

LINGUOPRAGMATIC POTENTIAL OF BANKING TEXT

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ABSTRACT

In this article discusses issues related to the lingvopragmatic nature of the formation of texts on banking. The structure and types of texts related to banking activities, the distinctive features of the concepts of text and discourse are revealed, the features of the communicative goals and objectives of the banking text are pointed. The social characteristics of the addressee and the conditions for the perception of information, the specificity of the object of verbal thinking are described as factors that determine the main directions of the pragmatic strategy. The bank operates a system of specialized lexical units used to form advertising texts.

Keywords: Bank text, banking activities, text structures, types of text, text and discourse, the communicative purpose of the bank text, pragmatic strategy, the text of the bank advertisement, lingvopragmatic potential.

INTRODUCTION, LITERATURE REVIEW AND DISCUSSION

The modern international situation is characterized by steady growth and development of political, economic and scientific relations and contacts between different countries, and the study of foreign languages is becoming increasingly important in this regard. In the context of the extremely rapid development of science and technology, and with this the increased role and importance of international business and scientific relations, the problems of unification and standardization not only of terminology, but also of the linguo-pragmatic potential of the text on economic, in particular, banking issues have become especially relevant in recent decades. One of the main methods of normative work on the unification of terminology is the compilation of terminological dictionaries and the systematization of factors creating a communicative impact in banking texts. The role of educational terminological dictionaries and pragmatically oriented texts on banking in the process of teaching specialists and students studying this special language for professional purposes (LSP), as well as in the process of creating and strengthening international scientific and professional relations can hardly be overestimated. In this regard, the development of universal criteria for the selection of terms for compiling terminological dictionaries (in our case, banking terms) and factors that determine the main direction of the strategy of communicative influence is of great importance.

Currently, the concept of "text" is an integral part of the modern discourse space. However, despite the widespread use of this term in linguistics of the XXI century, due to the variety of functioning texts of different content and purpose, this concept has not yet been assigned an unambiguous interpretation that could be considered universal.

In the course of systematizing scientific information on the relationship between the concepts of "discourse" and "text" in objective linguistic reality in this work, it seems appropriate to accept the convincingly reasoned position of E.S. Kubryakova and O.V. Aleksandrova, who offer the following interpretation of the above-mentioned ratio of the two categories: "Discourse should mean precisely the cognitive process associated with real speech production,

the creation of speech space, while the text is the end result of the process of speech activity, resulting in a certain complete and (fixed) form” [Kubryakova, Aleksandrova 1997: 15-26].

It should be emphasized that the methodological apparatus of modern linguistic research on the problems of banking text is based on the results and conclusions of observations made by domestic and foreign linguists in the second half of the 20th century. and at the beginning of the XXI century, since it is this period that is distinguished by an accelerated change of linguistic paradigms in the science of language. The evolution of the views of linguists - specialists in the field of professionally oriented English-language texts - is reflected in the works of domestic and foreign authors [Beaugrande 1981; Clyne 1996; Teun, van Dijk 1997].

This article discusses issues related to the linguopragmatics of the functioning of the text of banking: company brochures of banks, texts of bank advertisements in print media, annual reports on the activities of banks. The bank text belongs to the informative genre and is realized, as you know, with the aim of achieving a perlocutionary effect. The pragmatic potential of the text is investigated on the example of the texts of bank advertising, since these texts are characterized by a specific organization, which manifests itself in their programming, algorithmization and strict hierarchical presentation of advertising information. The authors focus on, in addition to identifying pragmatic intensifiers in bank advertising texts (uniqueness, trust, benefit, availability, stability, efficiency, individual approach, attractiveness), the implementation of the “commission” speech act, which is considered as prototypical for this type of text. Aspects such as intentionality and causation also play an important role in the formation of the pragmatic potential of the studied texts.

The study of the functional potential of the advertising text is based on the study of its semantic [Zhirkov 2013; Zolotareva 2008; Chilikin 2012] and pragmatic potential [Bazhenova 2015; Telminov 2013; Tugaeva 2015]. Advertising discourse belongs to the informative genre and is used to achieve a perlocutionary effect. The development of a strategy of communicative influence, which is understood as “the impact on the knowledge, attitudes and intentions of the addressee in the direction necessary for the addressee” [Pirogova 2001], as well as the determination of the method of influence within the framework of the banking text, is influenced by the following factors: text, the specificity of the object of speech-thinking activity, the form and channel of information transmission, the social characteristics of the addressee, the conditions for the perception of information.

One of the most important characteristics of advertising discourse is intentionality. Intentionality should be understood as the connection of linguistic meanings with the intentions of the speaker, with the communicative goals of speech-thinking activity. The concept of intentionality includes two aspects: 1) the aspect of actual connection with the speaker's intentions in the act of speech, with a communicative goal, with the purposeful activity of the speaker, that is, with what he wants to express in the given communication conditions - the “intentional proper” aspect; 2) the aspect of semantic information content - I mean the ability of a given function to be one of the elements of the expressed meaning. Intentionality can be viewed as a focus, a particular case of which is the focus of the addressee on the implementation of the action. This is the main communicative goal of the banking text, which is the involvement of members of society in the sphere of credit and financial activities as consumers of banking services and products, that is, the establishment and implementation of socio-economic relations between the bank and society. Additional goals are informing about the activities and services of the bank, clarifying the role of the banking sector in modern society,

creating a favorable image of the bank, enhancing consumer action, establishing interactive relations between the bank and the public, and others.

In accordance with the goals set, prerequisites arise for the creation and functioning of texts of various genres. These are informational genres (company brochure, brochure, website, news in the media); genres of image and product advertising (advertising in specialized and socio-political publications, television and radio advertising, outdoor and indoor advertising, leaflet, booklet, catalog, price list); PR genres (press release, annual report, article or press interviews about the bank's activities, the bank's corporate magazine for regular customers). Each of these genres has a complex model of communicative-pragmatic attitude, which simultaneously implements several functions of the text: informative, appellative, phatic. Bank texts, in particular, banking advertisements, are characterized by the presence of a banking product and banking services represented by the corresponding terminology system: transfers in the Internet bank, concierge service, mobile banking, credit cards, preferential credit terms, savings deposit, debit cards, salary cards, bonus programs, unallocated metal accounts, remote service, anti-crisis interest, opening a transaction passport, annuity payment, loan amortization, refinancing.

Within the framework of this terminology, a number of subsystems are distinguished, one of which is the "lending" subsystem: auto loan, mortgage loan, express loan, consumer loan, emergency loan, bank loan, bank export loan, blank loan, bill of exchange, intraday loan, renewed loan, guaranteed loan, government loan, long-term loan, short-term loan, consolidation loan, preferential loan, non-guaranteed loan, overdraft loan, overdue loan, revolving loan, target loan.

The "bank vacancies" subsystem is also distinguished: an expert in the marketing and communications sector, a back-office specialist, a middle-office specialist, a recruiter, an underwriter, a chief specialist of the acquiring department, an Internet marketing director, an HP process analyst, a small business manager, a specialist of the prolongation department, a specialist in the collection of overdue debts, a leading specialist in working with problem debts, a specialist in the collection of long-term arrears, an operator for collecting short-term debt at home, a head of the department for work with counterparties of the transactional business department, a cashier of a recount cashier, a director of guarantees sales, PHP programmer, key employee development manager, etc.

It should be noted that the specifics of banking services, which are the subject of information and advertising materials, have a significant impact on the choice of certain verbal and non-verbal means through which the addressee is influenced. The peculiarity of banking products is that they do not have material characteristics that could be tested or tried out in the near future and in direct contact. We are talking about a product, the real benefit or benefit from which the consumer will not be able to feel immediately, but only some time later, which somewhat complicates the creation of effective influencing oral or written messages by the addressee. Hence, it becomes necessary to develop special strategies and methods of influencing the addressee. In this regard, borrowings play a special role in the texts of bank advertising, since they contribute to the strengthening of the pragmatic effect: CashBack, Private Banking, holders of the Pt (Platinum) package, as well as words and expressions with a foreign flavor. In this regard, the previously presented pragmatic intensifiers (uniqueness, advantage, benefit, individual approach, attractiveness, and others) act not only as units that actualize consumer incentives, but also demonstrate prestige and modernity.

The banking texts clearly present the social and demographic characteristics of the addressee, which determine the main direction of the strategy of communicative influence. For effective communication, you need to know your addressee well, clearly understand his ideals and values, his possible arguments. Each age or social group has a set of its own ideas. According to GG Pocheptsov, "in order to convince, you need to know who you are communicating with" [Pocheptsov 2000: 41]. Effective influence within the framework of the banking text therefore presupposes a detailed analysis of the needs and motivation of the demand of individual social groups and contact audiences, since banking services of a certain type are necessary and beneficial only to certain groups of clients. The bank identifies the groups of interest to it by dividing the population by social and professional characteristics, age, income, marital status, and so on, and develops the most optimal communication and impact strategy.

In order to overcome mistrust and prejudice of the addressee, methods of indirect speech tactics are used, including the creation of a positive context close to the addressee, an appeal to the addressee's system of values and ideals, a low frequency use of a superlative degree, the most accurate and plausible presentation of information ... For example, in such types of messages as a TV commercial and a written message, an indirect influence on the addressee is carried out using a television or photographic image of an image close to the addressee that has something to do with the subject of the message. In the case of the right choice, the image evokes a quick emotional reaction, promotes a positive attitude to the continuation of the message, and creates trust in the addressee. The most common themes are home, family, children, the relationship between a man and a woman, as well as sports, cars, business, since these are the images that embody the idea of stability, reliability, security.

The strategy of communicative influence of a banking text is a complex program of actions for the addressee, including methods of selecting, structuring and presenting information in a message using verbal and non-verbal means and aimed at achieving communicative goals. In the field of banking text, a rich palette of messages of various types and genres functions, most of which are characterized by the presence of a complex communicative and pragmatic attitude, which must be taken into account when developing a strategy of communicative influence.

Thus, the texts of banking, in particular, advertising, are characterized by the following features: 1) refer to the informative genre, 2) actualize the causative meaning, 3) implement intentionality, 4) demonstrate the functioning of the speech act "commission", considered as prototypical, 5) include pragmatic intensifiers uniqueness, trust, benefit, availability, stability, efficiency, individual approach, attractiveness, 6) pragmatic intensifiers are implemented in prototypical models, 7) the pragmatic potential of the text of bank advertising includes elements of programming and algorithmicity.

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