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Language options and the role of English on Finnish banks' websites

The websites of commercial banks may serve multiple functions, including the provision of promotional, informational and online transactional services. The choice of languages offered on the websites reflects the banks' communication and marketing strategy in targeting groups of clients. In addition, the way content is presented on multilingual sites can shed light on the financial institution's implicit language policy. In order to understand the role of English in Finnish banks' online representation, a linguistic landscape approach was applied and the multilingual pages of 10 commercial banks were analyzed. The first aim was to find out how design, content, structure and usability relate to the provision of languages. The second aim was to reveal the banks' implied language policies. Both in public and social media there is an on-going discourse about foreigners' banking problems in Finland. Investigation of the representation of languages on the various websites can provide further insights into this issue.

Keywords: linguistic landscape, multilingualism, language policy, English



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1 Introduction

In addition to being online shop windows, corporate websites have an important role in image building and customer relationship management. The interplay of design and content contributes to corporate marketing and at the same time serves as a customer targeting tool. A website also functions as the online representation of corporate identity and corporate values. The range of language options displayed indicates to what extent the business is open towards international markets and towards those clients who do not speak any of the local languages. In other words, the language options provided on the websites can reflect how the organization relates to the concept of social and linguistic diversity (Gunnarsson 2011). The languages used on the websites thus function as gate-keepers to information; they can help to determine what content is available for speakers of different languages. The aim of the present study is to explore the language options offered on the websites of Finnish commercial banks and to identify the strategies used in the representation of languages, with special attention to English, a widely used lingua franca in Finland.

Opening a bank account is usually among the first things that foreigners need to do when moving to the country. Thus, the group of non-Finnish and non-Swedish speaking clients could serve as a potential niche market for commercial banks. However, not all of the banks exploit this opportunity, or at least their website communication does not let one assume this. This creates a situation where there is no real competition in this segment of the market, which explains why foreign clients usually end up choosing the same bank.

At the time of the data collection for the present study (August 2015), there were no uniform guidelines or regulations in Finland with regard to the languages the banks should use or the linguistic skills they can expect from customers. The financial institutions could decide upon their language policies freely, which led to controversies. According to Yle News (2015), complaints were made to the Non-Discrimination Ombudsman because some banks denied foreigners access to online banking codes due to their presumed lack of language skills. Moreover, the comments made to some online discussion forums and blogs suggest that the lack of banking services available in a language other than Finnish and Swedish made some immigrants feel discriminated against by the bank (see the comments to the blog post "Do Finns trust foreigners?", 2012).

The approach taken in the present study resembles the study of linguistic landscapes as the researcher takes the role of a traveler and observer who visits online sites (cf. Lemke 2002) to explore and record the visibility of languages. The subsequent

sections provide an overview of some of the recent trends in linguistic landscape research.

2 Linguistic landscapes

Linguistic landscape (LL) research has traditionally focused on the analysis of public signs in well-defined geographical areas to identify the informational and symbolic functions of the languages used for communication and to indicate – via the visibility of the languages – the relative power relations and status of the linguistic communities living in the area (Landry & Bourhis 1997).

The scope of LL study is interdisciplinary and multifaceted (Blommaert 2013; Gorter 2013), which provides a fertile ground for its theoretical and methodological extension. Shohamy and Waksman (2009: 314) believe that the whole concept of LL is to be expanded “in its definitions, components, interpretations, implications and implementations”. In accordance with this, some recent LL research has taken a social-semiotic discursive approach. Scollon and Scollon (2003), in their geosemiotic theory, focus on the social meanings, discourses and social actions evoked by the physical placement of signs. Blommaert (2013) argues that signs can only be understood if the space they are located in is seen as a system of social, cultural, historical and political meanings. Sloboda (2009) also emphasizes the importance of social relations and actions indexed by public signs. Shohamy and Waksman (2009) suggest that the study of LLs should account for a variety of modalities and text types and involve all the related discourses, i.e. the interwoven meaning negotiations, contestations and ideologies. Marx and Nekula (2015), in their analysis of the semiotic landscape of a cross-border German-Czech cultural centre, also take a comprehensive approach by combining the theory of language management with visual semiotics.

The notion of public space is also being reconceptualized. Public space is traditionally understood as a physical, geographically identifiable territory, often an urban centre (Scollon & Scollon 2003; Ben-Rafael 2009; Shohamy et al. 2010; Gorter 2013). However, Shohamy and Waksman (2009: 315) point out the continuously changing nature of public space and suggest that it does not have fixed boundaries, especially if it allows for the inclusion of locations in cyberspace as well. As there are new types of texts (Shohamy & Waksman 2009) and new varieties of signs (Gorter 2013) emerging in public space, it has been suggested that the examination of LL should embrace these novel genres from a multimodal and multilingual angle (Shohamy & Waksman 2009: 314).

Online spaces also offer opportunities for the analysis of linguistic landscapes. Multilingualism on the internet is multidimensional, which allows for it to be studied

from different perspectives and with different methodologies (Leppänen & Peuronen 2012). When surfing online, the user is immersed into a space where the orientation is directed by visual and verbal signs. Therefore, digital spaces could also be studied as landscapes – an idea supported by Ivkovic and Lotherington (2009), Shohamy and Gorter (2009), Shohamy and Waksman (2009), Halonen (2015) and Kelly-Holmes (2015). The online linguistic landscape, however, is delocalized (Ivkovic & Lotherington 2009: 19) and also independent of national borders (Kelly-Holmes 2015: 131). The experience of entering and leaving the place is thus less strongly felt than in physical space. Still, as pointed out by Kelly-Holmes (2015: 131), the form of top-level domains can relate the user's orientation to larger geographical locations, such as regions (*.asia*) or countries (e.g. *.uk*, *.fi*, *.fr*), and even to more specific spaces, for example cities (*.paris*) or linguistic communities (e.g. *.cat* – indicating the Catalan linguistic community).

3 Language options on corporate websites

The array of languages offered on profit-oriented websites is strongly connected to target marketing and thus functions as a strategic choice in marketing discourse. As stated by Duchêne and Heller (2012: 373), “language choice does not occur in a vacuum; it is a highly strategic choice that is contingent upon the desire to target a specific market”. The selection of languages indicates what groups a company wants to welcome as its customers and who are those not targeted explicitly. Furthermore, the way the web pages are displayed in the different languages reflects the corporate language policy with regard to online communication. The more elaborated and the more detailed the web pages in a certain language are, the more care has been taken to address the speakers of that language. The relative status of the languages on the website, in turn, can shed light on the internal language policy of the company (Kelly-Holmes 2015).

Previous research on language options has covered, for instance, the longitudinal analysis of university websites (Costalez 2012; Callahan & Herring 2012), the use of English on corporate websites (Aaltonen 2006), the connection between language choices and identities (Androutsopoulos 2006), the concept of visual multilingualism (Kelly-Holmes 2014), and the study of web pages as virtual linguistic landscapes (Ivkovic & Lotherington 2009). Little research has been done to explore the connection between the choice of languages and corporate or organizational language policies (see Kelly-Holmes 2005). Since a website can also function as a mission statement for an organization to communicate its values and policies, the language options offered can be seen to be part of the corporate image (Kelly-Holmes 2005: 80).

Furthermore, in certain lines of business (e.g. in financial services), successful business requires trust between the service provider and the customer. The easiest way to build trust is to share a common code, which means that the customers or clients are addressed in a language they feel comfortable with (Kelly-Holmes 2005: 78). Therefore, the selection of languages requires careful consideration by the organization.

In the case of multinational companies, the question of language choice is influenced by their global market player image and the countries or regions where their services are offered. An obvious choice seems to be English as this is the language of international business. However, the use of local languages can also be deemed as beneficial. Within the DYLAN project (*Language Dynamics and Management of Diversity*), multinational companies' websites were studied to reveal multilingual and multicultural content management policies and strategies (Yanaprasart, Choremi & Gander 2013). It was found that the companies were aware of the economic value of languages in the global marketplace and developed their website contents in languages other than English (Yanaprasart 2013: 152).

In the case of local companies, the choice of languages on the website depends on the geographical area and the target groups the company wants to address. Offering English among the language options on a company's website can serve several functions. Being an international lingua franca, the language can serve as a means of communicating with clients who do not have competence in local languages. Furthermore, the use of English can enhance the international presentation of the corporate image and can trigger associations of modernity, internationalism, and trendiness (Kelly-Holmes 2005: 88, 104).

4 English in Finland

The status of the English language in Finland has been undergoing changes, as it is becoming a new kind of second language which functions as an unofficial lingua franca in many situations (Taavitsainen and Pahta 2003, 2008; Moore & Varantola 2005; Leppänen & Nikula 2007; Laitinen 2015).

The findings of the large-scale national survey conducted by the VARIENG research team (*Variation, Contacts and Change in English*) of the University of Jyväskylä confirmed the strong foothold of the English language in Finland. It was found that most Finns had a positive attitude towards English and did not see the use of the language as a threat to the Finnish language and culture (Leppänen et al. 2011). The informants evaluated English as the most important foreign language, more important than Swedish. English was encountered in the streets, in shops, in restaurants and in public transportation. The

places where English was not heard or seen so frequently were hospitals, libraries, banks, offices and churches (Leppänen et al. 2011: 67). According to the results of the survey, although English was present in the Finnish linguistic landscape, not all informants used the language actively in their everyday lives (Leppänen et al. 2011: 161). The presence of English in the Finnish linguistic landscape was also established by Laitinen (2015), who observed English signage in urban and rural Finland during a six-day bicycle trip. The results underline the high visibility of English across the country, with evidence of English use found even in remote places.

Taavitsainen and Pahta (2008) point out that English is gaining more ground in the discourse of business and commerce in Finland. In addition to communication practices in multinational companies, the use of English in commercial advertising and the naming practices of Finnish companies reflect this tendency (Moore & Varantola 2005; Taavitsainen & Pahta 2008). Moreover, research findings suggest that in the domain of business, English is often chosen as the primary means of communication if the interactions involve non-Finnish speakers (Leppänen & Nikula 2007).

5 Aim and research questions

The aim of the present study is exploratory in nature. In addition to describing what languages are offered on Finnish banking websites, the objective is to identify types of strategies that the banks apply in the representation of languages. The use of English is investigated in detail because of its role in international communication and global marketing. The research questions are as follows:

1. In what languages is information available on the websites?
2. What strategies do the banks follow in the representation of the different languages?
3. What is the role of English on the websites?

By comparing the websites published in different languages, conclusions can be drawn about the way the banks prioritize the languages in their online communication.

6 Data and methods

In the present paper, the term *website* is used to denote the collection of web pages under the same domain name. The term *homepage* is applied when referring to the

main page of a website. The data consisted of multilingual corporate websites where – in most of the cases – each language had a separate homepage.

The websites of ten commercial banks were observed between 15 and 25 August 2015. Nine of the banks were registered in the database of the Federation of Finnish Financial Service (FFI) on 1 January 2015 (FFI 2015a) and had the highest market shares on 31 December 2014 according to the official report on Finnish banking (FFI 2015b). In addition, as an exceptional case, S-pankki was added to the list because it is owned by a retailing co-operative, in other words, it is a “supermarket bank”, with growing popularity in Finland. The banks and their URL addresses are listed in Table 1.

TABLE 1. The ten commercial banks selected for the study.

Bank	Website address
Aktia Pankki Oyj	http://www.aktia.fi
Danske Bank Oyj	http://www.danskebank.fi/
Handelsbanken	https://www.handelsbanken.fi/
Nordea Pankki Suomi Oyj	http://www.nordea.fi/
Suomen Hypoteekkiyhdistys (HYPO)	http://www.hypo.fi/
Säästöpankkien Keskuspankki Suomi Oyj	http://www.saastopankki.fi
Ålandsbanken	https://www.alandsbanken.fi/
OP	https://www.op.fi
POP Pankki	https://www.poppankki.fi/
S-pankki	https://www.s-pankki.fi/

The data collection was based on an online ethnographic approach (cf. Hine 2000, 2008; Kozinets 2009; Kytölä & Androutsopolous 2012) adapted for the analysis of monologic websites (Kelly-Holmes 2015). Online ethnography is based on the application of ethnographic research methods to examine online communities and cultures (Kozinets 2002). It has mostly been used to study dialogic, participatory sites such as discussion forums and internet communities (cf. Kytölä & Androutsopolous 2012; Halonen 2015), but the method can be adjusted to the study of less interactive, monologic websites as well (Kelly-Holmes 2015).

When exploring websites, the researcher moves around in a hypermodal environment (Lemke 2002). This space, in addition to being multimodal, is structured via the multiple interconnections between the different web pages that constitute a website (Lemke 2002: 300). The researcher visits the sites to test and experience the “journey”, while taking screenshots and notes of the websites. Based on Hine (2000), Kelly-Holmes (2015: 134–135) suggests a list of eight steps to be followed in the linguistic ethnographic study of monologic websites: 1) Rendering the web remarkable; 2) Using

fieldwork notes to record the websites, 3) Auditing and describing the whole site; 4) Documenting and following up the links; 5) Following up the leads that look interesting; 6) Recording changes in language provision and content; 7) Documenting advertising on the site; 8) Taking screenshots to document the traversals.

Considering the research questions used in this study, the above steps were modified as follows:

1. The websites of the ten banks were recorded via the HTTrack Website Copier software. In addition, screenshots were taken of the Finnish, Swedish and English (when relevant) homepages of the ten selected Finnish banks on 19–20 August 2015. Altogether 26 homepages were analyzed in the form of screenshots. One bank did not have a proper English homepage, just a pop-up window with the menu options and a brief welcome message. Although not labelled as a “homepage”, the pop-up window was also considered as data, together with the pages linked to it. The hyperlinks appearing on the homepages were tested to explore the usability and depth of the websites. Thus, the different homepages functioned as the starting points for exploring the sites.
2. The number of languages offered on the websites and the terms used to refer to them were recorded.
3. Starting out from the homepages, the web pages published in the different languages were compared and field notes were taken, focusing on the differences found in the structure of the pages, the length of the texts and the images used. The description was mainly qualitative and based on subjective observations made by the author of the present paper.
4. The hyperlinks and the menu options on the homepages were tested. The broken (non-functioning) or wrongly placed links were noted.
5. The main strategies of language representation were identified and the strategies were categorized into distinct types.

7 Findings

7.1 Language options

The majority of the banks offered some information in three languages: in Finnish, in Swedish and in English. There were only three websites which did not provide any information in a third language, with one being Finnish-English and two Finnish-Swedish

only. The language options were usually located at the top of the homepages and were indicated by verbal or visual signs (see the types of verbal references in Table 2).

TABLE 2. Reference to language options on the websites of Finnish banks.

Language	Reference
Finnish	Suomeksi / Suomi / FI
Swedish	På svenska / Svenska / Sverige / SE
English	In English / English / In english / Institutional investors / Briefly in English / EN

The English language was indicated by the greatest variety of terms; in addition to the usual phrases (*In English, English, EN*), there were two others with more specific connotations. The phrase *Institutional investors*, for example, does not simply stand for a language option, but also targets a specific group of customers. In the phrase *Briefly in English*, the adverb *briefly* is similarly limiting in meaning, but with regard to the information available in this language. The spelling mistake in the phrase *In english* might be accidental, but it can also give the impression that not much care was taken when designing the English language pages.

In addition to phrases, flags were also used to indicate the language versions available. In the case of English, the British Union Jack was the usual choice, which is a practice often found in commercial sites. However, non-British citizens might interpret its reference as too restrictive because it denotes a nation and not a language spoken all over the globe.

7.2 The representation of languages

Based on the information content, the design and the usability of the websites, the relative importance of the languages could be identified. The strategies followed by the banks are summarized in Table 3.

When three languages were offered, only one of the banks applied a balanced strategy by using the same design and the same amount of content in all the languages. When checking the menu options and the usability of the hyperlinks on the different pages, no significant differences were found. This means that all the languages were shown in equal position; no primary or dominant language could be identified.

TABLE 3. Strategies of representing the languages.

Three languages		Two languages	
Strategy	Bank	Strategy	Bank
Balanced	Nordea	Balanced	Handelsbanken S-Pankki
One-language dominant	Danske Bank	One-language dominant	HYPO
Hierarchy	POP		
Two-language dominant	Aktia OP Sääst pankki Ålandsbanken		

The second strategy, applied by one of the banks studied, was the one-language dominant or monadic arrangement. The Finnish language served as the primary language on this website: the information provided in this language was the most detailed and also the most recently updated. The English and Swedish homepages and the related web pages were less informative: they contained less text and fewer hyperlinks. Moreover, the focus was not on the latest offers but on basic services. The pages shared a common design, which was different from the Finnish pages. The main image on the Swedish and English homepages, for example, was the photo of a well-shaven man in white shirt and black suit, perhaps intended to index a business client, while the Finnish homepage featured a house key (Figure 1).

The third strategy, chosen by one bank in the data, was built on a hierarchy between the three languages, with Finnish taking the dominant position, Swedish taking second position and English appearing as a tertiary language. It is important to note that the difference between the Finnish and Swedish web pages was not particularly striking: the same structure and colors were used on all the pages, including the homepages available in the two languages. However, the Swedish pages did not have as many up-to-date news items and offers as the Finnish ones. As for English, the bank's website did not even have a proper homepage: the menu options were presented in a small pop-up window together with a brief greeting message. The rest of the English pages were just short blocks of texts lacking in updated information and hyperlinks.

The fourth strategy might be called the two-language centered or dyadic arrangement. Four banks applied this strategy, in which the Finnish and Swedish homepages had the same design and information content, while the English homepage offered less information and had a different, usually simpler, visual appearance. This difference could be found not only in the case of the homepages but all the web pages published in the three languages.

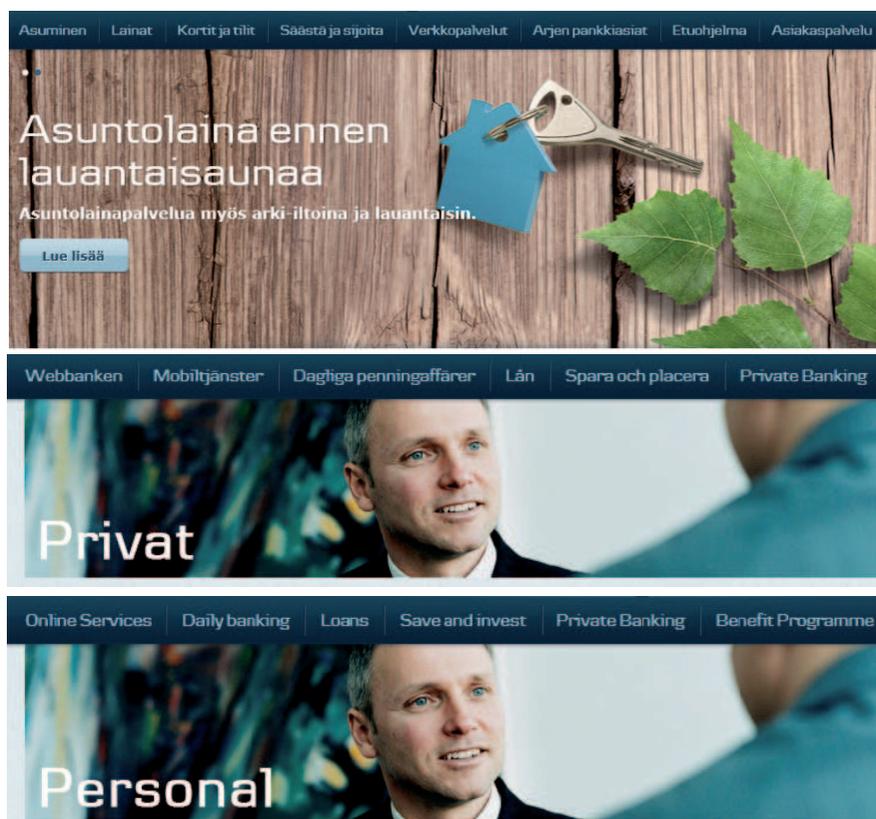


FIGURE 1. Screenshots of the Finnish, Swedish and English homepages of Danske Bank (17.08.2015, <http://www.danskebank.fi/>; reproduced with the kind permission of Danske Bank).

There were three banks that provided only two language options. In one of these cases, Finnish was the dominant language over English, and in the other two cases – where the language options were Finnish and Swedish – no dominant language could be identified; the presentation of information was balanced on the two homepages and on the rest of the pages.

It can be concluded that the banks applied a variety of strategies to represent languages on their websites. The English language was used as a mediator of information on one website, which assigned equal importance to the messages communicated in all the three languages. In the other cases, compared to Finnish, English was either shown in a secondary position together with Swedish, or was assigned a tertiary role with a summarizing, briefing function. Furthermore, there were also examples where the use of the language and images was connected to a specific group of clients: corporate

customers. This suggests that English was seen as a means of targeting business clients and not so much the general public.

7.3 The role of English

The position of English as a tertiary language could also be detected in contexts where the English language content was mixed with Finnish. In one case, even though most of the text on the page was published in English, there were some words or sentences in Finnish on the page. In most of these cases the use of Finnish was connected to navigation and advertising. Figure 2 illustrates this way of mixing the two codes.

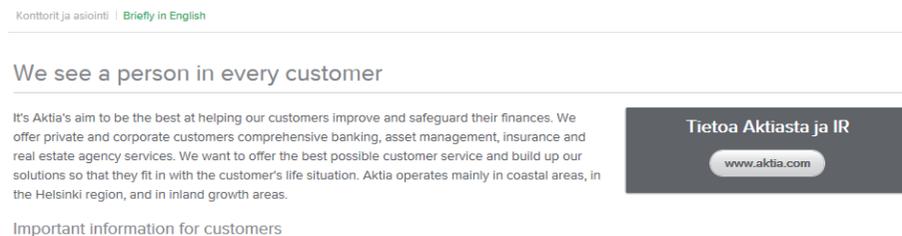


FIGURE 2. Extract from the English homepage of Aktia Pankki (17.08.2015, <http://www.aktia.fi>; reproduced with the kind permission of Aktia).

The primary language of the page was Finnish because the menu items at the top of the page (such as *Konttorit ja asiointi* 'Branches and services' in Figure 2) and the contact information at the bottom of the page were available only in this language. The English text did not contain any contact details or hyperlinks to further services. This might give the impression to a visitor that non-Finnish and non-Swedish speakers were not really encouraged to explore the website for further information or contact the bank directly. The link on the right, *Tietoa Aktiasta ja IR* 'Information about Aktia and IR', exemplifies a feature found on the web pages of other banks as well. The use of Finnish in a hyperlink located next to an English text signals a route available only for Finnish speakers. This could make the non-Finnish visitors of the page feel uncertain about their importance as targeted clients. Interestingly, the link led to an English page which informed the bank's investors of the latest Stock Exchange news. This way of connecting the pages and mixing the codes can confuse the clients because the languages fail to clearly demarcate the space and its legitimate users (cf. Blommaert 2013).

In general, the English pages of the banks studied were often lacking in updated content and services. In most of the cases, the texts were written for the long term because their information content was restricted to some basic information about the bank's services. The hyperlinks also tended to be fewer than on the Finnish and Swedish

pages. These differences in targeting the non-Finnish and non-Swedish customers imply a corporate language policy in which Finnish and Swedish are given equal status and importance, while English has a relatively subordinated role in communication. However, such claims cannot be made without investigating the banks' language policies more thoroughly, for instance, by asking the marketing and communication managers' views on this issue.

8 Conclusion

The languages that a financial institution chooses for online promotion and marketing communication reflect its underlying corporate language policy. If there are differences in content, design and usability between the pages published in different languages, it can be assumed that certain languages, and thus their speakers, are deemed to be more important for business than others. In her discussion about the relationship between websites and corporate language policies, Kelly-Holmes (2005: 83) claims that "it seems impossible not to get the impression that the corporation sees certain languages as having linguistic capital and speakers of certain languages as 'worthy' advertisees". This relates to the demarcating effect of signs pointed out by Blommaert (2013: 47–48), which means that signs select the potential addressees who become the legitimate users of the space. The choice of languages offered on a website can also delimit the group of potential users by determining what content can be accessed and via what routes. Moreover, as visitors have normative expectations about spaces (Blommaert 2013: 33), they can feel disappointed or even frustrated if their expectations about the usability of the online space are not met.

In the case of the Finnish banking websites, it can be concluded that most of the banks offered some information in all the three languages, and only a few of them preferred to use only Finnish and Swedish, or Finnish and English. The banks applied different strategies in the representation of languages, which generally implied a language policy of using Finnish as a host or primary language, and English as a secondary or tertiary language. Swedish was presented in an in-between position: either having the same status as Finnish or appearing as a language of secondary importance together with English. Even though English is a lingua franca in Finland, it was not necessarily assigned the same informative function on the websites as Finnish and Swedish. With the exception of a few financial institutions, English provided access to some basic information, but the Finnish language functioned in a gatekeeper role. A follow-up study could be made to supplement the results of the present paper to explore the reasons behind the differences found on the web pages. Furthermore, the

situation of the Swedish language (as a national language of Finland) could also be examined with regard to its role in website communication.

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