

A Qualitative Evidence of the *Markedness* of Code Switching during Commercial Bank Service Encounters in Ìbàdàn Metropolis

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Abstract—In a multilingual setting like Nigeria, the success of service encounters is enhanced by the use of a language that ensures the linguistic and persuasive demands of the interlocutors. This study examined motivations for code switching as a negotiation strategy in bank-hall desk service encounters in Ìbàdàn metropolis using Myers-Scotton's exploration on markedness in language use. The data consisted of transcribed audio recording of bank-hall service encounters, and direct observation of bank interactions in two purposively sampled commercial banks in Ìbàdàn metropolis. The data was subjected to descriptive linguistic analysis using Myers Scotton's Markedness Model. Findings reveal that code switching is frequently employed during different stages of service encounter: greeting, transaction and closing to fulfil relational, bargaining and referential functions. Bank staff and customers code switch to make unmarked, marked and explanatory choices. A strategy used to identify with customer's cultural affiliation, close status gap, and appeal to begrudged customer; or as an explanatory choice with non-literate customers for ease of communication. Bankers select English to maintain customers' perceptions of prestige which is retained or diverged from depending on their linguistic preference or ability. Yoruba is seen as an efficient negotiation strategy with both bankers and their customers, making choices within conversation to achieve desired conversational and functional aims.

Keywords—Markedness, bilingualism, code switching, service encounter, banking.

I. INTRODUCTION

IN Nigeria, as in most multilingual states, the co-existence of multiple languages may result in code switching, that is, the use of words or structures from more than one language or variety by the same speaker within the same speech situation, conversation or utterance [1]. As a result, the problems of language use, language preference and language choice becomes inevitable. Language choice in a given speech situation then becomes a strategy whose mastery can be used to perform functions such as communicating, influencing decisions, showing power or solidarity, bridging social distance, bridging lexical and pragmatic gaps between languages. Even though one language should never be considered "better" or "worse" than another, attempts to favour one language over another are always present and may be reflected in the language choice of speakers.

Ogunsiji argues that language guides the attitude, interactional or transactional processes of the users [17]. He

explains that in a market situation or service encounters, the choice of language may determine not only the degree of sales, but also the price. Furthermore he finds that in theory, foreign languages are more positively regarded in Nigeria than indigenous ones. This is, however, not usually the case in everyday language use as we find switches from English to indigenous languages occurring at all levels being made to perform several functions. According to [3], the interactional meaningfulness of Code Switching (henceforth CS), helps the bilingual differentiate between the native and structural roles of CS.

The study of code switching and language selection has been fruitful over the past several decades generating a huge body of work focusing on the concept, functions, patterns and stylistics of language selection. A structural focus has been similarly constructive for production of models or as evidence for grammatical theory. The motivational focus generated research asking *why* speakers code-switch, a popular one being Myers-Scotton Markedness Model and negotiation principle in which case the "speaker dis-identifies with the expected RO set" [2].

The switch is a strategy employed during service encounters to signal meanings different from what is expected.

An attempt is here made to access the motivations for CS and language selection in the context of services encounters in commercial banks using Myers Scotton's markedness model.

II. SERVICE ENCOUNTERS IN COMMERCIAL BANKS

Service encounters are commercial exchanges in which a provider attends to a consumer/customer; these often involve the purchase of an item or service. Such encounters can take place via telephone, email, or other remote means, but for this study they were restricted to face-to-face interactions in which a worker and customer speak to each other at a place of business.

Corporations with international affiliations or ownership like most Nigerian banks choose the language of their home or official language as the language for transactions. While the need to choose a language is strategic, the decision of which language to use becomes further complicated by political and cultural issues.

If the ability to choose a language is a possibility, then the question of which language to choose is a factor. Supposing the

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language local to a community or nation is chosen, questions arise in terms of factors linked to the local language itself ranging from corporate or nationally official languages to attitudes toward the use of minority languages.

If a local language is not used, then one must consider the factors associated with whatever *lingua franca* being used. With the low percentage of English language users in Nigeria and the negative attitude which bedevils its use, its adoption in business palace leaves more to be desired in terms of effectiveness. The option therefore is a scenario in which in theory English is adopted but in practice, other indigenous languages are employed. A strategy which does not only broadens the acceptance and coverage of multinational corporations but also makes for customer loyalty and trust

With the upsurge and fast growth in the banking, sector as well as an array of service packages or "branding" customers can choose from, there is a compulsive and competitive need for service providers to seek ways for current and intending customers to trust them. Bank staff thus use every strategy possible to ensure a win-over; one of such strategies manifest as language selection. As such, language becomes interpersonally motivated which results in choosing one language rather than another, or using both in any given interaction to achieve the desired outcome.

The fact that "cultural awareness" is as important as the practical use of languages as well as banks being global and multicultural organisations necessitates the interaction with people from different tribes, who speak different languages on a daily basis [20]. Effective communication becomes an essential component of organizational success especially at the interpersonal level. This centers on the banker's ability to relate with customers by being welcoming, meeting a need, expressing solidarity and most importantly, building a rapport that keeps the customer patronizing and passing on the good word.

In other words, language selection during service encounters puts into considerations both the marked and unmarked options using either or both choices to achieve the intended purpose, in which case is, winning and keeping a customer.

III. MARKEDNESS OF CODE SWITCHING

The Markedness Model (MM), proposed by Carol Myers-Scotton [12], accounts for the social indexical motivation for code-switching and how speakers use language choices to index Rights and Obligations (RO) sets. The RO set is a theoretical construct of the rights and obligations upon which speakers base their expectations within a given interactional setting. These account for the norms that are established and maintained in social communication. For instance, the adoption and use of English as the official language in banks is the RO set [16].

In other words, speakers have a sense of *markedness* regarding available linguistic codes (languages) for any interaction, but choose languages based on the persona, purpose or relation with others they wish to establish. Hence, other than conveying information, the speaker has an interactional goal.

Certain codes or languages are associated with certain features, and speakers choose the language they will use by

matching the language to the salient features of a particular event. For example, English may be associated with the features "education", "wealth", and "commerce", so in events in which those features are salient, the expected language choice would be English. The markedness model consists of a set of general maxims applying to any code choice and accounts for all types of CS and their social motivations as one of the complementary four types:

IV. CS AS AN UNMARKED CHOICE

Here, the speaker makes a code choice according to the unmarked index of the RO set in order to establish it [12]. This type of CS is said to be dependent on the participants attitudes towards themselves and the social attributes indexed by CS. Since speaking in two languages during interaction is a way of following the RO set in many multilingual communities code switching thus function as the unmarked choice maxim for speakers. CS as an unmarked choice is particularly rampant in the African terrain where there is a common native language and a colonial one, the colonial language often function as the language of wider communication, commerce and education. Nigeria is a typical example where local speakers do not use the colonial language exclusively irrespective of education rather they engage in CS between English and other native languages within conversation. This makes CS an unmarked choice where the speaker changes from one unmarked code to the other as situation changes.

V. CS ITSELF AS A MARKED CHOICE

CS functions as a marked choice when the overall pattern of CS carries an individual meaning, which differs with different social context. In other words, when situational factors change within the course of a conversation, the unmarked RO sets may change [13], [14]. This happens when the participant's composition of the conversation changes. For instance, when the focus or topic of the conversation changes, the speaker may switch codes to index the new unmarked choice. CS itself as a marked choice predicts that a speaker will generally choose to accept or negotiate the new unmarked RO set which in turn indicates that that the change in code is speaker motivated.

This motivation is in response to make the communication more effective by either picking the preferred or the understood language choice. Myers Scotton explains this using the *deference* and the *virtuosity* maxims. Under the deference maxim, respect is paid to others by picking a preferred language to those from whom you desire something. The speaker chooses this option in expectation of a payoff. The Virtuosity Maxim on the other hand, means the speaker chooses whatever code necessary in order to carry on the conversation or accommodate the participation of all the participants present.

VI. CS AS A MARKED CHOICE

This type of CS directs speakers to make a marked choice which is the unmarked RO set in a conversation. Such a choice occurs when a speaker wishes to establish a new RO set as unmarked for the current exchange. In other words, the speaker

is said to dis-identify with the expected RO set. This type of CS takes place in formal conversational interaction for which an unmarked code choice to index the unmarked RO set between speakers is relatively clear.

The speakers refuse to follow the unmarked choice in an attempt to get rid of presumption based on societal norms in a situation. CS as a marked choice derives its meaning from two sources; first the marked choice is a negotiation against the unmarked RO set and secondly, the marked choice calls for a new RO set which is the speaker's choice hence the speaker changes code in order to pass on a meta-language. This is because a marked choice on one hand carries a message of a change in social distance, on the other, the marked choice's referential message does not have to be understood for its social message or communicative intent to succeed as it does even when the marked code is not understood.

VII. CS AS AN EXPLORATORY/EXPLANATORY CHOICE

Here CS is momentary for speakers exploring choices of code within a new and uncertain situation. A speaker may use the exploratory when an unmarked code is not clear or speakers themselves are unsure of the expected communicative intent of the RO set. This is often the case when meeting people of a different culture and social identity.

According To Myers-Scotton, by not using only one language the speaker may recognise that using two languages, there is more value in terms of cost and reward. Exploring this choice is first to propose a code and establish an unmarked set and second, the use of different languages is both proposed and maintained in order to accurately select the right language that serves as both the deference (preferred) and the virtuous (understood) Language.

VIII. NEGOTIATING MARKEDNESS DURING SERVICE

Defining, negotiation, [21] considers it 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". During negotiations, the customer and the salesperson, or the service provider, bargains on the quality, and quantity of the product as well as its price before finalizing the deal.

The different phases of the bargaining process are: information exchange, proposals, and counter proposals and usually ends with the concerned parties either reaching an agreement or failing [19] to carry out the transaction successfully [9], [5]. Parkin [18] identifies different types of what he termed 'transactional conversations' and presents data from interactions where the negotiating parties depend on the ability to change language to exchange ethnic linguistic information and to ensure a more profitable transaction [19].

Working with data from a similar context, [12] introduced the notion of 'transactional arena' where language change allows the speaker "to signal" the business he wants to convey [19]. [21] and [19]'s study on the conversational functions of transactional code-switching during service encounters, revealed that transactional code switching is a negotiation strategy used by the parties involved to achieve functions like

avoiding premature closure, seeking support, repairing communication breakdown and highlighting or questioning an item's quality [19].

During service encounters, [8] observes that negotiators must know how to subtly adjust or expand their codes in order to pursue their various goals [19]. According to him, CS gives room for the much needed flexibility which is an essential ingredient in communication. He opined that it also allows the negotiator to deal with challenges such as understanding and developing issues in negotiations and applying it more appropriately.

More so [19] rightly pointed out, in multilingual settings like Nigeria, inter-ethnic trade and commerce may not be successful, if not conducted in a language that is both understood across ethnic boundaries as [17] rightly suggested, and spans across both the intelligibility and identity of the interlocutors in order to win over, maintain customers' and ensure better service delivery.

This research hopes to provide statistical data of such motivation for language choice in the banking sector. Although [1] refers to English as the transactional language in Nigeria since it is the language used in formal settings.

Using the Markedness Model [15], the American Consumer Research explores the impact of code-switching on the persuasiveness of marketing messages. The study reveals that code-switching to the majority language result in greater persuasion and shows that accommodation toward the minority language generated more positive result. It concluded that one marketing strategy thought to influence bilinguals is the use of code-switched messages in advertisements. [11] Identifies Social Arena and Strategy in CS. Social arena means the construct which corresponds to a set of norms. He recognised three universal social arenas: identity, power and transactions.

A speaker therefore may switch language for a number of reasons so as to redefine the interaction as appropriate to different social arena, or to avoid defining the interaction in terms of any social arena. For instance, it could serve as a banker's tool for allowing the customer decide the language best understood, or considers a language of prestige, or as a means of building cultural solidarity with the customer which might be different from the banker's.

During interaction a banker may manipulate languages to create the arenas of *identity* (making the customer feel at home by speaking a native language), *power* (giving the customer a sense of knowledge by speaking English) and *transaction* (selecting the language that can convince the customer best).

Furthermore, [6] exploring markedness, finds that during service encounters amongst Spanish workers, language choices can be seen to facilitate the service encounter. This takes two forms: when the worker uses Spanish, he or she accommodates to the customer's current language choice, when the worker uses English, he or she accommodates to the customer's perceived linguistic affiliation. The fact that it was the customer's language choice to which workers accommodated most of the time [7], demonstrates the importance placed on maintaining positive face for the customer by avoiding a non-reciprocal response.

Reinforcing this, [22] postulates that business communication in a lingua franca requires one to consider the pragmatic concerns of relative fluency, face, and dialect comprehension. One must assess the degree of comparative fluency (native speaker vs. proficient vs. basic speaker). This can be further compounded by issues of face surrounding the expectation that people of a certain class, business rank or educational level will be fluent in English or another lingua franca. Language choice/ selection in business communication therefore is a strategic decision which can determine operational effectiveness and have business consequences.

This paper attempts to provide qualitative data for the occurrence and motivations for code switching in the commercial bank service encounters in Ibadan using the markedness model as well as investigate how code selection/choice serves as a marketing strategy or tool, contributing positively to the outcome of negotiations during service encounters in commercial banks. This study focuses on the interpretation and the patterns of CS in interaction, as well as the impact of CS on the progress and outcome of the entire conversation with the possible set of functions it may perform during service encounters in the commercial banks. It is hoped that it would provide empirical information and data on the instances of CS during service encounters in the banking sector within Ibadan metropolis by attempting to address the following research questions:

1. What are the conversational motivations for CS are during bank service encounters as represented in the markedness model?
2. Do Nigerian languages function as an efficient negotiation strategy during service encounters in commercial banks in Ibadan metropolis?

IX. METHODOLOGY

Ibadan, the area of survey, is a richly populated city in the South-Western part of Nigeria and has veritable socio-economic culture. The capital of the present Oyo State, it is one of the commercial nerve centres of the South Western part of the country; hence, it is populated with people from different parts of the country.

Unadulterated audio recording of bank-hall service encounters, and direct observation of bank interactions in First Bank of Nigeria Plc and Access Bank Plc founded 1892 and 1989 respectively is subjected to descriptive analysis using Myers Scotton's markedness model.

X. QUALITATIVE ANALYSIS OF TRANSCRIBED RECORDED OBSERVATION OF SERVICE ENCOUNTERS

The qualitative data gathered for this study is analysed in this section. Following [4] three types of social constraints that affect code choice of speakers, that is, setting, social situation and, social event; the 'setting' is the bank, the 'social situation' is the service encounter and the 'social event' varies from one transaction to the other. The data also highlights the motivations for CS which can be to show group memberships, change of

situation or topic as highlighted by [10]. In the analysis, 'B' and 'C' represents banker and customer respectively.

XI. UNMARKED CODE CHOICES DURING SERVICE ENCOUNTER IN THE BANK

Here, the speaker makes a code choice according to the unmarked index of the RO set in order to establish it [13]. This type of CS is said to be dependent on the participants attitudes towards themselves and the social attributes indexed by CS. Since speaking in two languages during interaction is a way of following the RO set in many multilingual communities code switching thus function as the unmarked choice maxim for speakers. The interaction has to be such that the speakers wish to symbolise the mutual membership and this type of CS means the speaker must positively evaluate the identity and the indexical values of the varieties used in the CS. The speakers are both proficient in the two languages involved.

Transcribed data I

The customer and the teller involved in this service encounter are both in their mid-thirties. The conversation takes place in the banking hall. The issues being discussed is the prevalent fuel scarcity and the transaction is a western union transfer money claim.

- | | |
|---|----------------------------------|
| C Good morning | Good morning |
| B Good morning | Good morning |
| C <i>E kú Qjometa</i> | It's being a while. |
| B <i>Àbí.</i> How far? | Yes it is. How have you been? |
| C <i>Ojúyín la á wòò.</i> | We are looking up to you. |
| I need a form, | I need a form. |
| <i>mo fê gba change díê.</i> | I want to collect a token amount |
| B <i>(After filling the form)</i> | |
| Here it is. | Here it is. |
| B <i>(Collects the form & looks through)</i> | |
| Please write the date. | Please write the date. |
| C <i>Eêrí mi sá!</i> | Look at me! |
| <i>(Collects the form)</i> | |
| B. <i>Óma n selê bee.</i> | It's one of those things |
| C <i>Báwo le se n cope pelú</i> fuel scarcity? | |
| How are you coping with the fuel scarcity? | |
| B. <i>Díe tí mo manage rà ni mo n manage o.</i> | |
| Have been managing the little I got to buy | |
| C. <i>Mo máa taku sí station lola ni.</i> | |
| Am staying put at the gas station tomorrow till I get some. | |
| B. <i>(Presenting the biometric machine)</i> | |
| Please input the last four digits. | |
| Please input the last four digits | |
| C. <i>E sé.</i> (Complies) | |
| Thanks. | |
| B. <i>E fún mi ní five minutes.</i> | |
| Please give me five minutes | |
| C. Ok. | |
| Ok. | |

From the service encounter in transcribed data 1, the interlocutors displayed a shared bilingualism (Yoruba and English) with no attention whatsoever paid at the language being used. They both employed linguistic items from both

languages. We however find that of English was employed for specific terms like: form, digits, Western Union Transfer and biometrics machine. Lexical items used from Yoruba reflected a degree of familiarity between the two.

The interlocutors according to the markedness model communicated without paying attention to whether the lexical icons were selected from English or Yoruba but merely communicated with an awareness of having a shared social identity as educated Yoruba – English bilinguals.

The selection of Yoruba by the customer influences a switch to same code by the banker making it a participant-related CS.

XII. MARKED CODE CHOICE DURING SERVICE ENCOUNTER IN THE BANK

This type of CS directs speakers to make a marked choice which is the unmarked RO set in a conversation. Such a choice occurs when a speaker wishes to establish a new RO set as unmarked for the current exchange. In other words, the speaker is said to dis-identify with the expected RO set [23]. The speakers refuse to follow the unmarked choice in an attempt to get rid of presumption based on societal norms in a situation. This is because a marked choice on one hand carries a message of a change in social distance, on the other.

A marked code represents a conscious effort to pushing the adverse into recognizing the RO set which the marked choice represents. The following examples represent a case of switches signalling a marked choice.

Transcribed data 2

Here, code switching is used to signal a new identity symbolized by the unmarked code. The following extract happens when a begrudged customer who happened to have his ATM card stuck in the dispensing machine came into the banking hall. The social event was the retrieval of the card, the unmarked code choice was English while the marked code was Yoruba which was employed to calm the customer down when the situation was seemingly getting out of hand.

B. Good afternoon. How may I help you?

Good afternoon. How may I help you?

C. I was using the ATM and it *swallowed* my card.

I was using the ATM machine and my card got stuck.

B. We are sorry about that.

We are sorry about that

Please, may I know which bank's ATM card is it?

Please, may I know which bank's ATM card is it

C. Bank X

Bank X?

B. You will have to fill a form please.

You will have to fill a form please

(*Handing him a form*)

C. When will I get my card?

When will I get my card?

B. Usually within 24 hours.

Usually within 24 hours.

C. Ah! *Emí* need *owó mi o!*

Ah! But i need my money.

Kíla fẹ se báyí?

What do we do now?

B. Am sorry for the inconvenience but you have to come back later

Am sorry for the inconvenience but you have to come back later.

C. Come back *báwo?*

What do you mean come back?

(*Raising his voice*)

Kíla fẹ se báyí?

What do we do now?

(*Agitated, cursing under his breath in Yoruba*)

B. *E wòò Egbon,*

See my big brother,

Kòsíbí a se fẹ lo yo card yín ní sinyí,

There is no way we can retrieve your card now.

E fill form yí, màá lq bá àwqn qgá sôrô your card now.

Fill the form. Let me speak to my superior.

Bòya kẹ padà wa bíi around 2.

Maybe you can check back at 2pm

C. (*filling the form, obviously more relaxed*)

E joo, mo need owó mi o.

Please, I need my money.

B. *E má* worry.

Don't worry.

From the service encounter in transcribed data 2, we see that the customer service personnel realized that using English, the unmarked choice seems to aggravate the customer further. To the customer, the customer service personnel was completely insensitive to his plight and out rightly distant.

A switch to the marked choice, which is Yoruba by the customer service personnel, as well as addressing the customer as "Egbon" a mark of respect referring to the customer as a much older person seemed to do the trick. He further continued in the marked choice which the customer interpreted as a both a show of respect and empathy. This exemplifies an instance of convergence with a consideration of cost versus social reward. The 'cost', in this case, is a made by the banker by switching from the RO set and the 'reward' was to achieve social integration and group identity.

XIII. MARKED EXPLANATORY CHOICE DURING SERVICE ENCOUNTER

Here, CS is momentary for strangers exploring choices of code within a new and uncertain situation. A speaker may use the explanatory when an unmarked code is not clear or speakers themselves are unsure of the expected communicative intent of the RO set.

Transcribed data 3

The following service encounter takes place at the customer service desk between an intending customer and the customer service personnel. The customer is in his sixties and the transaction was about opening an account with the bank.

B. Welcome to X bank.

Welcome to X bank.

How may we help you?

How may we help you?

C.Morin

Morning.

B.How may we help you?

How may we help you?

C.*Mo fě sí* account.

I want to open an account

B.Ok. What type of account?

Ok. What type of account?

C.*Fun* business *mi*.

For my business.

B.Would you prefer a savings or current?

Would you prefer a savings or current?

C.*Eh!* I don't know. *Mi o tñ* decide *o*.

I don't know. I'm yet to decide.

B.What amount are you planning to deposit?

What amount are you planning to deposit?

C.(hesitating)

Bóyá bñ 2.5M shá.

About 2.5 million Naira.

The customer service personnel at this point tells the customer about the different high deposit saving accounts as well as the current account packages there are. Remarkably so, this was done with an admixture of Yoruba and English languages offering further clarity in Yoruba language when necessary. After a decision by the customer, the following conversation ensued:

B.*Eje kìn ba yín* fill form

Allow me fill up the form

B.(*filing the form*) Do you have an ID and PHCN bill?

Do you have a valid I.D card and PHCH bill?

C.*Mo níwon lowo*

Yes, I have them with me.

B.(*Handing the form back*)

Would you sign or thumb print?

Sé e fẹ sign àbí e ma teka?

C.(*showing his thumb*)

B. (*She returns with an ink pad and hand it to him*)

Oyá e teka.

Go on and thumb print.

From this service encounter in transcribed data 3, the bank personnel makes an outright switch from English to Yoruba to achieve an effect of complementing identity and building a feeling of solidarity with the uneducated customer who was ready to open an account with a robust initial deposit.

This skilful accommodation to the customers preferred code choice makes the selection of a Yoruba a marked choice a tool to create a more relaxed atmosphere to ease off the customer's apprehension of his inadequate fluency in the unmarked choice, English, and ensure customer satisfaction.

The marked choice was also selected as an explanatory choice to put the uneducated customer through the available account type so as to make an informed decision. Accommodation here is also convergence an attempt made to maintain communicative efficiency as well as social identity.

The motivation for the switch from the RO set to safe face moving from hostile to a more familiar and friendly relationship.

This solidarity-switch is therefore a goal oriented strategy employed by the banker to win over an intending customer with a robust deposit!

XIV. CODE SWITCHING ITSELF TO MAKE A MARKED CHOICE

CS as a marked choice derives its meaning from two sources, first the marked choice is a negotiation against the unmarked RO set and secondly, the marked choice calls for a new RO set which is the speaker's choice hence the speaker changes code in order to pass on a Meta-language (its use carry a meaning on its own) This is because a marked choice on one hand carries a message of a change in social distance, on the other, the marked choice's referential message does not have to be understood for its social message or communicative intent to succeed as it does even when the marked code is not understood.

Transcribed data 4

The following service encounter takes place between a between a female teller and a female customer. The customer is much older and both are bilingual in Yoruba and English.

C Good morning madam.

Good morning madam.

B *E káá rô mà*

Good morning ma.

E pèlemà.family nko?

How is the family?

C *Àlàáfìà lawà.*

We are very fine.

E kú ojo meta

It's been a while.

B How may I help you ma?

How may I help you?

C I want to make a transfer to my children. I also want to withdraw

I want to make a transfer to my children and also make a withdrawal.

B Okay ma. Let me have their details.

Ok. Let me have their details.

C *Ah! mo like irun yín.*

I like your hair do.

B *E Ese mà.*

Thank you.

C I want to check my account balance

I also want to check my account balance.

B Is that after the transfer or before?

Is it before or after the transfer?

C After the transfers please.

After the transfer please.

Mo fẹ koko settle àwon omoyín.

I want to settle the kids first.

B Ok. ma.

Ok ma.

E e jèrè won mà

You will be compensated for your sacrifices.

C Àmín o!

Amen!

During this service encounter, we find that the switch from the unmarked choice which is English was used to signal an informal topic which is different from the regular banking activity. The greetings, complements and personal issues were discussed in Yoruba whereas English was used for formal topics. Code switching itself was in this instance used to make

a marked choice differentiating between formality and informality, personal and official.

XV. DISCUSSION OF FINDINGS

The findings of this study have shown that code switching techniques are frequently employed during different stages of the service encounter. Code switching is frequently employed during service encounters in Ibadan metropolis during the different stages of service encounter: greeting, transaction and closing to fulfil relational, bargaining and referential functions.

Bankers select Yoruba, as a marked choice, to converge to customers' linguistic preference during account opening, deposit transaction, addressing customer complaint and western union transfer. Accommodation to customer's perceived linguistic affiliation or abilities is exploited to achieve better sales, ease negotiation and conviction. Bank staff and customers accommodate the other's language resulting in switches to make unmarked, marked, explanatory choice as well as code switching itself serving as a marked choice.

Unmarked when the negotiating parties switch codes during bank transactions without focus on language but the message and smooth flow of the transactional exchange. Marked switches are however made when bankers wish to use language as a negotiation strategy to create a sense of shared identity and trust. Bankers and customers make explanatory choices for ease of communication and understanding of banking terms; selecting Yoruba with non-literate customers to safe face.

They however use CS itself to make a marked choice when the Native Language is selected in order to access reliability and build the trust in both the bankers and the bank.

Yoruba, the dominant indigenous language, is also seen as an efficient negotiation tool functioning as 'a transactional code' for a bargaining procedure with both the bankers and their customers, making choices within conversation to achieve desired conversational and functional aims {19}.

The need to make more gains in banking invariably depends on the management of language to endear a given bank to customers. Banking is about money and building wealth, but it is also about the language deployed in reaching customers and building a healthy relationship with them. Although English may encode prestige in Nigeria's postcolonial context, indigenous languages proved more useful in the money-related mutual pursuit of banks and their customers.

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