

**LANGUAGE AND NEGOTIATION : AN EMPIRICAL EVIDENCE OF  
THE MOTIVATIONS FOR CODE SWITCHING AMONG  
BILINGUAL BANKERS AND THEIR CUSTOMERS  
IN SELECTED BANKS IN OYO STATE**

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**ABSTRACT**

*In a multilingual setting like Nigeria, for inter-ethnic trade and commerce to be successful, trade and commerce has to be conducted in a language that is not only understood across ethnic boundaries, but also in a language that spans across both the intelligibility and identity of the interlocutors in order to win over, maintain customers and ensure better service delivery. This paper provides statistical data of such motivation for language choice in the banking sector. Although English is the transactional language in Nigeria since it is the language used with the purpose of getting things done in a formal setting. The research goes a step further by attempting a repositioning of indigenous languages in the country's trade and commerce for efficient and effective interactional and transactional purposes.*

*Using the Markedness model by Myers-Scotton, and the Communication Accommodation Theory by Giles as theoretical framework, this study attempts an assessment of the functionality of CS in a market situation with emphasis on the banking sector. It seeks to interpret the conversational motivations of CS, the immediate functions that it carries out and at the same time its organizational role in the progress of bargaining interaction as a whole.*

*Using a questionnaire administered at four banks to 100 bankers and their*

*customers, the research findings revealed both parties accommodate the other's language which results in a switch to make unmarked, marked, explanatory choice as well as CS itself serving as a marked choice. Native language use is also found to be powerful negotiation tool functioning as a 'transactional code' or 'we code' during a bargaining procedure with both the bankers and the customers making choices within conversations to achieve desired conversational and functional aims.*

**Keywords:**

*Code Switching, Negotiation, Communication Accommodation Theory, Markedness Model*

**INTRODUCTION**

The fact that Nigeria is a multilingual nation with about 565 languages (Language Development Centre, 2002) means that most communities have access to more than one language. Although the federal government however recognizes Hausa, Igbo, Yoruba the child's Mother Tongue (MT), alongside English language for societal use and education, English remains the accepted and widely used official language in Nigeria. The pattern of language use hence depends largely on the situation, function, attitude and relationship between interlocutors.

According to Adekunle (1995) the English language continues to enjoy an enviable role in the Nigerian Speech community being used to perform functions at all levels of social groups: the primary group consisting of the immediate family, the clan, others with whom one is intimate and shares more informal interpersonal interest. The secondary group consists of interlocutors outside the immediate family circle and it consists of acquaintances and people with whom one has formal official dealings. The third group that is the reference social group is a group, which a person identifies with as a means of social prestige or to upgrade one's image in the society. In addition, the English language is used for education, official interaction, interethnic communication as well as international communication while Hausa, Igbo and Yoruba and other indigenous languages are being

used in homes and in the other formal and informal communication settings outside the home.

Since the co-existence of multiple languages in the society makes such languages exert influences like interference, Code Switching (CS), etc. on each other, the problems of language use, language preference and language choice becomes inevitable. The act of making the right choice of language in a given speech situation then becomes a tool whose mastery can be used to perform functions varying from simply communicating to influencing decisions, showing power or solidarity, bridging social distance, bridging lexical and pragmatic gaps between languages or using language as a symbolic value.

Ogunsiji (2001) in representing the socio-linguistic study reveals that language guides the attitude, interactional or transactional processes of the users. He argues that in a market situation, the appropriateness of language may determine not only the degree of sales, but also the price. Working on “foreign languages and indigenous language use in Nigeria”, Oyelakun (2001) shows that foreign languages are more positively regarded in Nigeria than Indigenous ones. This is, however, not usually the case as we find switches from English to indigenous languages occurring at all levels of language use and performing several functions.

Auer’s study of the bilingual conversation attempts to uncover interactional meaningfulness of CS. (when an individual who is bilingual alternates between two languages during his/her speech with another bilingual person) he establishes a distinction between participants-vs. discourse –related language alternation. While participants related CS refers to “the attribute of the speaker”, discourse-related CS is defined as “the use of CS to organize the conversation by contributing to the interactional meaning of a particular utterance (Auer 1998:4). The definition of CS as an organizing strategy along with the assignment of interactional value to code- switched utterances thus creates the needed balance between the local function and the overall structural role of CS in bilingual conversation.

With the upsurge and fast growth in the banking sector and different service packages and “branding”, there is a compulsive need for marketers to seek ways for current and intending customers both to accept and believe in them as individuals, representatives of a bank and the product or service being advertised. This challenge, of course, leaves the marketers to use every means possible to ensure a win over; language thus becomes “an interpersonally based motivation” tool to choose one language rather than another, or to use both in any given interaction

### THE BILINGUAL AND THE SOCIETY

Bilingualism, according to the Webster’s Dictionary is, “the constant oral use of two languages while the bilingual is a person who has or uses two languages in conversation. Being a multidimensional concept, bilingualism refers to several dimensions like the level of proficiency in two languages, and the non-linguistic dimensions like, competence, cognitive organization, age of acquisition socio-cultural status and cultural identity (Hamer and Blanc 1990). Pertinent to this study is the description of bilingualism proposed by Macney (1968:556) who defines bilingualism as behavioral pattern of mutually modifying linguistic practices which varies in degree, function, alternation and interference.

The question of “degree” deals with how well an individual knows a language; in other words, how bilingual a person is. “Function” has to do with what a person uses the languages in his speech repertoire for, i.e. the roles his languages play in his total pattern of linguistic behavior. Macney explained the “alteration” of how a bilingual code switches from one language to another and the conditions that guide the change, “Interference”, that is how well the bilingual keeps his languages apart and how one language influences the other. However, to say that a bilingual is fluent in a second language is like equating his competence in all the components of language (syntax, phonetics, semantics, and morphology) with that of a native speaker. This is not to say that some bilinguals do not have native-like competence at these levels of language use but this is usually restricted to certain components of the second language.

Stewart (1970) grouped bilingualism into two according to four factors (i) user, (ii) chronology/time (iii) learning situation and (iv) purpose.

Under the grouping of “users”, they identified two types of bilingualism: societal and individual. The bilingual individual is one whose linguistic repertoire is dominated by two distinct codes whose degree of competence in the two languages may vary. The extent of this degree of competence according to Banjo (1996) and Adeniran (1997) can make the bilingual:

Coordinate-when a bilingual with the ability to speak two different languages differently with the knowledge of the roles each can play. Subordinate describes the bilingual who is fluent or competent in one language but not as fluent in the other. The subordinate bilingual, however, has a primary set of meanings established through their first language, and another linguistic system attached to them. Incipient is a transitional or elementary stage of learning where communication is highly deficient. With prolonged contact with the second language, however, proficiency increases which make this type of bilingualism transient.

Bilingualism in terms of chronology/time refers to the age of contact and order of acquisition with the new language. This can be ‘simultaneous’ (i.e. where the two languages are learnt at the same time,) ‘sequential’ (where the MT is learnt as first language and the second is acquired later). With respect to learning situation, the second language may have been acquired in school or out of school where the latter is informal and the former is formal bilingualism. Lastly, bilingualism is defined in terms of “purpose.”, if the two languages are used for the same purpose, we have balanced bilingualism and when they are used for different functions, we have non- balanced bilingualism. Societal Bilingualism, on the other hand, is described based on the specifications of the functions languages are put to within a speech community. The languages involved must in some way function legally and appropriately for the promotion of societal goals across the bilingual community. Akindele and Adegbite (1992)

Hamer and Blanc (1990) giving an analysis of societal bilingualism identified Territorial bilingualism: Here, each group finds itself within its politically defined territory. The case is that there are two languages each with its own official status in its territory, but the official status of the national language will depend on the speech community or country. This is the case in countries like Canada, Belgium, and Switzerland with various official roles given to each language.

Another case of societal bilingualism is one, where apart from the local languages that belong to the ethnic groups, there are still other languages of wider communication that go beyond regional barriers. An example is English in Nigeria which is given the official status to transact official business within and beyond regional as well as national barriers. A bilingual community can be one where two languages are spoken such that one of the two has varieties higher than the other. The different varieties are reserved for certain varying functions and domain.

The coexistence of languages in a given society puts languages at rivalry, and in conflict with each one favoured or disfavoured by various factors such as their usefulness, their prestige and their diffusion. The individual, in a society marked by such a linguistic competition, becomes the target of opposing pressures: the more these pressures the more the individual is bilingual; the more the individual is directed toward making choices between the languages, alternating the languages, mixing the languages as well as the languages overlapping each other at all levels of language (semantic, linguistic, phonological, syntactic). One of such inevitable consequences of bilingualism is code switching.

### CODE SWITCHING IN NIGERIA

Crystal (1987) suggests that code, or language, switching occurs when an individual who is bilingual alternates between two languages during his/her speech with another bilingual person. Code switching commonly occurs amongst bilinguals and may take a number of different forms, including alteration of sentences, phrases from both languages

succeeding each other and switching in a long narrative. Berthold, Mangubhai and Bartorowicz (1997) supplement the definition of code switching thus far with the notion that it occurs where 'speakers change from one language to another in the midst of their conversations'. Further, Cook (1991) puts the extent of code switching in normal conversations amongst bilinguals into perspective by outlining that code switching consists of 84% single word switches, 10% phrase switches and 6% clause switching.

Bloom and Gumperz (1982) in their study looked at CS as a dynamic linguistic choice, which serves as a mark of skill rather than performance errors. They concentrated on CS between languages rather than dialects where the speaker is seen as an important participant in the interaction, one who makes linguistic choices according to linguistic and social constraints in the society. They also mentioned the situational and the metaphorical switch where the former involves a switch in language accompanied by change in situation and the latter involving a switch with emphasis on the topic.

Code switching can be used to achieve functional and formal purposes (Akindele and Adegbite (1999). The functional CS can be conversational, the situational and metaphorical code switching. Conversational CS occurs when the bilingual involved in a discussion or a talk, employs lexical items from different languages and ties them together in a single syntactic and semantic construction. The bilingual, in this instance, is more focused on the content of the conversation and becomes less conscious of which language is being used and as a result, the bilingual will usually have a mastery of the syntactic structure of the two languages.

Situational CS on the other hand,(as defined by Akindele and Adegbite) is a case of two languages being assigned two different functions. While the setting, activity and participants in such situations remain the same, conversational etiquette however, requires the use of only one. An example is a Nigerian classroom where English is used to cut across the different tribes. With Metaphorical CS, a change in code represents a different situation that occurs due to change in subject matter, or a new role relationship that has been established. In other words, code is changed as situation is redefined from formal-informal, serious- humorous, politeness- solidarity, official- personal, and so on.`

Explaining the formal perspective of CS, Akindele and Adegbite noted that it involves a linguistic realization of switching code from one language to another. It involves a blend of two codes for communication in a speech event. They identified three sub types under this category. The first sub-type is the intrasentential code switching. This is a switch that takes place within a sentence at major constituent boundaries such as Noun Phrase, Verb phrase and so on. The second sub-type is the inter-sentential code switch. This is realized by a switch, which takes place across sentences.

### **MOTIVES AND CONTEXT OF LANGUAGE CHOICE AMONGST BILINGUALS**

Language choice is not arbitrary and not all speech communities are organized in the same way through the selection of one language over another or one variety. According to Fishman, (1999) habitual language choice is far from being a random matter of momentary inclination, even under those circumstances when it could very well function as such from a purely probabilistic point of view. “Proper” usage, or common usage, or both, dictates that only one of the theoretically co-available languages will be chosen by particular classes of interlocutors on particular occasions.

Grosjean(1982) postulates that not only do bilingual speakers choose among language varieties of a language, but when speaking to other bilinguals , they can also choose between two languages. The language chosen, therefore, does more than just conveying a message but is influenced by a number of social factors which define relationships between participants. According to Radetzky (2003), factors to consider in order to effectively convey message to the participants include: Social setting, Participants: how well they know each other and who is talking-status/social roles

Furthermore, Fishman (1967) identified three controlling factors determining the bilingual’s code choice that is the group the bilingual belong to, the topic of discourse and the situation.

One of the first controlling factors in language choice is group membership. This factor which Fishman believed must be viewed not only in a purportedly objective sense, i.e., in terms of physiological, sociological criteria (e.g., age, sex, race, religion, etc.), but

also, and primarily, in the subjective socio-psychological sense of reference group membership. For instance, a professor of English based in Edo State, can speak fluent English in the office, Pidgin English at the club and Yoruba at home with his family members. In each instance, he identifies himself with a different group to which he belongs, wants to belong, and from which he seeks acceptance. Hence, group membership enables us to recognize some invariables of habitual language choice in stable multilingual settings

The second controlling factor is the concept of situation or setting which Ervin (1964) says “situations (settings) may be restricted with respect to the participants who may be present, the physical setting, the topics and functions of discourse and the style employed”. This has to do with considerations of intimacy-distance, formality-informality, solidarity-non-solidarity, status (or power) equality-inequality, etc. Thus, certain languages in contrast to others are considered by particular interlocutors to be indicators of greater intimacy, informality, equality, etc. As a result, one is more likely to be reserved for certain situations than the other.

Thirdly, the implication of topical regulation of language choice is that certain topics are somehow handled better in one language than in another particularly in multilingual contexts. This situation may be brought about by several different but mutually reinforcing factors. Thus, some multilingual speakers may “acquire the habit” of speaking about topic x in language X partially because that is the language in which they were trained to deal with this topic), this is partially because they (and their interlocutors) may lack the specialized terms for a satisfying discussion of X topic in language Y, partially because language Y itself may currently lack an exact or as many terms for handling topic X as those currently possessed by language X, and partially because it is considered strange or inappropriate to discuss topic X in language Y.

Topics usually exhibit patterns which follow those of the major spheres of activity in the society. Fishman (1967) however notes that “while topic is doubtlessly a crucial consideration in understanding language choice variance when people converse with others

we must seek a means of examining and relating their individual, momentary choices to relatively stable patterns of choice that exist in their multilingual setting as a whole". This is one of the objectives of this study. Also, the media of communication that is spoken or written which is another key factor dictating language choice will be investigated and language preference in relation to the medium of communication.

There are a number of other possible reasons for switching from one language to another and these will now be considered, as presented by Crystal (1987). The first of these is the notion that a speaker cannot express himself/herself better in one language switches to the other to compensate for the deficiency. As a result, the speaker may be triggered into speaking in the other language for a while. This type of code switching tends to occur when the speaker is upset, tired or distracted in some manner. Secondly, switching commonly occurs when an individual wishes to express solidarity with a particular social group. (Myres-scotton:2006) Rapport can be established between the speaker and the listener when the listener responds with a similar switch. CS can be used to alienate other people or to include them in a discourse. An example of such a situation may be two people on a bus discussing in a language other than English. Others on the bus who do not speak the same language would be excluded from the conversation and a degree of comfort would exist amongst the speakers in the knowledge that not all those present in the bus are listening to their conversation.

The final reason for the switching behavior presented by Crystal (1987) is the alteration that occurs when the speaker wishes to convey his/her attitude to the listener. Where monolingual speakers can communicate these attitudes by means of variation in the level of formality in their speech, bilingual speakers can convey the same by code switching. Crystal (1987) suggests that where two bilingual speakers are accustomed to conversing in a particular language, switching to the other is bound to create a special effect. These notions suggest that code switching may be used as a socio-linguistic tool by bilingual speakers.

Gumperz' (1982) seminal work which was generalized from code-switching data drawn from three different communities in different language-pairs, namely, Spanish-English, Slovenian-German and Hindi-English, lists six functions of code-switching: quotation (a quote is code-switched), addressee specification (a code-switched message aims at a particular/different addressee), interjection (an interjection is code-switched), repetition (a code-switched message repeats what has just been said), message qualification (i.e. a code-switched message elaborates what has been said), personification or objectification (a code-switched message implies a "personal" or "objective" tone).

#### CODE SWITCHING AND IDENTITY

Language is a central feature of human identity. When we hear someone speak, we immediately make guesses about gender, education level, age, profession, and place of origin. Beyond this individual matter, a language is a powerful symbol of national and ethnic identity. (Spolsky, 1999, p. 181)

Language, both code and content is thus a complicated dance between internal and external interpretations of our identity. Within each community of practice, that is, as groups "whose joint engagement in some activity of enterprise is sufficiently intensive to give rise over time to a repertoire of shared practices," certain linguistic (among other) practices are understood by the members to be more appropriate than others. While monolingual speakers are restricted to altering the content and register of their speech, bilingual speakers are able to alter the code, as well as content and register, of their language dependent upon situation.

Through the selection of one language over another, or variety of the same language over another speakers display what Romaine (1994) described as "acts of identity" choosing the group with whom they wish to identify. Language is one of the most salient traits to index identities as it is made up of features which reflect social, ethnic, and

linguistic identities. And in the cases of intense language contact like Nigeria, where many languages share official status/recognition, speakers can manipulate linguistic resources to imitating those patterns of the group or individual with which they wish to identify.

Identity therefore is the way in which individuals and collectives are distinguished in their social relations with others. This results to what Hammer and Blanc (2000) termed social identity, which is the individual's knowledge of his membership of one of the several social groups as well as the values attached to this membership. Whereas social identity helps the individual to define himself in relations to the roles and social groups in the society, one can only be aware of one's culture that is an inventory of discrete equally important phenomena. These include knowledge, belief, art, morals, law, customs, language acquired by man as members of a society to the extent that one becomes aware of other cultures outside his own which generates cultural identity.

Le Page's (1980) orientation toward language and identity rests on the theory that an individual's linguistic choices are acts of identity. Individuals modify their linguistic behavior in order to be like the group or groups with which they wish to identify and to be unlike the groups with which they do not wish to identify.

However, Le Page conceived of four constraints or riders on an individual's linguistic choice: the individual's ability to identify the groups with which s/he wishes to identify, his/her access to these groups and ability to analyze their linguistic behavior, the individual's motivation (positive or negative) to identify with these groups, influenced primarily by feedback from them, and the individual's ability to modify his/her linguistic behavior. He conceived of three main factors in an individual's use of language: projection, focus and diffusion. Projection is the speaker's linguistic presentation of self at a given moment, while the nature of these presentations is represented as being either focused, regular, or diffuse, variable. Speech acts are acts of projection: the speaker is projecting his inner universe, implicitly with the invitation to others to share it, at least insofar as they recognize his language as an accurate symbolization of the world, and to share his attitude towards it. By verbalizing as he does, he is seeking to reinforce his models of the world, and hopes for acts of solidarity from those with whom he wishes to identify (p. 181).

Trudgill (2000) argues that language choice, especially for individuals who are bilingual or even multilingual, is integral to the creation of a personal identity. Even when language choice is represented by the use or elimination of dialects and/or regionalism and colloquial language or phrases and terms, the individual is clearly determining how he or she will

present the self to the world in social interactions of all types (i.e., professional versus interpersonal, academic versus casual, written versus verbal, and so forth). He further remarks that in choosing a language or a style or idiom of a particular language, people are identifying themselves as part of a specific social group or class. This is usually the case in a negotiation or transactional functions.

### LANGUAGE CHOICE/CODE SWITCHING IN NEGOTIATION

Rubin and Brown (1975: 2) define the bargaining activity as the “process whereby two or more parties attempt to settle what each shall give and take or perform and receive, in a transaction between them”. Usually, the customer and the salesperson, or the service provider, engages in a discussion on the quality of the product and its price before finalizing the transaction. The bargaining process has different phases that include information exchange, proposals, and counterproposals and usually ends with the concerned parties either reaching an agreement or failing in terminating the transaction successfully (Firth 1995, Brett 2000). Parkin (1974) identifies different types of what he calls ‘transactional conversations’ and presents data from interactions where the involved parties rely on code switching to exchange ethnolinguistic information and to lay the ground for a more profitable transaction.

Working with data from a similar context, Myers Scotton and Ury (1977) introduced the notion of ‘transactional arena’ where code-switching allows the speaker “to signal the business he wants to convey . Sayahi (2004) study on the conversational functions of transactional code-switching during a transactional interaction as part of a bargaining procedure, revealed that transactional code switching is a strategy used by the two parties to achieve varying functions ranging from avoiding premature closure, seeking support, repairing communication breakdown to highlighting or questioning an

items quality. Negotiators must thus know how to subtly adjust or expand their codes in order to pursue their various goals. For example, asking opponents how they are going to "sell" their proposals to their constituents might require a more empathic, conversational code to communicate a willingness to help with this task. Trying to communicate more

determination surrounding a particular issue might require a different code, Donuhue (2004). Heller (1992) opines that of the distribution and use of language choices in multilingual communities (choices which include but are not limited to Code switching) can reveal not only the extent of stability of intergroup relations, but, perhaps more importantly, it can reveal the ways in which the regulation of access to symbolic resources is tied to the regulation of access to material ones (p. 123). Primarily concerned with the intricate psycho sociological processes of negotiating which language to use in bilingual Montréal in the 1970's, his study implies that every language choice is politically motivated. The study of language choice and codes witching can shed light on the ways in which groups struggle over resources, and on the ways in which individual members of a community contribute to that struggle by creatively and strategically exploiting their linguistic resources in key interactions (p. 139)

These choices are made not only within situations, but within conversations. Code switching is another form of language use, which can be at once exclusionary and inclusionary; that is, It serves to create an important sense of 'them' and 'us', as outsiders cannot easily share in this linguistic code. To insiders this is a legitimate form of communication with its own unconscious rules and forms. It serves as an important identity marker for the Spanish-speaking community, and like any linguistic code, is a dynamic, evolving symbol of solidarity

## **THEORETICAL FRAMEWORK**

This study will be looking at Code switching in negotiation amongst bankers using Myers Scotten's The Markedness Model (MM) and Gile's Communication Accommodation Theory (CAT).

CAT is a model is based on the premise that what speakers say is not just a product of who they are in terms of group membership, but a product of what they wish to accomplish. This is because speakers do not just talk to convey information, but to imply views about who they are as individuals and their relationship with their listeners and the hope of what the relationship may evolve into. This makes CAT listener/audience centred

The motive for switching from one language to another therefore can be to seek approval and build solidarity or the reverse. Speakers thus use language to signal multiple identities and achieve multiple goals. Bell (2001) however views variation as audience design, which occurs when speakers design the style of language choice for and in response to the audience they are addressing. Life, speech and language choice in the real sense is however a lot more complicated than operating on the premise that people will like you, (your product or brand) better if you make speech similar or more like theirs hence an accommodation may generate either a positive/converging, negative/diverging effect in listeners. This study focuses on Speaker/marketer discretion in real life situations.

A different approach is one by Myers-Scotton in her Markedness Model where she assigns an important role to the social reality of the speakers and the nature of the relationship between them for the occurrence of CS. Her 'negotiation principle' consists of the speakers switching, or not, according to the set of rights and obligations (RO) they want to establish, challenge in a given interaction. (Myers-Scotton1993a:112-114)

This model views Code switching (CS) as negotiations regarding the right and obligation balance between speakers. This is based on the notion that speakers make marked and unmarked choices for any given situation. CS is unmarked when it is expected in a situation (carries no extra meaning) while it is marked when it carries extra social meaning (where the code used goes beyond the semantic content of the words used). The model offers four social motivations of CS:

CS as a system of unmarked choice: the speaker changes from one unmarked code to another as the situation changes.

CS itself as a marked choice: when the overall pattern of CS carries individual meaning that differs from the social context.

CS as to make a marked choice: the speaker changes code in a particular situation to pass on a meta language

CS to make an explanatory choice: CS is momentary for strangers exploring choices of code or means to bridge lexical gaps between languages.

We see then that the selection of code is a dynamic linguistic choice, which is a mark skill where the speaker makes these choices based on the social and linguistic demands of a conversation bearing also in mind the social constraints of the society.

Particularly relevant to this work will be her definition of CS as a marked choice where the “speaker dis-identifies with the expected RO set” (Myers-Scotten1993a”131) The switch in this case becomes meaningful as a strategy used by the speakers to signal certain intentions and positions different from expected as they depart from the “unmarked code”.

It is upon this approach and the Communication Accommodation Theory (CAT) by Giles, that this study is based. This study thus attempts to address the following research questions:

1. What is the frequency of CS in bank staff/customer interaction?
2. Is CS is valued or discouraged in transactional situations in banks?
3. What are the conversational motivations for CS during a banker-customer bargaining interaction?
4. Do native languages function as a more powerful negotiation tool than English Language?

## METHODOLOGY

The population for this study consists of two sets of people: the educated and the non-educated bi/multilingual bankers and their customers in selected banks in Ibadan metropolis. The bankers differ in many ways. In the first place, many of them are university graduates while there are those who are Polytechnics (OND or HND) graduates. The customers on the other hand are mainly Yoruba people and speakers of the Yoruba dialect from different walks of life. They also have varying educational backgrounds; ranging from university graduates, HND and OND graduates, first school leaving certificate holders, and the illiterates who do not have any formal education.

This distribution allows for frequent use of Yoruba language or a mixture of Yoruba language and English, and a need for the customer relations officer to have a passable proficiency in Yoruba language.

Using the stratified sampling method four banks was randomly selected. Two *new generation* banks and two *old generation* banks (based on year founded) as detailed below:

**Old Generation Bank (OGB)**

First Bank Of Nigeria Plc. (1892)

United Bank for Africa (UBA) (1961)

**New Generation Banks (NGB)**

Intercontinental Bank Plc. (1989)

Zenith Bank Plc. (1990)



The research instrument is two versions of a questionnaire titled Questionnaire on Patterns of Language use among Bilingual Bankers and their Customers (QPLUBBC): one for the bankers and the other for the customers. Section 1 focused on language behavior sought to elicit information about the background of the subject in respect of age, sex, educational qualification, course studied, nationality and language competence. The other three sections focused respectively on language ability, proficiency, and language use in the banks, functions and motivations for language selection as well as language attitude.

To validate the instrument a pilot study was conducted on 10 bankers and 20 customers who were not part of the original study. Crowbach Alpha 88.04 was attained.

**Administration of Instrument**

25 respondents were selected from each banks comprising of 5 bankers and 20 customers making a total of 100 respondents for the study. The data collected through the questionnaire will be analysed using statistical scoring and simple %. The simple % were used to describe the data collected

## RESULTS AND DISCUSSION

A total of 100 questionnaire was administered; 20 to bankers and 80 to customers in the selected banks. The bankers consisted of 11 females and 9 male respondents' majority (50%) of which were between the ages of 26-35yrs.

While the remaining were between ages 16-25yrs (20%) and 36-45yrs(30%). 55%, 20%, 15% and 10% possessed Degree, HND, Masters and OND certifications respectively and all rated themselves above average in their speaking, writing, reading and listening proficiencies of English language. 16 of the banker respondents (80%) have Yoruba Language as their MT while the remaining 4(20%) who had Ibo language has their MT however ticked Yoruba Language as the other language they speak.

The Customer respondents comprised 44(55%) Females and 36(45%) Males with age distribution of 26-16yrs (39%), 25yr-35yrs(24%), 36-45yrs(19%), 46-55yrs(16%) and above 56yrs(2%). In terms of academic qualifications, the customer respondents 11% with Secondary School Leaving Certificate 19% with OND, 34% with HND while the remaining 36% had a University Degree. Like their Banker counterparts most of the Customer respondents were mostly Yoruba speaking as 51 of the 80 respondents (64%) has Yoruba as their MT while 15(19%), and 6(8%) has Ibo and Hausa as their MT. 8(10%), spoke other MT like Ibibio, Ishan, Igala and Urhobo.

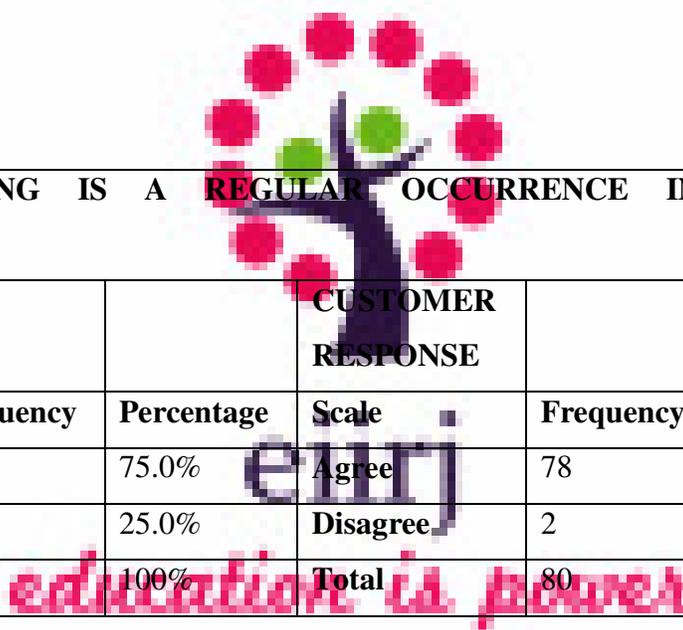
Responding to the number of languages spoken, 46(58%) spoke only Yoruba Language while 31(39%) and 3(4%) spoke Ibo and Hausa Languages respectively. All the respondents rated their speaking, writing, reading and listening proficiencies of English language on the average scale.

**TREATING THE RESEARCH QUESTIONS:**

**Research Question 1: What is the frequency of CS in bank staff/customer interaction?**

In an attempt to proffer an answer to Research Question 1, we shall review respondents' answers to three items of the questionnaire as shown in tables 1a, 1b and 1c.

**Table 1a: Frequency of Code Switching in Banks**



CODE SWITCHING IS A REGULAR OCCURRENCE IN BANKING TRANSACTIONS					
BANKER RESPONSE			CUSTOMER RESPONSE		
Scale	Frequency	Percentage	Scale	Frequency	Percentage
Agree	15	75.0%	Agree	78	97.5%
Disagree	5	25.0%	Disagree	2	2.5%
<b>Total</b>	<b>20</b>	<b>100%</b>	<b>Total</b>	<b>80</b>	<b>100%</b>

Table 1a shows the bankers and customers' response to whether CS is a regular occurrence during banking transactions or not. 75% and 98% of the bankers and customers agreed to this fact while only 25% and 2% respectively disagreed to the frequency of occurrence of CS in the banks.

**Table 1b: Frequency of Code Switching in Banks**

I USE BOTH ENGLISH AND MY NATIVE LANGUAGE DURING			
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TRANSACTIONS IN THE BANK					
BANKER RESPONSE			CUSTOMER RESPONSE		
Scale	Frequency	Percentage	Scale	Frequency	Percentage
Agree	17	85.0%	Agree	59	73.8%
Disagree	03	15.0%	Disagree	21	26.3%
<b>Total</b>	20	100%	<b>Total</b>	80	100%

Table 1b reviews the Bankers and Customer response to whether they use their Native Languages during banking transactions. 85% of the bankers and 74% of their Customers agreed that they use other languages (in this case, Yoruba Language)

Simultaneously during a Customer/Banker interaction while only 3 Bankers and 21 customers disagreed.

From the foregoing, we see that CS as a regular feature in multilingual societies finds its way even setting where the official language of interaction is English. This is reinforced by Table 1c below showing results of the respondents responses on whether English is the official Language of communication in the Bank.

Table 1c: English as the official Language in Banks

ENGLISH IS THE OFFICIAL LANGUAGE FOR TRANSACTIONS IN THE BANK					
BANKER RESPONSE			CUSTOMER RESPONSE		
Scale	Frequency	Percentage	Scale	Frequency	Percentage
Agree	20	100%	Agree	78	97.5%
Disagree	--	--%	Disagree	02	2.5%
<b>Total</b>	20	100%	<b>Total</b>	80	100%

All the Bankers (100%) agreed to English being the official language of transaction in the banks and 98% of the customers also attested to this fact. Despite this however, CS is still frequently used as part of the day-to-day transactional processes within banks.

The above findings align with Gile's Communication Accommodation Theory: although bankers in terms of group membership ought to carry out bank functions in English Language, CS becomes a listener /audience centred design where the code selected (Yoruba Language) is dictated by customer/banker choice code. CS is here is a case of language accommodation meant to generate a positive/converging effect in the speaker or/and listener.

The answer to Research Question 1 therefore is in the affirmative as the data shows that CS is an identified feature in banking transaction practiced by both bankers and their customers frequently during banker/customer transactions.



**Research Question 2: Is CS is valued or discouraged in transactional situation in banks?**

**Table 2a: Banker Response**

Reason Given	Agreed	Disagree	Total
Customers prefer using a Native Language when conversing with bank official	13(65.0%)	7(35.0%)	20
Customers complain when I address them in a Native Language	7(35.5%)	13(65.0%)	20
I mix both my native language and English when conversing with customers	1(5.0%)	19(95.0%)	20
I dislike when customers address me in a Native Language	19(95.0%)	1(5.0%)	20
I always converse in native languages with all my customers	14(80.0%)	6(30.0%)	20
<b>Total</b>	<b>52(57.78%)</b>	<b>38(42.22%)</b>	<b>100%</b>

Research question 2 sought to ascertain if CS is valued or discouraged in transactional situation in banks. As shown in table 2a, 65% of the bankers agreed that customers prefer using their Native Languages when conversing with them. The customers (65%) however do not complain whenever they are addressed in their Native Languages. 95% of the Bankers ascertained that they welcome being addressed in a Native Language by their customers and they (80%) always converse in a Native Language with all their customers.



**Table 2b: Customer Response**

Reason Given	Agreed	Disagreed	Total
Bankers prefer customers address them in English Language	61(76.25%)	19(23.75%)	80
I mix both my NL and English when conversing with bank officials	59(73.75%)	21(26.25%)	80
Mixing of English and native languages is a welcomed practice in the bank.	78(97.5%)	2(2.5%)	80
I prefer being addressed in my Native Language rather than in English.	25(31.25%)	55(68.75%)	80
<b>Total</b>	223(69.69%)	97(30.31%)	100%

Further on, customer response as shown in Table 2b reflects that although most bankers (76%) prefer their customers address them in English Language 97% of them see CS as a welcomed practice in the bank. Also, though most customers (74%) agreed that they CS freely during transactions with their bankers, 78% however disagreed that they preferred being addressed in their NL by the bankers.

From the responses gotten from the two sets of respondents we discover that Bankers consider English Language as the official Language of the bank and thus would rather prefer their customers address them in English Language this however is not the case as their customers prefer to use their MT. A communication accommodation thus automatically takes place which makes English the unmarked choice and CS, serving as the marked choice. As proposed in Myers- Scotton's negotiation principle, being the marked choice, bankers and customers alike identifies with the Right and Obligation set i.e. English and Yoruba respectively but in practice use the obligation set to make a marked choice Further on, as much as Bankers prefer being addressed in English, in practice, they are sometimes addressed in the NL, it is however not surprising that the customers (55%) dislike it when bankers address them first in their NL. The reason for this is because, customers view English Language as the language of prestige and education but in terms of

functionality, the NL is preferred. This also goes to reinforce both Giles Communication Accommodation Theory and Scottons Markedness Model: The Bankers accommodates their customer's code choice designing the style and choice of code to respond to customers as a marketer's discretion and strategy to achieve customer satisfaction making English language the unmarked choice and the Native Language a marked choice helping to obtain a balance between formality and functionality in banking transactions.

It is safe to infer therefore that CS is valued highly by both the bankers and their customers in carrying out transactions in the bank.

### **Research Question 3: What are the conversational motivations of CS during a banker/customer bargaining interaction?**

If CS is valued highly by both the bankers and their customers in carrying out transactions in the bank then the question that arises is why so? Research Question 3 beams a search light at this by looking at what the conversational motivations of CS is during a banker/customer bargaining interaction.

#### **Table 3a: Banker Response**

Reason Given	Agreed	Disagreed	Total
Customers feel it is <b>more prestigious</b> to address to be them in English language.	16(80.0%)	4(20.0%)	20
The <b>level of education</b> of the customer is what determines the language use	19(95.0%)	1(5.0%)	20
The <b>function</b> am performing dictates the language I use	17(85.0%)	3(15.0%)	20
I use the native language with <b>those who do not understand English</b>	18(90.0%)	2(10.0%)	20
I use English language with new customers while I use <b>NL with old customers.</b>	8(40.0%)	12(60.0%)	20
Customers <b>feel more recognized</b> when attended to in their native language.	17(85.0%)	3(15.0%)	20
Total	95(80.50%)	23(19.50%)	100%

Table 3a shows that Customers (80%) feel it is more prestigious to be addressed in English Language and they however have a feeling of being recognised when they are attended to in their NL. Bankers also agreed that they CS depending on the function they are performing (85%), whether the customer understand English or not (90%) but not necessarily whether the customer a new customer or an old one (40%).

Table 3b: Customer Response

Reason Given	Agreed	Disagree	Total
I feel I am <b>better understood</b> when I converse in my indigenous language.	65(81.25%)	15(18.75%)	80
I use English language in the bank because it is more <b>prestigious</b>	64(80%)	16(20%)	80
When I converse with the banker in a native language I get <b>better &amp; faster service.</b>	50(62.5%)	30(37.5%)	80
I feel I can <b>trust my bankers</b> when we speak the	61(76.25%)	19(23.75%)	80

same native language			
I use my NT because it is <b>easier for me to express myself in it</b>	53(66.25%)	27(33.75%)	80
<b>Total</b>	293(73.25%)	107(26.25%)	100%

The customers on the other hand as shown in Table 3b, were motivated to use their native languages so as to be better understood(81%), get faster service(62%), ease of expression, and as a means of establishing whether they can choose to trust their bankers or not. The customers however use English language only because it is the language of prestige and formality.

In line with Myers-Scotton Markedness Model, the bilingual bankers on one hand employ Code Switching to make unmarked, marked, and explanatory choice as well as CS itself serving as a marked choice. In other words,

- 
- Bankers use CS as an unmarked choice when they change from English to Yoruba and vice- versa depending on the particular function they are performing;
  - CS is used as a marked choice when the language selected by the bankers carries an extra meaning of recognition of self and prestige, as well as acceptance of both old and new customers alike;
  - bankers use CS as an explanatory choice employed with illiterate and semi-literates customers who need some of the banking terms, procedures, services and products explained and translated to them in their MT; an finally
  - CS itself is used to make a marked choice when bankers CS as a negotiation strategy creating a sense of ‘us’ to win the trust and confidence of their customers with the overall aim of achieving a ‘sell’ or continuing loyalty/patronage.

The customers on the other hand employ CS as an explanatory choice, as a marked choice as CS itself as a marked choice. In other words,

- Customers use CS as an explanatory choice for ease of expression and better understanding;
- CS as a marked choice to enjoy the prestige that come with the use of English Language;
- Customers use CS itself to make a marked choice when the Native Language is selected in order to access reliability and build the trust they have for and in both the bankers and the bank.

The conversational motivations of CS is during a banker/customer bargaining interaction therefore ranges from, appealing to the literate and Illiterate, closing status gap/prestige, function, recognition, ease of communication, identifying with a particular group, to negotiating with greater authority, getting better and faster services well as building trust and goodwill.

**Research Question 4: Do native languages function as a more powerful negotiation tool than English Language?**

Research Question 4 bothers on whether CS serves any negotiation function. To review this we shall look Tables 4a and 4b.

**Table 4a: Banker Response**

Reason Given	Agreed	Disagreed	Total
I am able to influence and satisfy my customers when I speak to them in their NL	20(100%)	0	20
Transaction is easier & faster when done the customer's native language	15(75%)	05(25%)	20
Using NL is a powerful negotiation strategy	19(95%)	01(5%)	20
I use my NL because it is easier for me to convince or sell a product to a customer with whom I share the same language.	15(75%)	05(25%)	20
<b>Total</b>	69(86.25)	11(13.75%)	100%

From Table 4a, all the bankers (100%) agreed that their customers are more satisfied when they speak to them in their Native Languages. 75% also agreed that transaction is usually faster and easier when the language of communication is the customers NL. Most of the Bankers (75%) also agreed that convincing and selling a product to a customer with whom they speak a common language is a lot easier. 95% of the bankers also agreed that CS to a customer's NL is a powerful negotiation tool.

**Table 4b: Customer Response**

Reason Given	Agreed	Disagreed	Total
When I converse with the banker in his/her NL I get better & faster service	50(62.5%)	30(37.5%)	80
I feel I can trust my bankers when we speak the same native language	67(83.75%)	13(16.25%)	80
<b>Total</b>	117(73.12%)	43(26.88%)	100%

As shown in Table 4b, 63% of the customers agreed that they get attended to faster and better when they use their NL while 84% agreed that they feel they can better trust their bankers when that can communicate with them using their Native Languages. The CAT also hold true here as NL is selected over English as a result of what both the bankers and their customers wish to accomplish: patronage and trust. While the bankers accommodate the customers Language in an attempt to influence the customers, make negotiation successful by convincing and making sales, the customers believe they get faster service and can build trust in a banker with whom they speak the same language. Both speakers thus play upon the connotation of the *we-code* to create a conversational effect. Thus, Code Switching is seen as fulfilling the relational and referential function of language that amounts to effective communication leaving both parties accomplished. Research question 4 is thus answered in the affirmative as CS functions as a powerful negotiation tool for both the bankers and their customers.

**CONCLUSION**

The findings of this study have shown that Code Switching is a frequent occurrence in the banker-customer interaction an encouraged and valued development used in fulfilling the relational, referential and bargaining functions. As an everyday reality, Code Switching is seen as the medium to convey both social and linguistic meanings.

The conversational motivations of Code Switching is during a banker-customer bargaining interaction therefore ranges from, appealing to the literate and Illiterate, closing status gap/prestige, function, recognition, ease of communication, identifying with a particular group, to negotiating with greater authority, getting better and faster services well as building trust and goodwill.

Native language is also seen as a powerful negotiation tool functioning as ‘a transactional code’ for a bargaining procedure with both the bankers and the customers making choices within conversation to achieve desired conversational and functional aims.

The selection of the Native Language over English is thus aligns with Giles Communication Accommodation theory while the selected code i.e. the Native Language is

used to make a Marked or Unmarked , an explanatory choice or a switch to made to carry extra linguistic meanings.

The preference for native languages by customers thus shows that in conversational reality, English merely functions as the formal language but in practice, Native languages are used to achieve more bargaining and transactional procedures by the bankers.

## RECOMMENDATIONS

Based on the finding of this study it is recommended that:

1. Native Languages should be encouraged as a veritable negotiating tool in the banking industry.

2. Customer Relations officers in banks and other bankers alike should encourage the use of native languages as means of ensuring customer satisfaction, trust and ease of communication.
3. Native Languages should be upgraded by the government to enjoy the same prestige as with English Languages.

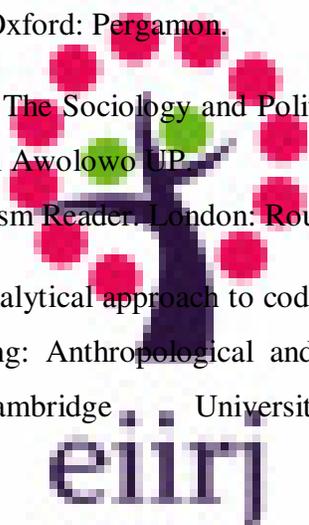
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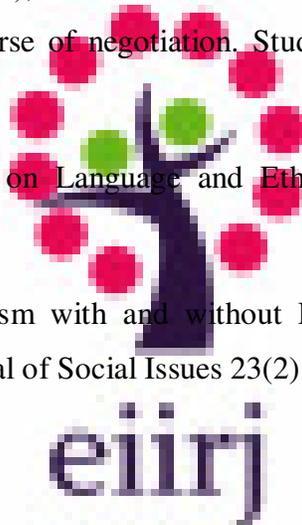
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