the very procedure of obtaining a loan (speed, minimal documents, a three-day term), which turns the description of the service's properties into the main argument. It is established that a significant role is played by the positive connotative load of the key words ("credit", "convenient", "three days") and by the deliberate omission of information (interest rates, conditions), which shapes the image of a "convenient" and unburdensome lending. It is also shown that the sound accompaniment, with its increasing dynamics, participates in the emotional impact. The results refine the understanding of the persuasive mechanisms of radio advertising for financial services and can be used in comparative studies of advertising discourse.

Keywords: radio advertising, banking advertising, persuasiveness, pragmalinguistics, argumentation, connotation, key words, auditory partial text, Uzbek language, advertising discourse.

Introduction Radio advertising for banking services is a special segment of advertising discourse in which the influence on the addressee is exerted exclusively by the means of the auditory channel. The present article continues the pragmalinguistic study of Russian- and Uzbek-language radio advertising and is devoted to a detailed analysis of persuasive strategies in a text advertising credit services. The analysis is carried out using a reconstructed version of N. Janich's model of advertising-text analysis, supplemented by a stage for the analysis of the auditory partial text and relying on speech-act theory [1; 3]; the methodological substantiation of the reconstruction of the model itself, including the role of the auditory component of radio advertising [2], is set out separately, so here the main attention is paid not to the toolkit but to the results of its application.

The relevance of the work is determined by the fact that Uzbek-language radio advertising, including advertising for financial services, has not to date become the subject of a systematic pragmalinguistic description. The object of the study is the Uzbek-language radio advertising text on banking topics; its subject is the persuasive strategies and the linguistic means of their realisation. The aim of the article is to identify and describe the ways of constructing persuasive influence in radio advertising for banking services. The material is the radio commercial "Kapital Bank", broadcast on the Oriat Dono station; the methods of the study are the descriptive, contextual and componential analysis and elements of argumentative analysis.

Analysis of the radio advertising text "Kapital Bank" Let us consider the radio advertisement for the credit services of the bank "Kapital Bank" on the Oriat Dono station. Title: a radio commercial about a loan. Duration: 21 sec. Participants: voice-over (VO). Brief description of the situation: the commercial talks about the procedure of obtaining a loan. Below is the transcript of the sounding text with an English translation of each cue.

No.	Original (Uzbek)	English translation
01	((melody from soft to loud) biznes uchun KREDIT kerakmi?	*Do you need a loan for your business?*
02	BU !OSON!-	*It's easy!*
03	KAPITAL BANK turli bizneslar uchun so'mda va chet el valutasida tezkor kreditlarni taklif etadi-	*Kapital Bank offers fast loans in soums and foreign currency for various kinds of business.*
04	Atiga UCH KUN ichida MINImal xujjatlar paketi bilan 2 MILLIard so'mgacha pul oling-	*Get up to 2 billion soums with a minimal package of documents in just three days.*
05	KAPITAL BANK — BIZ BILAN qulay;	*Kapital Bank — it's convenient with us.*
06	Batafsil MA'lumot: 78 148 40 08 telefon raqamlari va kapitalbank.uz saytida-)	*Detailed information: on the phone number 78 148 40 08 and on the website kapitalbank.uz.*

The joint-stock commercial bank "Kapitalbank" is one of the first private commercial banks of Uzbekistan, operating since April 2001 on the basis of a licence of the Central Bank of the Republic of Uzbekistan; over time, the bank has taken one of the leading positions on the domestic market [6]. The aim of this advertisement is to increase the turnover of funds; it is addressed to passive consumers, as is evidenced by the absence in the text of information about interest rates, terms and general lending conditions. The high competition on the banking market of Uzbekistan (Uznatsbank, Uzpromstroybank, Asaka Bank, Ipoteka Bank, Hamkorbank and others) allows the conclusion that the advertisement also pursues the goals of promotion and image maintenance.

At the level of the structure and form of the verbal partial text, the following can be noted. The name of the bank is borrowed from the word *capital*. The slogan *Kapital Bank — it's convenient with us* refers to the bank itself. The text consists of six sentences and, according to A. Zielke's typology, is not informational but plausibility-creating: it lacks precise information about the type of loan or the collateral [4]. Lexically, the text is built on key words characteristic of the commercial sphere — *credit*, *package of documents*, *currency* — which serve as the support of the argumentation. The first and second sentences are connected by a parallel link; the third uses the word *currency*, semantically related to the word *soum*; then follows an explicit recurrence of the name *Kapital Bank*.

The auditory partial text is represented by a melody whose dynamics increase from soft to loud sounding. Such sound design performs an attractive and an emotional function, engaging the listener and preparing the perception of the verbal message [2; 5].

At the content level, the key role is played by the connotative load of the vocabulary. Instead of the word *debt*, the text uses the word *credit*, whose connotation is the notion of being able to make life easier and to afford somewhat more than is available at the given moment. The combinations *minimal package of documents* and *in just three days* are connoted positively through the indication of minimal expenditure of time and effort. Thus, the selection of key words is subordinated to the formation of an image of easy and unburdensome lending.

Let us consider the functions of the advertising text realised in the commercial: the name is stated, the properties of the product are listed, the situation is described, and an influence is exerted on the consumer's emotions by means of music. At the first stage of synthesis of the intra-textual factors, let us note the specificity of the argumentation. Unlike many advertising texts, here there is no argumentation built on an example or an enthymeme: the guarantor of persuasion is the very description of the properties of the loan — the procedure of obtaining it quickly. The argumentation unfolds as a description of an action: to obtain a loan for business quickly, with a special emphasis on the conditions (term, amount, package of documents). The final formula *Kapital Bank — it's convenient with us*, before the indication of the telephone number, sums up the whole text, focusing attention on the convenience of using the bank's services.

At the second stage of synthesis of intra- and extra-textual factors, the following functions are taken into account: the product name, the indication of the creditor, and the description of the ways of using the credit funds. Special attention is deserved by the device of the omission of information: the absence of an indication of interest rates allows one to assume that they do not differ from those offered by other banks, as a result of which the emphasis is deliberately shifted from the price to the very process of obtaining the loan. In present-day conditions, when opening or expanding a business by means of a loan has become commonplace, but the obtaining of a loan itself is still perceived as a laborious and lengthy process, the advertisement seeks to break this stereotype by offering "convenient" lending.

Conclusion The pragmalinguistic analysis carried out shows that persuasive influence in the radio advertisement for the banking services of "Kapital Bank" is realised above all through a description of the procedure of obtaining a loan, which performs the function of the main argument. Unlike argumentation through an enthymeme or an example, here persuasion is built on the detailing of the properties of the service (speed, a minimum of documents, a three-day term) and is reinforced by the positive connotation of the key words (*credit*, *convenient*), as well as by the deliberate omission of potentially unfavourable information (interest rates, conditions). The auditory component also plays a substantial role: the melody, increasing in dynamics, provides an attractive-emotional impact.

Thus, the persuasive strategy of the text under study may be defined as argumentation through a description of the process, with the formation of an image of "convenient" lending. The results obtained refine the understanding of the mechanisms of influence in radio advertising for financial services and create a basis for further comparative analysis of advertising discourse based on different language material.

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