# Appearance as Social Code in Commercial Bank Service Encounter in Ibadan, Oyo State

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**Abstract**
*For service organizations like banks, the interaction between bankers and the customers is crucial as it can enhance the quality of service encounter and minimize service breakdown. Using four purposively sampled banks and Chandler's framework for code types, the study explores physical appearance as social code explored by bankers in commercial banks during service encounters in Ibadan, Nigeria. Still life photographs were taken of appearance codes employed during banker- customer service encounters and discussed along the framework of Chandler's typology of social codes. Findings reveal that appearance as non-verbal social code is used by commercial banks as a way of projecting the credibility, professionalism, trust worthiness and authority of the service provider which is particularly important in the corporate banking sector. This is done through the use of formal attire, same colour code, bank logo lapel badges and visual uniformity.*

**Introduction**
An important determinant of perception during service encounters is physical appearance. A service encounter is that period of time during which the customer and the service provider interact in person, over

telephone or through other media (Gabbott & Hogg 2000). Essentially, a service encounter has been defined as a social interaction involving one human being interacting with another (Foster & Resnick 2013). Service providers for this reason often put in place a strong policy regarding the physical appearance of their employees. Chaiken (1979) and Kahler and holmes (1985) suggest from their studies that physically attractive communicators are more attractive and seen to be friendlier as what is

beautiful is stereotypically seen as good. Hence, credibility, friendliness, competence, empathy and courtesy are affected by the appearance of service providers Sundram & Webster, 2000.  Hence, the selection of office dress codes as regards style and manner is expected to give off an aura of professionalism.

Generally and in the Nigerian workplace, appearance is guided by field, service provided and gender of the employee. For instance, people in the legal profession wear black suits as a mark of professional identity with the legal profession and poise. Workers in financial services like banks wear dark coloured suits and a tie to project credibility and competence. In the same vein, service providers in the hospitality and entertainment industries wear tuxedos to generate the same effect.

Colours, according to Sundram and Webster (2000) also have a huge role to play in perceptions of a service provider by their customers. They postulate that dark colours like grey and black symbolise authority and dominance, warm colours like red dominance and warmth. While cool colours like green and blue or bright colours such as yellow gives the perception of friendliness and warmth or a positive evaluation respectively.

During service encounters, that is, commercial exchanges in which a provider attends to a consumer, which often involve the purchase of an item or service.  Customers assign strangers affiliation first by visual cues, guided by whether or not the person has stereotypical physical features associated with a group (Callahan, 2005). This is crucial most especially in multicultural societies like

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Nigeria where association with a group at the expense of another could result in service breakdown.

To avoid this, companies will typically encourage or require a defined and professional dress code to maintain a professional image of themselves and the business especially if employees routinely interact with prospects, clients and business partners during service delivery. More importantly, service providers are able to portray themselves in a more professional or conservative manner. According to Ecrie (1973) proper business attire presents a visual image and sends a message that the employees are professional.

This study is thus positioned within the discipline of socio-cultural linguistics (Foster & Resnick, 2013), developing perspective in linguistics which transcends formal features to the socio-cultural functions and meanings ascribed to code use. It aims to identify the use of appearance as a social codes as highlighted in Chandlier (2002) typology of codes and how they are used in the commercial bank service encounters in Ìbàdàn,

This paper attempts to address the following research questions:

1. Do commercial bank staff use appearance as a social code?
2. How is appearance used as non- verbal social code by banks in Ibadan metropolis?
3. Does appearance as a social code play a complimentary functions during service encounters in commercial banks in Ibadan metropolis?

**Concept of Codes in Communication**

Codes and signs have their roots in the study of semiotics which in turn has the potential to serve a significant supporting role in the study of sociolinguitics. The logic behind this is presented by Sebeok who said: "every act of communication to or between human beings or any other intelligent biological or mechanical apparatus presupposes a signification system as its necessary condition" (1976, p. 9). According to Saussure as quoted in Chandler (2002), a sign has two parts:

Signifier - the actual image, physical appearance or sound.

Signified - the idea or ideas to which the sign refers.

Saussures' theory was further developed by Roland Barthes (1997) to include the interaction of humans with signs. He proposed two levels of 'reading' signs: The first is denotation, that is, the obvious meaning. For instance, a rose is a pretty-looking flower with a strong scent. The second, connotation, means the associations created in the minds of those interacting with the sign. As such, a red rose connotes romance and the presentation of a red rose to someone connotes romantic affection.

In addition to designating the component parts of any sign, semioticians commonly sort the class of signs into different groups or types. Peirce (1989) as quoted by Johne (1999) identified 66 potential varieties of signs, three of which have gained wide acceptance: the concepts of icon, index, and symbol. In each case, the relationship between the signifier and signified serves as focus of attention: An icon has the relationship of similarity or resemblance; an index has the relationship of contiguity or connection; a symbol has the relationship of arbitrariness.

In other words, any sign displaying a similarity between the present and the absent components is termed an icon; any sign using a part of something to stand for the whole is an index; and any sign using an arbitrary connection between the present and absent components is a symbol. A photograph of a bride is an icon; it resembles her. The top of the wedding cake kept for the first anniversary celebration is an index; it formed a piece of the original event. The bride's white dress is traditionally a symbol of virginity, standing for something it neither resembles nor was taken from. Signs however do not occur in isolation rather they belong to a group or set of conventions. This "groupness" or conventionality of signs is referred to as codes.

A code, therefore, is a set of conventions or sub-codes currently in use to communicate meaning (Chandler: 2002). The most common is one's spoken language, but the term can also be used to refer to any narrative form: consider the colour scheme of an image. For instance, red represents danger. A code is a sign that can be interpreted as having a meaning, which is something other than itself, and which is therefore able to communicate information to the one

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interpreting or decoding the sign. Signs can work through any of the senses, visual, auditory, tactile, olfactory or taste, and their meaning can be intentional such as a word uttered with a specific meaning, or unintentional such as a symptom being a sign of a particular medical condition. Soderlund & Julander (2009) uses the following diagram and illustration to explain codes.
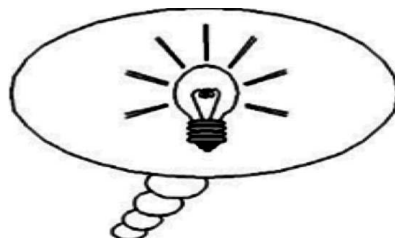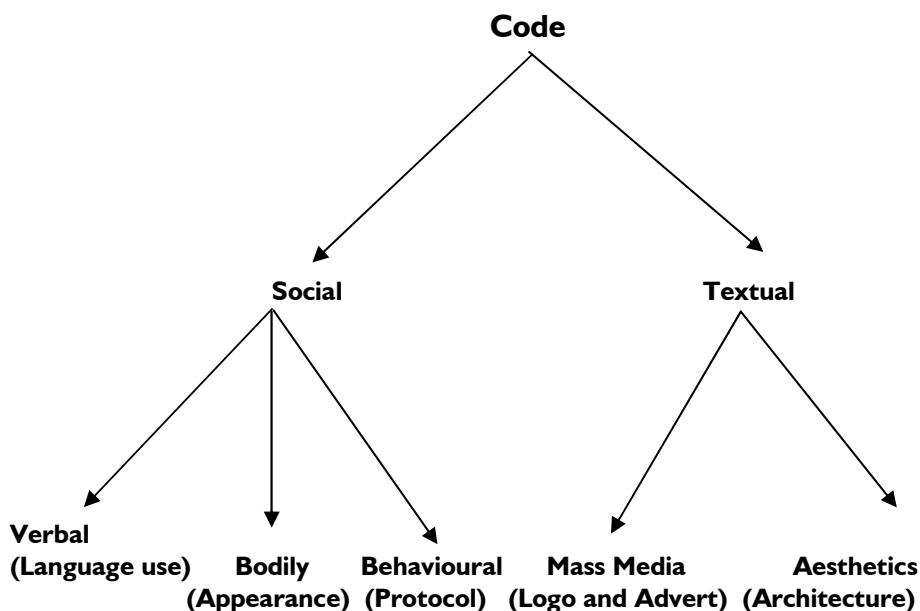


*Rescorla (2007) illustration of code*

The diagram means "a bright idea"  It does so by showing a light bulb inside a bubble. Why is it indicative of this meaning? Answering this question entails unravelling the cultural roots of each component of the sign. The use of light in the sign is consistent with the general view in the western culture of light as an analogue for intellect and intelligence. This can be seen, for instance, in such expressions as "to become enlightened," "to shed light on something," and so on. The use of a "bubble" to enclose the light bulb (the source of light) is derived from the comic book tradition of putting words and thoughts into bubbles. This simple example illustrates the sum and substance of semiotic method.

## Types of Codes
The various types of codes overlap, and the semiotic analysis of any text or practice involves considering several codes and the relationships between them. A range of typologies of codes can be found in the literature of semiotics. Codes are not simply 'conventions' of communication but rather procedural systems of related conventions which operate in certain domains. Codes organize signs

into meaningful systems which correlate signifiers and signified. Codes transcend single texts, linking them together in an interpretative framework. Stephen Heath notes that 'while every code is a system, not every system is a code' (Kotler 1986). For the purpose of this paper, the typology and framework that is been employed is one presented by Chandler (2002). This typology represents a standpoint of intersection between semiotics and sociolinguistics.

**Code**

Social            Textual

**Verbal**
**(Language use)**    **Bodily**    **Behavioural**    **Mass Media**    **Aesthetics**
**(Appearance) (Protocol) (Logo and Advert) (Architecture)**

*Chandler's framework for code types*

**Social Codes**
Social codes are classified into the following sub-types:

*Verbal language*: These includes the phonological, syntactical, lexical, prosodic and paralinguistic aspects of language including code/language, code/language selection, as well as code alternation/code switching.

**Bodily codes:** Bodily codes are communicated through bodily contact, proximity, physical orientation, appearance, facial expression, gaze, head nods, gestures and posture.

**Behavioural codes**: These codes include protocols with focus on how it is done.

He identifies Social, Textual and Interpretative codes. For the purpose of this paper however, we shall focus on appearance as a social codes.

**Banking:  The Nigerian Situation**

A bank basically is a financial institution offering financial services: a business that keeps money for individual, people or companies, exchanges currencies, makes loans, and offers other financial services. According to Hassan (2002), the financial system consist of institutional arrangements embracing payment mechanisms, and the borrowing and lending of funds consisting of conglomerate of various institutions, markets instruments and operative that interact within an economy to provide financial services. Banks therefore thrive on trust. Trust that moneys will be kept safe and returned on demand.  Although people use banks for reasons varying from conserving money, access to credit cards, and cheque books, loans facilities as well as interests, the foundational element of trust is key. Banks at all-times must therefore strive to win and nurture customer's trust. Business negotiations are built on trust, and trust grows from interpersonal relationships. Appropriate selection and usage of codes during such interpersonal exchanges is a sine qua non for trust to be established. Since commercial Banking started in Nigeria in 1891 till date, the adoption of efficient and effective marketing strategies in order to convince the average non banker to choose a financial institution becomes a priority. This presents for an average bank a highly competitive market.

According to Johne (1999) organizations experiencing competitive business threat can operate efficiently and effectively through the marketing strategies of market innovation (i.e. improving the mix of market segments served), product innovation (i.e. by

improving the mix of products and services offered to clients and customers) and process innovation (i.e. improving the mix and efficiency of internal operations). Generally, it is claimed by marketing analysts and practitioners that marketing inputs are important ingredients for achieving effectiveness (Day & Reibstein, 1997; Kim & Mauborgne, 1997; Johne, 1999).

Marketing is concerned with the management of mutually-satisfying exchange transactions and relationships between and among the relevant parties. Marketing strategies and tactics are concerned with taking decisions on a number of variables to influence mutually-satisfying exchange transactions and relationships. Typically, marketers have a number of tools they can use, and these include mega marketing (Kotler, 1986) and the so-called 4ps of marketing (McCarthy, 1975). One of the marketing strategies which prove to cut across the promotion, pricing and product is persuasive communication which is not possible without the right language. Generally, persuasion refers to such communicative activities that are mediated and the message is intended to shape, reinforce, or change the responses of another or others. Such responses are modified by symbolic transactions (messages) and which appeal to the reason and the emotions of the target.

Furthermore, Donohue (2004) proposes that the right strategy and preparation are important elements in successful negotiation, and unless the right verbal and non-verbal code is used, a marketer may never get what he wants. Gordon (2008) argues that marketing involves relationship marketing management. Managing relationship in marketing is process of identifying, anticipating and satisfying a customer's requirements profitably with a new approach. This is to help attract, maintain and enhance customer relationships.

**Appearance as Social Code during Commercial Banks Service Encounter**

Physical appearance is a communicative social code that is important in service encounters. As such several service providers including commercial banks have policies regarding the physical appearance of

contact staff. Sundram and Webster (2000) suggested that physical attractiveness as code is an element that is particularly relevant during service encounters. Furthermore, the study of Chaiken: 1979 highlights that physically attractive service providers were more persuasive and are perceived as being friendlier than the not well dressed counterparts. They are also perceived to be warmer, more poised and more socially skilled.

Physical appearance of service providers is usually enhanced by introducing dress codes which not only provides identity with the organisation but enhances the appearance and thus the acceptability of such service provider by customers during service encounters. As the marketplace becomes more competitive, it is increasingly important for all aspects including physical appearance to be good enough to provide a competitive advantage. A sustainable competitive advantage creates the development of element of trust in the customer during service encounters.

The expression "Do not judge a book by its cover", unfortunately, in the corporate world of today, do not pass for true as that is exactly what happens. For this reason, it is important to convey the right message through appearance. This is also holds true in the Yoruba culture as it is popularly said that "as a man appears he would be seen or judged. Personality, social status and attitude to work are a few of the dimensions that image portrays in corporate identity. Bankers' attitude, dress code and corporate culture determine how customers perceive and accept them.

Furthermore, Söderlund and Julander (2009)  assessing if the service worker's physical attractiveness has an impact on customer satisfaction in the moment of truth finds that appearance is  used to manipulate the level of customer satisfaction. The study show physical attractiveness of the service provider that produced a higher level of customer satisfaction. In addition, the results indicate that exposure to well-dressed service provider set in motion a process in which an attractiveness appraisal affected the attitude toward the service provider, which in turn had a positive impact on customer satisfaction (Söderlund and Julander, 2009).

Studies also show that customer satisfaction and purchase intention is affected by the physical attractiveness and appropriateness of the dress of service contact personnel. Bashi, Hanzaee, and Ikoumaram's study revealed that customer satisfaction, purchase intention and retention is highly dependent on the effectiveness and appearance of frontline employees. The study revealed that service contact personnel who displayed positive emotion had significant impact on customer satisfaction when the level of service contact personnel appropriate of dress was high but not when it was low.

**Methodology**
For the purpose of this investigation the stratified and the purposive sampling method were used to select 4 of the Nigerian banks ranked amongst the top 25 African banks in Africa (*Banker Magazine*, 2012). The banks are: Zenith Bank Plc, First Bank of Nigeria Plc, Diamond Access Bank Plc and United Bank for Africa Plc. These comprise both new and old generation banks based on year they were founded as detailed in the table below:

| Old Generation Bank (OGB) | Year Founded | New Generation Bank (NGB) | Year Founded |
|---|---|---|---|
| First Bank of Nigeria Plc | 1892 | Diamond Access Bank Plc | 1989 |
| United Bank for Africa Plc | 1961 | Zenith Bank Plc | 1990 |

Still-life Photographs were used as the research instrument. Still life photographs were taken of the appearance of the bank staff either in the banking hall, environs of culled from the internet during the different stages of the service encounters. The pictures were thereafter discussed.

**Treating the Research Questions**
The research questions for this paper will be treated collectively: First an attempt is made to identify if appearance is used as a social code, highlight how it is used and then the complimentary role of appearance as a social code play during service encounters in

commercial banks in Ibadan metropolis. The analysis of the plates reveal that appearance is used as non-verbal social codes in the banks under study as discussed under the following headings:

**Formal Attire**

In commercial banks in Ibadan metropolis, the dress code is such that men wear suits and a tie to project poise, confidence and credibility. Colours also vary from dark to bright colours which are associated with professionalism and friendliness respectively. Although the banks vary their dress codes from same uniforms (Diamond Access Bank: Plate 5) to colour codes (UBA: Plates 2&3), appearance of the bank staff is viewed as being a sine qua non to projecting the credibility, authenticity and poise of the bank.

Aside the bankers, the security personnel (plates 8) whose job description include managing human and vehicular traffic, security door operation and general security of the bank are seen to be impeccably and formally dressed in uniforms as they are seen as an extension of the bank staff and part of the service encounter experience of customers. Their appearances as such, are attractive to further enhance likability and patronage of the banks. Findings show that the service employee's non-verbal communication and physical appearance have been found to impact customer satisfaction and service quality perception; Söderlund and Julander, 2009).



**Plate 1:** Zenith Bank staff in formal attire

**Dress Code**

The banks under study made careful selection of colours for image, identification and social relevance. As noted by Sundram, D., & Webster, C: 2000, UBA and Zenith banks as seen in plates 2 and 4 respectively use red, white and black as dominant official colours while diamond access use grey as seen in plate 5. This gives a perceptions of authority, dominance, warmth. As well as friendliness which in turn generates a positive evaluation of the service providers to their customers. White served as the dominant colour of the banks under study. Zenith and UBA however emphasised on red as the brand colours while First bank use blue as the bank trade colour.



**Plate 2:** UBA Staff dressed in the bank's colours: red jacket and tie over a white shirt



**Plate 3:** First Bank staff in the bank's colour

**Visual Uniformity**

Although a dress code does not necessarily mean using a uniform, some workplace use uniforms so employees can appear smarter and match the company's brand. A uniform makes employees instantly recognizable should a customer need any help, and giving a positive first impression of the service provider. For a customer based company like the commercial banks, a workplace uniform dress code is adopted to ensure that bankers appropriately represent the bank's brand.

Dressing to the standards of a dress code not only creates a general atmosphere of professionalism, it also creates visual uniformity. For the banks this does not only mean specific colour or range of colour code (plates 3,4 & 5), shirts and bottoms, but outright uniforms (Plates 2 & 3). Visual uniformity, according to Durant (2018), in the workplace helps customers identify employees and subtly promotes the impression of team work amongst the workforce this in turn builds customer trust in the brand. Uniforms give a professional appearance that enhance company's image which helps develop a sense of trust and recognition among customers, which is especially important in businesses where employee trust is needed (Durant, 2018). The use of visual uniformity is explored by the banks to achieve these.



**Plate 4:** UBA Staff dressed in the bank's colours, red jacket and tie over a white shirt

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**Plate 5:** *Access staff dressed in a grey suit and white shirt uniform*

## Use of Lapel logo Badges

Corporate lapel pin is used by the banks as an important business tool to helps build name recognition, boost customer loyalty and enhance worker morale. A custom lapel pin can help a business in many different ways. The lapel pin is a complementary appearance social code used by bankers which sends nonverbal messages to the customer (plates 6 & 7)**.** Corporate lapel pins help build brand and name recognition for commercial banks. It has become a part of the bank's culture and dress code. In effect, they become walking billboards causing people in the community to associate the business with an upscale yet approachable image. Aside this, it also serves as a form of brand advertisement thereby generate public interest as it draws attention of prospective customers to the firm without having to run advertisements.



**Plate 6:** *Philips Oduoza, UBA PLC GMD/CEO &*
*Peter Amangbo, CEO/MD Zenith Bank PLC with the lapel logo badge*

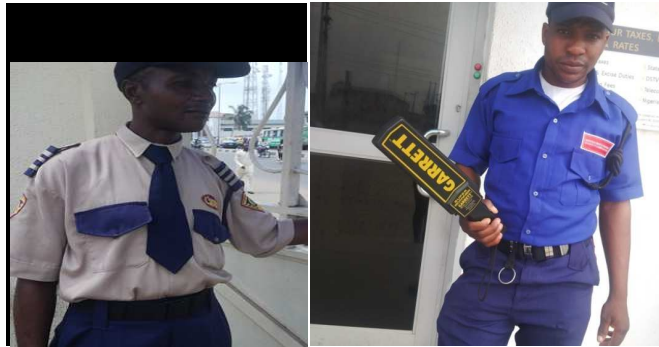**Plate 7:** *First Bank staff with the logo lapel badge*



**Plate 8:** *Security personnel at Access, Zenith, UBA and First banks smartly dressed in uniforms*

## Conclusion

The findings of this study have shown nonverbal social codes selection techniques are frequently which manifest as appearance is employed during different stages of service encounter. Physical appearance plays complementary roles as forms of invitational appeal in the service encounters. Appearance combined with basic business and professional etiquette is integrated in order to present a professional image and perception of both the service provider and the company maintain a standard of dress that creates a positive impression.

Finding show that appearance as non-verbal social code is used by commercial banks as a way of projecting the credibility, professionalism, trust worthiness and authority of the service provider

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which is particularly important in the corporate banking sector. This is done through the use of formal attire, same colour code, bank logo lapel badges and visual uniformity.

**Recommendations**
1.  Service providers should emphasise not just on verbal aspect of service encounters but also on non-verbal social code.
2.  Training and re-training programmes on effective use of social codes and verbal ethics should be organised periodically for service providers.

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