Case study on banks' webpages: The use of personal pronouns

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Research on discourse forms is becoming more and more common in an attempt at explaining daily linguistic paradigms in specific documents. In the field of business, this interest may be related to enhancing corporate communication and marketing techniques. The aim of this paper is to discuss the uses of personal pronouns in the 'About Us' pages of banks' corporate websites. This study is based on a compilation of previous works from researchers who focused on the analysis of pronoun, concerning both style and function. In this experiment, 64 webpages from bank websites were selected for the corpus and subsequent data compilation and analyses were performed. The results revealed the most frequent personal pronouns which had been used in the different sections of banks' webpages. This research helps us to better understand academic English discourse in the field of banking.

Keywords: Banking English; Genre Analysis; Pronouns; Banks; About Us; ESP

1. Introduction

Banking language is associated with certain specific linguistic forms such as technical vocabulary and structures and conventions for the organization of information, as it happens with any other business. It involves a unique style, characterized by precise syntactic meaning, elaborated structures and a standardized style. This paper focuses on identifying the type of personal pronouns in banks' corporate webpages and their function within the text. The use of pronouns is an indicator of how audiences are conceptualized by speakers and writers in academic discourse (Fortanet-Gomez, 2004). Previously to this research, a proposal for the 'About Us' pages on banks' corporate websites was designed (Casañ-Pitarch, 2015). The present study has been carried out with the aim of furthering research in the field.

The current research analyzes and suggests the use of certain pronouns within the different sections that form the 'About Us' pages on banks' corporate websites. The framework of this study is set in the area of English for banking purposes, which concern the language employed in the financial world and all the issues related directly to banks. In order to make this definition more specific and clear, an explanation of banking should be

provided. Banking is one of the oldest industries which originated with the barter system, in which people exchanged goods. As such, a bank is a financial institution licensed by a government whose primary activities include borrowing and lending money. According to the *Encyclopedia Britannica*, a bank is "an institution that deals in money and its substitutes and provides other financial services. Banks accept deposits and make loans and derive a profit from the difference in the interest rates paid and charged, respectively" (Encyclopaedia Britanica, online). Thus, banks are profitable businesses that make money as in any other industry.

The objective of this paper is to show the current tendencies about the use of personal pronouns within the 'About Us' pages on banks' corporate websites, and to discuss the possible reasons for their choice. This objective is based on the following hypotheses:

(1) The percentage of pronouns should be low in comparison to nouns.
(2) Subject pronouns and possessive determiners shall prevail over the rest, whereas the use of reflexive and possessive pronouns will be only testimonial.
(3) The types of pronouns may vary according to the nature and purpose of the text.
(4) The most common pronouns shall be the first person plural and the neutral third person singular cases.

It is expected that the results obtained from this research will contribute to validate these four hypotheses.

This article starts with a theoretical review on the uses of pronouns in English and a description of the 'About Us' pages on banks' corporate websites—following the model that was introduced in previous research (Casañ-Pitarch, 2015). Then, results will be presented and discussed in detail with individual tables that represent each of the sections forming a typical 'About Us' page. The focus of this study is on showing whether the theories introduced in this research are valid according to the results obtained and the hypotheses previously stated.

2. Background

Pronouns are defined as words which are used in place of nouns and noun phrases (Schmidhauser, 2010). Similarly, Nordquist (2010) suggested that pronouns are words that substitute an element that is being referred to (e.g., people, animals, ideas, or things)—Also see what Capone and Salmani Nodoushan (2014) and Salmani Nodoushan (2015; forthcoming) offer on true indexicals. If they accompany a noun, pronouns are closely related to definite

articles which comprise a subtype of determiners (Postal, 1966). The main function of pronouns is to shorten sentences and make communication easier (Manning, 2005). According to this premise, people modify the form of their messages according to their interests and purposes. Thus, linguists can do research on linguistic norms that determine why a pronoun is used instead of a noun or another pronoun. This article focuses on the analysis of the number, gender, person, and case of pronouns to determine different patterns regarding their use. Table 1 shows the classification of personal pronouns according to the guidelines established by Quirk, Greenbaum, Leech and Svartvik (2008).

Table 1
Pronouns in English

			Subject	Object	Possessive		Reflexive
					Determiner	Pronoun	
1st	Singular		I	Me	My	Mine	Myself
	Plural		We	Us	Our	Ours	Ourselves
2nd	Singular/Plural		You	You	Your	Yours	Yourself
3rd	Singular	Feminine	She	Her	Her	Hers	Herself
		Masculine	He	Him	His	His	Himself
		Neutral	It	It	Its	Its	Itself
	Plural		They	Them	Their	Theirs	Themselves

Once the basic notions in the classification of these pronouns have been considered, a review of the literature on the use of pronouns in business contexts is presented. To start with, some writing guides suggest that pronouns in academic writing should be avoided, especially direct ones (Bennet, 2009; Birjandi, Alavi and Salmani Nodoushan, 2004; Daly, Johnston, Goolsby, Fisk and Zarate, 2013; Haynes, 2010; Salmani Nodoushan and Alavi, 2004; Schindler, 1967). Nominalization is a very usual aspect of business English and a feature of formality; thus verbs and pronouns tend to be avoided in certain measure if possible (Heylighen & Dewaele, 1999). In this sense, the use of pronouns is more common in informal contexts. However this does not imply that the use of pronouns is restricted in business and academic documents; in fact they are necessary and make language easier (Manning, 2005).

In order to understand the function of pronouns within the text, it is necessary to link them to the theory of power and solidarity. This theory argues how people perceive society regarding their structurally organized linguistic rules. Brown and Gilman (1960) suggest that social relations can be inferred through treatment forms. These relations involve interactions that can be either of power or solidarity. In this sense, some pronouns are connected to more formal situations, whereas others are conceived as less formal. The semantics of power and solidarity suggests that the relation

among people is marked by hierarchical differences—in terms of age, gender, social status, profession (See, for instance, Salmani Nodoushan, 2012a, 2014). Consequently, speakers vary their speech as a mark of respect towards the other interlocutors. It can also be intuited that banks adapt their language to their audience and this influences on the use of pronouns.

When it comes to the use of pronouns on bank websites, banks should use different strategies which depend on the webpage section. Each pronoun involves an effect on the reader. For example, first person pronouns show a specific attitude of the speaker's involvement or responsibility. However, it is noticeable that the plural forms in business documents are more frequent within business documents in comparison to singular ones. Fortanet-Gomez (2009) suggests that first person plural pronouns imply the participation of all of the members of a company (directive, non-directive and shareholders). This may reinforce an image of corporate unity. Beard (2000) adds that plural forms of first person pronouns share responsibility between the speaker and the other members of the company. In some cases, this is especially useful when the information is uncertain or tricky because it may reduce responsibility. Thus, first person plural pronouns contribute to deliver an image of corporate union and team work; subsequently, this may transmit a sense of tranquility and security to the audience. As Pennycook (1994, p. 175) states, the pronoun 'We' "is always simultaneously inclusive and exclusive, a pronoun of solidarity and of rejection." On the other hand, the first person singular form is rare in business contexts. It can be used when writing an autobiography, giving a personal opinion, or directions (Abbasian & Tahririan, 2008). However, companies usually avoid focusing their image on one single person, in contrast to political parties. Klijūnaitė and Nausėda (2010) suggest that the singular form can have negative effects; for example, the audience could understand that the speaker is making an attempt at placing himself or herself above the listeners or readers and it can somehow break the sense of community acquired through the plural form.

The use of second person pronouns involves directness (Williamson, 2006). The form 'you' involves mutual recognition between the speaker and the addressee, and it means 'invocation' (Mackiewicz & Riley, 2002). Academic writing in business contexts recommends avoiding directness (i.e., second person pronouns) when the purpose of the text is to inform rather than persuade (O'Hair, Rubenstein & Stewart, 2004). In fact, directness is a sign of rudeness and impoliteness in most countries (Ajayi & Balogun, 2014; Jeon, 2003; Salmani Nodoushan, 2003, 2006a,b, 2007a,b, 2008, 2013, 2016; Salmani Nodoushan & Allami, 2011). The use of 'you' is less formal and it tends to be used in familiar circles (Swick, 2008). Thus, it can be intuited that banks' corporate webpages should avoid the use of second case pronouns, except when the text is persuasive.

Third person pronouns are necessary in writing because they avoid the repetition of nouns. As explained earlier, third person pronouns do not directly refer to the speaker or the addressee but to other people or things that are not present at the moment of the speech. Thus, third person pronouns are characterized by their indirectness, the opposite to second person pronouns (Cornish, 2005). Academic writing is objective when expressing ideas, and it tends to avoid reference to personal opinions: 'I believe' or 'It is my opinion' (Arnaudet & Barrett, 1984; Lester, 1993). Singular pronouns are distinguished as masculine, feminine or neuter. Masculine and feminine pronouns substitute a person's proper name. However, in some situations, it may be considered rude to overuse third person pronouns instead of a person's proper name (Quirk et al., 2008). In this context, it can be intuited that banks use male and female third person pronouns when they refer to a specific member of their corporations, in which the combination of proper names and pronouns is advisable.

Concerning the neutral form of the third person singular pronoun, it is necessary to study its functions in detail since there are different purposes. As the Masculine and feminine forms refers to men and women, the neutral form refers to things, animals or ideas. This form can also be used as subject in impersonal verbs or as anticipatory subject. In academic writing, the impersonal singular form of the third case is one of the most frequent forms used to indicate a repeated topic (Carreon, 2006). 'It' can refer to direct and indirect ideas or things within the text without revealing the identity of these. In this sense, the impersonal pronoun 'it' may "establish objectivity, to generalize, and to conceal the existence of a specifically located subject with opinions" (Pennycook, 1994, p. 177). Consequently, the distance created by the anonymity between the speaker and the audience should be a useful tool to avoid personalization and directness in academic contexts. On the other hand, plural forms of the third person pronoun are considered 'the construction of the others', and they function as a call to an unspecified authority (Pennycook, 1994, p. 176). In this sense, it seems that the main function of the plural form of the third person pronoun is to remove self-responsibility. The pronoun 'they' shows that the speaker or writer is not part of the group. For example, companies could use this form to address their suppliers in such a way as to establish a barrier or distinction. In addition to these functions, this pronoun is also used to avoid sexist language (Varley & Green, 2011).

In general, each context requires the use of certain pronouns. As it has been discussed hitherto, each pronoun has a particular effect on the readers. Companies should be aware of this fact and adapt their texts to the needs of their audience. Nowadays, corporate documents are increasingly being written by linguistics experts who are completely aware of the needs of the

company and create suitable texts adapted to their target audiences as a means of improving their corporative communication.

The decades of the 1990s and the 2000s will probably be remembered in the near future as the transition period between the paper and the digital era. During these twenty years, almost all of the paper-like materials have been transferred to digital format. Consequently most types of businesses have been compelled to modify their working structures in order to remain competitive. In fact, those companies which have not updated their systems have tended to disappear or to be substituted by more profitable alternatives. In this sense, banks are one of the most powerful industries in present days. They are organizations constituted by their governments whose function is to manage and organize the economy of a country and its citizens. Therefore, banks could not be left far behind in this process of digitalization. As a result, all banks have their own web sites where they can promote their image and services worldwide for an economic price in comparison with more traditional forms of advertising.

In this connection, the analysis of the generic structure of websites is a promising area of research. Genre analysis is a multi-disciplinary activity involving different areas in the study of languages such as linguistics, discourse analysis, sociolinguistics, translation, and advertising, among many others. Further studies have led to research in different linguistic frameworks which have encouraged people to define and work in generic research (e.g., Salmani Nodoushan, 2012b; Salmani Nodoushan & Khakbaz 2011; Salmani Nodoushan & Montazeran, 2012). These studies focus on what people do with language in determined situations and contexts. In this sense, genre analysis can be defined as the study of situated linguistic behavior (Bhatia, 1993; Bhatia & Salmani Nodoushan, 2015; Salmani Nodoushan, 2011). These types of generic research enable communicators "to make appropriate decisions as to the choice of lexicon-grammatical as well as generic resources to respond to familiar and not so familiar rhetorical situations" (Bhatia, 2004, p. 5). The analysis of this genre focused on determining the language used by banks on the 'About Us' page in their corporate web sites. A relevant finding in this previous research was the identification of fifteen sections that formed the 'About us' page. Twelve of these sections contained written text, whereas the remaining three did not incorporate the necessary text for analysis although they should be considered for the design of the page (See Table 2 below).

Results from that research (Casañ-Pitarch, 2015) showed some general parameters for the creation of the 'About Us' page on banks' corporate web sites. However, it was acknowledged that there are other more specific items that require further research. The previous model of the 'About Us' page on banks' corporate web sites forms the basis for the present study. In this

connection, the present paper seeks to discuss the use of pronouns on the 'About Us' pages on banks' corporate web sites.

Table 2
Sections Forming the 'About Us' Site in Banks' Corporate Webpages

Section with Text		Sections with no Text
Presentation	Community Involvement	Group Members
History	Careers	Contact
Sponsorship	Products and Services	Locations
Awards	Suppliers	
Corporate Governance	Security	
Board of Directors	News	

3. Method

The development and study of genres contributes to the explanation of the functions of specific texts in particular target areas. This paper proposes a study on the use of pronouns on banks' corporate web sites. In this section, the steps followed to implement the current research are described in detail.

As it has been previously explained, the objective of this research is to explain which pronouns are the most frequent ones on 'About Us' pages on banks' corporate web sites and to discuss why these pronouns have been preferred to others. The fulfillment of the general objective of this research is based on the validity of the four hypotheses presented in the introduction section (above).

3.1. Corpus

The number of banks that have been considered in this study is sixty-four (N=64). The choice of fifty banks was based on the study published by *The Banker* magazine (2010) which ranked the fifty top banks in the world. The other fourteen were selected among the most popular banks from the UK, the US and Spain because of their proximity and relevance to the current study, and their being highly relevant institutions. Furthermore, due to the extension of this field, this research has been framed within the introductory page 'About Us' on banks' web sites and its main sections.

3.2. Instruments

This study has been based on the results from a previous study in which the 'About Us' pages on banks' corporate web sites were analyzed (Casañ-Pitarch, 2015). In that study a model of genre analysis was created and it was applied to the section 'About Us' on bank's corporate web sites. The final aim of that project was the application of the results obtained to a real case, in which the

webpage of a bank was created. Using the same corpus of webpages, an analysis on the type of pronouns has been carried out to explain the use of these in each section that shapes the 'About Us' page on banks' corporate web sites. In this connection, the frequencies of the pronouns were tallied through the software *AntConc* (Anthony, 2003). Among its main applications, this software can extract and quantify target words from a corpus of texts. In this sense, pronouns have been grouped into different categories: subject, object, and possessive reflexive, as well as possessive determiners. Then, they have been classified according to their person: first, second, or third person, singular or plural, and whether they are male, female or neutral pronouns.

It is necessary to consider that some pronouns have the same form as subject and object pronouns (e.g., you, it) or as object pronouns and possessive determiner (e.g., her). In this connection, it was necessary to distinguish each sample individually. In some cases, it was found that the third person singular pronouns were shown with the two genders: male and/or female, as in 'he and/or she', 'his and/or her', 'him and/or her'. These cases have been treated as one instead of two, since the authors' intention was to identify the third person singular cases, either male or female, without discriminating any gender.

3.3. Procedure

This research was conducted in four stages. The first stage concerns the quantification of pronouns across the documents that form the selected corpus; results are introduced as both frequencies and percentages. These results reveal the value of pronouns within each section. The second stage consists in classifying them into categories according to their types: subject, object, possessive, reflexive, and possessive determiners. The third stage consists in determining the pronouns case/person, number and gender. At last, with the compilation of these results, a discussion on the main uses of pronouns within the different sections on 'About us' pages is carried out with the aim of validating the four hypotheses formed in this research.

4. Results and discussion

Having considered relevant theories about the use of pronouns in English and the 'About Us' pages on banks' corporate web sites, the purpose of this paper is to analyze the use of pronouns in the different sections that form the 'About Us' pages on banks' corporate web sites. As it has been discussed, it is expected that the function, quantity, and type of pronouns vary depending on the different sections that have been studied. Results are introduced in the sequence that they appear in table 2.

First of all, it is necessary to consider the frequency of pronouns within the

corpus from a global perspective. As it can be observed in table 3, the frequency of pronouns can vary depending on the section analyzed from banks' corporate web sites. The average percentage of pronouns within the 'About Us' pages analyzed is 3.97%. The section with more pronouns is 'Careers' with a percentage of 8.05%, whereas the one with a lower percentage is the 'Board of Directors' with only 1.75%. The average percentage of pronouns in the corpus is lower than that of nouns (38.01%), resulting in a high level of formality and academic register (Heylighen & Dewaele, 1999). These results also confirm the first hypothesis: The percentage of pronouns should be low in comparison to nouns.

Table 3
Percentage of Pronouns Within the Corpus of Texts Analyzed

Section	Pronouns	Words	% Pron.	%Nouns
Presentation	617	19,935	3.10%	37.42%
History	645	28,617	2.25%	38.78%
Sponsorship	224	4,652	4.82%	37.30%
Awards	179	10,257	1.75%	42.70%
Corporate Governance	2,145	83,392	2.57%	34.42%
Board of Directors	945	60,783	1.55%	47.82%
Community Involvement	1,099	21,340	5.15%	35.15%
Careers	282	3,502	8.05%	31.71%
Products and Services	304	14,007	2.17%	43.43%
Suppliers	413	6,558	6.30%	37.18%
Security	5,001	70,700	7.07%	31.49%
News	934	32,443	2.88%	38.68%
TOTAL	12,788	356,186	3.97%	38.01%

Table 4
Types of Pronouns

Section	Subject	Object	Possessive		Reflexive
			Determiners	Pronouns	
Presentation	35.66%	9.24%	54.46%	0.00%	0.65%
History	33.95%	5.58%	58.91%	0.00%	1.55%
Sponsorship	43.30%	8.04%	48.66%	0.00%	0.00%
Awards	25.14%	8.38%	64.25%	0.56%	1.68%
Corporate Governance	34.30%	6.55%	57.28%	0.00%	1.87%
Board of Directors	63.17%	1.69%	34.29%	0.00%	0.85%
Community Involvement	35.49%	6.10%	57.87%	0.00%	0.55%
Careers	46.45%	13.12%	39.72%	0.00%	0.71%
Products and Services	36.30%	8.25%	55.45%	0.00%	0.00%
Suppliers	36.08%	9.69%	53.51%	0.00%	0.73%
Security	40.30%	19.21%	39.49%	0.04%	0.96%
News	40.04%	9.53%	49.79%	0.00%	0.64%
Percentage	39.18%	8.78%	51.14%	0.05%	0.85%

The next part of the study consists in dividing the pronouns into categories as displayed in table 4. The results show that the most common pronouns can be either subject pronouns or possessive determiners depending on the category. The percentage of object pronouns is relatively low, except in the case of 'Security' (19.21%) and 'Careers' (13.12%) whereas reflexive and possessive pronouns are rare in general. These results suggest that the second hypothesis is valid: Subject pronouns and possessive determiners shall prevail over the rest, whereas the use of reflexive and possessive pronouns will be only testimonial.

Furthermore, the case/person for pronouns was also considered. Table 5 indicates that the use of pronouns may vary depending on the category. From a general perspective, it can be observed that the most common categories are the first person plural and third person singular pronouns. The third person plural pronoun is quite frequent in some sections such as 'News', 'Corporate Governance' and 'Awards', whereas the second person case is very usual in the 'security' and 'careers' sections. On the other hand, the case of first person singular pronoun is rare; the use of this pronoun has been only identified occasionally. These results confirm the validity of hypotheses 3 and 4 in which it was suggested that the types of pronouns may vary according to the nature and purpose of the text. In this sense, the most common pronouns should be the first person plural and the neutral third person singular cases. Due to the differences among sections, as it can be observed in table 5, it is necessary to present the results of each section individually in order to understand the functions of pronouns within the different sections that form the 'About Us' pages on banks' corporate web sites.

Table 5
Pronoun Cases

Section	1st S.	1st P.	2nd S.	3rd S.	3rd P.
Presentation	0.00%	56.08%	6.00%	28.36%	9.56%
History	0.16%	30.70%	1.09%	59.38%	8.68%
Sponsorship	0.00%	65.63%	16.07%	11.61%	6.70%
Awards	0.56%	24.02%	4.47%	50.84%	20.11%
Corporate Governance	0.89%	36.86%	0.69%	42.52%	19.05%
Board of Directors	0.00%	1.48%	0.11%	93.86%	4.55%
Community Involvement	0.00%	73.43%	1.46%	10.74%	14.38%
Careers	0.00%	47.52%	37.59%	9.93%	4.96%
Products and Services	0.00%	31.68%	15.84%	41.25%	11.22%
Suppliers	0.00%	65.13%	19.37%	8.23%	7.26%
Security	0.56%	32.17%	52.38%	8.73%	6.16%
News	3.00%	29.55%	6.53%	36.40%	24.52%
Percentage	0.43%	41.19%	13.47%	33.49%	11.43%

The first section in the list is the 'Presentation'. The corpus for this section is formed by 19,935 words; 617 of these words are pronouns. In this case, the use of pronouns is only 3.10%, a percentage that can be considered low in comparison with other sections within this genre. The main categories are possessive determiners (54.46%), subject pronouns (35.56%), and object pronouns (9.24%). The most common pronouns used within this section are the possessive determiner 'our' (190) and 'its' (106), first person plural and third person singular respectively. These data suggest that the frequency of nouns is considerably high (7,448 nouns: 37.42%) and the fact that they are accompanied by possessive determiners gives a sense of possession and certain formal personalization. On the other hand, it is also remarkable to note the use of the subject pronouns 'we' (131) and 'it' (64). The rest of the cases do not represent a high frequency within the text except the case of 'us' (25) and 'them' (21) regarding object pronouns. These results suggest that the 'Presentation' section is introduced from a first person plural perspective, giving a sense of corporate unity and team work (Fortanet-Gomez, 2009), and it suggests that the company's responsibility is shared among all the members of the company (i.e., managers and employees) (Beard, 2000). It seems that this view is associated with the idea of company as a 'big family'. The idea of family could be related to proximity, personalized service, and community contribution. Furthermore, the representation of the company with the employees makes the audience feel solidarity with it (Pennycook, 1994). Complementary to these results, it seems that the use of the third person singular neutral form might promote a sense of objectivity and formality towards the readers (Pennycook, 1994).

The second section refers to 'History', which included 28,617 words, and 645 of these were pronouns (2.25%). In this case, possessive determiner and subject pronouns represent 58.91% and 33.95% of the samples analyzed respectively. Object pronouns represent 5.58% of these. The most frequent possessive determiners were 'its' (237) and 'our' (97), whereas 'their' appeared only 38 times. Concerning subject pronouns, it is remarkable to note the use of the neutral 'it' (107) and 'we' (87), whereas 'they' was only found in 15 occasions. It is also noticeable to observe the presence of 'it' (18) and 'us' (14) as the most common object pronouns and the use of the reflexive pronoun 'itself' (10). These results suggest the high level of third person singular neutral forms is associated with the need to establish objectivity when introducing their 'history'. In fact, when past events are described, it is necessary to look reliable and trustworthy. This is gained with the depersonalization of facts, with the inclusion of third person singular neutral forms (Pennycook, 1994). Additionally, a relatively high frequency of first person plural form was also observed; this suggests that companies would claim for the authority of those events told in their historical description from

a plural perspective. This view involves the participation of all present and past managers and employees, giving a sense of solidarity and proximity with the audience as it happened in the 'Presentation' section.

The next item on the list referred to 'Sponsorship', which included 224 pronouns within 4,652 words (4.82%). In this case, subject pronouns (43.30%) and possessive determiners (48.66%) had a similar value. In contrast to the two previous sections analyzed, the first person plural case is the most common pronoun for both subject pronouns (72) and possessive determiners (65). There are some samples of the second person and the third person singular neutral case, but their use seems to be only occasional based on the results obtained. Regarding the use of object pronouns, they represent 8.04% of the cases, and the most common one is 'us' (observed 10 times). The predominance of first person plural form suggests that companies intend to show their solidarity with society since 'sponsoring' is a way of supporting and giving funds to social causes. This is again a form of solidity and union within the company and with their audience as explained by Fortanet-Gomez (2009) and Beard (2000). Additionally, Results also show the inclusion of second person pronoun forms. This is a sign of directness (Williamson, 2006) and mutual recognition between the participants, who are called to participate (Mackiewicz & Riley, 2002). This suggests that companies are willing to invite the audience to participate in their sponsoring programs; and consequently this can be understood by the audience as a sign of proximity, openness, and goodwill.

With reference to the section 'Awards', there is a clear predominance of possessive determiners within the 179 cases analyzed. The number of words analyzed in this category was 10,257 and pronouns represented 1.72% of these; this percentage can be considered the second lowest category within the sections that form the 'About Us' pages on banks' corporate web sites. The use of possessive determiners (64.25%) prevails over subject pronouns (25.14%). The most common possessive determiners include third person singular neutral case (59), and there are also some cases of the first person plural 'our' (23) and third person plural 'their' (23). Concerning subject pronouns, there are some cases of third person plural 'they' (18) and first person plural 'we' (17). The predominance of possessive determiners signifies the idea of property (Quirk et al., 2008). Surprisingly, in most cases, this possession is impersonal rather than personal as it might be thought of. This suggests that these pronouns are used to describe the features of the awards received. Somehow the properties described in the list of awards received are attributes impersonal to the company, and it seems that companies use this strategy to eulogize themselves in an indirect way.

Next on the list, the 'Corporate Governance' section is much longer than the

rest: 83,392 words which contained 2,145 pronouns. However, the percentage of pronouns in the corpus is still low (2.57%). It is necessary to explain that 94 cases of the third person singular form combined the two genders ('he or she', 'his or her', 'him or her'). These 94 cases have been divided into two classes, considering that they concern one singular unidentified person, being 47 instead of 94. In this section, there is a clear superiority in the frequency of possessive determiners (57.28%) in contrast with subject pronouns (34.30%) or other categories. Concerning possessive determiners, the most common cases are first person plural (431) and third person singular neutral (394). Third person plural cases appeared 205 times, and it has been found that the frequency of pronouns referring to third person singular cases is quite high (125). In reference to subject pronouns, there is a clear predominance of the first person plural case (278) and the third person singular neutral case (223), whereas the third person plural case (120) and the third person singular case (58) have also been found. As it can be observed, these results are similar to the ones reported for the 'History' section. In this case 'Corporate Governance' describes the company, and as Pennycook (1994) suggested, the depersonalization of facts with the third person singular neutral form establishes objectivity and credibility in the eyes of the audience. Furthermore, the use of third person singular neutral forms suggests that the company is introduced as a thing (as logically it is), despite the fact that the inclusion of first person plural forms gives a sense of personification and unity to the company.

The next section is 'Board of Directors' and the corpus is formed by 60,783 words, 945 of these are pronouns, and they represent 1.55% of the words analyzed. This percentage is the lowest within all the categories that form the 'About Us' pages on banks' corporate web sites. This section introduces people; therefore the main pronouns include subject pronouns (63.17%) rather than possessive determiners (34.29%). The presence of other types of pronouns is completely ad hoc. According to the results obtained, 586 pronouns are third person singular: 467 are male, 83 female, and 36 neutral. Similarly, the main case among possessive determiners is third person singular (288): 134 male, 33 female, 121 neutral. As it can be observed, the use of the third person singular is essential in this section since it describes people. The low percentage of pronouns shows that companies prefer the use of proper names instead of pronouns, as it is suggested by Quirk et al. (2008). In addition, these results also show that the number of men in executive positions outnumbers their female counterparts, this being a clear example of social inequality in the 21st century.

The section 'Community Involvement' is composed of 21,340 words, 1,099 of these are pronouns and this represents 5.15% of the words analyzed. Results show that the percentages for possessive determiners and subject pronouns

are 57.87% and 35.49% respectively. Most of these cases are first person plural: 'we' (304) and 'our' (469). It may also be noted that there is a certain degree of third person possessive determiners, both singular and plural: 'its' (62) and 'their' (97). Results in this section are similar to the 'Presentation' section. The broad use of first person plural pronouns shows corporate unity as it is stated in Fortanet-Gomez (2009). However, in this case it is noticeable that the level of inclusion is wider, going from the company to the society as an act of support and giving. It seems again that one of the purposes of the banking companies is to show an image of goodness and solidarity with the society. This added value may attract new customers who think that they can help others by hiring certain bank services.

The next section on 'About us' pages is 'Careers' and there is a considerable high percentage of pronouns (8.05%). The corpus for this section is formed by 3,502 words, and 282 of these are pronouns. In this section subject pronouns are the most frequent (46.45%), followed by possessive determiners (39.72), and on a minor scale, there is a certain high degree of object pronouns (13.12%). Regarding subject pronouns, results show that 'we' (64), 'you' (50), and it (14) are the most popular within the texts analyzed. In reference to possessive determiners, this corpus included the forms 'our' (55), 'your' (36), and 'its' (12) as the most frequent. It seems that the purpose of this section is to encourage people to send their resumes, and then recruit the best professionals. The way to convince professionals is with a persuasive language which involves direct interaction between the speaker and the receiver or an invocation of the second. Thus, as explained by Mackiewicz and Riley (2002), the use of second person pronouns is a strategy to fulfill such a purpose.

Regarding 'Products and Services', the corpus was formed by 14,007 words that included 304 pronouns. This represents 2.17% of the words. Results show that the main types of pronouns that can be found are possessive determiners (55.45). The other popular categories are subject pronouns (36.30%) and object pronouns (8.25%). In reference to possessive determiners, the most common pronouns are 'its' (77), 'our' (39), 'their' (30), and 'your' (22). Similarly, the most frequent subject pronouns are 'we' (46), 'they' (43), and 'you' (16). Within object pronouns, there are 11 cases of the first person plural 'us' and 10 cases of the second person singular 'you'. This section focuses on the promotion of the company by showing the actions performed for the welfare of the community. There is a combination of third person singular neutral, first person plural, and second person. The depersonalization of pronouns gives a sense of neutrality and objectivity (Fortanet-Gomez, 2009). However, the real aim of this section is to establish an interaction with the customers ('we' vs. 'you'). In this case, companies identify themselves as the ones that offer a range of products, and address the

audience using 'you' or 'your'. This language suggests persuasion and certain power of conviction.

Next, the corpus afforded data pertaining to the section 'Suppliers'. The corpus included 6,558 words; 413 of these are possessive determiners and they represent 6.30% of the words analyzed. The percentage of possessive determiners was 53.51%, the most common ones within this section, followed by subject pronouns (36.08%) and object pronouns (9.69%). Among the possessive determiners, the most common ones are the first person plural 'our' (145), the second person possessive 'your' (46); less common types are the neutral third person singular 'its' (16) and the third person plural 'their' (14). Concerning subject pronouns, the most usual case is the first person plural 'we' (103), the second person case 'you' (25), the neutral third person singular 'it' (12), and the third person plural form 'their' (9). In reference to the object pronouns, the most relevant type is the first person plural 'us' (19), and there are also some cases of 'you' (9), 'they' (7) and 'it' (5). These results suggest that the purpose of this section for banks is to take advantage of the good reputation of their collaborators for the banks' own benefit. Banks must clearly describe the requirement to become a supplier, as well as the advantages in an attempt to catch the best providers for the market, guaranteeing that they can offer the best products. In this case, there is an interaction between 'we' (the company) and 'you' (the supplier), which justifies the higher levels of these two forms. In this sense, banks establish a barrier to dichotomize between what belongs to them and what belongs to their suppliers (Mackiewicz & Riley, 2002).

Concerning 'Security', the corpus included 70,700 words, 5,001 of these are pronouns and they represent 7.07% of the words analyzed. As it can be observed, this section tends to be quite extensive and for that reason there are several samples of pronouns. Above all, the most frequent cases are first person plural and second person pronouns. The presence of subject pronouns (40.30%), and of possessive determiners (39.94%), is quite balanced. Besides, object pronouns are quite representative within this category (19.21%). Regarding the types of possessive determiners found in this section, 1,171 of these were the second person case 'your' and 530 the first person plural form 'our'. It is also quite common to find some cases of the neutral third person singular form (122) and third person plural (107). In reference to subject pronouns, it is found that there are 943 cases of the second person singular case and 783 cases of the first person plural; there are some cases of the neutral third person singular form (147) and third person plural (119). Results also show that there is a high frequency of object pronouns. The second person form 'you' appears 465 times, whereas the first person plural form 'us' has a frequency of 285. Other usual possessive determiners within this category are 'it' (124) and 'them' (75), both as object pronouns. This

section is characterized by its directness. It can be observed that there is a high frequency of second person pronouns and the number of object pronouns is especially relevant. This section has also a very high frequency of verbs and many of them are imperatives. Thus, this section is aimed at giving orders, which require the presence of objects. In this case, objects can be represented by pronouns or nouns (Quirk et al. (2008).

At last, the section 'News' is formed by 32,443 words which includes 934 pronouns. These pronouns represent 2.88% of the words analyzed. In this case, possessive determiners represent 49.79% of all the determiners found in the corpus, whereas subject pronouns account for 40.04% and object pronouns for 9.53% of observed cases. In this case, possessive determiners are the most frequent forms and some examples of these are the neutral third person singular 'its' (138), the third person plural 'their' (127) and the first person plural 'our' (127). There are some cases of 'your' (34), 'his' (24), 'her' (8) and 'my' (7). Concerning subject pronouns, results show that the most common ones are 'we' (120), 'it' (97), and 'they' (75). It is also remarkable to note the use of 'he' (34), 'she' (6), 'you' (22), and 'I' (20). In reference to object pronouns, the ones that appear more frequently are 'us' (27), 'it' (26), and 'they' (26). 'News' is a section of which the aim is to inform objectively in the media. Therefore, the language must be informative and must avoid any attempt at promoting and persuasion. As a result, there is a need to look objective, and this means avoiding personal pronouns that involve the participation of the speaker (the company). As Pennycook (1994) suggested, depersonalization establishes objectivity and credibility. It should be noticed that the presence of the pronoun 'I', suggests that the opinion of the writer is given (Abbasian & Tahririan, 2008).

Table 6
Summary of Most Relevant Pronouns in the 'About Us' Pages on Banks Sites

Section	Presence	Obligatory 20%>	Recommended 20%-10%	Occasional 10%-5%	Accuracy
Presentation	Average	our, we	its, it(s)	-	79.58%
History	Low	its,	it(s), our, we	-	81.86%
Sponsorship	Average	we, our	-	-	61.16%
Awards	V. Low	its	our, their, they	we	78.21%
Corporate Governance	Low	our	we, its, it(s)	their, his+her, they	82.80%
Board of Directors	V. Low	s/he, his+her	-	-	92.49%
Community Involvement	High	our, we	-	their, its	84.80%
Careers	V. High	we	our, you(s), your		72.70%
Products and Services	Low	its	we, they, our	their, your, you(s)	89.80%
Suppliers	V. High	our, we	your	you(o)	77.24%
Security	V. High	your	you(s), we, our	you(o), it(s), us(o)	83.52%
News	Low	-	its, their, our, we, it(s)	they	73.23%

As a means to summarize the information obtained in this experiment, table 6 shows a classification of the most relevant pronouns in each section of the 'About us' pages on banks' corporate web sites. Firstly, this table shows if the

presence of personal pronouns in each section is (highly) frequent or not frequent—in comparison with the overall average (3.97%) for pronoun use. Secondly, this table also identifies the most relevant pronouns according to their presence within each section, classifying them into three groups: those whose presence should be obligatory (above 20%), those recommended (10-20%), and those occasional (5-10%). Finally, the pronouns represented in table 6 have been evaluated considering their presence within their respective sections. In this sense, their totality shows a relatively high accuracy, suggesting that these pronouns clearly represent and inform their respective sections.

5. Conclusion

English for Banking Purposes (EBP) is a variety of business English that needs to be studied in detail, as any other form of ESP. This paper focuses on discussing the uses of personal pronouns in the 'About Us' pages on banks' corporate web sites. Identifying the function of pronouns may help to see how audiences are conceptualized. This study has attempted to further the author's previous research in this field which suggested a default structure for the 'About Us' pages on banks' corporate web sites.

With the results obtained in this analysis, some basic notions on the use of pronouns on banks' webpages have been suggested. The suggested rules are based on the four hypotheses previously established in this project. Firstly, this research suggests that the types of pronouns vary according to the nature and purpose of the target text in which they are used. As it has been observed, each section uses different pronouns. Secondly, and due to the fact that this type of language is expected to be formal, the frequencies of pronouns within the texts have been low in comparison to nouns. Thirdly, most pronouns found within this corpus were subject pronouns and possessive determiners, and other forms were less frequent in most sections. The last hypothesis, which was supported, claimed that the most frequent pronouns were first person plural and the neutral form of third person singular cases.

It is also necessary to acknowledge the fact that some pronouns had the same form in their different uses and this made it necessary that these cases be studied and analyzed individually. At the same time, it is necessary to point out that further research in this field can be based on the current study and can lead to the combination, comparison and contrast of other linguistic items in a similar study (e.g., nouns, verbs, or adjectives among others). This paper suggests that there is a need to focus on the use of pronouns when designing banks' web sites. As explained earlier, banks are a form of business whose main purpose is to obtain benefits. Therefore, banks need to employ a language that sounds real, confident, and attractive.

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