



UNIVERSITY *of the*
WESTERN CAPE

**AN ANALYSIS OF OFFICIAL LANGUAGE POLICIES AND THEIR
RELATIONSHIP TO EVERYDAY LANGUAGE USE IN MULTILINGUAL BANK
SETTINGS IN THE FREE STATE PROVINCE**

BY

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DECLARATION

I, Menzi Zamokwakhe Thango, declare that the thesis titled, ‘An analysis of official language policies and their relationship to everyday language use in multilingual bank settings in the Free State Province’ is my own work and that all the sources that I have used have been acknowledged by means of complete references.



Date: 30 May 2023

Menzi Z. Thango



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ACRONYMS

ATM –	Automated Teller Machine
BM –	Bahasa Malay
BRICS –	Brazil, Russia, India, China, South Africa
CNP –	Communication Needs for a Purpose
CPA –	Consumer Protection Act
EU –	European Union
FSPGLP –	Free State Provincial Government Language Policy
FSPLC –	Free State Provincial Language Committee
LANGTAG –	Language Plan Task Group
LoLT –	Language of Learning and Teaching
LPP –	Language Planning and Policy
NCA –	National Credit Act
NCR –	National Credit Regulator
NLPF –	National Language Policy Framework
PanSALB –	Pan South African Language Board
UFSOLA -	Use of Free State Official Languages Act
USSD –	Unstructured Supplementary Service Data



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ABSTRACT

This study intended to provide an analysis of the language use in the multilingual setting of banks in the Free State Province. The study further determined the status of African languages in the banking sector in relation to perceptions about the use of African languages when transacting and communicating in the banks. The study also highlighted the importance of language planning and policy in the banks. Mixed methods of conducting research, that is, qualitative and quantitative research methods were employed by the study, and questionnaires, interviews and observations were used to collect data. Banking clients and consultants were sampled randomly in the banks operating in the five cities/towns of the Free State Province, namely Bloemfontein, Harrismith, Welkom, Trompsburg and Sasolburg. The rationale for this study was that the use of English as sole language of business and communication in the banking sector has continued without being challenged, while African languages are not used. The language used by banks in their signage inside the banks, official documents such as loan contracts, agreements, investments, and savings documents are written in English, whereas the majority of customers at most banks are speakers of African languages.

Furthermore, the thesis submits that the current language situation in the banks operating in the Free State Province indicate that banks adopt monolingual language policies, which seek to use only English as the sole language of business and communication. Thus, going against the constitutional mandate/prescripts and the Language Policy of the Free State Provincial Government, which asserts that the official languages of the province are as follows: Afrikaans, English, Sesotho, isiXhosa, isiZulu and Setswana. In short, this simply means that the Free State Province adopted six official languages, not only one language as the banks do. The Constitution of the Republic of South Africa promotes multilingualism and seeks to revitalize the languages of the majority which happen to be the previously marginalized languages of the country. Therefore, if banks respect and abide by the laws of this country, they should start addressing the issue of other official languages to be incorporated and used as the languages of business and communication.

Keywords: African languages, banking, language attitudes, language policy, multilingualism, workplace communication, intercultural communication.

CHAPTER 1: INTRODUCTION AND BACKGROUND

1.0 INTRODUCTION

This chapter presents the introduction and background to the study, the aims and objectives, rationale, motivation, problem statement, clarification of terminology, justification of the study, and the outline of the study.

This study intended to provide an analysis of language use in the multilingual setting of banks in the Free State Province. The study endeavoured to determine the status of African languages in the banking sector in relation to perceptions about the use of African languages when transacting and communicating in the banks, highlighting the importance of language planning and policy in the banks. The central argument in this study is that people feel inferior when they communicate using their own languages in the banking arena.

Edwards and Pritchard (2006:140) argue that:

In South Africa, as indeed in other African countries, English is a minority language. Nonetheless, its use as the medium of instruction is defended not only by the small proportion of the population who speak it fluently, but also by the majority who continue to use only local and regional languages in their everyday lives.

The point raised by Edwards and Pritchard suggests that the continued use of English as the sole language of learning and teaching is not only defended by its speakers but even the speakers of African languages. This means that the speakers of African languages have a negative attitude toward their languages. English is a minority language in South Africa, since it has fewer speakers, compared to African languages. Therefore, if the speakers of African languages were willing to use their languages in the banks, that can easily happen, because they constitute the majority both as customers of the banks and population of the country. Thus, the issue of attitude towards the use of African languages is the issue this study tackled. What is currently happening in the banks is that most speakers of African languages communicate mostly in English. For instance, one would always hear people speaking English rather than their own languages, when communicating with consultants, which is a problem, because South Africa is a multilingual country, at least on paper for now. *The Constitution of the Republic of South Africa, Act No. 108 of 1996* (RSA, 1996)

Chapter 1, section 6, accorded the following languages official status, namely isiZulu, Siswati, Sepedi, Sesotho, Xitsonga, Tshivenda, Setswana, isiNdebele, isiXhosa, English and Afrikaans. These languages were afforded official status, because during the apartheid regime, the nine African languages that are spoken mostly by the black people of South Africa were marginalised. The official status meant that all these languages should be used in all spheres of life in South Africa. However, the contradiction is that English was then chosen as the only language of learning and teaching in education in South Africa, while the other ten official languages remained official and were taught as subjects in schools. Correspondingly, the issue of language of learning and teaching in education is relevant in this study. In the South African context, the language of learning in schools is often English or Afrikaans, while the language of communication in banks is also limited to these two languages, excluding the African languages. Consequently, this creates a disjuncture between the language of education and the language of financial services. As a result, this disjunction between the language in education and the language of financial services may probably lead to language barriers, limited access, exclusion or marginalisation, and social inequality. Therefore, this study postulates that in order to address the issue of language of communication in the banks, banks and educational institutions can work together to offer multilingual services and develop materials by incorporating African languages into financial literacy programs, promote linguistic diversity and inclusivity in banking and education. Thus, addressing the language gap between education and banking sector can assist in promoting financial inclusion, economic empowerment and social equality.

Moreover, it is imperative that banks operating in multilingual settings understand the dynamics of language, culture and their impact on the communication so that effective communication can be maintained among the customers and banking staff members. The language of communication in multilingual settings further incorporates the dynamics of intercultural communication. Accordingly, culture plays a pivotal role in communication. Within the context of banks, culture influences how banking staff members interact with one another in work-related matters and even socially when at work. Shrestha, Devkota, Paudel, Bhandari and Parajuli (2020:80) conducted a study on bankers' communication know-how: an analysis from commercial banks of Kathmandu Valley. The study argues that "banking communication plays the role of mediator in between bank, customer, government, shareholder, suppliers, client, board of directors and employees that strengthen connection between them". The crucial point raised here is that banks play a very

fundamental role between customers and other important stakeholders in society and communication is at the top of everything in this regard. This further involves communication between the banking staff members and customers in the banks.

1.1 BACKGROUND

This section explains the background to the present study.

The national election day of 1994 in South Africa brought several changes in many sectors; that is, economic and social sectors. The democratic Constitution (RSA, 1996) was one of the major changes in our history, where certain rights were bestowed on the people. Language rights were one of those rights that underpinned in the Constitution. The democratic Constitution stipulates that everyone has the right to use or speak a language of his/her choice, whereas in the past, during the apartheid regime, people were marginalised and deprived of their right to social freedom. They were forced and limited to speak specific languages instead of their own. Laws were passed to limit people from travelling freely by introducing demarcations to keep people within areas where only one language was spoken. They also did not have any rights in terms of language choice (Thompson, 2014:265).

Section 6 of the RSA Constitution stipulates as follows:

Languages. - (1) the official languages of the Republic are Sepedi, Sesotho, Setswana, siSwati, Tshivenda, Xitsonga, Afrikaans, English, isiNdebele, isiXhosa and isiZulu.

Additionally, some of the Acts that were adopted for the purposes of promoting indigenous African Languages in South Africa include Subsection 5 of the Constitution, which stipulates that:

A Pan South African Language Board established by national legislation must-

- a) Promote, and create conditions for, the development and use of-
 - i. All official languages;
 - ii. The Khoi, Nama and San languages; and
 - iii. Sign language; and
- b) Promote and ensure respect for-
 - i. All languages commonly used by communities in South Africa, including German, Greek, Gujarati, Hindi, Portuguese, Tamil, Telegu and Urdu; and

- ii. Arabic, Hebrew, Sanskrit and other languages used for religious purposes in South Africa.

Initially, the South African Democratic Constitution states that, the government must ensure that all the official languages of South Africa enjoy the parity of esteem and be treated equally (RSA Constitution, 1996, section 6, subsection 4). Nevertheless, the current language situation in South Africa indicates that the status quo has not changed, instead English and Afrikaans have continued to operate as prestigious languages in education and other formal sectors such as the banking sector without being challenged. On the contrary, the African language speakers of South Africa know that they have a right to use or express themselves in languages of their choice, but that does not translate to reality. Rather, they look upon their own languages as inferior. The South African government has put mechanisms in place whereby these languages can thrive. Moreover, the government put a clause in the Constitution to allow everyone to be multilingual and use the language of their choice; however, the African language speakers seem not to be prepared to exercise their Constitutional right and seem to have developed an attitude towards their own languages.

Subsection 30 of the Constitution states as follows:

Everyone has the right to use the language and to participate in the cultural life of their choice, but no one exercising these rights may do so in a manner inconsistent with any provision of the Bill of Rights.

More so, in the South African context, the implementation of the multilingual language policies is still a huge challenge. In the banking sector for instance, the language of communication is solely English or Afrikaans whereas the majority of the customers are black people who mainly speak African languages.

1.1.1 PROFILE OF THE FREE STATE PROVINCE AND DISTRICTS

The profiles of the province and the districts are crucial in this phase of the study (background of the study). The profiles include the population in the province and its districts, the characteristics of the province and its districts, the living conditions of the population and, most importantly, the statistics of home language speakers of the adopted languages by the Free State Provincial

Government. These are official languages of the province and therefore, the statistics indicate per districts and municipalities as to what languages are spoken and used as official languages.

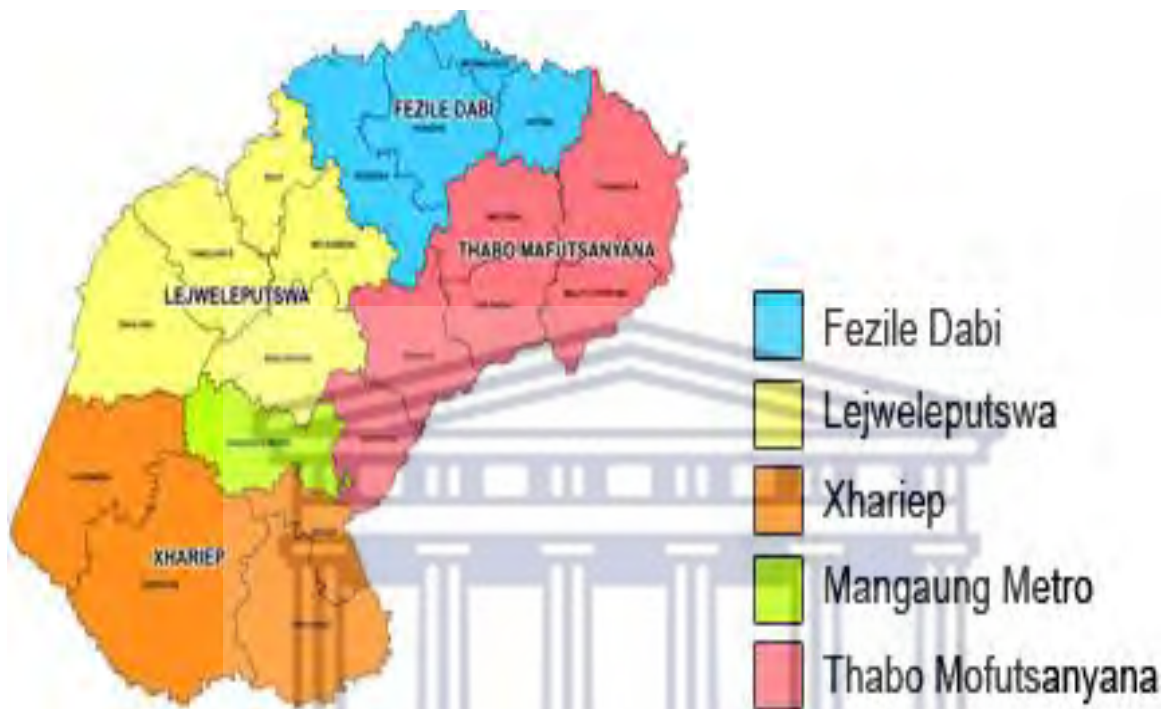


Figure 1: Map of the Free State

Source: <http://www.freestateonline.fs.gov.za/wp-content/uploads/2012/08/free-state-map.jpg>

The Free State Province is located at the centre of South Africa, surrounded by six provinces, the Northern Cape, Eastern Cape, North-West, Mpumalanga, KwaZulu-Natal and Gauteng, as well as Lesotho. The Free State is a rural province, yet it also has three big cities, Bloemfontein, Bethlehem and Welkom. It is a mountainous province with farmland, goldfields and small towns. The total population is 2 834 714 and the capital city is Bloemfontein, which is also the judicial capital of South Africa (Statistics South Africa, 2011).

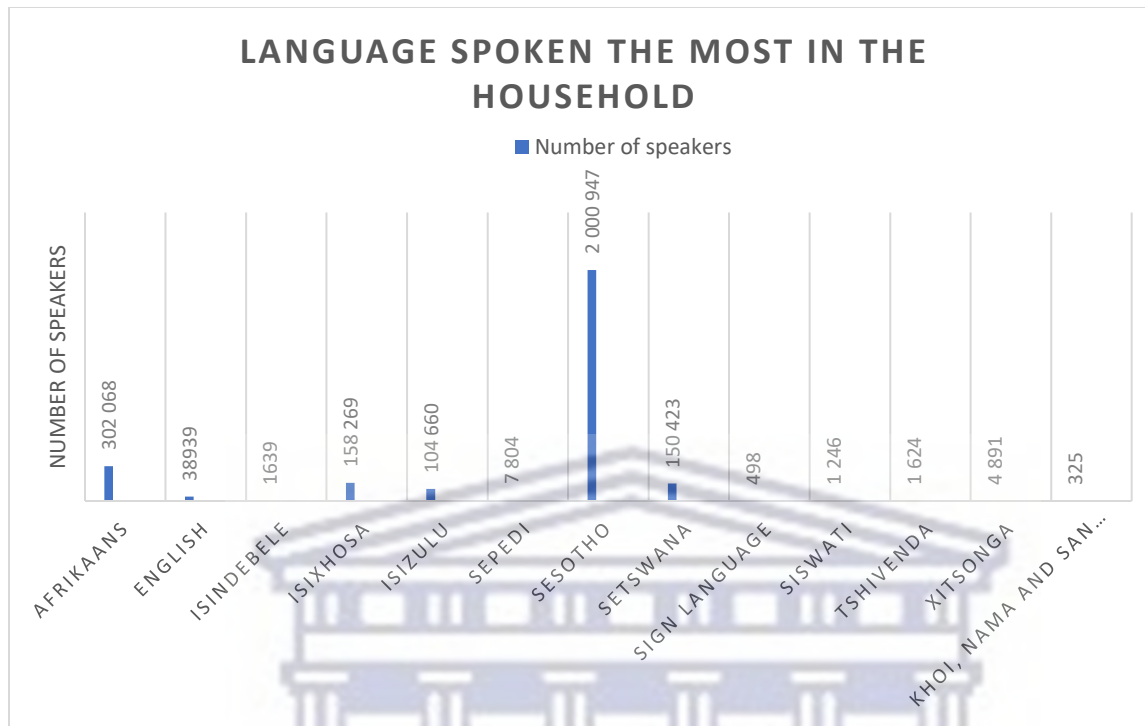


Figure 2: Language spoken the most in households.

Source: StatsSA, 2011

The graph above tells us that Sesotho is the language spoken the most in the Free State Province, followed by Afrikaans, isiXhosa, Setswana and isiZulu. English is way below the margins when compared with the other languages mentioned above. However, the irony is that when looking deeply into the data which were collected, in particular during the interviews and the completed questionnaires, it appeared that most respondents prefer to speak English in their daily lives and at the banks. The data reveal that Sesotho speakers are the majority in the province and English speakers are a minority; however, the issue of having English being the most-used language in the banks conflicts with the realities of the province. For instance, if the majority of the population is black, then that means even the majority of the clients or customers at the banks are also black people; therefore, their languages (African languages) qualify to be used as languages of business and communication. This is one of the key findings of this study. It is a key finding, because English is not the only official language of the Free State Province; instead, there are six official languages of the province, namely Afrikaans, English, Sesotho, isiZulu, isiXhosa and Setswana. Another point to discuss here is the issue of ‘official languages’. What does it mean when a

language is official? Discussing this point will be helpful in understanding some other crucial matters of language use in formal domains such as banks.

1.1.1.1 Kopanong

The Kopanong Local Municipality is located in the southern Free State. It is the biggest municipality among the three local municipalities in the Xhariep District. Kopanong comprises nine towns, namely Trompsburg, Gariep Dam, Springfontein, Bethulie, Philippolis, Jagersfontein, Fauresmith, Edenburg, and Reddersburg. Kopanong boasts a tourist attraction with the biggest dam in South Africa, the Gariep Dam. The Kopanong Local Municipality has a population of 49 171 (Statistics South Africa, 2011).

Table 1: Languages spoken by the people of Kopanong Local Municipality

Language	Percentage
Afrikaans	33,8%
English	1,8%
IsiNdebele	0,2%
IsiXhosa	20%
IsiZulu	0,5%
Sepedi	0,2%
Sesotho	36,8%
Setswana	2,3%
Sign Language	0,7%
SiSwati	0%
Tshivenda	0,1%
Xitsonga	0,1%
Other	0,5%
Not Applicable	3%

Source: Statistics SA https://www.statssa.gov.za/?page_id=993&id=kopanong-municipality

The table above indicates that in the Kopanong Local Municipality, most of the people speak Afrikaans, Sesotho and isiXhosa, even though some other official languages are represented, but the numbers are very few. This information is helpful in understanding the use of official languages in the banks operating in Kopanong Local Municipality which in this study represents the Xhariep District.

1.1.1.2 Maluti a Phofung

Maluti a Phofung is one of the biggest local municipalities of the Free State Province. It comprises rural areas such as QwaQwa, Phuthaditjhaba, Harrismith, and Kestell. Phuthaditjhaba is the town of QwaQwa rural area and it is the head office of Maluti a Phofung. Harrismith is the service area for the surrounding rural areas. In particular it services areas such as Tshiame, Intabazwe, and QwaQwa. It is located next to the N3, the national road that connects to Gauteng and KwaZulu-Natal. Maluti a Phofung has a population of 335 784 (Statistics South Africa, 2011).

Table 2: Languages spoken by the people of Maluti a Phofung Local Municipality

Language	Percentage
Afrikaans	2%
English	1,5%
IsiNdebele	0,3%
IsiXhosa	0,6%
IsiZulu	10,7%
Sepedi	0,1%
Sesotho	81,7%
Setswana	0,3%
Sign Language	1,4%
SiSwati	0%
Tshivenda	0%

Language	Percentage
Xitsonga	0%
Other	0.2%
Not Applicable	1%

Source: Statistics SA (2011).

The table above tells us that the languages spoken the most in Maluti a Phofung are Sesotho and isiZulu, more in particular Sesotho at 81.7%, while isiZulu is 10.7%. This makes sense when considering the fact that Maluti a Phofung headquarters are in QwaQwa where the majority of the population speak Sesotho. However, the use of Sesotho in the banks operating in Maluti a Phofung is not in full swing; instead, the data reveal that even though Sesotho speakers prefer to speak Sesotho when at the banks' branches, some are still hesitant to use and transact in Sesotho at the ATMs.

1.1.1.3 Mangaung

Mangaung is a Metropolitan Municipality. Its headquarters are based in Bloemfontein City. The municipality is the combination of Bloemfontein, Botshabelo, Mangaung, and Thaba Nchu. The Mangaung Metro has a population of 747 431 people, of which 83.3% are black African (Statistics South Africa, 2011).

Table 3: Languages spoken by the people of Mangaung Metropolitan Municipality

Language	Percentage
Afrikaans	15,8%
English	4,2%
IsiNdebele	0,4%
IsiXhosa	9,6%
IsiZulu	0,9%
Sepedi	0,3%
Sesotho	51,9%
Setswana	12,3%
Sign Language	1,1%
SiSwati	0%
Tshivenda	0,1%
Xitsonga	0,1%
Other	0,6%
Not Applicable	2,6%

Source: Statistics SA 2011.

The table above indicates that the majority of speakers in the Mangaung Metro speak Sesotho, Afrikaans, isiXhosa and Setswana. The other official languages of the province are represented but in very low numbers. Sesotho constitutes the highest number, followed by Afrikaans.

1.1.1.4 Matjhabeng

Matjhabeng Local Municipality is the local municipality in the Lejweleputswa District and it is a combination of five towns, namely Allanridge, Hennenman, Odendaalsrus, Ventersburg, Virginia and Welkom. The local municipality has a population of 406 461 (Statistics South Africa, 2011).

Table 4: Languages spoken by the people of Matjhabeng Local Municipality

Language	Percentage
Afrikaans	11,9%
English	3,5%
IsiNdebele	0,3%
IsiXhosa	11,9%
IsiZulu	1,7%
Sepedi	0,3%
Sesotho	62,2%
Setswana	1,7%
Sign Language	1,2%
SiSwati	0,2%
Tshivenda	0,1%
Xitsonga	1,1%
Other	1%
Not Applicable	2,8%

Source: Statistics SA. 2011.

The table above shows that most people in the Matjhabeng Municipality speak Sesotho, Afrikaans and isiXhosa. These are the three main languages spoken in this municipality and these numbers represent the Lejweleputswa District.

1.1.1.5 Metsimaholo

Metsimaholo is the local municipality, which falls under the Fezile Dabi District. It houses four major towns of the district, namely Deneysville, Kragbron, Oranjeville and Sasolburg. The local municipality has the population of 149 108 (Statistics South Africa, 2011).

Table 5: Languages spoken by the people of Metsimaholo Local Municipality

Language	Percentage
Afrikaans	16,2%
English	3,3%
IsiNdebele	0,3%
IsiXhosa	7,4%
IsiZulu	5,8%
Sepedi	1,6%
Sesotho	57,9%
Setswana	1%
Sign Language	1,2%
Siswati	0,2%
Tshivenda	0,4%
Xitsonga	0,5%
Other	0,8%
Not Applicable	3,2%

Source: Statistics SA, 2011.

The table above tells us that the majority of the population in the Metsimaholo Municipality speak Sesotho, Afrikaans, isiXhosa and isiZulu. This means that the Fezile Dabi District has four languages that are highly represented. However, this does not necessarily mean that the municipality uses these languages, but for the purpose of this study it will help in understanding the language realities of the district in terms of linguistic representation and use thereof.

1.2 CLARIFICATION OF TERMINOLOGY

The following are some of the key terms that are used in this study which need to be explained to the reader for ease of reference and understanding of the field of study.

1.2.1 Banking

Bean (2013:226) defines banking as “services banks offer to individuals and businesses”. These services involve savings and investments, cash deposits, cash withdrawals, opening new accounts, enquiries, use of ATMs (Automated Teller Machines).

1.2.2 African languages

African languages mean the nine South African languages, namely isiZulu, Tshivenda, Xitsonga, Sesotho, Sepedi, isiXhosa, Siswati, isiNdebele, and Setswana.

1.2.3 Language planning versus policy

Hornberger (2006:25) notes that the acronym LPP (Language Planning and Policy) recognizes both language planning and policy. Language policy can be defined as a document with statements of intent, while language planning is concerned with the implementation of the intended statements. Language planning and policy are two different terms, which most academics do not separate, because they complement each other. First, there is planning and thereafter there is an implementation of the planning. Language planning and policy is normally referred to as LPP and it is usually undertaken by the government for the purpose of influencing or changing the ways of speaking and literacy practices within a particular society (Baldaut, 2004:1).

The term ‘language policy’ is an ambiguous one. Kingsley (2010:31) defines it as “a body of ideas, laws, regulations, rules and practices intended to achieve the planned language change in the society, group or system”. However, according to Shohamy (2008:364) there has been additional components in the field of language planning and policy, such that there is a broader concept of language policy, which incorporates ideology, ecology, and management to provide a proper understanding of language policy (Shohamy, 2008:364). According to Spolsky (2007), there are three components that make up a language policy for a particular place or community, namely language practices (ecology), language beliefs (ideology), and language management (planning).

Policy means “a set of plans or actions agreed on by a government, political party, business, or other group” (*Chamber-Macmillan English Dictionary*, 2002). A policy in this study means documents prepared by an institution which serves as a guideline on how an institution promotes a particular issue, for example, multilingualism. A language policy provides for languages offered at a particular institution for communication purposes. According to Oyatade (2003:107), language planning is an attempt to interfere with language for the purposes of solving the problems faced by a language. Language planning is reflected in policy that guides where the languages can be used and for what purpose.

1.2.4 Multilingualism

Cluver (1993:51) states that “multilingualism is the result of members of different speech communities brought together into one political unit. No single person knows all the languages of the country, but many know several.” According to Cluver, this definition suggests that multilingualism occurs when different people speaking different languages are brought together. This means that when a person speaks more than two languages from different groups, that person is regarded as multilingual.

1.2.5 Language practices

Language practices involve what people do with language, the linguistic features chosen, and the varieties of language used. In a way, language practices are predictable because they constitute a policy. Language practices constitute real policy, although the speakers/participants may be reluctant to admit. Therefore, when creating a policy, language planners must also take cognizance of the behaviours and choices of the participants/speakers. Even children’s language depends on the language practices they are exposed to. Therefore, language policy must consider the choices made by the speakers in a particular society. It must include all the languages they are familiar with (Spolsky, 2007:3).

1.2.6 Language beliefs

Spolsky (2007:4) states that “the beliefs that are most significant to our concerns are the values assigned to the varieties and features of a language”. One might value a certain language based on the varieties or features that are attached to that language. For instance, most speakers of African languages may value English because of the power and prestige associated with it.

1.2.7 Language management

The obvious form of language management is the Constitution of a particular country. Governments manage language/s through a constitution. It is the government that passes language rights and responsibilities, for instance, in South Africa language rights are expressed in the *Constitution, Act No. 108 of 1996*, Chapter 1, sections 6, 9, 29, 30 and 31 (RSA, 1996).

It can be noted that all three components of language policy are interrelated. Firstly, all these components acknowledge the discrepancies between formal language policies and linguistic reality, which can be regarded as language management and practices (Kingsley, 2010:33). It can also be noted that there has been a renewed focus on language planning and policy and management planning and practices. This study aimed to reassess language policy, particularly in the South African banking sector. The reassessment differs from traditional language planning and policy investigations that are normally done by the government.

Salawu (2015:6) argues that there is a relationship between language and media. Therefore, communication between banks and customers can occur through the media. The question is: What languages do banks use to communicate with their customers? This is important because the media plays a huge role in the banking sector. Banks use both printed and electronic media to advertise services and products to their customers. In addressing language planning implementation, issues of communication in the banking sector need to be considered.

1.3 STATEMENT OF THE PROBLEM

The main problem is that the African languages are not used as languages of business and commerce in the South African banking sector; they are seen as inferior and do not receive the same treatment as English.

Mnguni (2020:864) asserts:

The anomaly of the dominance of English and Afrikaans, particular in the financial industry, has implication for the development of the majority of the citizens in the country, especially in poverty alleviation and national development interventions.

The majority of customers in most banks are black South Africans who speak African languages and not English and Afrikaans. However, the status quo in banks indicates that banks continue to

use English and Afrikaans as their sole languages of business and commerce, despite the fact that their customer base is in the townships and rural areas where the majority of black people are located. The continued use of English and Afrikaans by banks has influenced the speakers of African languages to believe that their languages are inferior. African language speakers do not exercise their right to use or speak their own languages when communicating and transacting in the banking sector. The hypothesis is that they do not value their own languages.

In reality, banks mostly conduct their day-to-day business in English. All the documents are written in one language; yet the majority of the banks' customers are black, and they speak African languages. There are normally few of them who are proficient in English. The frequent use of English in South African banks therefore affects the prestige of the African languages negatively. Access to information from banks should be available in all eleven official languages in South Africa and no language should be superior to another. The use of African languages in the banking sector will enable the indigenous people of South Africa to understand the banking concepts and be on par with their banking matters; hence everything will be in a language/s they understand.

1.4 JUSTIFICATION OF THE STUDY

The study was prompted by the researcher's frequent visits to the bank. Each time the researcher was at the bank, his attention was drawn by the fact that most clients interacted with banking consultants by using English, even though English was not their home/main language, and the majority of them were speakers of African languages. The researcher then began to ask himself these questions: Why do speakers of African languages use English in the banks? Are African languages not fit to be used in the banks? Is there a problem if consultants addressed customers in their African languages in the banks? Is English superior to African languages? What makes people uncomfortable to speak their own languages in the banks?

Granted, English is both an official language and a language of instruction in schools and at institutions of higher learning. It is also a dominant language over the other official languages. However, the use of English in the banking sector creates the impression that English is better than other official languages. Motinyane (2020:67) argues that South Africa is among countries that are linguistically and culturally diverse, with a plurality of languages. However, she stresses that the possibility of linguistic domination and marginalisation still remains a reality in South Africa. This

is evident in South African banks where one still finds that English is the dominant language and the African languages are marginalised.

This study therefore endeavoured to determine the status of indigenous African languages in the banking sector in relation to perceptions about the use of indigenous African languages when transacting and communicating in the banks. The study would highlight the importance of language planning and policy in the banks.

1.5 AIMS AND OBJECTIVES

The main aim of the study was first to analyse the official language policies and their relationship to everyday language use in a multilingual setting of banks in the Free State Province. The second aim was to gather data on the issues that lead customers not to use their main languages. Next the data would be analysed to come up with solutions and recommendations. Lastly, the results of the attitude survey of African language speakers regarding the use of African languages when transacting and communicating with banks will be reported on.

The objectives of the study were:

- To investigate whether the African language speakers can use their own languages or the languages of their choice when making transactions in the banks.
- To establish whether people choose to use African languages and whether they are aware of their language rights.
- To investigate the languages used by African language speakers when communicating with their banking consultants in everyday communication.
- To investigate the role of African languages in the banking sector.

1.6 RESEARCH QUESTIONS

The following research questions were answered by means of qualitative research:

- How well do African language speakers use their own languages when transacting and communicating with the banks?
- What languages do the customers mostly speak and what are their home languages?

- What language does each customer use when communicating with his or her bank consultant in everyday communication?
- Do the African languages have the expressive capacity for communication about banking matters?

1.7 CHAPTER ORGANISATION

The study comprises the following set of chapters (chapter breakdown):

Chapter 1: Introduction

This chapter presented the introduction to the study, the aims and objectives, rationale, motivation, problem statement, clarification of terminology, justification of the study, and outline of the study.

Chapter 2: Theoretical framework

This chapter presents a theoretical framework that underpins the study. This study is premised in a sociolinguistics and language planning and policy framework. All the relevant concepts that form part of the framework are discussed.

Chapter 3: Literature review

This chapter focuses on reviewing relevant literature in the study. In this chapter, the research highlights agreements and disagreements among authors and identifies the unanswered questions or gaps in the pertinent literatures.

Chapter 4: Research design and methodology

This chapter discusses data collection methods, research design and sampling techniques. The chapter provides a detailed outline and explanation of the research type and tools adopted in the study and thereafter defends the choice of research type and tools.

Chapter 5: Data presentation

In this chapter, the data that have been collected are presented and described.

Chapter 6: Data analysis and interpretation

The data analysis and interpretation are presented in this chapter.

Chapter 7: Conclusions and recommendations

The research conclusions and recommendations drawn from the study are presented in this chapter. The research findings are discussed with the purpose of interpreting data which answer the research questions posed in this study.

1.8 SUMMARY OF THE CHAPTER

This chapter presented the introduction and background to the study, the aims and objectives, rationale, motivation, problem statement, terminologies clarification, justification of the study, and the outline of the study. The next chapter will present a theoretical framework that underpins the study. This study will be premised in a sociolinguistics and language planning and policy framework. All the relevant concepts that form part of the framework will be discussed.



CHAPTER 2: THEORETICAL FRAMEWORK

2.0 INTRODUCTION

The purpose of this chapter is to outline the theoretical framework that underpins this study. This study is premised in a sociolinguistic framework as the main field of language planning and policy. Furthermore, the sociolinguistic framework is used to interpret the language use in the banking sector, whereas the language planning and policy framework is used to investigate the issues of language of communication in the banking sector. Language planning is concerned with solving communication problems in society. Koffi (2005:6) puts it that “language planning is an attempt to interfere deliberately with the natural evolution of a language or one of its varieties”. The main aim of this study is to provide an analysis of the language use in the multilingual setting of banks in the Free State Province. In doing this, the two frameworks; that is, sociolinguistics and language planning and policy, are selected as relevant in this study, since they are both interested in the welfare of language and language use in society. In this regard, the study not only looked at the language use and development in society, but it also focused on investigating the use of the official languages in the multilingual setting of banks in the Free State Province.

This chapter describes the frameworks in detail and thereafter links the frameworks with the aims and objectives addressed in this study. The first part will be on sociolinguistics, wherein the three components of sociolinguistics, namely the speech community, purposive domain, and language and context will be discussed in relation to the aims and objectives of this study. The second part discussed language planning and policy. The three components of language planning, namely status planning, corpus planning and acquisition planning, will be discussed in line with the research question and research problem posed in this study. Additionally, the frameworks, language as a problem, as a right, and as a resource, and the economics of languages will also be discussed. These complementary frameworks will assist in understanding the current situation of African languages in South Africa, particularly in education, the workplace and the banking sector.

2.1 THEORETICAL FRAMEWORKS OVERVIEW

2.1.1 Sociolinguistics

William Labov is an American linguist who is widely recognized as the proponent of sociolinguistics. In the early 1960s to 1970s, he launched language variation, dialectology, and sociolinguistics. The purpose of sociolinguistics as a language discipline was to study the outgrowth and issues of language use in society. Labov was not entirely interested on how language is used or spoken. Instead, he was interested in engaging people on important matters of language growth and development in society; hence he coined quite a number of subdisciplines under sociolinguistics, among others, historical sociolinguistics, narrative analysis, sociometrics, subjective evaluation testing, educational and forensic applications and sociophonetics as well as mainstream variation studies (Chambers, 2017:1).

Most scholars assert that sociolinguistics entail a link between ‘language and society’. They posit that language and society are connected and that language functions based on the structure of a society. For instance, theorists such as sociologists argue that society is structured based on the following concepts: identity, power, class, status, etc. This study is therefore not concerned with the structure of society, but it is more concerned with the use of African languages as ‘languages of business’ in the banking sector. The banks in this study represent the setting/place where people meet and interact. A bank is regarded as a ‘public space’ where people from diverse backgrounds meet. The aspect of language of communication immediately prevails as soon as people from different backgrounds meet in one space. There must be a common language of communication or use of different languages for the sake of communication and understanding of one another. Therefore, language use in banks becomes the key issue. One may ask what language is normally used when multiple people who speak different languages meet at the banks because there must be a way they communicate with the tellers and consultants in the banks.

Hudson (1996:1) describes sociolinguistics as the “study of language in relation to society”. According to Hudson, language and society are related. Sociolinguistics study the contact a language has with a society. For instance, a language can relate with society by means of incorporating the linguistic, cultural, and social factors of society. Wardhaugh (2006:1) differs from Hudson’s description of sociolinguistics when he describes sociolinguistics as a state whereby people interact with one another in society, using the available varieties in a particular society.

This description implies the use of available languages in society, whereas Hudson (1996) views sociolinguistics as the relationship between the language and society. The two scholars differ when the one speaks about the relationship between a language and its society and the other speaks about the use of available languages in society. However, what is common between the two scholars is that they both talk about language and society, which makes it clear that there is no way one can have a language without speakers, which is regarded as the society. The existence and use of a language rely primarily on the society (speakers) and their willingness to use or speak a language. The use of a language in society is a point of discussion in this study, with specific reference to the analysis of official language policies and their relationship to everyday language use in the multilingual bank setting in the Free State Province.

The focus of this study is on language use in banks. When referring to the description of sociolinguistics, it can be argued that language and society cannot be separated, so the use of African languages in the banks is of paramount importance. Language and place (setting) are also important. The interaction between people in working environments and business centres involve the use of language/s.

2.1.2 The speech community

Morgan (2014:1) posits that “speech community are groups that share values and attitudes about language use, varieties and practices”. This suggests that speech community is about a group of people who speak different languages in a particular society, but share common values and attitudes about the use of their languages in society. The speech community is therefore relevant to this study because it talks about people who do not necessarily speak the same language, but share the same values and attitudes about language use in society. This is important in this study in the sense that the study did not only focus on a particular language. Instead, it investigated the use of the official languages of the Free State Province in the banks situated in Bloemfontein, Harrismith, Welkom, Trompsburg and Sasolburg. Almost all the people living in and around these towns/cities are multilingual. It is not a monolingual community of speakers. Furthermore, the study focused on investigating the attitudes of the speakers of African languages when it comes to the use of their languages in the banks.

Romaine (2000:23) provides a clear description of speech community: “a speech community is a group of people who do not necessarily share the same languages, but share a set of norms and rules for the use of language”. Similarly, Hymes (1974:51) provides the characteristics which he considers definitive for sociolinguistics, namely ways of speaking; fluency of speakers; speech situation; speech event; speech act; components of speech; rules of speaking; and functions of speech. However, Romaine (2013:23) puts a different view when she states that:

a speech community is not necessarily coextensive with a language community. A speech community is a group of people who do not necessarily share the same language but share a set of norms and rules for the use of language.

The bottom line is that, for languages to be alive, there must be a social group that claims, speaks, owns, and develops the languages within their communities. Languages in society share a set of norms and rules. There are no linguistic boundaries in society. Instead, there are social group boundaries that demarcate where people belong. The present study builds from this concept of ‘speech community’ in the sense that it did not focus on one African language, but its primary focus was on the use of all the official languages, particularly the previously marginalised African languages, in the banking sector. The study intended to investigate the use of African languages in the multilingual setting of banks in the Free State Province, with a special focus on official languages adopted in the province.

2.1.3 Purposive domain

Bekker (2002:33) argues that to understand the role of language in society, one must understand domains. “Each domain describes a typical situation of communication differentiated by topic, participants and setting”. She further posits that linguists have identified eleven domains in South Africa, namely “secondary, public or higher domains and primary, private and lower domains”. The former category includes domains such as government, education and the media, and the latter category includes domains such as family and cultural life. This suggests that, in multilingual communities, the different domains are associated with different languages. Secondary domains preserve prestigious languages of the majority group.

Similarly, Munby (1978:20) refers to ‘purposive domain’ as “the occupational or educational purpose for which the target language is required as an a priori determinant according to the

Communication Needs for a Purpose (CNP)”. Therefore, the concept of purposive domain is very crucial to this study. Firstly, the study seeks to analyse the official language policies and their relationship to everyday language use in multilingual setting of banks in the Free State Province for a specific purpose such as communication between customers and banks’ consultants, and transactions inside the banks and through ATMs (language use), and language/s used for correspondence purposes such as letters to customers, phone calls and/or emails.

The functioning of a language in society takes place applying the principles of a learner-centred approach, which means that language is used and developed by its speakers. This study was more concerned with how banks function using African languages. The focus was on the communication between the banks and their customers, which include verbal communication, written communication in the form of official letters, emails, newsletters, and adverts for marketing purposes using the African languages. The study concentrated on socio-economic orientation, and the banks’ customers who interact with the banks’ consultants for the purposes of their banking matters in the banks.

The constant use of English and Afrikaans in most banks in South Africa may be a communication barrier between the banks and most of their customers who may not be conversant with English and Afrikaans. The main issue is that they may not be familiar with the financial concepts used in English and Afrikaans, but if the same concepts can be translated into African languages, that can eliminate the communication barriers between banks and their customers.

2.1.4 Language and context

Romaine (2013:23) maintains that “the very existence of languages critically depends on the availability of a social group who claims a variety as their own and maintains its distinctiveness from the varieties spoken by its neighbours”. This suggests that there is no language without society. Society is the one that keeps and maintains a language. On the other hand, the language must relate to the speaker. This definition is similar to the one provided by Munby (1978:23), who speaks of a contextual appropriacy. This concept refers to the knowledge of the target language, which involves knowledge about how a language is used/spoken, including the knowledge of vocabulary, words, and tenses. The ‘contextual appropriacy’ is relevant to this study and it involves

knowledge of African languages for use in the banking sector, particularly the use of African languages in banks as the languages of business.

Moreover, the use of English as the language of business and commerce in the banks proves to be a challenge for many customers who are speakers of African languages. The issue of language competency and knowledge is central to these challenges. Not many people seem to understand the terms used by banks, especially in English. Therefore, the present study intends to address this problem by sensitising the banks of the importance of adopting African languages as the languages of business and communication in the banks, because these are the languages of the majority of speakers/customers in the banks. The terms that are currently used by banks may be difficult for customers, but if they are in their languages, it can assist them to fully understand their banking matters.

2.2 LANGUAGE PLANNING AND POLICY

This study is drawn from the field of language planning and policy. The term ‘language planning’ was coined by Haugen in the 1950s. The proponents of language planning and policy are Haugen (1959), Fishman (1979) in Spolsky & Cooper, 1991).

Kaplan, Baldauf, Bryant, Barbaux, and Putz (2000:135) put the field into perspective as follows:

Language policy and planning is a relatively new field- initially developing as a part of sociolinguistics and language-in-society studies. It came into existence in the late 1950s and, as a serious discipline, early 1960s, largely out of the needs of nations newly emerging out of the collapse of former European colonial empires soon after World War II.

The emerging of language planning and policy as a serious discipline was seen as a tool to solve social and economic problems. However, the Eurocentric views of national linguistic models did not consider the challenges encountered by the newly emergent situations of developing countries. South Africa can be said to be among those developing countries when considering the current language situation and poor implementation of language policies aimed at promoting the previously marginalised languages by getting them to be utilised in all spheres of life in South Africa, such as education, workplace, and government. Kaplan *et al.*'s (2000:135) description of language planning and policy is relevant to this study, because it asserts that the existence of language planning and policy as a discipline or field was mainly for language use and/or language

in society; hence, it falls under sociolinguistics. However, Kaplan *et al.* (2000:135) argue that the discipline was largely for newly emergent nations, wherein European models were enforced onto the politics of newly emergent states. One of those models entails the notion of a ‘one-nation-one-language’ myth. This argument is paramount in this study, simply because the study seeks to address the issue of monolingualism in the South African banking sector. Moreover, the current language situation in the banks depicts an image of monolingualism in the multilingual context like South Africa wherein one language is solely used as the language of business and communication in the multilingual setting of banks in the Free State Province.

Haugen (1959:8) views language planning as an “activity of preparing a normative orthography, grammar, and dictionary for the guidance of writers and speakers in a non-homogeneous speech community.” Haugen’s assertion indicate that the purpose of language planning is to develop a language and to give guidance to the speakers and writers of a language. Haugen argues that in most countries the planning has been distributed for over a long time, but with little direction. Furthermore, the language planning in most countries is shaped by the speech habits of a social elite who are a governing class, and they automatically push for their own languages. Therefore, this suggests that in most countries, language planning is influenced by the social classes. For instance, those in the upper classes have power and influence over which languages to be used/developed in a particular country. This can be seen in South Africa where English is regarded as a prestigious language, while African languages are put at the backseat in terms of use and development, be it by the banks, or in education for teaching and learning purposes.

Cooper (1989:45) refers to language planning as “the deliberate efforts to influence the behaviour of others with respect to the acquisition, structure, or functional allocation of their language codes”. It can be noted that Cooper refers to language planning as an effort to influence the behaviour of others regarding language to be used in society. However, this approach is similar to what Webb (2009:4) calls ‘the top/down approach’ wherein it involves the imposing of languages on societies or countries. In the South African context, this refers to the imposing of English and Afrikaans and leaving out the African languages of South Africa.

This study intends to address the issues pertaining to language planning in South Africa, in particular the status planning in the banks. The issues raised by Haugen regarding language planning in most countries are issues which this study wants to address. In South Africa, there are

eleven official languages, and they all share the same status of official languages. However, there is quite a huge gap between their use and development. For instance, English is the language used the most, compared to the other official languages in South Africa. The development of English is much better, compared to the African languages. Kaplan (2013:2) posits language planning as an activity that is mostly undertaken by governments for the purpose of promoting a systematic linguistic change in a community of speakers. This involves designing and implementing policies that aim to promote all the languages that are official in a particular place. Kaplan's description of language planning is similar to the one provided by Haugen (1959). These scholars both emphasise the notion that language planning's mission is to promote the languages in a particular society. The development of the indigenous languages is also part of the planning. Therefore, the current language situation in South Africa depicts a state of contradiction in language planning. On paper, the multilingual policies seek to promote and develop the previously marginalised languages of South Africa, but on the ground, it does not happen as envisaged.

However, Alexander (2005:2) posits a different notion regarding language planning in South Africa, particularly the implementation phase, namely,

in post-apartheid South Africa, it remains to be said that the principle as well as practice of language planning is accepted. However, lack of implementation planning, and thus, of delivery, tends to negate the principle and to reduce it to mere lip service.

This assertion suggests that the principle and practice of language planning are accepted in South Africa, but the challenge is with the delivery and direction. Alexander's assertion therefore is similar to Haugen's (1959), who argues that in most countries language planning is distributed from time to time, but with little direction. These ideas indicate that the current language planning of South Africa lacks direction and delivery. The planning is good on paper, but not implemented as planned. For instance, the use of African languages for development is an accepted principle in South Africa. However, the predominance of English has made it difficult for African languages to develop. African languages are classified as unfit for development and for use in formal gatherings and in all domains of life (Sukumane, 2001:1).

As noted by Haugen (1959:8), "the language planners have sought deliberately to upset the status quo by rejecting the linguistic models of their social elite". This suggests that their goal is to bring peace and harmony in society by means of promoting the languages of the citizens or people in

one society. Haugen's assertion is similar to Koffi's (2005:6), who argues that "language planning is an attempt to interfere deliberately with the natural evolution of a language or one of its varieties". These ideas suggest that the primary objective of language planning is to change the current status quo of languages and make sure that all the languages of the people are promoted or used.

In light of evaluating the progress made thus far in terms of the implementation of language policies in South Africa, the following three components of language planning will be discussed against what is currently happening on the ground in communities. The study did not focus on the communities as such, but its focus is on the implementation of language policies developed and implemented by banks in Bloemfontein, Harrismith, Welkom, Trompsburg and Sasolburg in the Free State Province. Moreover, it is important to note that banks are situated in the communities and customers are members of those communities. Therefore, banks are compelled to implement the multilingual policies adopted by the national and provincial government. Even though one may argue that banks are private entities and that they are not compelled to implement multilingual policies but the fact of the matter is that banks ought to comply with the regulations and laws of the Republic of South Africa.

In language planning there are three components in which language planning functions, namely:

- Status planning
- Corpus planning
- Acquisition planning

2.2.1 Status planning

Status planning involves changing the way a language is used. It is concerned with making some languages or dialects official. In the context of South Africa, the government went through this type of planning when all eleven languages, namely, isiZulu, Sesotho, Setswana, Tshivenda, Sepedi, isiNdebele, Siswati, Afrikaans, and English were made official languages in line with the Constitution. To contextualise this, in the Free State Province, the following languages were adopted: Sesotho, Afrikaans, isiXhosa, Setswana, isiZulu, and English as official languages of the Free State Province. The establishment of the Free State Provincial Language Committee (FSPLC)

was part of status planning in the province. The duty of this committee is to represent the official languages adopted in the province and make sure that they are used and developed.

Phaahla (2006:31) posits that “status planning is part and parcel of creating a new writing system since a writing system can only be developed after a suitable dialect is chosen as the standard”. Phaahla’s assertion indicates that status planning is part of the creation of a new writing system, meaning that in South Africa we have undergone the status planning process whereby in 1996, all eleven languages were afforded official status. After that process, the new writing systems for all the official languages were mandated.

Status planning is crucial because it gives a platform to the official languages to be used in all spheres of life such as in formal meetings, interviews, work environments, and on application forms. Unfortunately, this process seems as if it has a deadlock, because not all the official languages are used in formal settings; instead, English is a dominant language in most settings such as meetings, workplace and other formal settings.

2.2.2 Corpus planning

Baldauf (2004:3) states that

corpus planning can be defined as those aspects of language planning which are primarily linguistic and hence internal to language. Some of those aspects involve orthography, spelling and pronunciation, change of language structure, vocabulary, registers, style and preparation of language material.

This planning usually involves linguists as language planners where they propose orthography, spelling, and vocabulary. However, this process is normally centred on the language planners and does not include the language users. The language planners sit alone and decide on language matters and the language users must simply take what is planned and implement. This, therefore, creates a challenge normally in terms of the implementation stage of language planning.

Corpus planning also incorporates another component, which is elaboration. This component entails that there is a creation of new terms in a language, usually the terms in science, education, and technology. This also includes the creation of dictionaries in languages. In the South African context, this process falls under PanSALB (Phaahla, 2006:32).

The Pan South African Language Board (PanSALB) was established under the *Pan South African Language Board Act* (RSA, 1995). The main objective was to provide for the recognition of multilingualism in South Africa and to promote and develop the previously marginalized languages in South Africa (PanSALB, 1998).

The establishment of LANGTAG in 1995 was also part of language management and development in South Africa. The following were the goals of LANGTAG:

1. All South Africans should have access to all spheres of South African society by developing and maintaining a level of spoken and written language which is appropriate for a range of contexts in the official language/s of their choice.
2. All South Africans should have access to the learning of languages other than their mother tongue.
3. The African languages which had been marginalized by the policies of the past should be elaborated and maintained.
4. Equitable and widespread language services should be established.

By looking at the above-mentioned goals of LANGTAG, it can be noted that the status quo of African languages has not changed, as opposed to what it was since the establishment of LANGTAG and PanSALB. African languages are still seen as inferior, compared to English and Afrikaans. For instance, English and Afrikaans are still the languages of business at most banks in South Africa. The set goals of LANGTAG seem not to be achieved.

2.2.3 Acquisition planning

Acquisition planning is designed in a manner that makes the language more accessible to second-language speakers or non-mother tongue speakers. This type of planning is aimed at marketing a language by means of creating more language practitioners. This is done to increase the communication between language users.

However, Baldauf and Kaplan (2003) in Baldauf, 2004:3) provide a different view of language acquisition. They argue:

Language in education and policy constitutes the sole language planning activity in many polities, but that such activities are limited in their impact by slow rates of dissemination, a limited audience and often a lack of resources.

This assertion suggests that acquisition planning is normally faced with challenges which include finances, resources, and limited audience. It may occur that there is limited funding for acquisition planning to occur/progress and that can hinder the process by making it slow. Another factor may be a limited audience, which means that the speakers of a language/s are not eager to speak or use their languages. This factor of 'limited audience' is also part of discussion in this study. For instance, many speakers of African languages may prefer to use English in the banks instead of their languages. In the end, African languages remain not utilized in the banks, while English enjoys being the lingua franca of some sort in the banks. Nzama (2010:60) argues that "South Africans appear to have consented to the use of English as the only official language in almost all public and economic domains of the state". Another issue at play here is the issue of lack of funding from the government to fund language policy implementation activities. In most cases, when it comes to a question about the non-use of African languages in formal domains such as schools, universities, government departments and the media, the reason that is always used is that the government does not have enough funds to promote all the official languages; even the private entities such as banks have followed the same reasoning, hence the sole use of English as the language of communication and business in the banking industry.

2.3 PHASES IN LANGUAGE PLANNING

The main issue in language planning phase is decision-making. As Phaahla (2006:34) puts it, "But before decisions can be made the first phase has to concentrate on the question: 'who does what for whom, and why, in language planning?'" This question is important to this study. First, before there can be an implementation of language policies in the banks, there must be some questions, such as the one above which would assist in making informed decision regarding the use of languages in the banks.

Many scholars in the field of language planning and policy have proposed models for language planning processes (Rubin, 1971; Karam, 1974; Fishman, 1979; Bamgbose, 1989; Cooper, 1989). Rubin (1971) proposes the following models, namely fact finding, codification, elaboration,

implementation, feedback, and iteration. Subsequently, Fishman (1979) differs from Rubin's models by proposing the following, namely decision-making, implementation and evaluation. The differences between Rubin and Fishman can be noted from their first models; that is, Rubin proposes that there must be a fact-finding phase before anything can be done or implemented. We first need to know what happened, how it happened and who does what. But, Fishman says, we first need to decide. According to Rubin, in fact finding there must be set goals, strategies and outcomes. These two scholars' models are crucial in this study. It is important to note that in language planning, there must be a setting of goals, strategies, outcomes, an implementation stage, and evaluation of the implementation processes. These goals are the ones that would guide us, and we will be able to see whether we have achieved what we set out to do or not. This study did not focus on all these phases of language planning. Instead, it focused on the evaluation of the implementation of language policies in the banks.

2.3.1 Fact-finding phase

This is the first step in Rubin's language planning processes. Rubin also includes the needs of the target group, such as sociolinguistic setting, socio-economic and political context. Fact-finding is an important step in language planning processes. Bamgbose (1989:28) divides fact-finding into three categories, namely pre-policy, pre-implementation and intra-implementation.

This phase was important in this study because it assisted the researcher in gathering the information regarding the use of African languages in the banks. This was done by means of a questionnaire and follow-up interviews as the tools to collect data from the banks so that we can understand what the status quo in terms of language use in the banks is, particularly the use of African languages.

2.3.2 Planning phase

Fishman (1979:13) provides the description of the decision-making/planning phase as follows:

Decision-making involves negotiations, compromises, trade-offs, bargaining issues must be clarified, alternatives considered, costs reckoned, consequences weighed, alliances fashioned, fears assuaged, doubts confirmed or disconfirmed before this process runs its course and the final decision is adopted.

This is a phase whereby all stakeholders plan and formulate a policy together. In this phase, it is where there are extensive discourses about the aims and objectives and possible strategies that seek to change the state of a language/s in society. This process is normally undertaken by the language planners and government, or government-appointed boards. This study did not dwell much on this phase, as it was not part of the study.

2.3.3 Implementation phase

This is a phase whereby the planned goals, strategies, and outcomes are implemented. As Skilton (1992:69) puts it: “implementation is the stage in language planning process when theory is put into practice”.

Therefore, to put this phase into context, in South Africa, after many debates, planning gatherings such as the Wits colloquia, fact-finding, decision-making, codification and elaboration, the proposed plan of making all eleven languages official was rolled out for implementation. However, initially it was not clear whether the implementation went well or not. This study had to establish the implementation progress in the banks. The establishment of language bodies such as LANGTAG and PanSALB were indicators of the beginning of the implementation phase in South Africa. The implementation of the Language in Education Policy of 14 July 1997 was part of the implementation plan in the education sector in South Africa, wherein English was made the language of Learning and Teaching (LoLT) in schools and the other ten official languages, including Sign language, remained subjects in schools. It can be argued that the adoption of English as LOLT was a cause of disaster in South Africa because the approach does not promote multilingualism. Instead, it promotes bilingualism. This is what Cummins (1976) describes as ‘subtractive bilingualism’. This means that the second language (English) is adopted, and it overpowers the first language of speakers; in this case, the first language being an African language.

2.3.4 Evaluation phase

This is the last phase in language planning processes. This process involves a state whereby the language planners, government or language bodies are appointed by the government based on an advisory capacity to government language services to facilitate the process and to evaluate the

progress of the implementation phase. This is where they evaluate whether the set goals, strategies and outcomes were achieved or not.

This part of the process of language planning is very crucial in this study. First, for the purpose of this study it must be noted that the issues which this study seek to address are mainly in the evaluation of implementation phase. The South African government gave an instruction that every institution operating in South Africa should have a language policy. However, when looking at the way things occur in the banking sector, one can conclude that there are no monitoring tools to evaluate whether all the banks comply with the legislation regarding the promotion of all eleven official languages in all spheres of life in South Africa. It can also be argued that most banks still use English and Afrikaans as their sole languages of business. More so, the choice of banks as research sites of this study is an indication of the evaluation of implementation in the banks. The data collected will therefore suggest whether the banks implement the multilingual language policies or not.

2.4 LANGUAGE PLANNING IN SOUTH AFRICA

The beginning of language planning in South Africa started when all eleven languages were made official languages. Alexander (2014:3) puts it as follows: “language is a culture’s heart, the powerful engine that pumps out people’s interpretations and meanings in the form of silences and words”.

Phaahla (2006:37) puts the South African language planning into perspective by stating the following:

The South African National Language Policy is regarded as the most advanced language policy in the world. The indigenous African languages have been rehabilitated from their vernacular to being official status, mainly to address issues that were neglected in the past such as language equity, language as a resource, literacy, language as a medium of instruction, language in the public service, heritage languages, sign language and language development.

It is therefore important to note that for the purpose of this study, the official status of African languages is still questionable, because although on paper the African languages are official, in practice, it is something different. The language policy only provides for the official status, but the usage is not clarified, or rather, the speakers are not encouraged to use their languages. The role of

African languages in education, business and workplace is not clear and therefore there is no clear direction as to when and where to use African languages, especially in the formal spheres of life in South Africa, whereas the role of English is clearly specified in education, the workplace and in most businesses, such as the banks in South Africa. This uncertainty makes speakers of African languages to overlook and undervalue their own languages. African languages are mainly used at the social level, a situation that creates the impression that African languages are not usable in formal settings such as banks, parliament and/or the workplace.

The speakers of African indigenous languages now see their own languages as unfashionable. Instead, they are interested in reading books that are written in English. It can be argued that all is because of poor language planning implementation. As noted by Beukes (2004; 2008:4),

it is common knowledge that language policy implementation is a matter of concern for language stakeholders and experts alike. It seems as if government lacks commitment to its own policy, the National Language Policy Framework (NLPF), approved by Cabinet in 2003 and that language matters have been relegated to the back seat of the transformation agenda.

Furthermore, after declaring all eleven languages official, the South African democratic government established language committees that would make sure that all the official languages were promoted and used in all spheres of life in South Africa.

In December 1995, the minister at the time, Minister Ngubane, the Minister of Arts, Culture, Science and Technology, established the Language Plan Task Group. The purpose of establishing LANGTAG was to make LANGTAG a policy advisory to the Ministry on Government's language matters (LANGTAG, 1995).

However, having established language committees such as LANGTAG and PanSALB did not practically achieve their set goals and objectives. The primary objective of establishing the two language committees was to promote and develop all the official languages in South Africa. However, by the look of things, only English has been promoted and developed, especially in the education sector, workplaces, and business sector. Moreover, the prestige of African languages which were previously disadvantaged in the apartheid era has not changed. The speakers of African languages have also developed a negative attitude toward their languages because of the current situation in South Africa's language planning. Therefore, it can be asserted that the African languages are official on paper, but in practice they are not.

In short, this is an indication that the implementation of language planning and policy is still a challenge in South Africa. For instance, since 1994, there have been many policies, including language policies, and the South African Language Bill. However, there is still a lot to be done in terms of the implementation of these policies. There is no evidence of a system that ensures the smooth operation and implementation of language planning and policy. The South African government has not formulated a final language policy, except the recognition and protection of languages as enshrined in the Constitution. Therefore, many institutions, including banks, do not practise or implement these policies.

2.5 AFRICAN LANGUAGES WITH THE CAPACITY FOR DEVELOPMENT IN SOUTH AFRICA

Language is a powerful tool for building and developing a nation. Bamgbose (2000:30) posits that “language is a powerful symbol of society, particularly if its potential is fully recognised and exploited”. So, to put this into the context of this study, this suggests that the development of African languages in the banking sector, particularly to be used as ‘languages of business’ in the banks, depends primarily on whether the banks recognise their potential or not. The issue of the development of African languages, especially their usage in the South African banking sector, will take us back to the language planning of the country as a whole. The language planning itself needs to be revisited and perhaps look at the usage of African languages, starting from their usage at home, school, workplace, the media, and in government offices. As noted, Haugen (1997:348) states that “for underdeveloped languages to become adequate instruments for a modern nation is to overcome problems of codification and elaboration”. According to Fishman (1979:13) codification and elaboration are the two related steps of language planning. Codification involves the “statement of purposes, procedures and resources”. Elaboration goes beyond codification; it recaptures the intentions expressed in the fact-finding phase (Fishman, 1979:14).

Well-developed languages normally answer to the needs of their speakers. Once the languages are developed, they develop their own writing system, dictionaries, books, orthography and words. They can also borrow words from other languages and use them to suit the diction of their own. They can also be used in all formal settings and would not lack in concepts.

Therefore, the development of African languages in financial institutions such as banks is crucial. The banks may also develop financial concepts in African languages. However, there are processes to be followed in language development. Haugen (1997:350) identified four aspects of language development, namely:

- a) Selection of norm
- b) Codification of form
- c) Elaboration of function
- d) Acceptance by the community

The above-mentioned aspects of language development are crucial in this study. They provide for a clear direction in terms of the language planning in the banking sector. They also emphasise the use of African languages as ‘languages of business’ in the banks. For instance, when we look at the fourth aspect of language development, “acceptance by the community”, it suggests that the speakers of African languages are the ones to accept the language planning. The principle of ‘accept’ suggests practice, meaning that the speakers ought to speak their languages. The banks’ role is to plan, and the speakers of languages accept the planning. In short, if the language planners and government craft the language planning, they also have to consider the views and opinions of the speakers of the languages, because in the end they are the owners of the languages and they are the ones who implement those language policies. Therefore, if speakers do not accept or recognize the planning, then it is likely that the implementation phase will fail.

2.6 LANGUAGE AS A PROBLEM, AS A RIGHT AND AS A RESOURCE

The framework of language as a problem, as a right and as a resource is also relevant to the present study. The framework was first developed by Richard Ruiz as the way to capture how people scrutinize language learning policies (McNelly, 2015:2). However, for the purpose of this study, the researcher would look at the framework and link it to the aims and objectives of this study.

2.6.1 Language as a problem

Language as a problem is concerned with the issues pertaining to language development and modernization wherein the aspects of literacy, code selection, standardization and orthography are

dealt with. In this kind of orientation, there is an assumption that those who come from a low socio-economic class belong to a minority ethnic or racial group (Ruiz, 1984:17).

This assumption is one that divides people in a society wherein there are those classified as being upper class and others as lower class. For instance, normally those who speak English fluently are classified as belonging to an upper class, but those who speak mostly indigenous African languages are normally regarded as illiterate, poor and/or uneducated. The issue about the sole use of English as the language of communication and business in the banks indicates that the languages of black people are undermined, associated with poverty, lack of knowledge, and being uneducated and uncivilized; hence their languages are deemed unfit for use and development in the banking sector.

Pavlenko and Blackledge (2004:21) identified three types of identities, viz. imposed identities, assumed identities and negotiable identities. Imposed identities are those that people cannot resist at a particular time. For instance, people in South Africa may disagree with the use of English for official purposes, but their opinions will never change the status of English. Assumed identities are those with which people are comfortable and are not eager to resist. In most cases, these identities are associated with dominant discourses of identity. Lastly, negotiated identities are those that people can contest or resist in a particular social group. This involves negotiating ethnicity, nationality, gender, race, social class, religious affiliation, and linguistic competence. These identities can be negotiated in schools, universities, families, group discussions, the workplace and in public debates.

Hogg and Abrams (1988) argue:

one of the consequences of our viewing the social world in terms of ingroups and outgroups is that the similarities between members of the in-group, and also the differences between members of the in-group and members of the out-group are accentuated.

This suggests that the categorisation of people into groups leads to discrimination among groups. For example, men may view themselves as good leaders and regard women as bad leaders. Social categorisation also leads to self-stereotyping, which normally occurs when an individual categorises himself as a member of a certain social group (Bekker, 2002:21).

Trepte (2006:258) argues that we all belong to a particular group, but we are not the same, even within our groups. Membership of a particular group influences the perception and behaviour of

people. If one belongs to a group of well-educated people, his or her perception will eventually change, because he/she must fit into that group. Therefore, the way he/she does things in society, the way he/she talks (accent), and the way he/she dresses will also change to fit the status of people in the group.

2.6.2 Language as a right

McNelly (2015:8-9) provides a clear and concise description of language as a right:

Language as a right can be defined in terms of personal, human, and legal or constitutional rights.

What is important in this definition is that language as a right refers to the freedom of an individual to express himself in a language of choice. Language as a right refers to the protection from discrimination based on language choice (in a South African context, this refers to the Bill of Rights in the Constitution).

Similarly, as noted in Chapter 1 of the United Nations Purpose and Principles (1945:3), it states as follows:

To achieve international cooperation in solving international problems of economic, social, cultural, or humanitarian character, and in promoting and encouraging respect for human rights and for fundamental freedoms for all without distinction as to race, sex, language, or religion.

The above example from the United Nations Purpose and Principles suggests that the mere purpose of having a language right is to protect people from discrimination based on language use and choice, including the social conditions of marginalization, exclusion, and discrimination. On the other hand, the other purpose is to maintain the languages of social groups, their culture and identity.

2.6.3 Language as a resource

Language as a resource can be referred to as the societal unifier in a sense that it involves societal multilingualism, cultural and linguistic diversity. These aspects of language as a resource bring about the national unity (Hult and Hornberger, 2016:33). Moreover, language as a resource is one of the ways to resolve tensions within societies which may arise during the discussions of language as a problem and language as a right. On the other hand, it is another way to preserve language

heritage and promote tolerance among social groups in society. The use of African languages in banks as languages of communication will serve as indication that they are preserved. Nonetheless, if the status quo does not change, then African languages are in danger of dying.

Conversely, Thorburn (1971:56) submits a slightly different notion by stating that:

Language like any other commodity, is supposed to be subject to cost and benefit analysis in which the cost of a language selected for a particular purpose can be measured in terms of what could have been gained by the choice of another language for the same purpose.

The issue about the cost and benefit to the selected language implies that for a country to adopt a particular language, it normally assesses the costs and benefits involved in selecting that language. In terms of costs, this may involve the costs associated with the corpus planning of that language. In the South African context for instance, English is used as a common language in most industries since it is regarded as an international language in business and industries. To problematise this point, in the South African context where there is a cultural and linguistic diversity it becomes difficult for the government to promote multilingualism because of costs, yet on the other hand the component of 'benefit' makes sense for the citizen because they would benefit highly when government promotes all the official languages. Therefore, the promotion of all the official languages would truly make language as a resource a realised dream in South Africa because language as a resource brings about the national unity.

2.7 THE ECONOMICS OF LANGUAGES

2.7.1 Framework overview

The economics of languages is the term which was first introduced by Marchak in 1965. The purpose of this section is to show that there is a relationship between language and economics. Economists are interested in the economy, whereas linguists are interested in language use and development. However, language planners need to take into account the aspects of countries' finances when developing policies for future implementation. Bruthiaux (2003:84) asserts that "language policy makers must draw on language economics and related disciplines of policy analysis, sociolinguistics and education". This point is crucial in emphasising the fact that language planning depends on a government's willingness to provide funds to support implementation. On the one hand, the economics of languages suggest that language is an economic resource of the

country. Therefore, the economics of languages as framework contribute to the language planning and policy.

Grin (2003:2) asserts that “various global trends in the areas of language, ethnicity and culture are giving increasing relevance to the examination of specific problems where the economics of language can help”. This suggests that globalization and internationalization have an impact on the language planning of a country. For instance, South Africa has diverse languages and cultures and there is a multilingual language policy which serves as a tool to promote all eleven official languages, but on the other hand, there are language practices. The language policy promotes multilingualism, whereas language practices promote English as an international language, which is a practice of monolingualism in a multilingual country like South Africa.

Furthermore, Grin (2003:2) lists four global trends in the areas of language, ethnicity and culture.

1. The geopolitical recomposition of Eastern Europe and the Commonwealth of Independent States following the fall of the Berlin Wall on 9 November 1989 has made room for the reassertion of a wide range of local and regional identities which had been suppressed for decades.
2. Population movement, far from being strictly associated with economic hardship or political oppression, increasingly concerns highly trained professionals as well.
3. The development of supra-national institutions such as the European Union (EU) gave rise to new language contexts.
4. The complex web of processes often subsumed under the general term ‘globalization’ manifests itself, among others, by an increase in the share of international trade in world production, as well as by a decline in the relative cost of travel and telecommunications.

The above trends postulated by Grin (2003) impact on language, ethnicity, and culture. Firstly, we look at the term ‘globalization’, population movement, people moving from one country to another, that impacts on the language planning of the country, because when people from other countries move to our country they move with their languages, ethnicity, and their cultures. Therefore, as a country we must accommodate them because they will need to speak their own languages and follow their own cultures. That in a way will mean that we must restructure or replan

our language policy. On the other hand, the issue of resources will prevail. Therefore, it can be noted that the indigenous languages of the country will not get the attention they deserve. The issue of lack of funding from government has a negative impact on the development and use of African languages in formal domains such as schools, universities, workplace and banks.

Globalization affects the use and development of African languages, especially when looking at the issue of financial globalization. The international trade, which is encouraged by globalization, has an impact on the development of languages, in particular languages of the developing countries. The free flow of goods, services, capital and labour is normally done mainly in English. The currency, branding, communication between workers and countries are mainly in English. This, therefore, is a threat to African languages. The impact of globalization is prevalent in the banking industry whereby their language of business and communication is mainly English and African languages are excluded (Bruthiaux, 2003:85).

A scholar of note, Kaschula (2019) brings in the term ‘econo-language planning’, which also relates to the economics of languages. Kaschula (2019:200) asserts that the introduction of econo-language planning as the fourth dimension of language planning, which is then framed as the opportunity language planning, needs “to integrate language, identity and economic realities into a coherent language planning process that takes cognizance of localization (indigenous language and culture) in the face of globalization”. This point then, suggests that language and economics are interrelated terms. This implies that language planners need to consider the socio-economic needs of societies when coming up with language planning. The issue of indigenous languages being side lined in economic zones suggests that English continues to be the lingua franca in the business sector. Since most businesses operate in globalized environments or settings, the indigenous languages always remain local languages, while English becomes the international language for trading and business transactions.

Kaschula (2019:201) puts the above points into perspective by arguing:

Indigenous languages therefore remain on the fringes of economic use and are largely relegated to the informal economy. This excludes the majority of South Africans from the mainstream economy. Furthermore, the inevitable creation of a three-tiered economy emerges, with fluent English-speakers controlling the first economy, functional English-speakers operating in the second economy where they can get by with their functional English

proficiency, and those with no English proficiency relegated to the third economy or informal sector.

The point raised by Kaschula (2019:201) is crucial in the present study. The issue of English being the sole language of business and communication in the banking sector creates problems for most customers, particularly those speaking African languages and who are not fluent in English. Another point of discussion here is the issue of linguistic divisions in the banking sector. The sole use of English in the banks thus, creates some sort of social classes. Those who are educated and English is their mother tongue definitely benefit in the banks, while those who are educated, and at the same time are speakers of African languages belong to another social group, which may be referred to as the middle class. However, there are those who are not educated, and normally referred to as illiterate and only speak African languages. These are the ones who mostly experience the language challenges in the banks. It is not easy for them to use their own languages in the banks, because the banks have already adopted English as their sole language of communication and transaction. The only time they can use their own languages is in informal business settings, such as street vendors, taxi ranks, tuck shops and many more. This then suggests that formal businesses such as banks use English as their language of business, while informal businesses opt to use the indigenous languages and, in particular instances, use the languages of the local people.

Moreover, Ozolins (2003:68) provides a profound example, emphasising the value of language in economics:

If a non-speaker of the dominant language is admitted to a hospital but is wrongly discharged due to communication failure and needs to be admitted again, then we can place a value on this failure of communication if there is a value for admission and for procedures that may need to be repeated.

The point raised by Ozolins (2003) proves that language is an economic resource. Ozolins (2003) uses 'interpreting' as an example by maintaining that the costs of interpreting ensures accurate diagnoses and treatment the first time, compared to other medical procedures. Therefore, this suggests that the way in which health organizations look at language use can either waste or save funds. The use of language services such as interpreting and translation in hospitals can help to

save costs by avoiding inaccurate medical diagnosis and treatments due to communication failures. Language can play a huge role in saving lives. However, that is dependent on the language of communication used. If doctors and other medical practitioners use a language not known by patients, then that triggers communication failures, which can lead to wrong diagnoses and treatment of such patients. The example by Ozolins (2003) is crucial in this study, because it adds to the research problem that was investigated by this study. This study investigated the use of African languages in the banks. The study argues that the continued use of English as the sole language of communication in the banking sector creates the impression that English is better than other official languages. Therefore, in the end, this has influenced the speakers of African languages to believe that their languages are inferior. African language speakers do not exercise their right to use or speak their own languages when communicating and transacting in the banking sector.

Haugen (2001:57) talks about the ecology of languages. Haugen provides the following description of ecology of language: “Language ecology may be defined as the study of interactions between any given language and its environment.” This definition mainly suggests that there must be a relationship between a language and its environment. Haugen refers to environment as a society. In short, that means there must be a relationship between a language and its speakers.

Similarly, Romaine (2013:23) maintains that “the very existence of languages critically depends on the availability of social group who claims a variety as their own and maintains its distinctiveness from the varieties spoken by its neighbours”. This suggests that language and society are connected, and there is no language without its society. Society is the one that keeps and maintains a language.

Having discussed the global trends in language, ethnicity and culture, and the ecology of languages, the remaining question is: How can the African languages survive in a globalised world, particularly the globalised banking system of South Africa? Is it practical to have English as an international language in a multilingual country like South Africa? Are African languages suitable to be used as ‘languages of business’ in the banks in South Africa? In the globalised settings, the indigenous languages do not fully develop as expected, because they are threatened by global trends. Speakers of the languages do not fully relate with their languages because most of the time

they are expected to speak or use an international language, which is the only language regarded as ‘meeting the standards of globalisation’ in the South African banking sector.

2.8 SUMMARY OF THE CHAPTER

The purpose of this chapter was to outline the theoretical framework that underpins this study. In this chapter, sociolinguistics and language planning and policy frameworks were discussed. The chapter also looked at the current language situation in South Africa in relation to other frameworks such as language as a problem, as a right, and as a resource, and the economics of languages.

The following components of language planning were discussed, namely status planning, corpus planning and acquisition planning. The phases of language planning and language planning in South Africa were also discussed in this chapter. Moreover, the frameworks, language as a problem, as a right, and as a resource, and the economics of languages were also discussed. These complementary frameworks were used for the purpose of understanding the current situation of African languages in South Africa, particularly in the workplace and the banking sector. In the next chapter, the focus will be on a literature review that underpins the present study, particularly the literature on the attitudes of speakers of African languages, and the use of African languages in formal domains such as schools, universities, banks and workplaces.

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CHAPTER 3: LITERATURE REVIEW

3.0 INTRODUCTION

In the previous chapter, a platform was created to outline the theoretical framework that underpins this study. The sociolinguistics and language planning and policy frameworks were discussed and delineated. Furthermore, the language as a problem, as a right, and as a resource and the economics of language were also discussed as the additional frameworks in this study.

The literature review is the most crucial aspect of research, as it gives the researcher an opportunity to engage with the literature that is current in the field and the researcher is able to see by means of the existing literature where the gap is and how his or her research intends to address that gap through research. Randolph (2019:2) puts it as “conducting a literature review is a means of demonstrating an author’s knowledge about a particular field of study, including vocabulary, theories, key variables and phenomena, and its methods and history”. This chapter highlights agreements and disagreements among scholars and identifies the unanswered questions or gaps in the pertinent literature. This chapter will also locate the study in relation to the pertinent literature. Moreover, it will review the pertinent literature that exists in the field of language planning, in particular the use of African languages in formal domains such as institutions of higher learning, workplace language of communication, language of learning and teaching in schools, and other literature that addresses the use of African languages in society. Moreover, the chapter focuses predominantly on language planning in the South African context, though studies conducted internationally are also discussed in order to compare and contrast the contextual language planning issues.

3.1 LITERATURE REVIEW

In post-apartheid South Africa, all eleven languages, namely isiZulu, Sepedi, English, Sesotho, Afrikaans, isiNdebele, Siswati, Setswana, Tshivenda, Xitsonga, and isiXhosa were given official status. This means that these languages were rehabilitated from their vernacular to gaining official status. Subsequently, they can now be used for higher functions, for example, in official communications with the government or private sector, particularly in areas where they are widely spoken. While indigenous languages on the one hand enjoy the status of being official on paper,

the major issue remains with the implementation process which is not easily traceable on the ground. The *South African Constitution* (RSA, 1996) clearly states that “everyone has the right to use their language of choice”. However, most official communication in South Africa is done in English at the expense of indigenous African languages. In the banking sector, for example, communication between bank officials and customers is mostly conducted in English. Yet when customers open bank accounts, banks often request their home language and language of preference for communication purposes. Therefore, this is a contradictory act by the banks. Why would they ask customers about their preferred language of communication while they know that they will not use their languages? The issue of language of preference by customers and by the banks is an issue that deserves interrogation. Hence, this study intends to provide an analysis of language use in the multilingual setting of banks in the Free State Province of South Africa. In addition, advertisements and posters displayed by banks for marketing purposes are often presented in English; yet most bankers are black South Africans who mainly speak African languages. The issue of signage and marketing documents written in English while the majority of customers are speakers of African languages is an issue that needs to be addressed. The languages of the majority ought to be prioritised by the banks. Therefore, in order for customers to understand the communication from the banks, the banks need to use African languages. Moreover, another issue at play here is the issue of illiteracy rates in South Africa, where the majority of citizens are not conversant with English. For instance, a survey conducted by Statistics South Africa in 2011 indicates that the South African Banking Association served 22.5 million adults. This, therefore, suggests that the majority of the South African population is affected negatively by the use of one language which is not even theirs.

Thango and Moyo (2020:195) argue that:

Of greater interest is the consideration of the adverse inequality as a result of the country’s history and the resulting illiteracy rates. This is exacerbated by the use of primarily one language as medium of instruction (English) to the detriment of the other official languages. Issues such as these necessitate that the inclusive use of language in a culturally, ethnically and racially diverse society be taken seriously.

The issue of illiteracy and the use of English as the sole language of communication in the banks need to be addressed urgently. Banks serve the communities; therefore, the language of choice in

the banks need to be provided as an option for customers. The banks ought to use the local languages in order for customers to understand their banking matters easily.

The preamble in the *Consumer Protection Act* (RSA, 2008) states that “it is necessary to develop and employ innovative means to fulfil the rights of historically disadvantaged persons and to promote their full participation as clients”. This statement suggests that the rights of the historically disadvantaged persons must be protected; however, when talking about disadvantaged persons one can conclude that this refers to the indigenous people of South Africa, who happen to be the speakers of African languages. One cannot say that a person is disadvantaged and his or her language is not disadvantaged, because a person and his language are inseparable. Moreover, the use of the term ‘full participation’, is indicative that previously marginalised people will participate fully in the banks. The central argument then, would be: How can people fully participate in banks while the banks do not use the languages of the people? This is a contradicting statement by the NCR. Full participation can only be achieved when the languages of the majority are used in the banks. As it stands, full participation is only possible for those who are educated and conversant with English and Afrikaans. The speakers of African languages, especially those without any educational background, are excluded.

Section 63 of the *National Credit Act* (RSA, 2005) states that:

A consumer has the right to receive documents from a credit provider in an official language that he/she understands. Documents that a credit provider must give to a consumer include the credit agreement, quotations and statements. This requirement is, however, subject to reasonability and factors such as usage, practicality, expenses, region and the needs of the consumers served by the credit provider. The credit provider must make a proposal to the NCR on the languages in which it intends making its documents available and the NCR will approve these proposals.

This section talks about the consumer receiving documents in an official language of choice; however, it is subject to reasonability and factors such as usage, practicality, expenses, region and the needs of the consumers served by the credit provider. The issue of expense and practicality is the disturbing issue here. Banks serve people in their communities; therefore, they should cater for the language needs of customers, not of the banks. Moreover, this section looks good on paper, but in practice there is no bank in South African that provides a loan contract or agreement in other

official languages except in English and Afrikaans. Another point is that it is practical to give customers documents in African languages, because the speakers of African languages are the majority in South Africa; even in banks they are the majority group of customers.

In section 64 of the *National Credit Act* (RSA, 2005) stipulates as follows:

A consumer has the right to receive information and documents in plain language. This means that the contents, meaning and importance of the document must be easy to understand. In this regard the National Credit Regulator may issue guidelines to indicate what would be regarded as “plain language”.

This section advocates the use of plain language. The purpose is “to promote fair, accessible and sustainable marketplace for consumer products and services and for that purpose to establish national norms and standards relating to consumer protection”. When looking at the definition of plain language, one can see that the purpose of plain language is to simplify terms to make the contents of the contracts and agreements easily understood by customers. However, plain language in banks is only applicable to English and Afrikaans and not African languages. Plain language refers to the use of understandable language in consumer documents. This is done so as to prevent practices wherein vulnerable consumers enter into agreements with banks while they do not fully understand the content and consequences of the agreement due to the use of the difficult legal language used by the banks. Vulnerable consumers refer to illiterate consumers, specifically illiterate in the language used by the banks, which is normally English in most banks (Cornelius, 2016:1).

Cornelius (2016:3) puts the plain language into perspective as follows:

Ever since the development of the *plain language movement* during the 1960s and 1970s elsewhere in the world, it has been debated, in both legal and linguistic circles, whether it is indeed possible to make available complex (legal) documents, containing complex (legal) concepts and ideas, in plain language for lay audiences.

The debate about plain language, whether it is possible for complex concepts in legal documents such as loan agreements and contracts to be simplified for lay citizens is crucial in this study. It is the same debate wherein the use of African languages in teaching and learning and science is always questioned in the South African context and regionally. For a plain language initiative to

be successful, it needs to be done in the languages of the majority and not only in English and Afrikaans. Simplifying banks' legal documents in African languages, for instance, can greatly assist the speakers of African languages in understanding the documents they sign. The issue of translation, particularly translating documents from English into African languages, is the project that needs to be considered in order to address the current language practices in the banks.

Moreover, Kimble (1992:1304–1305) provides three realities of plain language in the banks:

Reality 1: Legalese fails all the tests, and readers prefer plain English.

Reality 2: Plain English saves time and money, and is good for business.

Reality 3: Legalese has created disrespect for lawyers and for law.

Kimble's realities indicate that in most cases, customers prefer plain language in English. The first reality shows that most bank customers prefer English and not their own languages. This is an issue that needs to be investigated as to what makes customers prefer plain language in English. Therefore, this might be an issue of language preference and/or prestigious attitude towards English. The second reality is about saving money and time for banks. This is where most banks capitalise. They prefer English, because they will not spend more money on translation, which is the case when they opt for plain language in other languages. Moreover, this is where the major problem lies with banks, particularly for the customers. The banks save money, while the customers are not served in the manner they would prefer as customers. The last reality is about lawyers and law firms, in the sense that, when documents are simplified for customers, then they might feel that their job is undermined. The use of complex terms is no longer prevalent once plain language is adopted.

The Code of Banking Practice (2012:3) sets the minimum standards for service and product that a customer can expect from his or her bank. The Code explains how banks must relate with their clients in relation to the products they offer. This includes among others, receiving documents from the bank, opening a bank account, closing a bank account, managing accounts, loan agreements, credit card statements and many other products. The relationship between the Code of Banking Practice and clients is guided by four principles, namely fairness, transparency, accountability and reliability. However, it is surprising to learn that in the entire document of the Code of Banking Practice, none of the sections addresses the use of language in the banks. The

Code talks about the documents the customer will receive from the bank, but it does not specify in which language the document will be written. This behaviour is therefore indicative that the South African banking sector is not prepared to use the indigenous African languages; yet, on the other hand, the Code of Banking Practice claims to be guided by the four principles of fairness, transparency, accountability and reliability. These principles are not realistic, because when one looks at the principle of 'fairness' may wonder whether it is really fair to use English as the sole language of communication in the banking sector while the majority of the clients are speakers of the indigenous African languages of South Africa.

Mkhize (2020:35) argues,

Resistance to the use of African languages in higher domains is a result of the hegemony of the English language and how it has negatively affected the attitudes of South Africans towards African languages because education policies have long favoured monolingualism.

The crucial point raised here is that resistance to the use of African languages in higher domains is caused by the language policies in education that promote monolingualism instead of multilingualism. The fact that English enjoys two statuses; that is, the official language status and language of learning and teaching, alone creates an impression that English is superior to other official languages in South Africa. However, the choice of English as LOLT is not merely made by the government but also by the parents of learners at schools. The School Governing Bodies are the ones mandated to choose the language of learning and teaching at schools, thereby representing the parents. This, in a nutshell, is a sign of a negative attitude towards the other official languages, in particular the languages of the majority in South Africa; that is, the African languages. Furthermore, the promotion of English as the sole language of learning and teaching in education contradicts the Constitution of the Republic of South Africa, which propagates the promotion of multilingualism and the development of previously disadvantaged languages. For instance, subsection 30 of the Constitution states as follows:

Everyone has the right to use the language and to participate in the cultural life of their choice, but no one exercising these rights may do so in a manner inconsistent with any provision of the Bill of Rights.

The Constitution grants every citizen the right to use a language of choice in all social and formal domains. However, in practice this has not yet materialised, especially in higher domains such as

banks, the workplace, and the media. In most cases, the right to language of choice is always violated by those in power. The current language situation in the banks indicate that customers are only allowed to use their preferred languages when interacting with consultants and tellers regarding their banking matters. However, the issue of language of choice does not feature in when it comes to the language of communication when the banks contact their customers. Furthermore, the language of documentation remains English, whilst the customers are not all English speakers; at some point, they are not even conversant in English. This, therefore, makes people, especially the speakers of African languages, think that English is superior to their languages.

3.1.1 Language planning and policy in education in South Africa

Since the birth of the new South Africa in 1994, many policies and practices have been adopted and implemented. The Language in Education Policy adopted in 1997 was one of those policies in education implemented in the democratic era in South Africa. Furthermore, there were many debates and discussions around this policy among various stakeholders in education. Most importantly, the debates and discussions focused on the issue of language of learning and teaching (LOLT) in South African schools since South Africa is a multilingual country with a diversity of languages. Contrary to this, section 6 of the South African Constitution gave rise to South Africa having 11 official languages. This suggests that the 11 official languages are all deemed fit to be used in all spheres of life in South Africa.

The *Language in Education Policy* (RSA, 1997) recommends the following:

- All learners shall offer at least one approved language as a subject in Grades 1 and 2.
- From Grade 3 onwards, all learners shall offer their LOLT and at least one additional approved language as subjects.
- All language subjects shall receive equitable time and resource allocation.

When looking at the above recommendations, it can be argued that from primary education to secondary education, in most cases, learners are exposed to their languages at an early grade, whereas when they reach secondary school and tertiary institutions it is a different scenario. However, to problematise this, the policy does not dictate that English must be the sole language of learning and teaching. Instead, the School Governing Bodies are mandated to choose the language of tuition for their schools. Unfortunately, parents seem to fold their arms and shift the

responsibility to the government. The real point here is that the policy does allow parents to choose a language of their choice to be used as the language of teaching and learning for their children; they are not forced to choose English. Moreover, parents are the ones who choose English for their children, not the government. Therefore, this proves that the African parents are the ones who do not believe in their own languages. Consequently, they have a negative attitude towards their own languages. The most notable issue that needs to be interrogated here is the issue of language attitude toward African languages by speakers of African languages. What really makes Africans believe so much in English rather than in their own languages? As it stands, English and African languages have the same official status. By virtue of being ‘official’ it suggests that they all deserve to be used in all spheres of life without any limits. Section 29 (2) states:

Everyone has the right to receive education in the official language or languages of their choice in public educational institutions where that education is reasonably practicable. In order to ensure the effective access to, and implementation of, this right, the state must consider all reasonable educational alternatives, including single medium institutions, taking into account-

- (a) Equity;
- (b) Practicability; and
- (c) The need to redress the results of past racially discriminatory laws and practices.

This clause provides the language right to everyone in terms of receiving education in the language of choice. However, it is emphasised that this language right must take into account three principles, namely equity, practicability and redress. The aspect of equity refers to the issues of discrimination based on language use. The use of the term ‘practicability’ may refer to the sliding-scale formula identified by Docrat and Kaschula (2020:88), namely the number of speakers in a given area, their concentration, and the seriousness of the service involved. These factors are crucial in analysing section 29(2) of the *South African Constitution* (RSA, 1996), in the sense that, when looking at the reality, the majority of speakers in South Africa are not speakers of English and Afrikaans; instead, they are speakers of African languages. However, the speakers of African languages seem to be comfortable with their children studying in English; they are not taking advantage of being a majority. The factor of the majority of speakers can also play a role in the banking sector, wherein the languages of the majority of speakers are used as languages of communication and transaction in the banking sector. In the South African context, the speakers

of African languages constitute a majority, but banks do not use their languages. Instead, they use English and, in some cases, Afrikaans. This study seeks to address the gap between the use of English and the other ten official languages in the banks. The negative attitude associated with the use of African languages in banks is an issue that needs the attention of the government and its citizens. However, it must be noted that this issue does not emanate from the government, but its roots can be traced to the communities where the implementation of language planning is supposed to take place. Thango (2020:8) argues that “the issue about the use of African languages in the banks is not the issue which can only be dealt with in the banks, but it needs to be first addressed in the ground (society)”. This point suggests that the issue does not start with the banks, even though it is found, or rather identified, in the banks, but the issue starts from the speakers of the languages. The very same speakers of African languages, by not using or promoting their languages, therefore contribute to the low prestige associated with African languages. Their continued favouring and use of English in formal domains disadvantage the development of African languages. Thus, in the end, English becomes a lingua franca in all the formal institutions of society such as churches, banks, workplace, and so forth.

On the subject of language planning and policy in South Africa, scholars like Alexander (2014:1) posit that language policy is used in order “to maintain a social order; to reform a social order or to transform a social order”. This suggests that the main purpose of having a language policy in South Africa is to maintain order in society; in a way, to ensure that every citizen is catered for in terms of a language or languages to speak. Therefore, language policy is meant for social change or transformation in society. The language policy is set to bring about peace and social stability in society. Similarly, Batibo (2005:32) talks about the different roles and functions of African languages. He argues that most people, especially Africans, tend to take languages for granted. He further posits that, in an African context, language is used in its communicative and interactive role to exchange greetings, conduct daily affairs, and discuss issues in society. Language is also used in its written form to read information and be informed about the world. We use a language to write down our ideas for others to read. Batibo (2005:32) adds that African languages function in society for cultural transmission, identity, socialisation, solidarity and cohesion, national allegiance, social relations, social stratification, and a vehicle for thought and intelligence. The points raised by Batibo (2005) are crucial in this study. For instance, the issue about Africans taking language for granted finds a place in this study. In most cases, Africans tend to think that

their languages are not fit to be used in formal settings and rather associate English with those platforms. Then, in the end, their languages do not get a chance to be used and developed. The current issues pertaining to the use of African languages in the banks are some of the issues created by the negative attitude associated with African languages. The issue is not created by the banks as such; instead, it is the speakers of the languages that allow the banks to continue using English as their sole language of communication and business.

A study conducted by Ndebele and Zulu (2017) on the management of isiZulu as a language of teaching and learning at the University of KwaZulu-Natal's College of Humanities reveals that the use of English as the medium of instruction at higher education institutions is a violation of language rights in South Africa. In their study, they propose the use of English and isiZulu as medium of instruction at the University of KwaZulu-Natal. They also propose that lecturers and tutors should teach either in isiZulu or English, depending on their proficiency in a particular language. They further suggest that the languages should be used interchangeably; for instance, if a lecturer taught in isiZulu, the tutor would teach in English, and vice versa. They found that this parallel model works for both students and lecturers, because students learn better in their home language. This is also part of the University's commitment to promote bilingualism and multilingualism among students and staff within the institution. The study conducted by Ndebele and Zulu is important to this study, since they propose a dual medium of instruction instead of having one language used in teaching and learning. This is a commendable approach in teaching and learning. This study proposes the same approach in the banking sector, wherein the banks can have a dualistic model of communication between the banks and customers instead of only English. This approach can assist in promoting bilingualism instead of monolingualism in the banks. Bilingualism is a one step forward and closer to achieving multilingualism in the banking sector.

Another study conducted by Chetty (2013) on student responses to physics taught in isiZulu revealed that 85% of students indicated that they would understand better when asked questions in isiZulu in the laboratories. 53% of the students indicated that they would perform better if notes were written in the vernacular, whereas 26% of students indicated that they would struggle to understand physics terms translated into their language because of the difficulty in translating some English words to isiZulu. This study shows that students are eager to learn in their languages, but

the problem is the education system, which merely perpetuates monolingualism instead of multilingualism.

It can be noted from the two studies above conducted by Ndebele and Zulu, and by Chetty that students are eager to study in their home languages. The first project has already started to bear positive results on the use of African language as medium of instruction at higher education institutions. In the second study, which has not yet started, some students were hesitant to translate English terms into isiZulu. One may argue that they are hesitant because they have not been exposed to isiZulu as a medium of instruction, given that English is the medium of instruction in schools. Therefore, to them, English is the only suitable language to be used for teaching and learning. The present study benefits from the two studies, even though they were conducted in the higher education sector. The issues discussed are relevant to the use of African languages in the banks. One can argue that students in the educational sector are clients like those in the banking sector. The issue of the use of African languages as languages of communication is therefore as relevant to the banking sector as it is in the education sector. What seems common in the two studies is the issue of the use of African languages as languages of instruction at higher education institutions. Moreover, the present study addresses the issue of African languages as languages of communication in the South African banking sector. Accordingly, the issues addressed by these studies and the ones addressed by the present study are common. The commonalities are traceable when looking at the issue of language attitude and resistance from the speakers African languages to use their languages in formal domains. The root causes of these language attitudes and the low prestige associated with the African languages are the ones that deserve an interrogation by the present study.

A similar study on the issue of multilingual language policy implementation was conducted by Kamwangamalu (2000). The study also revealed that the current language practices are not a true reflection of a new South Africa as enshrined in the multilingual language policy and democratic Constitution. Kamwangamalu (2000:50) argues that,

contrary to the constitutional principle of language equity, which stipulates that ‘all official languages must enjoy parity of esteem and must be treated equitably’, language practices are unofficially ranked hierarchically and constitute a three-tier, triglossic system, one in which English is at the top, Afrikaans is in the middle, and the African languages are at the bottom.

Kamwangamalu's study raises the issues in the multilingual language policy of South Africa wherein the legacy of the apartheid regime still prevails. Through the constitutional principle of language equity, all eleven official languages were afforded a chance to be used in all spheres of life in South Africa, but on the ground, English and Afrikaans still enjoy more public preference than the other nine African languages of South Africa. The present study intends to address the current language practices as alluded to by Kamwangamalu (2000), wherein English and Afrikaans are used as the only languages of communication in the banking sector, while African languages remain in the backseat in terms of use by South African banks. The irony is that all eleven languages are official, but when it come to the implementation thereof, only English and Afrikaans enjoy the parity of esteem and the African languages do not. Therefore, this implies that African languages are official on paper, but not in reality.

Furthermore, a study conducted by Tshotsho (2013:43) reveals that English and Afrikaans still enjoy higher status than other official languages. Tshotsho (2013) argues that the value attached to English and Afrikaans makes it difficult for African languages to develop. The study also found that while English is the only language used to measure the student's performance in schools, as a result, African parents send their children to English-medium schools because they see African languages as unfit to be used as medium of instruction in schools. The findings from this study therefore suggest that the development and use of African languages lie in changing the current language practices in education. The promotion and development of African languages need to be taken seriously by the government before the speakers of languages can decide to use their languages. These findings are important in the present study because they give a clear indication of the current issues pertaining to the use of African languages in the South African banking sector. For instance, if banks do not give their clients an option to use a language of their choice, then clients will find it difficult to use their languages. The banks should offer services to clients in a variety of official languages to encourage clients to use their languages without fear or hesitation. Therefore, the solution to these challenges about the African languages cannot come from one side; the banks have to play their part and the customers must do the same. The duty of the banks is to create a conducive environment for customers by developing multilingual language policies in order for the customers to feel free to use a language of choice when at the bank and in the end, the customers have to implement the multilingual language policies of the banks.

3.1.2 Workplace communication

Workplace communication began as a field of research in the 1990s and the focus was primarily on issues of communication in business and legal contexts, health and academia (Bargiela-Chiappini, Nickerson & Planken, 2007:5). The present study can also be classified under the same field of workplace communication, since it deals with the languages of communication in the South African banking sector, particularly in the Free State Province. The issue of language of communication in the multilingual bank setting of the Free State Province is a central one for the present study. The main argument of this study is that English continues to be the sole language of communication and business in the banks while African languages are excluded. The issue of legal documents such as loan contracts which are mostly written in English creates the problem for the customers, since most of them are black people who are not educated and some are not fully conversant with English. Therefore, the study aimed to address two major aspects of workplace communication, namely internal and external communication. However, much focus is on the communication between banks and their customers and communication from the banks to their customers, which include sending out emails to customers, phone calls, adverts, policy statements, newsletters and many more. These communication channels are investigated with a special focus on the language/s used. This study, therefore, investigated the language used by banks when communicating with customers and the language/s used by customers when communicating with banks.

Communication in business refers to the information given by the business to its customers, employees and stakeholders. Communication can either be internal or external (Nwata, Umoh and Amah, 2016:88). Both the internal and external communications can either be written or spoken communication. This study addresses two major aspects of workplace communication, namely internal and external communication.

3.1.2.1 Internal communication

Mushaathoni (2024:175) puts internal communication into perspective by stating that “internal communication is considered a group of processes responsible for information flow and collaboration among participants involved in the communication process”. Internal communication entails the process of sharing information internally within an organisation. This

process can occur in multiple processes and uses quite a variety of communication tools, among others, employee publications – paper or electronic, employee intranet, email, memos/letters, inserts/enclosures, large group meetings, small-group meetings, bulletin board, social media, video, PowerPoint slides, webinars, face-to-face communication and displays/exhibits (Rana, 2013:2-4). Internal communication, including its communicative tools, all involves the use of language. Therefore, in the banking sector these communication tools are crucial, especially when considering the language use. In terms of internal communication, this study looks at the language used when banking staff members communicate through email, during meetings, internal memos, notices in the bank (notice boards), signage and posters. Additionally, the study looks at the communication between the banking staff members in relation to the language/s used in work-related matters and non-work-related matters (social communication among colleagues/co-workers).

3.1.2.2 External communication

Tankosic, Ivetic and Mikelic (2017:1) define external communication as “bringing information from outside into the organisation and out of it”. This type of communication in the organisation entails that there is communication from the customers coming into an organisation while communication also goes out of the organisation to the customers and stakeholders. External communication is thus a fundamental line of communication since it engages with a multitude of stakeholders. It is unlike the internal communication that normally revolves around the employees, managers, and stakeholders. However, both the internal and external communication are key in the business communication model. This study will also delve into the aspects of external communication in the banks operating in the Free State Province particularly investigating the language/s used by the customers when communicating with the banks, as well as the language/s used by the banks when communicating with customers. The focus will be on the communication tools used such as email correspondence, telephone calls, documents given to the customer (both legal and banking documents – savings and investments, advertisements, policy statements, newsletters, letters and posters. The issue of legal documents, such as loan contracts that are mostly written in English creates a problem for customers, since most customers are black people who are not formally educated and some are not fully conversant with English.

In the South African context, research shows that there is a problem with communication in most workplaces due to issues of language of communication in the workplace. For instance, a study conducted by Emuze and James (2013) explores communication challenges due to language and cultural diversity on South African construction sites. Their study surveyed general workers and site managers employed by five general contractors in the Eastern Cape Province of South Africa and found that communication problems occur on construction sites due to language and cultural, diversity-related barriers. The issue of language barriers is therefore created by the fact that the workforce in South Africa is diverse. Therefore, the issue of language of communication is central to everything in the workplace.

Another study conducted by Mgogo and Osunkunle (2020) focused on evaluating the intercultural communication challenges and their effect on students' interpersonal relationships at a South African university. Their study found that "there is cultural prejudice, stereotyping, ethnocentrism and cultural conflict among the students at this selected university, which negatively affects interpersonal relationships among students". These findings suggest that at university level, there are challenges with intercultural communication among students with students not accommodating one another. This means that every student uses his/her personal cultural way of communication without considering other students' cultures. The main issue at play here is that some students regard their culture superior to another, while other students think the same of theirs and in the end no-one accommodates the other. This issue can be related to the issue about the sole use of English in the South African banking sector with its diverse customers. This indicates that the banks do not accommodate their customers, meaning that there is currently a challenge of intercultural communication in the South African banking sector, in particular the banks operating in the Free State Province.

Furthermore, in trying to understand the issue of workplace communication in the South African context, it is better to first engage with what other countries do. For instance, let us look at the Malaysian context. Malaysia is a multilingual country with four languages, though in formal domains there are only two competing languages, namely Bahasa Malay and English. Bahasa Malay is the national language and official language of Malaysia and English is the second language used by government and citizens (willingly and not compelled). The Malaysian government does not have English as an official language and it is not planning to; instead, the use

of English in Malaysia is to complement Bahasa Malay as the national language of Malaysia (Abdullah & Talif, 2002:110).

The *Malaysian Federal Constitution* states that “the national language shall be the Malay language and shall be in such script as Parliament may by law provide”. This provision by the Malaysian Constitution suggests that the only language that is official in Malaysia is Mala. However, the government does allow the citizens, businesses and other stakeholders to use a language of choice, but for government and other public entities, Malay is the sole language of communication (Malaysian Federal Constitution, 1957).

A study conducted by Abdullah and Talif (2002) on the sociolinguistics of banking, focusing on language use in the banks in Malaysia, reveals that Malaysia created a partnership between Bahasa Malay and English with a purpose of encouraging the use of Bahasa Malay for intranational needs and English for international needs. This means that Bahasa Malay is used in all formal domains in Malaysia, while English is used for international affairs. That includes communication between the Malaysian government and other countries, including international trades. Moreover, Abdullah and Talif explain in their study that, in the past, English was the sole language of communication in the Malaysian banking industry. However, currently, the Malaysian banking industry promotes multilingualism. Furthermore, it has become a norm that employees should know English and the local indigenous language/s. Abdullah and Talif (2002:112) assert that “possessing linguistic skills in the national language (BM) and English is now important in the banking industry”. Abdullah and Talif’s study is indicative of the fact that the issue of language of communication is crucial in the banking sector. Their study emphasises the point that communication in one language in the banking sector cannot work in a diverse society. The study conducted by Abdullah and Talif provides some important findings that are also crucial in the present study. The following are some of the findings:

- Out of the seven banks that participated, six use English as their language of communication while all seven of them use Bahasa Malay.
- English is the only language used for meetings in these banks.
- Communication between employees is done in English when discussing banking matters, while Bahasa Malay is used to discuss personal matters and for small talk.

- Communication with clients at the reception counters is done in Bahasa Malay but meeting with clients over loan agreements, insurance and credit card matters English is the only used language.

The above findings from Abdullah and Talif's study provides for interpretation of the subject under discussion in the present study. The present study addresses the same issues which, among others, include the communication between the banks and clients, and the languages used by the banks, particularly on official documents such as loan contracts and investment reports. The above findings suggest that the banks in Malaysia promote the indigenous languages. However, the use of English is always competing with Bahasa Malay. The most disturbing issue here is that the banks do not offer services such as loan agreements to customers written in Bahasa Malay. The banks only provide customers with loan agreements in English, a practice that does not favour customers, as some may not fully understand their banking matters in a foreign language. This resonates with Listyo (2005:227), who posits that most contracts in business, especially international business, are done in English. Furthermore, this then suggests that English is the sole language of business, and the indigenous languages are deemed unfit to conduct business transactions. Bargiela-Chiappini and Nickerson (2003:4) assert that "the role of English as the lingua franca of business is now largely unquestioned". This point, therefore, suggests that the sole use of English in business has become the accepted practice. Many countries, including South Africa, use English as the sole language of business. In the South African context, Kaschula (2019:197) argues that "English is spoken by 9.6 percent of South Africans as a mother tongue; yet it tends to command centre stage in the workplace, often subverting the indigenous languages and their speakers". The main challenge in the South African context, particularly in the banks, is that English is the main language of communication, be it between the bank and the customers, or between the employer and employees. English is used as the language of communication in meetings, discussions of banking matters with customers and other businesses. Therefore, this is the issue which deserves to be challenged in a multilingual country like South Africa. In order to achieve multilingualism, as a country, the monolingual language policies developed and implemented by banks ought to be discouraged.

Kingsley (2010) conducted a study on management practices and beliefs at banks. The study investigated ten banks, including three international banks in Luxembourg. Kingsley has found

that Luxembourg is both a small multilingual and an international country. The study, which provides insight into multilingualism and banking has found that there is a need to address attitudes, beliefs, and ideology in language management. Moreover, the study established that banks often lack an explicit policy on workplace languages.

The current study adopts a similar approach by providing the analysis of the language use in a multilingual setting of banks in the Free State Province. This study is important because South Africa has diverse languages and cultures. Banks are spaces where different people who speak different languages meet. Therefore, the issue of language use and its role in the banking sector cannot be overlooked. The present study intends to address the issue of language planning and policy implementation in the South African banking sector. The use of African languages as the languages of communication in the South African banks is the primary focus of this study. The use of African languages for development is an accepted principle in South Africa. However, the predominance of English has made it difficult for African languages to develop. African languages are classified as unfit for development and for use in formal gatherings and in all domains of life (Sukumane, 2001:1).

The Soweto Youth Uprising of 1976 was caused by the apartheid regime's poor language planning and policy by imposing an unfamiliar language (Afrikaans) as LoLT to African students. This was, however, significantly transformed by the post-apartheid government, which declared eleven languages official. South Africa became a diverse country with different languages and cultures. The use of African languages in South African banks can effectively be possible only if the prestige of African languages and the attitudes of the speakers of African languages are revived. The issue at hand is the use of African languages in the banks and the attitudes of the speakers towards their own languages. The use of African languages can be encouraged from the societal level by means of bringing forward language-use awareness campaigns wherein societies are engaged on language issues and language usage. In these campaigns, the language experts can be invited as keynote speakers for the purposes of encouraging the speakers to use their languages and the importance of using their languages for communication and in the workplace.

Regarding the use of African languages in the banks, the banking staff such as consultants and tellers can opt to assist the customers in their preferred languages and then refrain from using English as the main language in the banks. The banks can appoint language specialists per

branch/es who can assist the banking staff in language service needs, such as translating the documents from English and Afrikaans into all the African languages, or interpreting verbal conversations between consultants and customers in cases where the consultant does not know or understand the customer's language. The consultants and tellers can also attend workshops or be trained on language usage through short courses on language communication. These courses can be mainly for communication purposes and not content based. The banks operating in a multilingual setting such as the Free State Province of South Africa require employees who qualify to be referred to as an 'intercultural speaker'. The intercultural speaker is someone who can arbitrate between two or more languages and cultures. This term was coined by Byram (1997). Moreover, to achieve multilingualism in the banks, the application of pluralistic approaches need to be maintained in order to prepare employees for workplace communication.

3.1.3 Intercultural communication in the banking sector

Intercultural communication normally occurs in diversified communities, wherein cultural membership is marked by race, ethnicity, nationality, language, class, age, and gender. Holmes (2017:1) postulates:

Community diversity and interconnectivity, whether through communication technologies or movement of people, have placed new demands on preparing critical intercultural citizens for communication in the global workplace: people who can appreciate similarity and difference; who are capable of taking nonessentialist approaches to cultures, languages, and communities; who understand the role of the intercultural speakers; and who acknowledge the multiple languages and lingua franca Englishes at play, and the translingual, transcultural practices this recognition entails.

Intercultural communication is influenced by a number of factors, among them, factors of people moving from one country to another, globalization, technological advancements, and geopolitical changes. For instance, the BRICS nations (Brazil, Russia, India, China and South Africa) promote the goal of "one vision, one identity, one community". This is a stance that seeks to serve the interests of "purity, exclusivity and domination and this may deny complexity of language scenarios among language users" (Holmes, 2017:1). However, Jack and Phipps (2005:81) define intercultural communication as the "dialogical and material exchanges between members of cultural groups". In the South African context, the banking sector operates in a globalised fashion

where English is used as the sole language of business and commerce, whereas South Africa is a diverse country that needs to promote intercultural communication. The status quo is that English remains the sole language of documentation in the South African banking sector. For instance, loan contracts and agreements are always written in English and in some instances, even in Afrikaans. However, the argument here is that the status quo needs to be challenged. It cannot be correct that loan contracts and agreements are written solely in English while the majority of customers in the banks are speakers of African languages and not English. English speakers remain the minority in the South African banking context. Furthermore, Holmes (2017:8) argues that “ignoring languages deprives recognition and understanding of the richness of insight into local communities and cultures, and the full capabilities of employees coming from these communities”. The lingua franca policies in the South African banks undermines the language rights of the South African citizens. The constant reasoning from the organisations and even governments, which asserts that ‘multilingualism’ is a cost to be avoided, is null and void in the multilingual setting of banks in the Free State Province of South Africa.

The points raised above pertaining to the aspect of people moving from one country to the other and the goal of “one vision, one identity, one community” resonate with Grin’s Global trends. Grin (2003:2) lists four global trends in the areas of language, ethnicity and culture:

- The geopolitical recomposition of Eastern Europe and the Commonwealth of Independent States following the fall of the Berlin Wall on 9 November 1989 has made room for the reassertion of a wide range of local and regional identities that had been suppressed for decades.
- Population movement, far from being strictly associated with economic hardship or political oppression, increasingly concerns highly trained professionals as well.
- The development of supranational institutions such as the European Union (EU) give rise to new language contexts.
- The complex web of processes often subsumed under the general term ‘globalization’ manifests itself, among others, by an increase in the share of international trade in world production, as well as by a decline in the relative cost of travel and telecommunications.

The above global trends suggest that businesses such as banks ought to operate in a globalised fashion. The current situation in the South African context is that banks use English as an international language. The communication between employees and employers, and customers, both verbal and written, is mainly in English. Therefore, globalization in the banking sector undermines the development of the indigenous languages and promotes English as a European language. The language used when travelling and transporting goods and services internationally happens to be English, while the majority of customers, even employees at these firms, are speakers of African languages.

The issue of language use in the banks, particularly in a diverse country like South Africa, is an issue which needs to be challenged. The services offered by banks need to be offered in the languages of the majority of citizens and not only English. Kaschula and Ralarala (2004:253) correctly put this into perspective by stating that “to ignore social and cultural aspects of language would be reducing it and denying any possibility of how language lives in the minds and on the tongues of its users”. This point is crucial since it provides a clear perspective on the application of intercultural communication in a multilingual setting such as the Free State in South Africa. The banks need to incorporate the use of African languages in their service offering. This is important, because it cannot be correct that English is the sole language of communication in the banks while the majority of customers are speakers of African languages.

3.1.4 Use of the Free State Official Languages Act

The *Use of Free State Official Languages Act* (UFSOLA, RSA, 2017) is used as the implementation monitoring tool for the Free State Provincial Language Policy. The Provincial Language Policy (2015) draws from section 6 (1)-(2) of the *Constitution of the Republic of South Africa* (RSA, 1996) which reads as follows:

- (1) The official languages of the Republic are Sepedi, Sesotho, Setswana, Siswati, Tshivenda, Xitsonga, Afrikaans, English, isiNdebele, isiXhosa and isiZulu.
- (2) Recognising the historically diminished use and status of the indigenous languages of our people, the state must take practical and positive measures to elevate the status and advance the use of these languages.

Section 6 of the Constitution serves as the provision for the official status of languages of citizens. This includes the languages of the previously marginalised masses of black people who speak mainly the nine African languages. However, the granting of 'official' status to languages in South Africa is not clearly explained in the Constitution. There is a lack of clarity from section 6. As Docrat and Kaschula (2020:104) posit, "section 6 is littered with discretionary words such as practicability, and where reasonably". They argue that the use of these words gave litigants and judges an opportunity to interpret these provisions to favour English, in a sense that they found these provisions as giving them an opportunity to decide otherwise and are not really compelled to use and elevate the status of the previously marginalised languages.

The Free State Provincial Government Language Policy (FSPGLP) identifies Sesotho, Afrikaans, isiXhosa, Setswana, isiZulu, and English as official languages of the Free State province. However, the FSPGLP (2015:37) states that "the aforesaid languages will be utilised taking into account usage, practicality, expense, regional circumstances and the needs and preferences of the communities in the Free State". This language policy is crucial in the present study because it provides the foundations and understanding of the Free State Province in terms of the subject under investigation. In terms of the use of official languages in the Free State Province, Sesotho is the language used the most in the province. However this study is yet to establish whether it is the case or not in the banks.

Since the banks are private entities, the policy states that "the Free State Provincial Government must encourage private enterprises to develop their own language policies in order to meet their constitutional obligations" (FSPGLP, 2015:39). To put this into context, the banks are private entities; therefore they must also develop their own language policies that are in line with the official languages adopted within the province. The banks may not adopt one language. Instead, they have to develop and use all the official languages in the province; thus considering the majority of speakers in the area where the bank's branch is situated. The banks in the Free State Province have an obligation to comply with the Constitution, particularly the language rights of the people in the province. Another crucial part which is important is the issue of monitoring the implementation of the language policy in the province. The FSPGLP stipulates that "the Pan South African Language Board (PanSALB) and the Free State Provincial Language Committee (FSPLC) must monitor the implementation of the FSPG Language Policy and act according to their

mandate” (FSPGLP, 2015:39). This point of monitoring the implementation of a language policy in the province was important to the present study. This study also investigated this aspect by involving the provincial office of PanSALB in the Free State Province to establish its monitoring progress in terms of the use of African languages in the banks.

3.1.5 The current language situation in the Free State Province

The Free State is a multilingual province with six official languages spoken. When including Sign language, the official languages amount to seven. According to the Census 2011, Sesotho is the mother tongue of 64.2%; followed by Afrikaans at 12.7%; followed by isiXhosa at 7.5%; Setswana at 5.2%; isiZulu at 4.4%; English at 1.3%; and other languages at 4.7%.

Table 6: Language distribution in the Free State Province in %

Language	Number of first language speakers	Percentage
Sesotho	1 762 699	64.2%
Afrikaans	348 690	12.7%
isiXhosa	206 919	7.5%
Setswana	142 771	5.2%
isiZulu	120 806	4.4%
English	35 693	1.3%
Other languages	39 831	4.7%

Source: Data retrieved from Census, 2011

When looking at the above table, it is noted that Sesotho constitutes the highest number of speakers out of the six official languages in the Free State Province, while English constitutes the lowest number of speakers. Yet the banks opt to use English as the language of business and commerce while the majority of the speakers in the province are speakers of Sesotho and other African languages such as isiXhosa, Setswana and isiZulu, including Afrikaans. It is important also to note that the category ‘other languages’ represents the languages which are not official in the province, but due to the free movement of people coming from other parts of the country and the world for different reasons, among others, such as job opportunities, they still speak their languages, even though they are not yet official in the province.

3.1.6 Language attitudes

The term 'language attitudes' is a very sensitive term to define; hence it involves the feelings and beliefs of people towards a particular language/s. This is a sensitive term in a manner that people start to develop an attitude towards a particular language based on their own perceptions. For instance, some may develop a positive attitude towards English just because they have knowledge of the language, while some may develop a negative attitude towards their own languages, maybe because they are not frequently used in formal settings and they therefore conclude that their languages are inferior, or not important for use.

3.1.7 Definitions

McGroarty (1996:5, in Cruz and Garcia, 2006:187) describe language attitudes as follows:

Attitudes are generally defined as something that is closely linked to a person's values and beliefs and promotes or discourages the choices made in all realms of activity, whether academic or informal.

Garrett (2010:20) describes language attitudes as follows:

An attitude is an evaluative orientation to a social object of some sort, whether it is a language, or a new government policy, etc.

When looking at the above descriptions of language attitudes, it can be noted that McGroarty views language attitudes as something which can be linked to a person's values and beliefs regarding the variety of languages. This can be expressed as to what a person values in a language and what his beliefs are regarding a particular language. For instance, one might value English more than his own language and develop a belief that when knowing or speaking English that suggests that one is highly educated or smart. Therefore, when one speaks a particular language other than English, then one is not educated, or rather, not smart. Garrett's description differs from McGroarty, because Garrett views language attitude as something that can be evaluated, meaning that language attitudes can be distinguished from other attitudes in general. This description is important to this present study because the study intends to evaluate people's attitudes towards the use of African languages in the banking sector. The researcher employed the questionnaire as tool to evaluate the customers' attitudes toward the use of African languages in the banks.

3.1.8 Studies previously conducted in language attitudes.

Mbatha (2016) conducted a study on ideologies shaping language choices and views of African students on isiZulu modules in higher education at the University of KwaZulu-Natal. The study adopted Pavlenko and Blackledge's (2004) post-structural approach. The study found that there is a perceptible resistance to mother tongue modules at universities, which is fuelled by fear of the stigma associated with being unable to speak English. Students' sentiments also revealed negative feelings and beliefs about modules offered in mother tongues. The study concluded that higher education institutions should prioritise mother tongues and inform all stakeholders about the importance of using mother tongues to access education.

Mabule (2011) conducted a study on language attitudes and language choice in South Africa's Correctional Services. The focus of the study was to investigate language policy and language policy implementation in the Department of Correctional Services in South Africa. The study sought to establish if the policies of the Department of Correctional Services are aligned with the national and the provincial language policy frameworks that provide for the use of the eleven official languages. The study found that English in the new South Africa dominates communication in the Correctional Services. The study also concluded that the notion of language equity which is articulated in the current language policy is a myth.

In another study on indigenous African languages as agents of change in the transformation of higher education institutions in South Africa, Phaahla (2014) found that South Africa has good policies and policy statements, but implementation is still a huge challenge. Most universities have language policies, but they do not have implementation plans and resources. The study also found that in some institutions, multilingual language planning is not taken seriously. Moreover, English and Afrikaans remain dominant languages at most higher education institutions.

The study aims to contribute to national debates on language planning and policy in South Africa, particularly on the effective use of indigenous African languages in all spheres of life. The study aims to contribute to existing knowledge in the field of language planning and policy in South Africa. Mabule (2011) argues that in South Africa English is seen as a language of liberation and Afrikaans as a language of oppression. Considering the way English and Afrikaans are still dominant in the post-apartheid era, Phaahla (2014:49) concludes that "the existence of the eleven official languages is contingent on practicality and expense. Besides that, it is overly evident that

not all South African indigenous languages enjoy equal prestige and resources”. This conclusion implies that African languages are official on paper but on the ground, they are not official. The resources apportioned to the promotion of African languages are not sufficient; hence the continued dominance of English and Afrikaans. African languages continue to be inferior even in African communities.

Another study conducted by Rodrigues (2020:47) on maintaining or decolonizing language practices brings an important contribution in the field of language planning. The study was conducted at the Cape Peninsula University of Technology focusing on the university’s language policy. The study found that the promotion and development of indigenous languages as academic languages are well formulated in the policy, but they are rarely used in the learning spaces. This finding suggests that the university policy is good on paper, but in practice not implemented. The African languages are not used in the teaching and learning context; yet the policy states that it will promote and develop African languages as academic languages. Rodrigues (2020) further implies that the use of African languages in academic spaces is fuelled by the belief that they are ‘unable to grasp and convey scientific information’ (Rodrigues, 2020:47).

Interest in African languages even among native speakers has dropped since the birth of the new South Africa. The post-1994 South African government made all eleven languages official, but retained English as the language of instruction in schools. This meant that every learner would be taught in English, while home languages would be taught as academic subjects. Yet the constitution stipulates that “everyone has a right to speak a language of their choice” (2014:21). As Troil (1993:75) argues, “language as a mother tongue in Africa has been an underestimated tool in the conceptualization of development”. In this regard, African languages in South Africa are underestimated; hence, learners are restricted to learning in English rather than in their mother tongues. This study sought to analyse the official language policies and their relationship to everyday language use in multilingual setting of banks in the Free State Province. The study not only examined South African language policies, but consultants were interviewed and questionnaires distributed to customers in the banks from the five districts in the Free State Province in order to gather data.

The main argument found to be critical in this chapter involved the attitude of speakers of African languages towards the use of African languages in formal domains and this includes their

resistance towards using their languages and opt for English instead. This is the thorny issue in the banking sector wherein the majority of customers are deemed to be speakers of African languages; yet the same speakers are the ones looking down on their languages. The critical question to pose here is: what are the root causes of these attitudes among the speakers of African languages and what make them to be resistant when it comes to the use of their languages in formal settings? Therefore, in order to understand these root causes of language attitudes in the banking sector, it will be important to utilise the lenses of the theory of linguistic imperialism by Robert Phillipson (1992). This theory is crucial in making sense of the issue about banking customers not utilising their own languages when interacting with the banks, in particular the language attitudes associated with the use of African languages in the banks. Phillipson (1997:238) defines linguistic imperialism as a theoretical construct used to account for linguistic hierarchisation and to address issues of why particular languages are frequently used while others are not. Moreover, the theory looks at the issue of structures and ideologies that create linguistic hierarchisation. Therefore, linguistic imperialism is suitable for this thesis in order to understand why English is the only language used in the banks, and not African languages. The issue of ‘linguistic hierarchisation’ is the one that proves that some languages are more powerful than others. This may be caused by the fact that the issue of language is political and involves issues of power dynamics. For instance, in the business sector or banking sector, the issue of who is the funder/donor is crucial. The funder’s ideology is the one that becomes important. In the South African context, the issue of English being the main language of teaching and learning and in business as the sole language of communication are an indication that the interests and ideologies of ‘who fund’ businesses and education are considered (Phillipson, 1997:239). This simply suggests that the language policies of the banks are most likely to serve the interests of their donors. Therefore, this theory answers the questions raised by this thesis, which among others involve the question as to why English is the sole language of business and communication and African languages are excluded. Most banks consider English as an international language and language of business; however, the issue is that the majority of customers are not speakers of English; instead they are speakers of African languages. More importantly, language politics also play a contributing role to this matter of English ruling the world. Phillipson (1992:23) puts this into perspective by arguing that “English is now entrenched worldwide, as a result of British colonialism, international interdependence, ‘revolutions’ in technology, transport, communications, and commerce”. The point raised here is

that the ruling of English is a political move by the USA since it is the country in major control of the economy, politics and military force in the contemporary world. Consequently, this suggests that, since the businesses all over the world are funded mostly by the USA, the issue of language cannot be ignored.

3.2 SUMMARY OF THE CHAPTER

This chapter has located the study in relation to the pertinent literature. Moreover, it reviewed the pertinent literature that exists in the field of language planning, in particular the use of African languages in formal domains such as institutions of higher learning, workplace language of communication, language of learning and teaching in schools and other literature that speak to the use of African languages in society. Furthermore, the chapter focused predominantly on language planning in the South African context, though studies conducted internationally were discussed in order to compare and contrast the contextual language planning issues. Among others, a study conducted by Abdullah and Talif (2002) on the sociolinguistics of banking focusing on language use in the banks in Malaysia reveals that Malaysia created a partnership between Bahasa Malay and English with a purpose of encouraging the use of Bahasa Malay for intranational needs and English for international needs. The chapter further incorporated the Linguistic Imperialism theory by Robert Phillipson in order to interpret the root causes of language attitudes of the customers in the banks. In the next chapter, the focus will be on the discussion of the research methodology and the research methods adopted in this study.

CHAPTER 4: RESEARCH DESIGN AND METHODOLOGY

4.0 INTRODUCTION

In the previous chapter, the study was located in relation to the pertinent literatures. Moreover, the review of the pertinent literatures that exist in the field of language planning, in particular the use of African languages in formal domains such as institutions of higher learning, workplace language of communication, language of learning and teaching in schools and other literatures that speak to the use of African languages in society was interrogated and contextualised into the present study.

This chapter intends to identify the research methodology and research methods that were used in the present study. The purpose of this activity is to give an overview of the research design and methodology. This is done in order to provide a full spectrum of the research as a whole in terms of the suitable research methodology, which in turn assisted in answering the research question/s posed in this study. Moreover, the main aim of this study was firstly to analyse the official language policies and their relationship to everyday language use in the multilingual setting of banks in the Free State Province; secondly, to gather data on the issues that lead customers not to use their main languages; and thereafter, to analyse the data and come up with solutions and recommendations. The last aim was to report on the results of the attitude survey of African language speakers regarding the use of African languages when transacting and communicating with banks.

This chapter comprises three sections. The first section of this chapter deals with the study design; that is, qualitative research data collection methods and incorporation of a questionnaire as a quantitative method in qualitative research. The second section deals with data analysis, while the third section focuses on ethical considerations.

4.1 RESEARCH PARADIGM

4.1.1 Social Constructivism

This study adopts social constructivism as the research paradigm that seeks to understand the perceptions of banking customers with regard to the use of official languages in the banking sector as the languages of business and communication, in particular the use of the previously

marginalised African languages of South Africa. Social constructivism emphasises the aspects of culture and context in order to understand what is happening in society (Kim, 2001:2). The purpose of adopting this research paradigm was merely the fact that this study aimed to gather data on the issues that lead customers not to use their languages. The issues investigated by this study entailed that the researcher engaged with banking customers, consultants and tellers in order to get their views on the use of official languages in the banks operating in the Free State Province. Boyland (2019:30) postulates that individuals live in the world of their personal reality and they interpret that reality in their own way. In other words, this suggests that social constructivist researchers are normally conscious of their environment and that their personal views, culture and historical background influences their world view and assumptions. Therefore, the questionnaire and interviews were used to enquire into the lived experiences of banking customers, consultants and tellers in the banks operating in the Free State Province.

4.2 THE RESEARCH APPROACH

Research approach often refers to the research methodology that the study adopted whereas research methods refers to the research methods utilised or rather employed by the researcher in collecting data. In this sub-section of the chapter the focus is more onto the research methodology adopted in order to gather information that seeks to address the research questions posed in the introductory chapter of this thesis.

In academia, there are usually three most prominent research methodologies or paradigms, the first being qualitative research methodology, the second one quantitative research methodology and the third one mixed research methodology. Qualitative research is the one that is mostly used in the human and social sciences research, whereas quantitative research is mostly used in the health sciences and perhaps in mathematics. The quantitative research method deals with numerical data, compared to qualitative research which mainly focuses on studying human action. This type of research is more descriptive than explanatory. Moreso, mixed research methodology combines both the qualitative and quantitative research methods into one research project. Creswell (2009:203) posits that the use of both the qualitative and quantitative research methods provides “an expanded understanding of research problems”. The advantages of utilising the mixed methods in research include the clearer understanding of the actual problems under investigation, getting

more insights from the field through other research methods and be able to validate the collected data through utilising the other research methods.

Therefore, this study adopts the mixed methods approach. The purpose is to gather data on the issues that lead customers not to use their main languages in the banks. The only process to get an in-depth understanding of experiences and perceptions of speakers of African languages in banks is to engage them through qualitative and quantitative research methods, namely interviews, observations and questionnaires.

4.2.1 Qualitative research methods

Research methodology entails the type of research methods adopted in any research activity, whether the research is qualitative, quantitative or mixed research. This study was a mixed research, in particular, it engaged in both the qualitative and quantitative research methods. It adopted this type of research, because it is aimed at analysing the official language policies and their relationship to everyday language use in the multilingual setting of banks in the Free State Province. The choice for a qualitative research method is justified by the fact that qualitative research methods are more useful in studies that seek to obtain the views of society on particular societal issues. Ravitch and Carl (2016:7) point out that “qualitative inquiry seeks to discover and describe in narrative reporting what particular people do in their everyday lives and what their actions mean to them”. Therefore, the qualitative research approach fits well in this study since it is aimed at obtaining the views of customers of banks on the use of African languages by the banks. Similarly, Hancock, Ockleford & Windridge, (2007:7) states that qualitative research is “concerned with developing explanations of social phenomena. That is to say, it aims to help us to understand the social world in which we live and why things are the way they are”. The main objective of this study is to determine the status of African languages in the banking sector in relation to perceptions about the use of African languages when transacting and communicating at banks. In doing so, an inquiry using a qualitative approach will be undertaken to ascertain the opinions and experiences of African languages’ speakers regarding the use of African languages in the banking sector. The study employs a variety of data-gathering methods, including a questionnaire, interviews, and observations to understand the issues and concerns of African language speakers pertaining to the use of African languages in banks operating in the Free State Province.

Creswell (2014:41) puts forward the various categories of qualitative studies, namely narrative research, phenomenological research, grounded theory, ethnography, and case studies. However, the purpose is not to discuss all these approaches of qualitative research; instead, it is to situate the present study in a particular qualitative research approach that excellently complement the aims and objectives of this study. Therefore, this study fits well in phenomenological research. Creswell (2014:41) describes phenomenological research as

a design of inquiry coming from philosophy and psychology in which the researcher describes the lived experiences of individuals about a phenomenon as described by participants. This description culminates in the essence of the experiences for several individuals who have all experienced the phenomenon.

Qualitative research has a number of characteristics, among others, that the qualitative researcher is always eager to understand the people and their meaning about the world and experiences. The researcher is the primary instrument, or rather, driver for data collection and analysis. In this case, the researcher is the only one who understands the direction the research has to take, which includes the shape and size of the study. Another point to consider about qualitative research is that it is descriptive by nature, richer in words and images than numbers (Merriam, 2002:5).

4.2.2 Quantitative research methods

De Vos *et al.* (2005:133) state that “quantitative category includes experiments, surveys and content analysis”. The present study employs the use of a questionnaire as one of the data collection instruments. Since quantitative research deals more with surveys and experiments, this study was nonexperimental; instead, it only utilised the survey/questionnaire. Creswell (2014:41) posits that,

survey research provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population. It includes cross-sectional and longitudinal studies using questionnaires or structured interviews for data collection – with the intent of generalizing from a sample to a population.

In order for the researcher of this study to understand the lived experiences of the speakers of African languages in banks, it was crucial that the use of a questionnaire in this study be employed. The banking customers then had an opportunity to voice their views and opinions on the issues of

language use and communication in the banking sector. The questionnaire had different types of questions, some of which were quantity-related questions and some opinion-related questions. Therefore, the questionnaire incorporated both quantitative and qualitative elements.

4.2.3 Mixed research methods

Creswell, Fetters and Ivankova (2004:7) assert that “mixed-methods investigation involves integrating quantitative and qualitative data collection and analysis in a single study of program of inquiry”. This type of research method is useful in integrating the research findings, more particularly to understand the real problems under investigation in the study better. Moreover, Creswell and Creswell (2017:204) postulates that the mixed methods are useful in “triangulating different quantitative and qualitative sources”. This aspect of a mixed-method approach is crucial to the present study as it gives more motivation to this study for adopting the mixed method. Mixed-method research was adopted in the present study because the purpose was to triangulate the results from the quantitative methods (questionnaire) and qualitative methods (interviews and observations). The triangulation of methods in this study was crucial in order to cross-check the results for consistency and validity. Moreover, the adoption of quantitative methods in this study was helpful in establishing the generalisations from the qualitative methods utilised in this study.

4.3 THE RESEARCH DESIGN

In every research activity or project, the research design is always a pivotal phase that has to be undergone by the researcher. It is a phase whereby the researcher outlines the strategy and plan of obtaining and analysing data. Kothari and Garg (2014:30) posit that,

research design stands for advance planning of the methods to be adopted for collecting the relevant data and techniques to be used in their analysis, keeping in view the objective of the research and the availability of staff, time and money.

It is for this reason that the present study brings about the discussion and presentation of the research design, which will in turn pave the way for the present study to collect and analyse data successfully.

4.4 SAMPLING

Sampling is the most crucial part of research. It involves a choice the researcher makes in order to select participants in his or her study. Fraenkel, Wallen and Hyun (1993:14) define sampling as “a process of selecting a number of individuals (a sample) from a population, preferably in such a way that the individuals are representative of the larger group from which they were selected”. It is worth noting that population sampling is not only about ‘people’; it can also include institutions or certain objects. Sampling, therefore, depends on the type of investigation conducted. This study adopted a purposive sampling. This type of sampling was relevant in this study since the research questions already indicate whom to sample or where to get answers. Bryman (2016:323) puts this term into perspective by stating that “the goal of purposive sampling is to sample cases/participants in a strategic way, so that those sampled are relevant to the research questions that are posed”. The research questions of this study are:

- How well do African language speakers use their own languages when transacting and communicating with their banks?
- What languages do the customers mostly speak and what are their home languages?
- What language does each customer use when communicating with his or her bank consultant in everyday communication?
- Do the African languages have the expressive capacity for communication about banking matters?

The key words or identifiable participants in these four questions are banking customers, the tellers and consultants in the banks. Therefore, the present study involves banking customers, banking consultants and tellers and it is about the use of official languages adopted by the Free State Government. The main task of this study is to ascertain the perceptions of speakers of African languages on the use of their languages and to gather data on the use of official languages in the banks. Therefore, it is important that customers and banking consultants and tellers are sampled as key participants in this study. However, the size of sampled participants will depend on the scope of the study. This study focused on the banks operating in the Free State Province, in particular, the five districts of the province, namely Motheo, Xhariep, Lejweleputswa, Thabo Mofutsanyana and Fezile Dabi.

This study followed a purposeful sampling. Customers and banking consultants were selected from the universe or population of customers and tellers in the banks operating in the Free State Province. The population, that is, the banks' customers, consultants and tellers, was identified. Thereafter, the selection was made. The following table displays the sampling that was done in the Free State Province. One bank from each district in the Free State Province was used when collecting data.

Table 7: Sampling done in the Free State

Districts	No. of Banks	No. of participants completing a questionnaire	No. of consultants interviewed per bank	No. of banks observed per district	No. of customers sampled for follow-up interviews
Motheo	1	5	1	1	1
Xhariep	1	5	1	1	1
Lejweleputswa	1	5	1	1	1
Fezile Dabi	1	5	1	1	1
Thabo Mofutsanyana	1	5	1	1	1

4.5 DATA COLLECTION METHODS

4.5.1 Data collection

This section aims to explain the qualitative research methods that will be utilised in the data collection activity. Furthermore, this section endeavours to cover qualitative research procedures such as choosing the study research site, sample population, interviews, questionnaire and observations.

4.5.1.1 Research site (banks)

A research site in research normally refers to the place where the research is conducted. The process of selecting the participating banks in this study followed the principles of selective and purposeful sampling. In selective and purposeful sampling, the researcher knows whom to sample for the purpose of the study (Coyne, 1997:624). The choice of banks as research site of this study was motivated by the fact that banks cater for clients from diverse linguistic backgrounds. Banking staff use a particular language when assisting clients, while clients use language/s when communicating with bank tellers or consultants. In this study, the researcher sampled banks based on the aims and objectives of the study. The researcher considered categories such as language, diversity and multilingualism. Coyne (1997) further states that before a researcher samples, he or

she will develop interests and have several visits to the site and observe his or her hosts. Once the researcher has conducted these visits he or she will know whom to sample. The banks that were selected to participate in this study are situated in places or towns in the Free State Province deemed to be multilingual. This was important so that we get the full picture on the implementation of multilingual language policies in the banks operating in the province. Though the study did not sample all the banks operating in the province, the banks sampled represented the population of the province, since the branches of the selected banks are situated in the major municipalities of the province where the majority of the province's population reside and most languages are spoken. For instance, Bank 1 represents banks operating in the Lejweleputswa District. The bank is based in Welkom where they speak mostly Sesotho, Afrikaans, English and isiXhosa. Bank 2 represents banks operating in the Xhariep District. This bank is based in Trompsburg, a town that represents other local municipalities in the district. In this town the population speak mostly Afrikaans, Sesotho, English, isiXhosa and Setswana. Bank 3 represents banks operating in the Fezile Dabi district, and is based in Sasolburg town where the majority speak Sesotho, Afrikaans, isiXhosa, English and isiZulu. Bank 4 represents banks operating in the Motheo District. The selected the bank is based in Bloemfontein where the population mostly speak Sesotho, Afrikaans, isiXhosa, English and Setswana. Bank 5 represents the banks operating in the Thabo Mofutsanyana District. The bank is based in Harrismith, the town where the majority of the population speak Afrikaans, English, Sesotho, and isiZulu. Therefore, all these towns comprise a high number of languages and speakers thus reflect strongly on the entire population of the Free State Province. The sampling of one bank per town/district makes sense when looking at the considerations made, which among others involve the language and population size per town selected in terms of banks.

The researcher interviewed customers, that is, anyone with a bank account residing in the Free State Province. Secondly, the researcher also interviewed banking consultants and tellers working in the banks operating in the Free State Province. Moreover, the customers completed an online questionnaire as part of the data collection process for this study. Lastly, the researcher conducted observations at five banks from the five districts of the Free State Province.

The choice of banks as the research site was motivated by the fact that banks provide financial services to a diverse group of people in South Africa. Banks are spaces where people who speak different languages meet. Therefore, the issue of language in banks becomes important. Obviously,

communication between the customers and banking staff involves a language. The language of communication is key. The key question would be: What is the suitable language of communication and business in a diverse country like South Africa? The answer to this question cannot be answered simply, since there are a number of factors to be considered before addressing the real question.

4.6 RESEARCH TOOLS

In research or any academic writing, research tools entail the methods of data collection. These methods are selected and adopted by the researcher in view that they will assist in answering the research questions. This study adopts or uses the questionnaire, interviews and observations to collect data. The choice of these research tools was informed by the research methodology which was adopted in this study. Another factor for this choice is that the nature of this study is to get the opinions of the banking customers and banking consultants and tellers on the use of the official languages of the Free State in the banks operating in the Free State Province. The study is descriptive by nature and it follows qualitative methods. However, there are also aspects of quantitative data. The study also incorporated the use of the questionnaire for statistical data and opinions of respondents. Therefore, the questionnaire comprised questions concentrating more on numbers (quantitative data) and questions seeking the opinions of respondents (qualitative data).

4.6.1 Questionnaires

McClure (2002:6) asserts that “questionnaires generally consist of open or closed questions or items that measure facts, attitudes, or values”. In order to get the views of customers in the banks on the use of Free State official languages in the banks operating in the province, the use of the questionnaire was appropriate in this study. Chadwick, Bahr and Albrecht (1984:137) posit that “the major advantage of the questionnaire survey is economy. It yields the maximum number of facts, or bits of data, per research dollar”. The use of a questionnaire in this study was economical, since the questionnaire was not printed and distributed; instead, it was converted into an online questionnaire and the link was sent to participants. The participants completed the online questionnaire independently, without the assistance of the researcher.

4.4.1.1 Process followed when administering the questionnaire.

- The questionnaire was designed in a print version (Word document format). However, due to COVID-19 restrictions, the researcher decided to convert the questionnaire to an online questionnaire using a Google Forms version.
- The researcher invited participants via email. The link to the online questionnaire was shared with participants. The participants were people who frequent the banks (anyone with a bank account).
- Since the questionnaire was designed in Google Forms, the platform also assisted the researcher by encoding and decoding the data into graphs and tables. The comments were also grouped as in when the participants completed the questionnaire anonymously.
- Data collected were captured in cross-tables and reduced to frequency tables.

4.6.1.2 Research procedure/process followed:

First phase

- Questionnaire design and distribution as a link via email.
- 40 customers/participants received the questionnaire through email (purposefully) and 36 participants completed the questionnaire.
- Interview questions design.
- The researcher made appointments with the consultants and tellers for interviews.
- The researcher made appointments with customers for follow-up interviews.

Second phase

Observations

- The researcher went to observe the clients and banking staff at the banks.
- During the observations, the researcher wrote down everything which he saw at the banks, i.e. the communication between clients and banking staff (tellers, consultants).
- The researcher observed 'how' the consultants interacted with clients, i.e. language/s used.

- The researcher observed the notices displayed inside the banks and signage used, looking at the languages used.
- From what the researcher wrote down (observed), he then developed case studies.

Third phase

Before interviews, the researcher considered the following factors:

- Permission to use the tape recorder was sought before the interview. All the respondents (banking consultants) consented to its use.
- Use of the tape recorder enabled the researcher to maintain eye contact with the respondents (banking consultants).
- Preservation of respondents' words during data collection is very important.

Interview process

- Structured interviews were conducted at five banks (one bank per district) in the Free State Province: Motheo, Lejweleputswa, Xhariep, Thabo Mofutsanyana and Fezile Dabi.
- One-on-one interviews with banking consultants were conducted.
- Interviews were conducted at respondents' respective banks/branches located in the five districts of the Free State Province.
- Follow-up interviews for banking customers were conducted in all five districts in the province. In each district, the researcher interviewed one customer.

Fourth phase

- Data analysis and interpretation.
- Data summary and conclusion.

4.6.3 Structured interviews

Structured interviews are deemed necessary when data have already been collected, especially if a questionnaire or survey was used to collect data. Structured interviews are mainly used to compare and validate the responses of the large numbers of respondents (questionnaire respondents). Bless, Higson-Smith and Sithole (2013:198) maintain that “their aim is mainly to

determine the frequency of various answers and to find relationships between answers to different questions”. This study, therefore, adopts the same principle by utilising the structured interviews as one of the research tools. The purpose is to compare the answers provided by the customers on the online questionnaire. The banks’ consultants and tellers were to provide answers which helped the researcher to validate and compare the answers on the subject under interrogation in this study.

4.6.4 The sampling of structured interviews

In order to sample the relevant respondents in the structured interviews effectively, the researcher adopted theoretical sampling to identify suitable banks’ consultants and tellers working at the banks operating in the five districts of the Free State Province. The researcher regarded the banks’ consultants and tellers as suitable to be interviewed, since they interact with customers on a daily basis. Therefore, the consultants and tellers were deemed reliable sources in obtaining the relevant information on the subject matter of this study.

4.6.5 Observations

Bless *et al.* (2013:188) assert that observation “is the recording of events as observed by an outsider”. In research, observation of events may be an instance whereby the researcher observes a particular event in society for the purpose of recording the behaviour. Moreover, certain behaviour being observed and recorded by the researcher may provide some answers to research questions. However, the disadvantage of this method is that some participants may change their behaviour if they discover that they are being observed. Creswell and Creswell (2018:186) define qualitative observation as follows:

A qualitative observation is when the researcher takes field notes on the behaviour and activities of individuals at the research site. In these field notes, the researcher records, in an unstructured or semi-structured way (using some prior questions that the inquirer wants to know), activities at the research site.

This study utilises qualitative observation with the purpose to observe customers and tellers when interacting at the banks. The purpose for this is to gather data on issues around the language/s used by customers when interacting with the banking staff, and the language/s used by banking staff when assisting customers. This information was crucial in the present study, since it assisted the researcher to understand the language use in banks operating in the Free State Province.

Furthermore, in order to obtain permission from the banks to visit their branches for qualitative observations, the informed consent form for observations were given to the branch managers of the banks and the request was made to branch managers to inform customers and staff that the researcher will be at the bank/s to do observations. Joshi (2019:91) argues that “data collection and sampling in an observed environment too adds up to bias. This is because the participants are aware that they are being observed”. Moreover, in order to eliminate the issues of bias in this process, the researcher ensured that there was no interaction between the researcher, the banking staff and customers. The researcher only wrote down all the events and actions taking place at the banks’ branches selected for the observation exercise.

4.7 DATA ANALYSIS METHODS

4.7.1 Data analysis

Data analysis is one of the crucial stages of research. Once data have been collected, they have to be analysed and interpreted in such a manner that it answers the research questions posed in the study. Cooper (2017:190) maintains that data analysis “involves ordering, categorising, and summarising the data, as well as performing inference tests that attempt to relate data samples to the populations they arise from”. This suggests that, once data have been collected they are just raw data. The data first need to be rearranged and categorised. These processes on their own are the beginning of data analysis.

4.7.2 Validity and reliability of data

The validity and reliability of the collected data is a very crucial aspect in qualitative research. The balance between good and bad research is found in this phase of research, wherein the data collected are verified and tested for validity. However, the validity and reliability of data depend on many aspects, among those, the research tools employed. Lincoln and Guba (1985:290-330) set seven activities that the researcher has to undergo in order to validate the data collected, namely prolonged engagement, persistent observation, triangulation, peer debriefing, negative case analysis, referential adequacy and member checking. In this study, the researcher ensured that the data collected is trustworthy and reliable. In order to test the validity and reliability of data collected in this study, the researcher considered triangulation as the best tool to validate and test data. The study adopted the three types of triangulation, namely method triangulation, theory

triangulation and data source triangulation. In method triangulation, the study employed the use of mixed methods in the study. The purpose of this exercise was to validate data collected and to limit biasness in data collected. The theory triangulation was employed by means of utilising multiple theories in interpreting data collected. The study adopted sociolinguistics and Language Planning and Policy as primary theoretical frameworks and incorporated the language as a problem, language as a right, and language as a resource, as well as the economics of languages as additional frameworks in this study. Lastly, the study employed the use of data source triangulation. This was done by means of conducting interviews with banking customers and banking staff personnel (the consultants and tellers) in the selected banks. Moreover, the use of the questionnaire in this study assisted in comparing the data collected through other research tools such as interviews and observations. The questionnaire has a combination of the statistical data (quantitative data), open-ended questions and opinion-focused questions.

4.7.3 Triangulation

Triangulation is one of the key methods of validating qualitative data. Triangulation is a research tool that is used to validate data from various sources consulted by the researcher. Bryman (2016:305) asserts that “triangulation entails using more than one method or source of data in the study of social phenomena”. Triangulation can assist in validating the collected data. The nature of it being the application of multiple research methods suggests that it is capable of closing the gaps in the collected data. Therefore, the use of multiple research methods in collecting data is useful in validating data.

Triangulation consists of four types, namely method triangulation, investigator triangulation, theory triangulation and data source triangulation (Carter *et al.*, 2014:545). Method triangulation entails the research methods employed in a particular study, such as data collection methods. In this study, this refers to the use of interviews, the questionnaire and observations, and field notes. This study employed mixed methods of research, which is an indication that the study followed the principles of method triangulation. Investigator triangulation is a phase whereby the researcher involves another investigator in the same research project. This means having two researchers involved in the data collection process of the same study. However, this type of triangulation was not utilised in this study. Furthermore, theory triangulation means the application of more than one theory adopted in the study in order to interpret and analyse data. This is done in order to make

sense of data collected using multiple theories as well as validating the data. Additionally, data source triangulation entails the process of data collection from humans. This type of triangulation is common in human and social sciences research, wherein the collection of data is based on interviewing human beings about a particular social issue under investigation. In this regard, the views and opinions of human beings are considered the qualitative data. In the end, this assists the researcher in understanding the subject under investigation.

In this study, the researcher employed all three types of triangulation except the researcher triangulation. The researcher triangulation was not employed in this study, as the study had only one researcher involved in the data collection processes. Firstly, the study employed different research methods; that is, the use of a questionnaire, interviews and observations (mixed research methods). Secondly, the researcher cross-examined the collected data by means of follow-up interviews after the banking customers had completed the questionnaire. Thirdly, the sociolinguistics framework was used to interpret the language use in the banking sector, while the language planning and policy were used to investigate the issues of language of communication in the banking sector. In the fourth instance, data were collected by means of interviewing the banking tellers and consultants, follow-up interviews with banking customers, questionnaires completed by banking customers and observing the customers and tellers when interacting in the banks. The observations were meant to witness the language/s used by customers and banking staff when interacting in the banks, such as when discussing banking matters, enquiries and perhaps receiving information from the banks, which includes marketing, campaigns, signage, and telephonic conversations.

4.8 FRAMEWORK ANALYSIS

For the purpose of data analysis and interpretation, this study adopted the framework analysis. The proponents of this framework are Lacey and Luff (2009). In this framework, they suggest that framework analysis is mostly useful in contexts of policy research (Lacey & Luff, 2009:13). This refers to studies that focus on policy, in this case, the language policies. Therefore, this framework will fit nicely into this study, since it is focused on the implementation of the Free State language policy, in particular at the banks operating in the five districts of the province.

The framework analysis consists of five stages of data analysis, namely familiarisation, identifying a thematic framework, indexing, charting, mapping, and interpretation.

4.8.1 Familiarisation

This phase of data analysis entails the preparation of data for analysis. This means that at this stage, the collected data are organised and prepared for analysis. Creswell and Creswell (2018:193) posit that “this involves transcribing interviews, optically scanning material, typing up field notes, cataloguing all of the visual material, and sorting and arranging the data into different types depending on the sources of information”. At this stage, the researcher went through the collected data (raw data) by means of transcribing the interviews, listening to the recorded tape, reading the transcripts, typing the observations and converting them into case studies, and reading the field notes, trying to check the links, and recurrent themes in the data collected.

4.8.2 Identifying a thematic framework.

This stage is about identifying the themes in the collected data and group them according to similarities. This stage is the same as data coding. Bless *et al.* (2013:342) state that “this is where the text is broken down into fragments which share some common characteristics”. The coding of data can also be referred to as the categorisation of data. The coding process can also be done by means of writing notes with codes on the collected data. In the end this may assist the researcher to thematise or categorise data successfully.

The researcher of this study wrote notes with codes on the collected data. Thereafter, he grouped similar ideas, key issues, concepts in order to develop the themes. In the end, the collected data were classified per the developed themes so that the analysis and interpretation could be executed easily.

4.8.3 Indexing

Indexing in qualitative data is when the researcher applies meaning to the collected data. This means that, from the themes or codes developed in the collected data, the researcher then interprets those themes to make sense of the data. Lacey and Luff (2009:14) assert that indexing is “the process of applying the thematic framework to the data, using numerical or textual codes to identify specific pieces of data which correspond to differing themes”. In this process, the researcher of

this study applied the thematic framework to the collected data in textual form. The use of short text descriptors to explain the index heading was applied.

4.8.4 Charting

Charting in qualitative data analysis entails the use of headings from the thematic framework. This involves the creation of charts on the collected data in order to read and understand data easily. Lacey and Luff (2009:14) state that “charts can be either thematic for each theme across all respondents (cases) or by case for each respondent across all themes”. At this stage, the researcher rearranged the data according to the thematic framework and form charts. The charts were formed for each key subject area or theme.

4.8.5 Mapping and interpretation

Lacey and Luff (2009:15) define mapping and interpretation by stating that “this means searching for patterns, associations, concepts, and explanations in your data, aided by visual displays and plots”. At this stage, the researcher was engaged in defining concepts, mapping the range, create typologies, find associations in the data and interpret into meaning.

The researcher of this study created the typologies and found associations between themes with the purpose to provide explanations for the findings. The process of mapping and interpretation was done in conjunction with the objectives of the study and the themes that have emerged from the data.

4.9 ETHICAL CONSIDERATIONS

Before any research activity can be conducted in society, it is mandatory that the researcher seeks ethical approval from the institutional approving bodies. This is mainly done to protect the researcher, institution and the respondents. Fleming and Zegwaard (2018:210) state that

it is important that approval has been gained before the commencement of data gathering from human participants because human research ethics committees cannot grant approval for research after data collection has begun (with three expectations; data were collected for non-research purposes is now proposed to be used for research, data were gathered through a ‘chance encounter’, and if the data were already publicly [sic] available.

The process of applying ethical approval was followed in this study. The researcher applied for ethical clearance at the University of the Western Cape and then took the approved letter to the banks to seek permission to conduct research. A letter accompanying the questionnaires and the consent form was sent to the banks, mentioning the nature of the study and requesting participation in the research initiative. The banking staff, customers and community members were assured in advance of their anonymity and confidentiality in this study.

The participants were informed that their participation in the study was voluntary and could be terminated at any point in the research process. Their personal details would never be disclosed to third parties. The researcher gave the participants the informed consent form which explained the nature of the study. On the participant information sheet, the following information was provided: the title of the study, the details of the researcher, details of the supervisor, the aims and objectives of the study, the purpose of inviting the participant, assurance of their confidentiality, and availability of the study report upon its completion. After the participants read and understood the information sheet, the researcher gave them a consent form to sign to indicate their willingness to participate in the study. Furthermore, the names of the banks were not disclosed nor written in the study. The researcher labelled the banks as Bank 1, Bank 2, Bank 3, Bank 4 and Bank 5 and this was only for the purpose of data collection and analysis. Therefore, this study followed the five principles of ethical research, namely informed and voluntary consent, confidentiality of information shared, anonymity of research participants, safety of participants, and reciprocity.

4.10 SUMMARY OF THE CHAPTER

This chapter has identified the research methodology and research methods that were deemed appropriate for this study. The purpose of this activity was to give an overview of the research design and methodology. This was done in order to provide a full spectrum of the research as a whole in terms of the suitable research methodology, which in turn assisted in answering the research question/s posed in this study. More so, the study further discussed how data collection methods were applied in the present study and how the collected data were analysed through the five stages of data analysis. In the next chapter, the study will provide the presentation of the data collected.

CHAPTER 5: DATA PRESENTATION

5.0 INTRODUCTION

The previous chapter provided a landscape of the study in terms of the research methods and methodology adopted. The study adopted qualitative research methods, as well as quantitative elements by means of utilizing the questionnaire as one of the tools used to collect data in collaboration with the qualitative research methods such as the structured interviews, follow-up interviews and qualitative observations. The structured interviews were conducted with the banking consultants working in the five banks which agreed to participate in the five districts operating within the Free State Province. The follow-up interviews were conducted with five customers; that is, one customer per district. Lastly, the qualitative observations were conducted at five banks operating in the Free State Province. In each district, one bank was observed. The observations focused primarily on the banking staff and customers. The focus was on the language/s used by the consultants and customers, and the languages used on the branding, signage, directions, marketing on the walls, and posters.

This chapter is dedicated to presenting the data collected. The purpose of this is to describe the data collected. This chapter has four parts. The first part focuses on the conceptualization of the frequency tables. This involves the presentation of results emanating from the online questionnaire which was distributed to 40 customers residing in all five districts of the Free State Province. The second part entails the presentation of the interview responses from the banks' consultants. The third part presents the interview responses from the banking customers. The final part provides the case studies developed through the qualitative observations that were conducted at the five banks selected in all five districts of the Free State Province.

5.1 CONCEPTUALIZATION OF THE FREQUENCY TABLES

The questionnaire was administered and shared as a link to participants. The participants were from the five districts of the Free State Province, namely Motheo, Xhariep, Lejweleputswa, Fezile Dabi and Thabo Mofutsanyana. The initial sampling was at least five participants from each district. Then, in total, the study would have 25 participants who would have completed the questionnaire. However, in some districts participants were very eager to participate. The

questionnaire was sent out via an email to 40 participants and 36 participants responded to the questions. Furthermore, the use of the questionnaire in this study indicates that the study also employed quantitative methods to collect data. Therefore, this meant that the study as a whole employed the mixed methods of research. The purpose of using both qualitative and quantitative methods was to validate data collected. Quantitative data incorporate numerical data, while qualitative data deal with descriptive data.

5.1.1 Respondents

36 respondents returned the completed questionnaire. All these respondents live in the Free State Province and spread across the five districts of the province. Their average ages were between 20 and 60. Their levels of education were as follows:

- 36.1% had matric.
- 11.1% had a certificate.
- 8.3% had a diploma.
- 16.7% had a degree.
- 13.9% had honours degree.
- 19.4% had a master's degree.
- 5.6% had a PhD.

Thus 75% had a tertiary qualification, while 36.1% of respondents had only matric/Grade 12.

Below is a pie chart that demonstrates the numbers of the banking customers who participated in this study.

1.1. What is your district?

36 responses

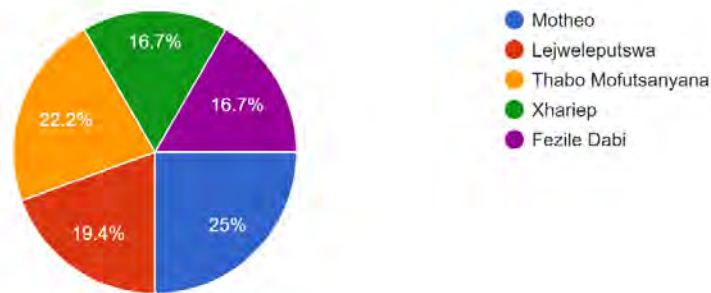


Figure 3: Number of respondents (%) per district in the Free State Province

Figure 3 above displays the number of respondents who participated in the online questionnaire of this study. The data show that in Motheo District, 9 (25%) participants responded; in Lejweleputswa they were 7 (19.4%); in Thabo Mofutsanyana they were 8 (22.2%); in Xhariep they were 6 (16.7%); and in Fezile Dabi they were also 6 (16.7%). This then gave us the total number of 36 respondents in the Free State Province, thereby representing all the districts. This data reflects on the number of participants who participated in this study. Therefore, the data shows that participants were eager to participate in the subject matter. The matter that affects almost all customers at the banks is the issue about the language of communication and business in the banks.

In order to gather data, which is conceptualised into frequency tables below, the questionnaire was administered in order to get the views and opinions of banking customers and consultants/tellers on the everyday language use in multilingual setting of banks in the Free State Province. The use of the questionnaire in this study therefore suggests that this study incorporated quantitative research methods. The questionnaire is used mostly in quantitative methods whereby numbers and statistics are dealt with. However, even though this study incorporated the use of the questionnaire, not all the questions were in numbers or statistics. Many questions were more descriptive, discussion and opinion based, which in turn makes the other questions fall into qualitative research.

The questionnaire posed demographic questions about age and gender, which assisted the researcher to compare participants' responses in terms of specific demographics. The questionnaire also posed questions on the home languages of respondents, the languages they used in their everyday lives, and languages they used when communicating with bank consultants and

languages they used when transacting at ATMs. These questions were posed to find out if the official languages of the Free State Province were only used for general communication or for banking purposes. These questions were fundamental to the aims and objectives of the study as well as the research questions.

5.1.2 The demographic characteristics of respondents

Table 8: Age distribution of respondents

Range (s)	Frequency	Percentages (%)
<20	0	0%
20-29	13	36%
30-39	10	28%
40-49	3	8%
50-59	9	25%
60>	1	3%
TOTAL	36	100%

Table 8 above demonstrates the ages of respondents who participated in the completion of the questionnaire. The ages of the respondents who completed the questionnaire ranged from 20 to 60 years. 36% of the respondents were between the ages 20 and 29; 28% of respondents were between 30 and 39; 8% of respondents were between 40 and 49; 25% of respondents were between 50 and 59; while 3% of respondents were between 60 and 69 years. The age groups show that the majority of banking customers were youth who constituted 36% of respondents. Moreover, the early and late 30s also constituted the majority, which in the end makes the youth in early 20s and the one in late 30s still the majority, with 64% when combined. Respondents over 60 years of age constituted the lowest percentage (3%). These differences can also be explained by the random sampling technique used by the researcher in selecting the participants. Most respondents were not known by the researcher, because the researcher shared the link for the online questionnaire and the respondents completed the questionnaire anonymously.

Table 9: Gender distribution of respondents

Respondents	Frequency	Percentages %
Female	21	58%
Male	15	42%
TOTAL	36	100%

Table 9 above shows that in terms of gender distribution, the respondents were almost balanced, with females constituting 58%, while males constituted 42%. The aspect of gender in this study represents transparency in terms of gender representation in the collected data and to show that the study invited all the participants regardless of gender and was not biased.

Table 10: Home Languages

Languages	Frequency	Percentages (%)
isiZulu	12	33%
Setswana	02	5.6%
Tshivenda	00	0%
Sesotho	14	38.9%
English	01	2.8%
IsiXhosa	02	5.6%
IsiNdebele	00	0%
Afrikaans	05	13.9%
Xitsonga	00	0%
SiSwati	00	0%
Sepedi	00	0%
Khoi and Nama languages	00	0%
Other	00	0%
TOTAL	36	100%

Table 10 displays the different home languages of the respondents who participated in the questionnaire completion. It shows that 39% of respondents (out of 36 participants) were Sesotho speakers, who also constituted the majority of the sample. IsiZulu respondents constituted 33% of the sample, while Afrikaans constituted 14%. Setswana and isiXhosa constituted 6% equally, and English constituted 3%, which is the lowest compared to all other languages.

5.2 THE USE OF OFFICIAL LANGUAGES

In this section, Question 1 was aimed at finding out how often the respondents use the eleven official languages in the banks and in their daily lives. This section is important, because it indicates what language/s are spoken either at work, at home or with peers or for social gatherings.

Table 11: Use of one or more of the languages listed below? (1=most often, 2=seldom, 3=never)

Languages	Most often	Seldom	Never
IsiZulu	13	11	12
Setswana	13	12	11
Tshivenda	4	1	31
Sesotho	18	12	6
English	26	7	3
IsiXhosa	6	19	11
IsiNdebele	4	3	29
Afrikaans	16	8	12
Xitsonga	3	4	29
SiSwati	4	4	28
Sepedi	6	10	20
Sign language	4	6	26
Khoi and Nama languages	5	1	30
Other	3	3	30

From Table 11, it is noticeable that most of the respondents speak English, Sesotho, Afrikaans, isiZulu and Setswana during their everyday communication, be it at work or school. These languages are the ones with many speakers who indicated the language they often speak, compared to other languages. However, in Table 10 (home languages of respondents), only one respondent indicated that English is his or her home language. Surprisingly, when looking at Table 11 above, most respondents prefer to use English instead of their home languages.

Table 12: Language/s used when speaking to people you work with

Languages	Frequency	Percentages (%)
IsiZulu	16	44.4%
Setswana	6	16.6%

Tshivenda	0	0%
Sesotho	24	66.6%
English	33	91.6%
IsiXhosa	6	16.6%
IsiNdebele	0	0%
Afrikaans	11	30.5%
Xitsonga	0	0%
SiSwati	1	2.7%
Sepedi	2	5.5%
Sign language	1	2.7%
Khoi and Nama languages	1	2.7%

The purpose of the question was to find out what language/s customers use at the workplace. This question was important in the sense that it helps in understanding the factors that influence customers on the choice of language use in the banks. Therefore, the study found that, out of the 36 respondents, 33 chose English as the common language used at work, this then suggests that the other 3 out of 36 can use more than one language when at work. The data further tells us that 24 respondents said they used Sesotho, followed by 16 who said they used isiZulu, 11 said they used Afrikaans, 6 used Setswana, and another 6 said they used isiXhosa. Quite a few said they used Sepedi, Siswati, Khoi and Nama, and Sign language. The data show that the majority of respondents utilise English more than other languages. It is worth noticing that Sesotho also has a huge number of respondents who said they used it at the workplace,

Table 13: Language(s) used when communicating with consultants/tellers at the bank?

Languages	Frequency	Percentages (%)
IsiZulu	7	19.4%
Setswana	4	11%
Tshivenda	0	0%
Sesotho	14	38.8%
English	35	97%
IsiXhosa	2	5.5%
IsiNdebele	0	0%
Afrikaans	5	13.8%

Xitsonga	0	0%
SiSwati	1	2.7%
Sepedi	0	0%
Sign language	0	0%
Khoi and Nama languages	0	0%

In Table 13 above, the question was posed to respondents to indicate what languages they use when communicating with the consultants and tellers in the bank. Most respondents indicated that they use the following languages, isiZulu, Setswana, Sesotho, isiXhosa, Siswati, English and Afrikaans. Among these languages used by respondents English is the only one dominating, which simply means that even though they use other languages, the majority opt to use English the most.

Table 14: Language/s used when doing a transaction at an ATM?

Languages	Frequency	Percentages (%)
IsiZulu	1	2.7%
Setswana	0	0%
Tshivenda	0	0%
Sesotho	6	16.6%
English	34	94.4%
IsiXhosa	0	0%
IsiNdebele	0	0%
Afrikaans	3	8.3%
Xitsonga	0	0%
SiSwati	0	0%
Sepedi	0	0%
Sign language	0	0%
Khoi and Nama languages	0	0%

Table 14 provides us with data that indicate what languages respondents use when transacting at ATMs. The data tell us that the majority of respondents choose English when transacting at ATMs. 94.4% of respondents indicated that they chose English, while 16.6% indicated that they chose Sesotho. The numbers for isiZulu and Afrikaans are way below when compared to other languages. The rest of the languages on the table are not utilized; hence they have a zero percentage. Another point that may contribute here is that most banks do not offer language options at their ATMs.

There are a few banks with this option, while some only provide an option in English and Afrikaans.

Table 15: Language spoken when at the bank?

Languages	Frequency	Percentages (%)
IsiZulu	6	16.6%
Setswana	1	2.7%
Tshivenda	0	0%
Sesotho	9	25%
English	29	80.5%
IsiXhosa	1	2.7%
IsiNdebele	0	0%
Afrikaans	4	11%
Xitsonga	0	0%
SiSwati	0	0%
Sepedi	0	0%
Sign language	0	0%
Khoi and Nama languages	0	0%

5.3 THE USE OF OFFICIAL LANGUAGES IN THE BANKS

In this section the discussion is informed by the result of the follow-up interviews that were conducted with the customers and the structured interviews that were conducted with the consultants and tellers at the banks. The first part of this section deals with the results of the interviews conducted with the banks.

5.3.1 The structured interviews with banks' consultants

Before the actual interviews with the banks, the researcher made appointments with the banks and some banks agreed to participate, while others declined their participation in the study. The study adopted the purposeful sampling in selecting the banks to participate in structured interviews. Out of the 10 banks that were recruited in the province; that is, two per district, only five banks agreed to participate. This means that one bank per district participated in the study, in total the total

number of banks that participated in the Free State Province were five banks. Interviews were conducted with five banks in the Free State Province, i.e. one consultant per district/town.

Table 16: Transcripts of structured interviews with consultants in the banks

BANK 1 – LEJWELEPUTSWA DISTRICT, WELKOM

The home language of the consultant is Sesotho. The consultant indicated that they use English, Afrikaans and Sesotho for work-related matters and also for social purposes. However, during meetings, they only use English, because it is the only official language adopted by the bank. The bank uses English when assisting customers at the branch, but they do allow customers to use their own languages, provided the consultant understands the language spoken by the customer. Moreover, some customers use their own languages if they do not understand English. However, should it happen that the consultant does not understand the language used by the customer, then the consultant usually requests assistance from a co-worker to interpret. At its ATMs, the bank does not offer many language options for the customers to choose and transact in. Instead, their ATMs only offer a language choice between English and Afrikaans. When the consultant was asked whether he thought African languages are fit to be used in the banks as languages of business and communication, the consultant responded by saying,

“Yes. Most people now use bank accounts even those that are illiterate, some people understands or and remember better if things are said in their own language. Upon opening an account or requesting credit, there are lots of explanations that when I have to convert to the language of the client because they might or had asked me to do so.”

The bank does have an existing language policy and it only adopts the use of English, Afrikaans and Zulu,

“as they believe they are the ones that most customers understand and mostly used in South Africa.”

BANK 2 – XHARIEP DISTRICT, TROMPSBURG

The home language of the consultant is Sesotho and the consultant stated that for work-related matters he uses English because the language policy of the bank strictly promotes English as the language of business and communication. However, for social purposes, it depends among themselves as colleagues, because they do have Afrikaans speakers. So,

normally, when they are all together, they speak English or Afrikaans, but if they are only colleagues whose home language is Sesotho, then they speak Sesotho. During the formal meetings, all staff members are required to use only English. When assisting customers at the bank, it depends on the customers in terms of language preference. Most customers do use their own languages, but if, for instance, the customer speaks isiZulu or isiXhosa, he or she requests assistance with interpreting, because in the area the languages spoken the most are Sesotho, English, Afrikaans and Setswana. At the ATMs, the bank only provides services in English and Afrikaans. When the consultant was asked whether he thought African languages are fit to be used in the banks, the consultant responded by saying:

“I think they are, considering the diversity of our country. It is possible to use African languages in the banks.”

The bank has a language policy but it only adopts English as the sole language of business and communication.

BANK 3 – FEZILE DABI DISTRICT, SASOLBURG

The home language of the consultant is Sesotho. The consultant indicated that at her bank, for work-related matters, they use either Sesotho or English for communication, but for social purposes, they mostly use Sesotho. During the official meetings of the bank, they use English, but they also mix languages in the conversations, because most staff members are speakers of Sesotho. Therefore, they are comfortable with using their language instead of English. When assisting customers at the branch, they use the language preferred by the customer and customers normally use their own languages when at the bank. The bank only provides language options at the ATMs in English and Afrikaans. When the consultant was asked whether she thought African languages are fit to be used in the banks, the consultant responded by saying:

“Yes, customers do require assistance in their home languages and we manage to assist them. Some do not know English, so they prefer their home languages especially the elders.”

The bank has a language policy, but only English is adopted as an official language for formal communication in the form of emails, letters and advertisements.

BANK 4 – MOTHEO DISTRICT, BLOEMFONTEIN

The home language of the consultant is Sesotho. The consultant indicated that they use English and Sesotho for work-related matters and social purposes. During the official meetings of the bank, only English is allowed as it is the official language of the bank. When assisting customers, consultants use either English or Sesotho, depending on the language preferred by the customer. In most cases, customers use their own languages when at the branch. However, the issue is when the customer uses a language not known by the consultant and the challenge is that the bank does not have interpreters or translation services. The bank does not provide language options at the ATMs; transactions only occur in English, as it is regarded as an international language. However, the banking staff assist customers at the ATMs when they have challenges. When the consultant was asked whether she thought African languages are fit to be used in the banks, she responded by saying:

“Any language is fit in the banks and translation can be requested when needed by anyone into their preferred language.”

The language policy of the bank only adopts English as the sole language of business and commerce.

BANK 5 – THABO MOFUTSANYANA DISTRICT, HARRISMITH

The home language of the consultant is Setswana. He stated that in most cases he uses English in work-related matters to accommodate colleagues, but for social purposes it depends on the people he is associated with. However, he prefers his home language. During the meetings, only English is used. The bank allows customers to use the language they prefer, but it is always advisable to use the language understood by both parties. In cases where the consultant does not understand the language used by the customer, he requests the interpreter to assist. The bank provides language options in all the official languages of South Africa at ATMs. When the consultant was asked whether he thought African languages are fit to be used in the banks, the consultant responded by saying:

“Not anytime soon, the corporate leader is made out of different ethnic groups who all understand the one language English it is.”

The bank has a language policy that adopts English as the language of business while other South African languages are used for communication purposes and at ATMs. The main language used in loan contracts, agreements, adverts, and emails is English.

Table 17: The use of the eleven official languages in the banks

BANKS	No. of languages used in the bank	Percentages (%)
BANK 1	3	27.2%
BANK 2	1	9%
BANK 3	2	18.1%
BANK 4	2	18.1%
BANK 5	1	9%

The table above shows the number of languages that are used by the five banks selected to participate in the structured interviews. Each bank had one consultant who participated in the interviews. All the banks engaged uses English for official communication either through emails or telephone when contacting their customers. However, some do use English and other languages. For instance, Bank 1 uses English, Sesotho and Afrikaans; Bank 2 uses only English for work-related matters; Bank 3 uses either English or Sesotho; while Bank 4 uses English for official meetings and communication; and Bank 5 uses also uses English only for communication with customers. More importantly, though most banks prefer to use English as the main language of business and communication, they still allow customers to decide on the language they prefer. However, this cannot be guaranteed, as some consultants or banking staff members may not be conversant with other languages except either English or Afrikaans. Furthermore, out of all five banks that participated, only one bank provides customers with an option to transact in a language of choice at its ATMs; the rest of the banks only allow transactions at ATMs in English or Afrikaans, and some only in English.

5.3.2 Follow-up interviews with customers

Table 18: Transcripts of follow-up interviews with banking customers

A CUSTOMER IN THE LEJWELEPUTSWA DISTRICT, WELKOM

This is an elderly customer who has a bank account and frequently goes to the branch for

assistance and transactions. Her home language is Sesotho, but the bank uses English when it communicates with her telephonically. The customer prefers to use English when at the branch; however, she is allowed to use her language, depending on the person assisting at the time. During the interview, the researcher asked the question: Do you see the need for the use of African languages in the banks? The customer responded by saying:

“Yes, to understand because everyone can use the ATM freely without asking for help from the security or banking staff. This can assist in eliminating crime at the ATMS, whereby the secret pin is leaked due to asking for help from someone.”

The customer believes that her language is not catered for in the bank; instead, everything is done in English; hence she also prefers to use English, because she is now used to it.

A CUSTOMER IN THE FEZILE DABI DISTRICT, SASOLBURG

She is a young woman who speaks Sesotho as her home language and she has a bank account with one of the major banks in Sasolburg, Free State. The bank uses English when it contacts her telephonically. When the customer is at the branch, she uses either Sesotho or English, depending on the consultant helping at the time. The bank allows the customer to use her language; however, when using an ATM, she choose to transact in English, because she avoids challenges with financial terminology in Sesotho. She is only conversant with the financial terms in English. When she was asked whether she saw the need for the use of African languages in the banks, she responded by saying:

“Yes, some people especially those from disadvantaged backgrounds cannot speak or understand English.”

The customer believes that her language is catered for by the bank, because she has never felt pressured to use English; instead, she uses it by choice. When she feels like speaking Sesotho at the bank, she does that without fear.

A CUSTOMER IN THE XHARIEP DISTRICT, TROMPSBURG

This is a middle-aged woman whose home language is Afrikaans. She does not hold a tertiary qualification and she works as a cashier at the local shop in the area. She has a bank account with the bank in the area. However, the bank uses English when it contacts her telephonically. The customer uses her home language when at the branch and the bank allows

her to use her language. When the customer uses an ATM, she chooses to transact in English and she argues that the Afrikaans used at the ATMs is difficult for her. When she was asked whether she saw the need for the use of African languages in the banks, she responded by saying:

“Yes, not all people understand English, especially old people.”

The customer indicated that Afrikaans is used by the banks, but the plain Afrikaans used is difficult, because it only incorporates the terminology used in Cape Town and she is not familiar with the terminology used. Apparently, the Afrikaans spoken in Cape Town is different from the one spoken in other parts of South Africa.

A CUSTOMER IN THE MOTHEO DISTRICT, BLOEMFONTEIN

This customer is a TVET college student who has a bank account with one of the banks in Bloemfontein. She is a home-language speaker of Setswana and she speaks Setswana when at the bank, even though the banking staff greets her in English, but she responds in her language. Moreover, when the bank contacts her telephonically, it uses English. However, the bank allows the customer to use her language. Surprisingly, the customer uses English when she transacts at the ATM. This is because she said she felt comfortable, because English is user-friendly at the ATM. When she was asked whether she saw the need for the use of African languages in the banks, she responded by saying:

“Yes, because it will be easier for people who do not understand English.”

The customer argues that her language is not used or developed at the bank:

“They [the bank] use English. Most of the time, they use Setswana just because I am using it with them. For instance, when I enter the bank, they would greet me in English then I will respond back in my language.”

A CUSTOMER IN THE THABO MOFUTSANYANA DISTRICT, HARRISMITH

She is an elderly woman whose home language is isiZulu. She banks with a bank situated in Harrismith where she usually goes for branch-related assistance and enquiries. The bank uses English when it contacts her telephonically. The customer uses Sesotho, English or isiZulu when at the branch, depending on the person assisting at the time. When using an ATM, the customer prefers English, because she understands the banking terminology better in English

than in any other language. When she was asked whether she saw the need for the use of African languages in the banks, she responded by saying:

“Yes, it will assist our elders and those who did not go to school and can eliminate fraud, because other people ask to be assisted by strangers because they do not understand English, and they end up being robbed, just for not understanding the language used.”

The customer is of the view that her language is not catered for by the banks; it not used or developed. Instead, the banks frequently use English. There is no multilingualism at the banks; one ends up using the language used by the person assisting, which in turn causes misunderstanding.

5.3.4 Observations in the banks

Table 19: Case studies developed through the qualitative observations conducted in the banks

A BANK IN THE LEJWELEPUTSWA DISTRICT, WELKOM

When entering the bank, one is greeted in English. The person assigned to assist clients at the door to direct them to the right personnel in the bank uses English. However, some customers switch from English to Sesotho or isiXhosa. The area has a diverse group of people who speak Sesotho, isiXhosa, English and Afrikaans. The signage at this bank is only in English, and when they call the next customer to be assisted, they use English by using the phrase, ‘Next customer, please’.

A BANK IN THE XHARIEP DISTRICT, TROMPSBURG

When entering the bank, one is greeted in Sesotho. Apparently, the majority of staff members in this bank are speakers of Sesotho; therefore, there is always an assumption that one knows Sesotho, since the vast majority in the area speak Sesotho, compared to other languages such as isiXhosa, Setswana, Afrikaans and English. However, as they assist customers, they are flexible to switch languages during the conversations. They do speak Afrikaans when the customer switches to Afrikaans and that is the same with other languages spoken in the area. The signage and notices on the walls and screens are in English, some with a little bit of Afrikaans translations.

A BANK IN THE MOTHEO DISTRICT, BLOEMFONTEIN

The language used by banking staff is strictly English, from the door when one meets and greets the lady by the door. The lady by the door is a white person and she speaks English. Everyone who enters in this bank, goes to this lady and explains what he or she is there for. Then the lady will direct the customer to the right section to be assisted. However, the majority of consultants and tellers are black people, who mostly speak Sesotho. The language of communication between the customer and the consultant is decided upon by the two and not by anyone. They are flexible to shift between languages. The signage, music/radio channel and writing on the walls are all in English, and at the door, the only languages used are English and Afrikaans. For instance, on the door is written 'push/druk', 'pull/trek'. Therefore, this bank only uses English and Afrikaans on its signage and branding.

A BANK IN THE FEZILE DABI DISTRICT, SASOLBURG

When entering the bank, one meets customers queuing at the enquiries counter before being directed to the right section of the bank. Once a customer has finished at the enquiries counter, a consultant will come to the fore and ask the first customer in the queue how he or she can be assisted. The lady who comes to customers speaks Sesotho and not English. The majority of customers inside the branch are black people, and the language that is frequently spoken in the area is Sesotho. Because the area has white people who speak English and Afrikaans, the consultants seem to be flexible in accommodating customers in terms of language of communication.

A BANK IN THE THABO MOFUTSANYANA DISTRICT, HARRISMITH

As the customers entered the bank, they spoke their languages. One could hear some speaking isiZulu, some English and some Sesotho. These are informal or social conversations between customers while they are waiting to be assisted. The person who issues the queuing tickets is also flexible with customers; she tries to accommodate customers by speaking in the languages they prefer. Though she first greets in Sesotho, she is able to switch the language when the customer speaks another language. The thorny issue at this bank is that of the person calling out ticket numbers for the next customer to be assisted. The language used is English and the accent is that of a white person. Some

customers miss out due to the rolling voice of the lady on the speaker. She speaks fast and it is difficult to hear the pronunciation of numbers, as a result it happens that the consultant would cancel or abandon the ticket, thinking that the customer has left the branch while he or she is still seating in the waiting area . The issue was hearing and perhaps the issue of language barrier since others did not even understand English.

At all five banks that were observed assisting their customers in the five districts of the Free State Province, most consultants displayed eagerness in assisting customers in languages they prefer; however, the most challenging factor is that of the lack of interpreters in the banks. Only one bank out of the five indicated that it has in-house interpreters. In case a customer uses a language that the consultant or a teller does not know or understand, the interpreter is normally asked to assist. Another issue was that of having the signage, notices and advertisements only written in English and in some cases in English and Afrikaans, while the majority of customers at most banks are speakers of African languages and not English and Afrikaans. In some cases, television screens and communication media at all five banks were displayed in English, while customers are not all English speakers and some had never gone to school. Moreover, when the customer gets inside the branch, the consultant or any other banking staff would first greet the customer in English, assuming that the customer knows and understands English, until the customer responds in his or her language. Then the consultant would switch to the language used by the customer, provided he or she knows it.

5.4 SUMMARY OF THE CHAPTER

This chapter was dedicated to presenting the data collected. The purpose of doing this activity was to describe the data collected. This chapter consisted of four parts. The first part focused on the conceptualization of the frequency tables. This involved the presentation of results emanating from the online questionnaire that was distributed to 40 customers residing in all five districts of the Free State Province. The second part entailed the presentation of the interview responses from the banks' consultants. The third part presented the interview responses from the banking customers. The last part provided the case studies developed through the qualitative observations that were conducted at the five banks selected in all five districts of the Free State Province; that is, one bank per district, which in total made five banks representing the province. The present chapter

concentrated on presenting the data by means of describing it, whereas in the next chapter, the data will be analysed and interpreted in conjunction with the research questions posed in the study.



CHAPTER 6: DATA ANALYSIS AND INTERPRETATIONS

6.0 INTRODUCTION

In the previous chapter, data were presented and described. Data sets in the form of interview transcripts, frequency tables, and qualitative observations were presented in order to prepare for the present chapter (data analysis and interpretation). This study intended to provide an analysis of the language use in multilingual setting of banks in the Free State Province. The study aimed at determining the status of African languages in the banking sector in relation to perceptions about the use of African languages when transacting and communicating in banks. Furthermore, the study strived to highlight the importance of language planning and policy in banks. The study adopted qualitative research methods, combined with quantitative elements by means of utilizing the questionnaire as one of the tools used to collect data in collaboration with the qualitative research methods, such as structured interviews, follow-up interviews and qualitative observations. The structured interviews were conducted with the banking consultants working in the five banks in the five districts operating within the Free State Province, who agreed to participate. The follow-up interviews were conducted with five customers; that is, one customer per district. Lastly, the qualitative observations were conducted at five banks operating in the Free State Province. In each district, one bank was observed. The observations focused primarily on the banking staff and customers. The focus was on the language/s used by the consultants and customers, and the languages used on the branding, signage, directions, marketing on the walls and posters.

The purpose of this chapter is to analyse and interpret the collected data in a manner that answers the research questions posed in the study. The collected data will be analysed using the five stages of data analysis (framework analysis) and thereafter be interpreted by means of applying the literature reviewed in Chapter 3 of this thesis and the application of the adopted theoretical framework/s.

This chapter comprises four sections. The first section entails the interpretation of the figures (graphs). The second section deals with the analysis of data using the adopted methods of data analysis; that is, the five stages of data analysis (framework analysis). The third section deals with the application of the theory and the literature reviewed in order to make sense of the data collected

and in the end, come up with the research findings emanating from the collected data. Lastly findings will be discussed whereby the theories adopted are discussed in relation to the research questions posed in the study.

6.1 Data analysis

In the research methodology chapter (Chapter 4), it was indicated that this study employed the methods of a mixed methods research, in particular comprising qualitative and quantitative research. It adopts this type of research because it is aimed at analysing the official language policies and their relationship to everyday language use in multilingual setting of banks in the Free State Province. The choice for the qualitative research methods was justified by the fact that qualitative research methods are more useful in studies that seek to obtain the views of society on particular societal issues. Ravitch and Carl (2016:7) point out that “qualitative inquiry seeks to discover and describe in narrative reporting what particular people do in their everyday lives and what their actions mean to them”. Therefore, the qualitative research approach fits well in this study since it was aimed at obtaining the views of customers in the banks on the use of African languages in the banks. Similarly, Hancock *et al.* (2007:7) states that qualitative research is “concerned with developing explanations of social phenomena. That is to say, it aims to help us to understand the social world in which we live and why things are the way they are”. The main objective of this study is to determine the status of African languages in the banking sector in relation to perceptions about the use of African languages when transacting and communicating in the banks. In doing so, an inquiry using a qualitative approach will be undertaken to ascertain the opinions and experiences of African language speakers regarding the use of African languages in the banking sector. The study will employ a variety of data-gathering methods, including a questionnaire, interviews, and observations to understand the issues and concerns of African language speakers pertaining to the use of African languages in the banks operating in the Free State Province.

Furthermore, the study also incorporated quantitative methods by means of employing the use of a questionnaire. There are a number of factors that led to the use of questionnaire in this study. Firstly, the purpose was to get the views and experiences of banking customers on the use of official languages in the banks operating in the five districts of the Free State Province. Secondly, it was to understand their challenges and frustrations around the issues of language use in the

banks. Thirdly, it was to gather data on the issues that lead customers not to use their main languages. Creswell (2014:41) posits that,

survey research provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population. It includes cross-sectional and longitudinal studies using questionnaires or structured interviews for data collection – with the intent of generalizing from a sample to a population.

In order for the researcher of this study to understand the lived experiences of the speakers of African languages in the banks, it was crucial that a questionnaire was employed in this study. The banking customers then had an opportunity to voice their views and opinions on the issues of language use and communication in the banking sector. The questionnaire had different types of questions, some of which were quantity-related questions and some opinion-related questions (qualitative). Therefore, the questionnaire incorporated both quantitative and qualitative elements.

6.2 FRAMEWORK ANALYSIS OF COLLECTED DATA

This study adopted the use of framework analysis in the collected data. During data analysis, the researcher analysed data through the application of the five stages of data analysis recommended by Lacey and Luff (2009). The first stage was ‘familiarisation’. Familiarisation entails the transcription of data. After collecting data, the researcher went through the raw data, in particular the field notes, listened to the tape recorder and encoded the data captured. The researcher also went through the completed questionnaires. This exercise assisted the researcher to list key ideas and identify recurrent themes. The second stage was ‘identifying a thematic framework’. During this stage, which is after the researcher had familiarised himself with data, he conducted a preliminary analysis (preliminary coding). The researcher categorised data into themes and identified key issues and concepts. The first theme was on the use of African languages at ATMs. The second theme was on the use of African languages inside the banks (i.e. the communication between tellers/consultants and clients). The third theme was on the home languages of clients. The last theme was on the languages used by clients in their daily lives. In the end, the results and findings were categorised into different themes, i.e. banks and language policies, adherence to human rights, the use of African languages by the banks and the attitude of people toward African languages. Thereafter, the researcher engaged in recoding and developing categories. The third stage was ‘indexing’. During this stage, the researcher applied the thematic framework to all the

data in textual form. Short text descriptors were used to define and explain the index heading. Numerical codes were used to identify specific pieces of data that corresponded to differing themes. The fourth stage was 'charting'. During this stage the data were rearranged according to the thematic framework and formed charts and frequency tables. The charts for each key subject area or theme were formed. The information on the chart form was also used to form bar graphs (histograms). The purpose of graphs was to illustrate each numerical variable individually with regard to each response in the questionnaire. The use of charts and graphs was important to make data easy to read and accessible. The fifth stage was 'mapping and interpretation'. During this stage, the researcher searched for patterns in the data collected and created typologies to find associations between themes for the purpose of providing explanations to the concepts and findings of the study. The process of mapping and interpretation was done in conjunction with the objectives of the study and the themes that emerged from the data.

The following thematic map was developed from the three data sets of this study. These themes are independently meaningful; yet they are connected in such a manner that they all make the analysis meaningful, which leads to worthwhile findings of this study. The themes were identified from the three data sets of this study, namely questionnaires, interviews (both for customers and banking staff) and qualitative observations. Therefore, the questions that emanated from the questionnaire and interviews were then converted into themes that seek to answer the research questions posed in this thesis.



Figure 4: Thematic map of data

6.2.1 Discussion of results

6.2.1.1 Results from the questionnaire

The questionnaire was administered and shared as a link to participants. The participants were from the five districts of the Free State Province, namely Motheo, Xhariep, Lejweleputswa, Fezile Dabi and Thabo Mofutsanyana. The initial sampling was at least five participants from each district, which means that in total, the study would have 25 participants who would have completed

the questionnaire. However, in some districts, participants were very eager to participate. The questionnaire was sent out via an email to 40 participants and only 36 participants responded to the questions. Furthermore, the use of the questionnaire in this study indicates that the study also employed quantitative methods to collect data. Even though the study is qualitative, quantitative methods were also adopted. The purpose of using both methods was to validate data collected. Quantitative data incorporate numerical data, while qualitative data deal with descriptive data.

36 respondents returned the completed questionnaire; 30 from black respondents and 6 from white respondents. All these respondents live in the Free State Province, spread across the five districts of the province. The data show that in the Motheo District, 9 (25%) participants responded; in Lejweleputswa they were 7 (19.4%); in Thabo Mofutsanyana they were 8 (22.2%); in Xhariep they were 6 (16.7%); and in Fezile Dabi they were also 6 (16.7%). This then gave the total number of 36 respondents in the Free State Province, thereby representing all the districts. These numbers are impressive, in the sense that the participation went over the initial sample of 5 participants per district. This shows that participants were eager to participate in the subject matter. The matter that affects almost all customers at the banks was the issue of the language of communication and business.

The questionnaire posed demographic questions about age and gender, which assisted the researcher to compare participants' responses in terms of specific demographics. The questionnaire also posed questions on the home languages of respondents, the languages they used in their everyday lives, languages they used when communicating with bank consultants, and languages they used when transacting at ATMs. These questions were posed to find out if the official languages of the Free State Province were only used for general communication or for banking purposes as well. These questions were fundamental to the aims and objectives of the study as well as the research questions. One may argue that most elderly customers tend to fear the technologically advanced platforms such as the ones used by many banks. Another factor may be that the questionnaire was online; hence their participation in this study was limited.

6.2.1.2 Age distribution of respondents

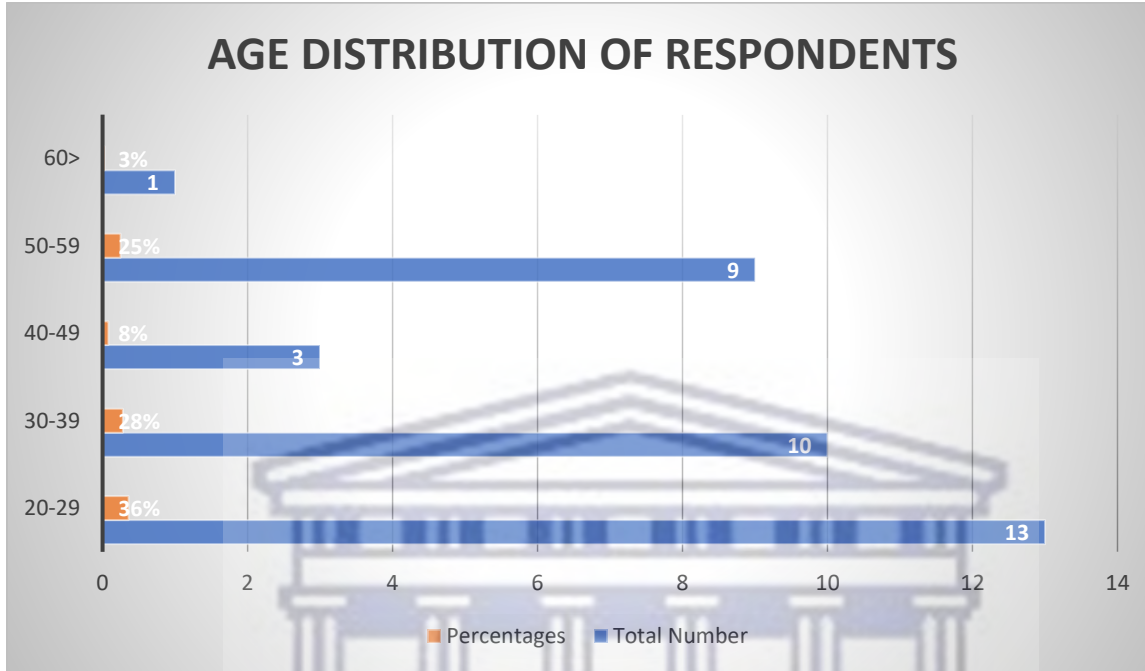


Figure 5: Age distribution of respondents

Figure 5 above demonstrates the age range of respondents who participated in the completion of the online questionnaire. Their age is significant in this study, even though it does not serve as a concluding factor in the full findings of the study. Instead, age plays a role in understanding the diversity and background of the respondents. When looking at the figure above, one can notice that most respondents are younger, thus considered as the youth. The majority of them are between the ages 20–29 and 30–39. The ones between 20 and 29 constitute the majority of the entire population who participated in the questionnaire, followed by the ones aged 30–39. The rest of the population who participated are between 40 and 49, 50 and 59, and 60 years old. Therefore, this data tell us that in the banking sector, the majority of customers are the youth, followed by the early 40s up to the late 50s. There are quite a few in their early 60s, which is evident when we look at the above graph, where there is only one respondent in the age range of 60>. More so, having the youth being the majority in the banking sector can mean a lot of things, among others, indicating that our findings might be biased because of age range. For instance, having the youth and elders put in one basket might not be fair when considering the fact that their backgrounds are not similar. The youth of today understands things easier due to the fact that we live in the knowledge age, and information is easily accessible, while the elders come from a different

background and they are expected to adapt to the new era which is ruled by new technological advancements.

6.2.1.3 Gender distribution of respondents

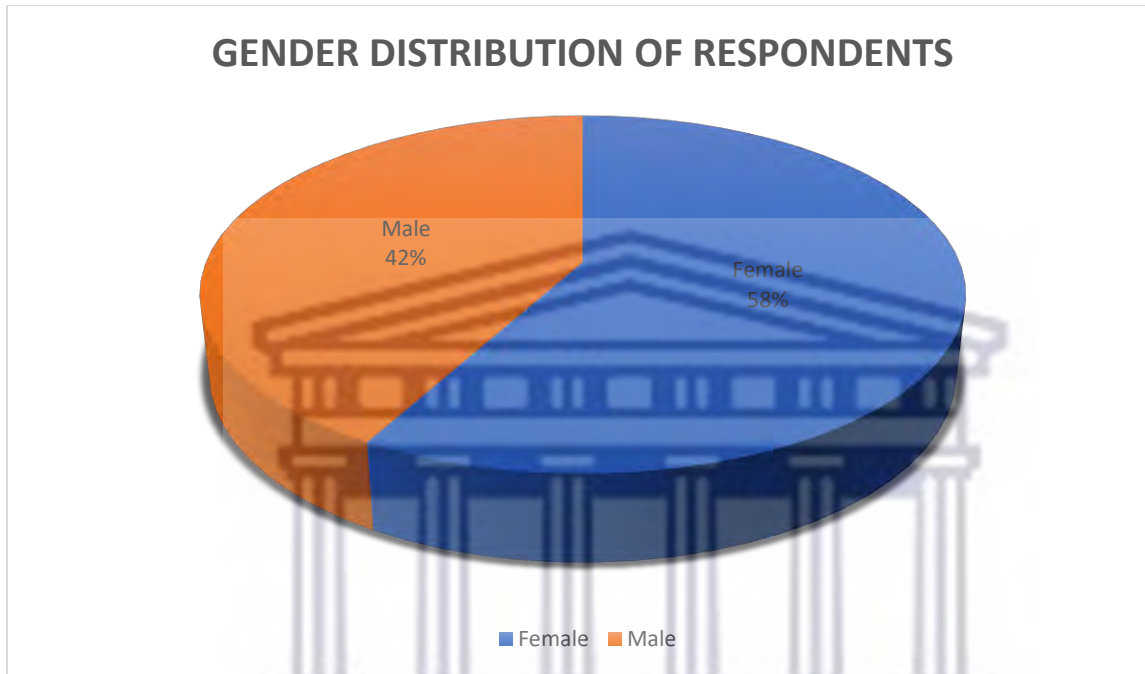


Figure 6: Gender distribution of respondents

The above figure (Figure 6) displays the gender distribution of the respondents who participated in the questionnaire. The data tell us that females constitute the majority of respondents compared to males, with females constituting 58%, while males constitute 42%. This means that, among the total of 36 respondents who participated, the majority of them were females. This may suggest a lot of things about the respondents and the banking industry. One, it may suggest that in general, women are the majority of customers in the banks. However, before reaching that conclusion, one may argue that women in general constitute the majority of the country's population. Therefore, it makes sense for them to be the majority of customers in the banks. Another one may argue that perhaps women are the ones who are good in managing money when compared with men, but that would need to be proven by research findings.

Furthermore, looking at the above data, it can be submitted that the difference is not that much and this suggests that there was gender balance in the sample population. Moreover, there was no response that relates to gender specifically; instead, all the responses indicated the everyday

experiences of respondents in the banks. The aspect of gender in this data represents diversity of respondents and gender representation in the data in order to avoid gender bias.

6.2.1.4 Responses from customers in particular questions pertaining to using English in the bank/s.

“Most tellers in my town do not understand my language and there is no supplementary support to my language.”

This response indicates that the respondent is eager to use his or her language at the bank; however, the bank does not use his or her language. Therefore, the respondent feels forced to use English because that is the only language used in the banks. This is a challenge for the speakers of African languages. The question is: what happens when the customer does not know English?

“The Free State Province is populated by Sesotho-speaking people, I'm not good with it and becomes awkward when I try to speak isiZulu knowing very well that it's not their normal language, so I usually end up choosing English.”

The respondent seems to be eager to use his or her language; however, the challenge is that most consultants and tellers at the bank speak Sesotho, while the customer is a Setswana speaker. This poses a challenge for the customer, because he or she is not accommodated in terms of language choice and use. The only language recognised among other African languages is Sesotho, whereas Setswana is also an official language of the province. This is a violation of the language right of the customer. The customer is allowed to use his or her language in all spheres of life, which include banks.

“Because English is a business language and it accommodates all people.”

This response indicates that the respondent is comfortable with the use of English as the sole language of business and communication in the banks. This respondent is thus talking from a privileged point of view, and is not thinking for other customers who may not have the advantage of knowing English. Moreover, this response indicates that the respondent is educated and so he or she does not have issues with English, while some customers might not be English speakers, nor went to school. This response resonates with Wright (2002:159-177), who argues that English continues to dominate the operational communication in the central economy. This means that in

the business industry, English continues to dominate and the customers adopt English as the only language suitable to be used when at banks or any other business.

“I automatically assume the consultants prefer the English language because they greet me in English. Secondly I'm never sure what language the consultant speaks because they become shocked when I choose to speak Setswana with them, they revert to English.”

From the above response, it is clear that the respondent does not have a problem with using his or her language at the bank, but the issue is with the consultants and tellers who give the respondent the impression that they are not willing to assist the respondent in his or her language. This is due to the first impression (being greeted in English than an African language).

“It is the most convenient way to communicate; as the teller may not be well conversant with my home language.”

This response indicates that the respondent is assuming that the teller does not know his or her language hence the respondent opt to use English at the bank. This comfortability may be fuelled by the respondents' level of education, or perhaps English is his or her home language. Another factor may be that of being mostly exposed to English either at the workplace or in the community. This response resonates with Phaahla (2006:63), who argues that “Black people in South Africa assume that business is indissolubly linked to the English language”.

“Universally most-used language.”

The respondent believes that English is a universal language; therefore, it should be the one to be used in the banks rather than other official languages. This belief is problematic and it portrays language attitude, in particular, negative attitude towards other official languages of the province, especially the African languages, which were previously marginalised. The issue of English regarded as the world language of business and communication is also experienced in other countries. A study conducted by Kingsley (2010) on management practices and beliefs in banks reveals that there is a need to address attitudes, beliefs and ideology in language management. Kingsley's study argues that banks often lack an explicit policy on workplace languages. The findings from Kingsley's (2010) study resonates with the present study, for instance, the study by Kingsley was conducted in Luxembourg – a small multilingual and international country – where ten banks, including three international banks were investigated. The present study was conducted

in a multilingual province (Free State Province) where six languages are official. The study was conducted in the five districts of the province whereby one bank per district was investigated.

“Most tellers are Zulu language [speakers].”

The response indicates that the respondent feels forced to speak English at the bank because the tellers are isiZulu speakers and the assumption is that the respondent does not know isiZulu; hence he or she opts for English. This is the challenge on the side of the banks, especially on the part of employing staff who is monolingual, to work in banks that operate in a multilingual province like the Free State.

“Usually meet people who speak English.”

The response indicates that the bank only employs people who speak English only, or the policy of the bank says they must only speak English when assisting customers. This is still a language problem in the banks. The banks adopt language policies that promote only one language, while the country has eleven official languages. This is the same with the banks operating in the Free State Province. The province has six official languages, but banks overlook that and only adopt English and, in some instances, English and Afrikaans. This response indicates that the bank does not comply with the *National Credit Act*. Section 63 of the *National Credit Act* (RSA, 2005) states:

A consumer has the right to receive documents from a credit provider in an official language that he/she understands. Documents that a credit provider must give to a consumer include the credit agreement, quotations and statements. This requirement is, however, subject to reasonability and factors such as usage, practicality, expenses, region and the needs of the consumers served by the credit provider. The credit provider must make a proposal to the NCR on the languages in which it intends making its documents available and the NCR will approve these proposals.

This section talks about the consumer receiving documents in official language of choice. However, it is subject to reasonability and factors such as usage, practicality, expenses, region and the needs of the consumers served by the credit provider. The issue of expense and practicality is the disturbing issue here. Banks serve people in their communities; therefore, they should cater for the language needs of customers, not of the banks. Moreover, this section looks good on paper, but practically there is no bank in South African that provides a loan contract or agreement in other official languages except in English and Afrikaans. Another point is that it is practical to provide

customers with documents in African languages, because the speakers of African languages are the majority in South Africa and in banks, they are the majority of customers.

“It's the standard language spoken when you are being serviced.”

The above response indicates that the respondent is used to the fact that every time when he or she visits the bank, he or she is served in English. The bank does not give room for other languages; instead, English is the only language used in the bank of this respondent. This is a problem, since English is the sole language of communication in most banks, while the majority of customers are black people who mainly (in most cases) speak African languages. The response from the respondent further indicates that there is a communication gap or communication barrier in the banks, which is caused by the constant use of English without even establishing whether the customer understands English or not. Therefore, this can be associated with the theory of ‘language as a problem, as a right and as a resource’. The language as a problem is concerned with the issues pertaining to language development and modernization wherein the aspects of literacy, code-selection, standardization and orthography are dealt with. In this kind of the orientation, there is an assumption that those from a low socio-economic class belong to a minority ethnic or racial group (Ruiz, 1984:17). This assumption is one that divides people in society wherein there are those classified as in a social upper class and those in a lower class. For instance, normally those who speak English fluently are classified as belonging to an upper class, but those who mostly speak indigenous African languages are normally regarded as illiterate, poor and/or uneducated. The issue about the sole use of English as the language of communication and business in the banks indicates that the languages of black people are undermined, associated with poverty, lack of knowledge, uneducated and uncivilized; hence their languages are deemed unfit for use and development in the banking sector.

“To get better understanding.”

This response first indicates that the respondent understands English better than other official languages. This may be due to the fact that English is his or her home language, or he or she grew up in an environment where English is the language spoken the most. This includes the language of learning and teaching at school, community and other places. Secondly, the banks may have contributed to this through the constant use of English. In return, the customer develops a belief that English is the sole language of business and communication in the banks. Thirdly, the

customer may have got used to the English terminology used in the banks rather than in any other language. This response resonates with the *Consumer Protection Act* (RSA, 2008), which stipulates that “it is necessary to develop and employ innovative means to fulfil the rights of historically disadvantaged persons and to promote their full participation as clients”. This statement suggests that the rights of the historically disadvantaged persons must be protected. However, when talking about disadvantaged persons, one can conclude that this refers to the indigenous people of South Africa, who happen to be the speakers of African languages. One cannot say that a person is disadvantaged and his or her language not disadvantaged, because a person and his language are inseparable. Moreover, the use of the term ‘full participation’ is indicative that previously marginalised people will participate fully in the banks. The central argument then would be, how can people fully participate in the banks while the banks do not use the languages of the people? This is a contradicting statement by the NCR. Full participation can only be achieved when the languages of the majority are used in the banks. As it stands, full participation is only for those who are educated and conversant with English and Afrikaans. The speakers of African languages, especially those without an educational background, are excluded.

“They do not know my language.”

This response indicates that the customer is willing to use his or her language. However, the challenge is that the consultants and tellers do not know his or her language. Therefore, the customer feels compelled always to speak English when at the bank. This response resonates with Kimble’s realities. Kimble (1992:1304-1305) provides three realities of plain language in the banks:

Reality 1: Legalese fails all the tests, and readers prefer plain English.

Reality 2: Plain English saves time and money, and is good for business.

Reality 3: Legalese has created disrespect for lawyers and for law.

Kimble’s realities indicate that in most cases, customers prefer plain language in English. The first reality shows that most banks’ customers prefer English and not their own languages. This is an issue that needs to be investigated as to what makes customers prefer plain language in English. Therefore, this might be an issue of language preference and/or prestigious attitude towards

English. The second reality is about saving money and time for banks. This is where most banks capitalise. They prefer English, because they will not spend more money on translation, which is the case when they opt to have plain language in other languages. Moreover, this is where the major problem lies with banks, particularly for the customers. The banks are saving money, while the customers are not served in the manner they would prefer as customers. The last reality is about lawyers and law firms, in the sense that, when documents are simplified for customers, then they might feel that their job is undermined. The use of complex terms is no longer prevalent once plain language has been adopted.

“People speak English.”

This response indicates that the respondent is comfortable with the use of English in formal domains and he or she assumes that all other people are comfortable with English as well. This response also portrays his or her attitude towards other official languages of the province or the country in general. This finding resonates with Mkhize (2020:35), who argues:

Resistance to the use of African languages in higher domains is a result of the hegemony of the English language and how it has negatively affected the attitudes of South Africans towards African languages because education policies have long favoured monolingualism.

The crucial point raised here is that resistance to the use of African languages in higher domains is caused by the language policies in education that promote monolingualism instead of multilingualism. The fact that English enjoys two statuses; that is, official language status and the language of learning and teaching, alone creates an impression that English is superior to other official languages in South Africa. Furthermore, the promotion of English as the sole language of learning and teaching in education contradicts the Constitution of the Republic of South Africa that propagates the promotion of multilingualism and development of the previously disadvantaged languages.

6.3 RESULTS FROM THE STRUCTURED INTERVIEWS WITH BANKING CONSULTANTS

6.3.1 Analysis of interview excerpts focuses on the following identified themes

- Language used during meetings.

- Language used for work-related matters.
- Language used during informal conversations (social purposes among banking staff).
- Language used by consultants and tellers when assisting customers.
- Language options provided by the banks at ATMs.

6.3.1.1 Theme 1: Language used during meetings

The responses from all the consultants indicate that the banks use only English during official meetings. The common reason provided is that English is the only official language of the bank and it is the world language or language mostly used in business. In this response, there are two factors; 1) the issue of English adopted as the only official language; and 2) the issue of promoting monolingualism and violating the language rights of the staff. This indicates that other official languages are not given a chance to be used and developed in the banks.

6.3.1.2 Theme 2: Language used for work-related matters

This theme focuses on all communication between the staff and managers, colleagues and, in some instances, communication to customers, either verbally, telephonically or written. The study found that at Bank 1, the bank uses English, Afrikaans and Sesotho; Bank 2 only uses English; Bank 3 uses either Sesotho or English; while Bank 4 uses English and Sesotho; and Bank 5 uses only English. From these responses, one can notice that most banks use English, while a few use a combination of languages such as English and Sesotho. Only one has the combination of English, Afrikaans and Sesotho. Moreover, it is noticeable that English is used by all the banks, with some banks using only English.

6.3.1.3 Theme 3: Language used during informal conversations (social purposes)

This theme focuses on communication between banking staff when they talk in general; not about work, but as colleagues, either during break, lunch time or social gatherings, including greetings. The data reveal that Sesotho is mostly used during informal communication and in some instances, it depends on the colleagues if they wish to accommodate one another. In this theme, one can see that there is no rule forcing banking staff members to use a particular language. Instead, it is open; one uses a language one prefers, or rather, is convenient at the time. However, Banks 1 and 4 use

English, Afrikaans and Sesotho, which is different from the other three banks, which either use only Sesotho, or also allow colleagues to choose a language they prefer. The issue of Banks 1 and 4 having colleagues who prefer to use English, Afrikaans or Sesotho, in particular English and Sesotho, may suggest that the choice is influenced by the environment where the banks are situated. For instance, these two banks are both in cities where the population is mixed. Bank 1 is based in Welkom, where the population is dominated by speakers of English, Sesotho and Afrikaans, and Bank 4 is based in Bloemfontein, where it is the same case as with Bank 1.

6.3.1.4 Theme 4: Language used by consultants and tellers when assisting the customers

This theme reveals that the communication between the customers and consultants are free to use a language they prefer. During these conversations it is where the consultants assist customers with their banking matters such as applying for loans, credit card application, enquiries and any other matters. It is therefore noticeable that customers and consultants are free to discuss in any language they both understand. In cases where they do not understand each other, most banks opt for English. However, only Bank 5 indicated that it has interpreting services in cases where the consultant does not know the customer's language. Then the bank brings in the interpreter to assist. This is a commendable service in the banking sector wherein the majority of the customers are speakers of African languages and English is not their home language. The challenge here is that some banks do not provide professional interpreting services and most customers are in danger of making wrong financial decisions. This finding resonates with the subsection 30 of the South African Constitution which states:

Everyone has the right to use the language and to participate in the cultural life of their choice, but no one exercising these rights may do so in a manner inconsistent with any provision of the Bill of Rights.

The Constitution grants every citizen the right to use a language of choice in all social and formal domains. However, in practice this has not yet materialised, especially in higher domains such as banks, workplace, and the media. In most cases, the right to language of choice is always violated by those in power. The current language situation in the banking industry is a good example to demonstrate how language rights are violated. All languages were accorded the same 'official status', but English is the only language used as the language of record and communication in the banks and African languages are used for conversational purposes between consultants and tellers.

This, therefore, makes people, especially speakers of African languages, think that English is superior to their languages.

6.3.1.5 Theme 5: Language options provided by the bank at the ATMs

The data reveal that, out of the five banks interviewed, only one bank gives customers an option to transact at the ATM using a language of preference or choice. These options are available in all the official languages of South Africa, while three banks only give options only in English and Afrikaans, and one bank provides no option or language choice; it is only English.

6.4 RESULTS FROM THE FOLLOW-UP INTERVIEWS WITH CUSTOMERS

6.4.1 Interview transcripts' themes

6.4.1.1 Theme 1: Languages used by customers at the banks

The majority of the customers who were interviewed were home language speakers of African languages; that is, two Sesotho speakers, one Setswana speaker, and one isiZulu speaker, while only one customer was an Afrikaans speaker. The data reveal that most customers (especially the interviewed ones) use their languages when they visit the bank, even though not fully, since they still use either English or their home language, depending on certain factors, among others, the person assisting at the time, whether the person knows the language of the customer, the preference of the customer due to exposure to that particular language and being comfortable in that language. Furthermore, the data reveal that only one customer whose home language was Afrikaans used Afrikaans when at the bank.

6.4.1.2 Theme 2: Language used by the banks when contacting customers telephonically

The data reveal that out of the five customers who were interviewed, all indicated that their banks always use English when they contact them telephonically. This finding, therefore, suggests that the banks do not honour the wishes of the customers and they violate the language rights of their customers, despite customers having indicated upon opening a bank account their wish to be contacted in their home languages for marketing and promotional purposes. Moreover, even if customers did not indicate the language of preference upon opening a bank account, the banks know the home languages of their customers, but they still contact them using English.

6.4.1.3 Theme 3: The need for the use of African languages at the banks

When customers were asked whether they saw the need for the use of African languages in the banks, customers responded as follows:

“Yes, to understand because everyone can use the ATM freely without asking for help from the security or banking staff. This can assist in eliminating crime at the ATMs, whereby the secret pin is leaked due to asking for help from someone.”

“Yes, it will assist our elders and those who did not go to school and can eliminate fraud, because other people ask to be assisted by strangers because they do not understand English, and they end up being robbed, just for not understanding the language used.”

The two responses above are almost similar. They both talk about the elimination of fraud and crime due to the customer not knowing English, and then ending up asking for assistance from strangers. The customers have a positive attitude towards African languages. The key issue elaborated by the customers are the issue of vulnerability of customers who do not know English; yet they have bank accounts with banks that do not provide language options at their ATMs. Due to that, the customers are then forced to ask for assistance from anyone nearby when they have to withdraw cash, which in turn jeopardizes the safety of the customer and invites criminal activities due to the language barrier.

“Yes, some people especially those from disadvantaged backgrounds cannot speak or understand English.”

“Yes, because it will be easier for people who do not understand English.”

“Yes, not all people understand English, especially old people.”

The above responses speak to customers who cannot speak, write or understand English. This category is more about customers who lack an educational background and illiteracy. This is the crucial issue in the banking industry where the banks’ policies adopt English as the sole language of business and commerce, while their pool of customers is dominated by the vast majority of black people, many of whom lack educational backgrounds and are illiterate due to the imbalances of the past. Furthermore, the responses talk to the issues of old aged in South Africa, many of whom did not go to school and do not know English. Due to the current state of the banks in South Africa, they are forced to know English, because the documents from the banks are written in

English. This includes loan contracts, signage, letters, emails and even telephonic communication with customers. Moreover, the above responses to the people who do not know English while the banking system only make use of English instead of the languages spoken by their customers.

The above responses resonate with Cornelius (2016:1), who posits:

Ever since the development of the *plain language movement* during the 1960s and 1970s elsewhere in the world, it has been debated, in both legal and linguistic circles, whether it is indeed possible to make available complex (legal) documents, containing complex (legal) concepts and ideas, in plain language for lay audiences.

The debate about plain language, whether it can be used for complex concepts in legal documents such as loan agreements and contracts simplified for lay citizens, is crucial in this study. It is the same debate wherein the use of African languages in teaching and learning and science is always questioned in the South African context and regionally. For plain language initiative to be successful, it needs to be done in the languages of the majority and not only in English and Afrikaans. Simplifying legal documents from the banks in African languages, for instance, can greatly assist the speakers of African languages in understanding the documents they sign. The issue of translation, particularly translating documents from English into African languages is a project that needs to be considered in order to address the current language practices in the banks.

6.5 RESULTS FROM THE QUALITATIVE OBSERVATIONS

6.5.1 Themes from the observations:

- Language/s used at the counter.
- Language/s used in the signage.
- Language/s used in adverts.

6.5.1.1 Theme 1: Language used at the counter

During the observations at the banks, the researcher noted that in most cases when the consultants and tellers communicate with customers, they mostly use English when they first approach one another. However, when they continue with conversation, in some instances they switch to Sesotho or isiXhosa (Bank 1 in Lejweleputswa District). At Bank 2: Xhariep District, there is flexibility in terms of language used. Customers and banking staff mostly use Sesotho. One would assume that

it is because it is the language that is spoken the most in the area, even the banking staff working in the banks in Trompsburg understand Sesotho. At Bank 3: Motheo District, only English is used, while at Bank 4: Fezile Dabi District, they use Sesotho. At Bank 5: Thabo Mofutsanyana District, there is flexibility, since customers and banking staff are able to switch languages, switching from English to Sesotho and/or isiZulu.

This data tell us that out of the five banks observed by the researcher, only one bank strictly communicates or rather, assists its customers in English. At the other four banks, at least there is flexibility. Customers and banking staff are both free to use a language they are comfortable with, especially when they visit the bank for enquiries, applying for loans, credit cards and many more. Furthermore, this theme is more about the language of communication in face-to-face conversations between customers and consultants and tellers in the banks.

6.5.1.2 Theme 2: Language/s used in the signage

This theme deals with the language/s used by the banks in their signage inside and outside of their buildings. This includes signs, directions, marks on the doors and notices. During the visits to the five banks, the researcher noted that out of the five banks observed, two banks only use English in their signage, while all the other three use both English and Afrikaans. None of the five banks incorporates an African language. The issue of the banks only using English and Afrikaans and not a single African language shows that banks are not serious about language use and development, especially the use and development of the previously marginalized languages of South Africa. This finding goes against section 64 of the *National Credit Act* (RSA, 2005), which clearly stipulates that “A consumer has the right to receive information and documents in plain language”. This section advocates the use of plain language. The purpose is “to promote a fair, accessible and sustainable marketplace for consumer products and services and for that purpose to establish national norms and standards relating to consumer protection”. When looking at the definition of plain language, one can see that the purpose of plain language is to simplify terms, to make the contents of the contracts and agreements easily understood by customers. However, plain language in the banks is only applicable to English and Afrikaans and not African languages. Plain language refers to the use of understandable language in consumer documents. This is done to prevent practices wherein vulnerable consumers enter into agreements with the banks where they do not fully understand the content and consequences of the agreement due to the use of the

difficult legal language used by the banks. The vulnerable consumers refer to illiterate consumers, specifically illiterate in the language used by the banks, which is normally English in most banks (Cornelius, 2016:1).

6.5.1.3 Theme 3: Language/s used in advertisements

This entails the language used by the banks when they create their advertisements to the public. The focus here is not on the television or radio advertisements; instead, it is more on the advertisements created made or displayed at the banks' branches. This includes advertisements in the form of pamphlets, flyers, wall posters and branch display screens. Out of the five banks that were observed by the researcher, two banks use only English in their advertisements, while the other three banks use both English and Afrikaans. These findings raise eyebrows, since banks only use English or Afrikaans while the customers are diverse; not all the customers are speakers of either English or Afrikaans, but the Free State Province has six official languages and they are all represented in terms of having speakers who in turn happen to be customers of the banks operating in the province.

6.6 DISCUSSION OF FINDINGS

Research question 1: How well do African Language speakers use their own languages when transacting and communicating with the banks?

The purpose of this question was to ascertain whether the African language speakers use their languages when transacting at ATMs and when communicating with consultants and tellers at the banks.

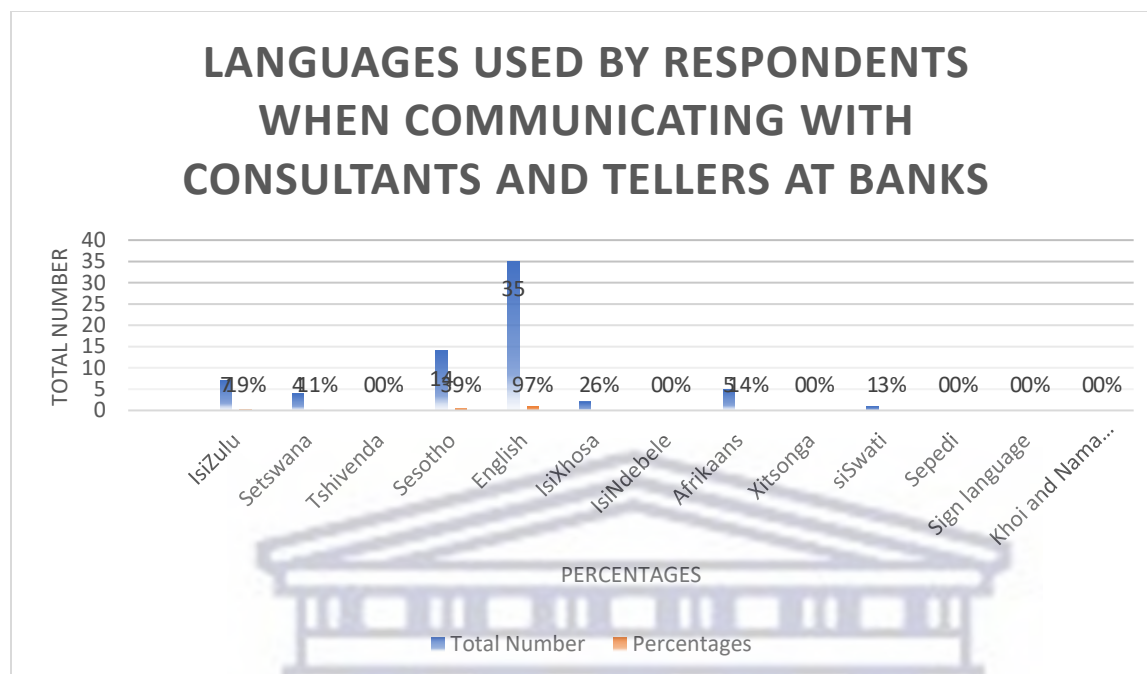


Figure 7: Languages used by respondents when communicating with consultants and tellers at banks.

The above figure demonstrates the languages used by respondents when communicating with consultants and tellers at the banks. These data are revealing to us as to what language/s customers and tellers or consultants use when they discuss financial matters, be it a language preferred by the customer, by a consultant or agreed upon by both parties. Most respondents indicated that they use the following languages, namely isiZulu, Setswana, Sesotho, isiXhosa, Siswati, English and Afrikaans. Among these languages used by respondents English is the only language dominating other languages, which simply means that even though they use other languages, the majority opt to use English the most. However, the issue about English being the language preferred the most for use at the banks may be influenced by the fact that most banks use English as the sole language of business and communication. Therefore, customers tend to believe that they are required or compelled to use English when communicating with the consultants and tellers.

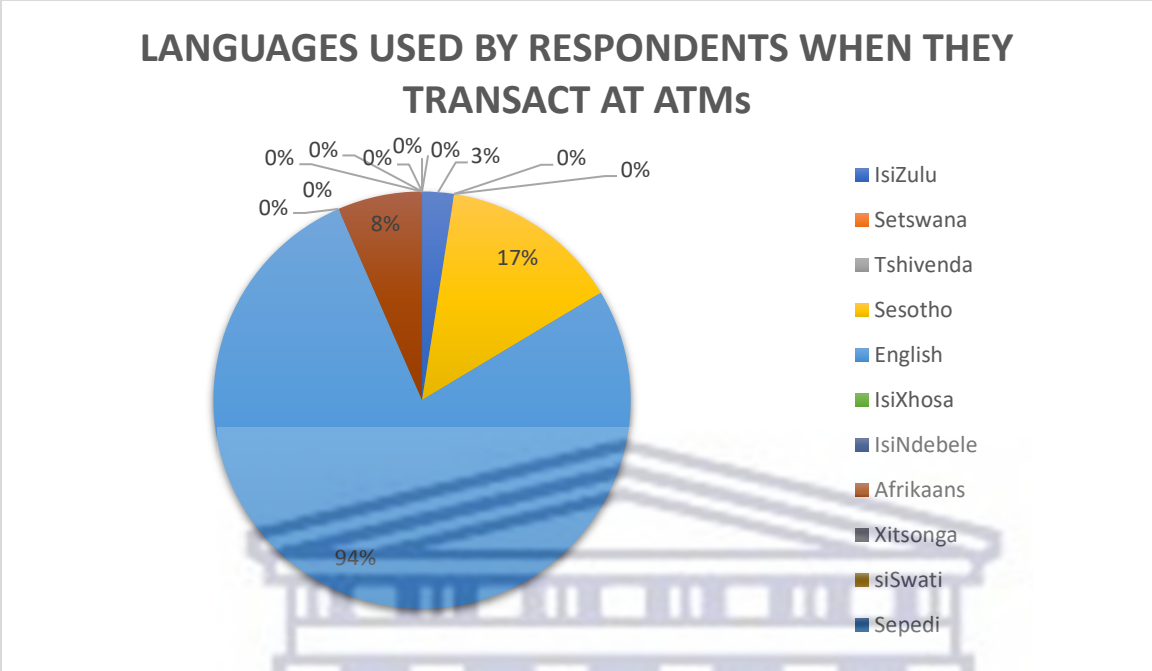


Figure 8: Languages used by respondents when they transact at ATMs.

Figure 8 displays the data on the languages used by respondents/customers when they transact at ATMs. This data only focus on the languages customers choose when they transact at ATMs; not inside the bank or branch. The data tell us that the majority of respondents choose English when transacting at ATMs. 94.4% of respondents indicated that they choose English, while 16.6% indicated that they choose Sesotho. The numbers for isiZulu and Afrikaans are way too low when compared to other languages. The rest of the languages on the table are not utilized; hence they have a zero percentage. Another point which may be contributing here is that most banks do not offer language options at their ATMs. There are quite a few banks with this option, while some only provide for an option in English and Afrikaans. Therefore, customers who mainly speak African languages are either forced to use English or Afrikaans, depending on their competency in either of the two languages.

Research question 2: What languages do the customers mostly speak and what are their home languages?

The purpose of this question was firstly to find out what home languages respondents speak. Secondly, it was to establish whether respondents use their home languages in their everyday communication. This question is crucial, because it assisted the researcher to juxtapose the use of

African languages in society and in formal domains such as banks. This was done in order to prove whether African languages were used for socialising purposes only, or whether they were also used in formal domains as they should, since they are all afforded the same official status.

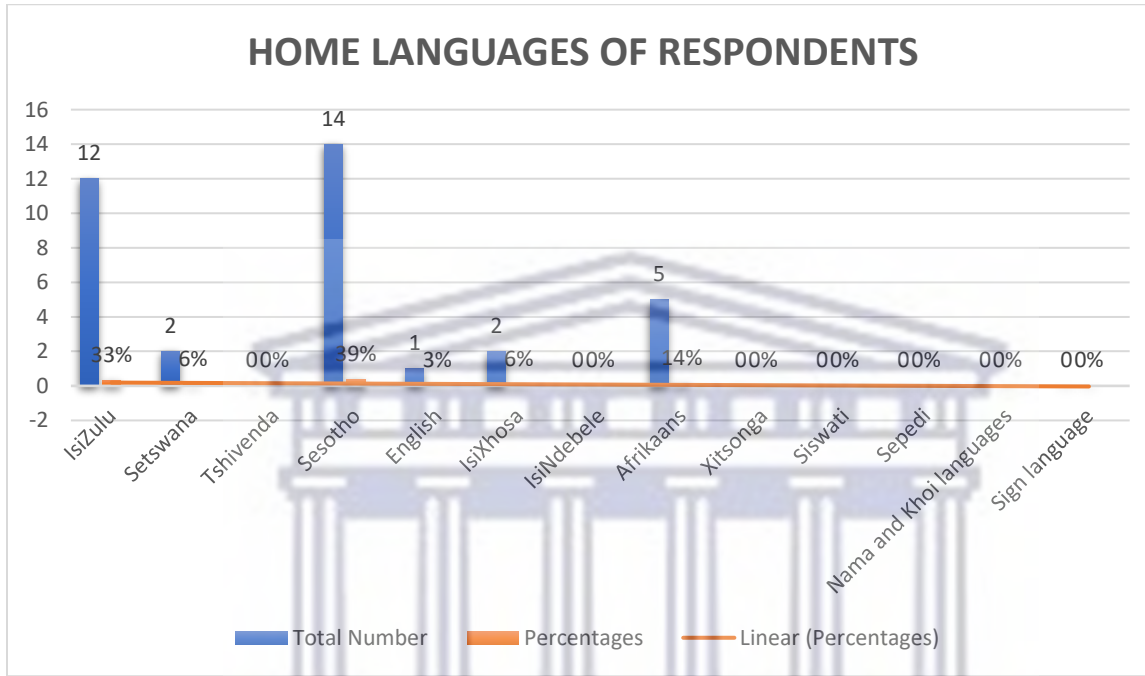


Figure 9: Home languages of respondents

The above graph displays the home languages of the respondents who participated in the questionnaire. The graph indicates that 39% of respondents (out of 36 participants) were Sesotho speakers, who also constituted the majority of the sample. IsiZulu respondents constituted 33% of the sample, while Afrikaans constituted 14%. Setswana and isiXhosa both constituted 6%, and English constituted 3%, which is the lowest, compared to all other languages. The high percentage (Sesotho, 39%) of respondents in the study suggests that Sesotho speakers constitute the majority of bankers in all five districts of the Free State Province where the data were collected. This makes sense when looking at the demographics of the Free State Province where Sesotho speakers constitute the majority of the population.

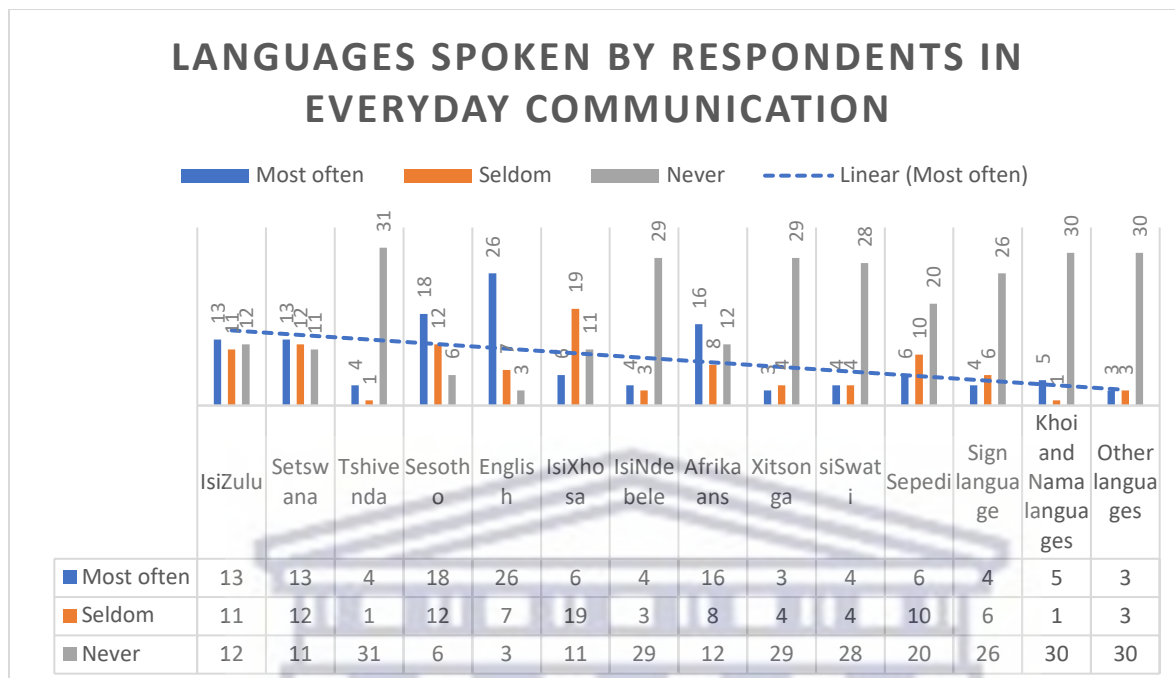


Figure 10: Languages spoken by respondents in everyday communication.

Figure 10 above displays the data regarding the languages used by respondents in their daily lives. These data are not restricted to the languages spoken in formal domains. Instead, it is just any language/s the respondents normally speak in any setting, either at school, work, social gatherings, etc. It can also involve one or more languages that each respondent speaks or is able to speak, regardless of his/her main/home language.

From the above table, it is noticeable that most of the respondents speak English, Sesotho, Afrikaans, isiZulu and Setswana during their everyday communication, be it at work or school. These languages are the ones that many speakers indicated they often speak, compared to other languages. However, in Table 10 (home languages of respondents) in chapter 5, only one respondent indicated that English is his or her home language. Surprisingly, when looking at Table 11 (in chapter 5), most respondents prefer to use English instead of their home languages. The issue of African language speakers not using their languages when compared with English is alarming and problematic in a multilingual province like the Free State. Romaine (2013:23) maintains that “the very existence of languages critically depends on the availability of a social group who claims a variety as their own and maintains its distinctiveness from the varieties spoken by its neighbours”. This suggests that there is no language without society. Society is the one that keeps and maintains a language. On the other hand, the language must relate to the speaker.

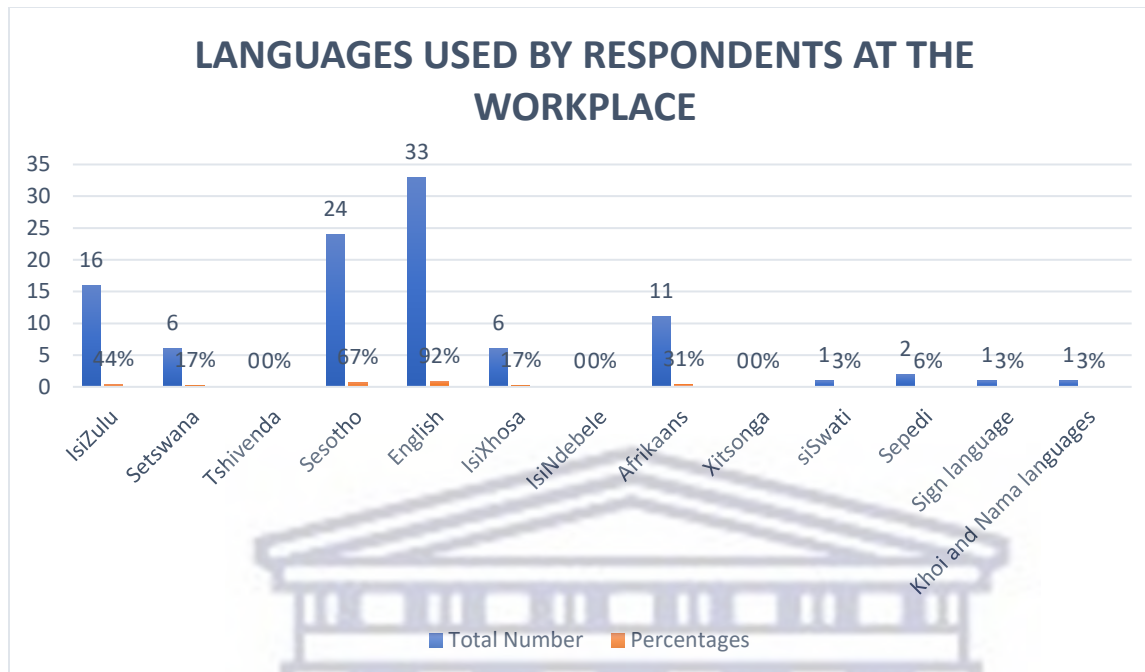


Figure 11: Languages used by respondents at the workplace.

Figure 11 displays the data that speak to the languages used by respondents at their workplaces. These data are important in the present study because it will assist in understanding the influence of the language used at the workplace on the minds of the respondents. For instance, if a particular language is the language used the most in various workplaces, that can play a role in influencing the respondents to develop a positive attitude towards that language and consequently regard that language as prestigious, resulting in other languages being deemed unfit in formal domains.

The above graph indicates that, out of the 36 respondents, 33 chose English as the common language used at work, while 24 respondents said they used Sesotho, followed by 16 who said they used isiZulu, 11 said they used Afrikaans, 6 used Setswana, and another 6 said they used isiXhosa. Quite a few said they used Sepedi, Siswati, Khoi and Nama, and Sign language. The data tell us that the majority of respondents utilise English more than other languages. It is worth noting that, Sesotho also has a huge number of respondents who said they used it in the workplace, which is a commendable achievement, because it is a sign of the improved prestige of African languages.

Research question 3: What language does each customer use when communicating with his or her bank consultant in everyday communication?

The purpose of this question was to establish whether respondents/customers used their languages when communicating with consultants and tellers in the banks. This question was aimed at determining the extent to which African languages were used in the banks operating in the Free State Province.

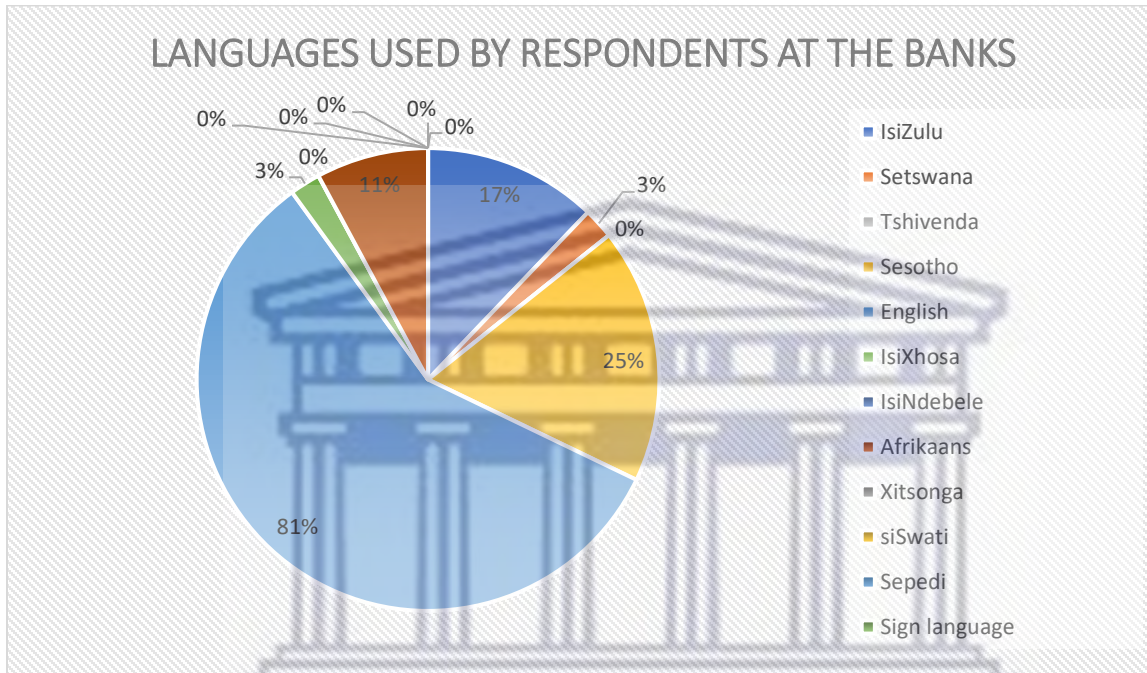


Figure 12: Languages used by respondents at the banks.

Figure 12 provides us with data on the languages used by respondents when they are at a bank branch. These data mainly focus on the personal choice or preference of respondents as to what language/s they prefer to use when they are at the bank/branch. These data are not about what language/s they normally use; instead, it is about what language they prefer and they are able to use. From the above figure, it is noticeable that most respondents choose to use English. 81% of the total population sampled indicated that they prefer to use English, followed by 25% who indicated that they preferred Sesotho, 17% indicated that they used isiZulu, while 11% indicated that they preferred Afrikaans. Only 3% indicated that they preferred isiXhosa and Setswana. However, no-one indicated that they preferred the other official languages; hence they have 0% in the graph.

Research question 4: Do the African languages have the expressive capacity for communication about banking matters?

The purpose of this question was to get the opinions of the speakers of African languages and banking staff regarding the expressive capacity of African languages as languages of business and communication in the banks. The intention was to hear from the customers and banks whether in their view, they think African languages are fit to be adopted by the banks in order for them to be used as languages of business and communication.

During the interviews with the consultants, they were asked whether they thought African languages are fit to be used in the banks as languages of business and communication. They responded by saying the following:

“Yes. Most people now use bank accounts even those that are illiterate, some people understands or and remember better if things are said in their own language. Upon opening an account or requesting credit, there are lots of explanations that when I have to convert to the language of the client because they might or had asked me to do so. The bank does have an existing language policy and it only adopts the use of English, Afrikaans and Zulu “as they believe they are the ones that most customers understand and mostly used in South Africa.”

“I think they are, considering the diversity of our country. It is possible to use African languages in the banks.”

“Yes, customers do require assistance in their home languages and we manage to assist them. Some do not know English, so they prefer their home languages especially the elders.”

“Any language is fit in the banks and translation can be requested when needed by anyone into their preferred language.”

“Not anytime soon, the corporate leader is made out of different ethnic groups who all understand one language English it is.”

Out of the five consultants interviewed, four of them said they believed African languages are fit to be used as languages of business and communication in the banks. Only one consultant said ‘no’. Therefore, this suggests that the majority of the consultants are positive about the African languages. They deem them fit to be used in the formal domain such as the banks. The above responses incorporate a number of crucial issues, the first one being the issue of illiteracy or

customers without formal education and the issue of fraud due to strangers pretending to assist customers who cannot read on the ATMs. The second issue is that of multilingualism in the banks (diversity). This point then suggests that banks need to use multiple languages in order to accommodate customers who do not know English. The third issue raised through the consultants' responses is that of translation or interpreters at the banks. The crucial point here is that the consultant suggests that the banks should make translation services available for customers so that they can receive accurate information and be understood.

During the interviews with the customers, they were asked whether they thought African languages are fit to be used in the banks as languages of business and communication. They responded by saying:

"Yes, to understand because everyone can use the ATM freely without asking for help from the security or banking staff. This can assist in eliminating crime at the ATMs, whereby the secret pin is leaked due to asking for help from someone."

"Yes, some people especially those from disadvantaged backgrounds cannot speak or understand English."

"Yes, not all people understand English, especially old people."

"Yes, because it will be easier for people who do not understand English."

"Yes, it will assist our elders and those who did not go to school and can eliminate fraud, because other people ask to be assisted by strangers because they do not understand English, and they end up being robbed, just for not understanding the language used."

In this particular question to customers, they all stated that African languages are fit to be used in the banks as languages of business and communication. The customers' responses indicate that customers are eager to use their languages in the banks. However, one would assume that the current language situation in the banks does not leave room for customers to use their languages freely due to the lack of flexibility from the banks. The system itself is not transformed to meet the constitutional mandate of promoting multilingualism. For instance, the sole use of English in the banks is a sign that the banks are not interested in using and developing African languages to be used as languages of business communication. Thango and Moyo (2020:19) postulate:

In the South African context, English happens to be the only language regarded as an international language and the indigenous African languages are normally not featured because they are not fully developed in a manner that they can also be used in formal settings such as the banking sector or business.

This assertion provides a clear indication that in the South African context, African languages are deemed unfit to be used in formal domains such as banks. The banks do not help as they should to develop the previously marginalized languages of South Africa; the task is left to the government alone to tackle it, whereas banks are also institutions that interact with diverse groups of people and the issue of language of communication becomes the pivotal subject. The issue of language of communication in the banks cannot be ignored. It cannot be correct that English remains the only language used by banks to communicate with customers. That is unjust and it violates the language rights of the customers. They have the right to receive information in the language of their choice.

6.7 FINDINGS

6.7.1 Finding 1: Implementation of multilingual language policies in banks

The study found that banks adopt language policies that promote English only. Therefore, this study suggests that banks promote monolingualism instead of multilingualism. Bamgbose (2000:30) posits that “language is a powerful symbol of society, particularly if its potential is fully recognised and exploited”. So, to put this into context of this study, this suggests that the development of African languages in the banking sector, particularly to be used as ‘languages of business’ in the banks, depends primarily on whether the banks recognise their potential or not. The issue of the development of African languages, especially their usage in the South African banking sector, will take us back to the language planning of the country as a whole. The language planning itself needs to be revisited and perhaps look at the usage of African languages, starting from their usage at home, school, workplace, media, and in government offices. As noted in Haugen (1997:348), “for underdeveloped languages to become adequate instruments for a modern nation is to overcome problems of codification and elaboration”. According to Fishman (1979:13), codification and elaboration are the two related steps of language planning. Codification involves the “statement of purposes, procedures and resources”. Elaboration goes beyond codification; it recaptures the intentions expressed in the fact- finding phase (Fishman, 1979:14).

6.7.2 Finding 2: The use of African languages in the banks

The study found that 81% of the total population sampled indicated that they preferred to use English when they communicated with consultants in the banks, followed by 25% who indicated that they preferred Sesotho, 17% indicated that they used isiZulu, while 11% indicated that they preferred Afrikaans. Only 3% indicated that they preferred isiXhosa and Setswana. This finding resonates with Holmes (2017:8), who argues that “ignoring languages deprives recognition and understanding of the richness of insight into local communities and cultures, and the full capabilities of employees coming from these communities”. The lingua franca policies in South African banks undermine the language rights of the South African citizens. The constant reasoning from the organisations and even governments, which asserts that ‘multilingualism’ is a cost to be avoided, is null and void in the multilingual setting of banks in the Free State Province of South Africa.

6.7.3 Finding 3: The use of African languages by the banks

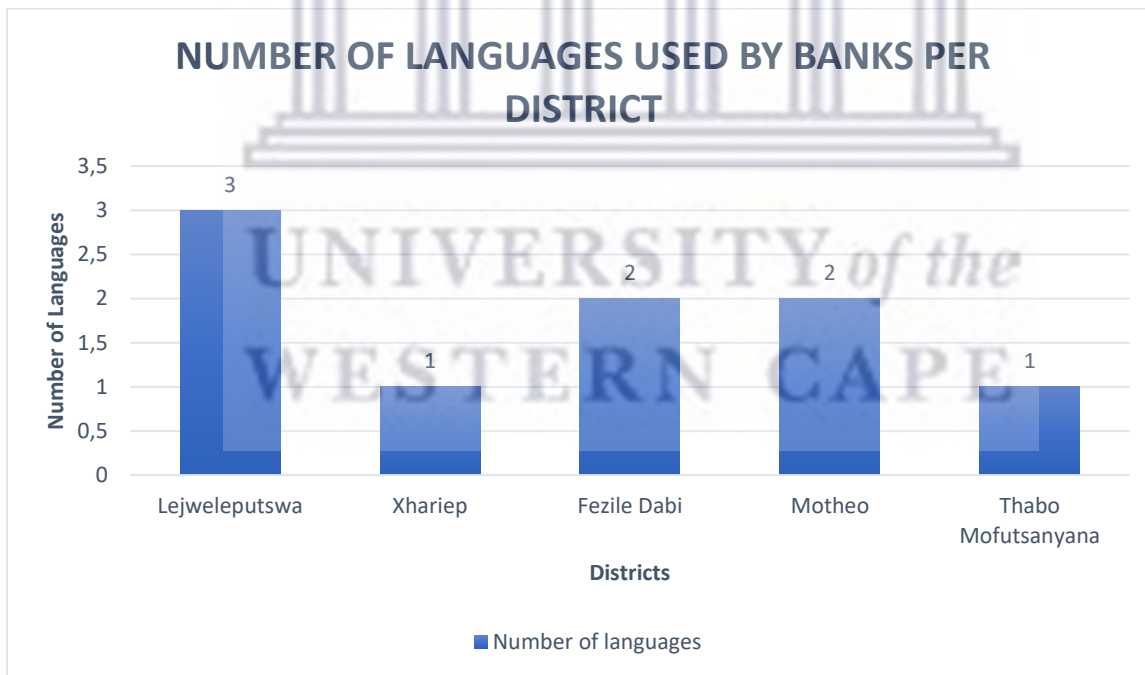


Figure 13: Number of languages used by banks per district.

Figure 13 displays the data in relation to the languages used by the banks for official or work-related matters. In the above graph, the names of the banks are not reflected due to ethical considerations. However, only the districts where the banks operate are indicated. Lejweleputswa

represents Bank 1, Xhariep represents Bank 2, Fezile Dabi represents Bank 3, Motheo represents Bank 4 and Thabo Mofutsanyana represents Bank 5. These languages are languages which the banks prefer to use due to their demographics and their language policies. This means that these are the languages the banks have adopted as their official languages of doing business, even though some still allow customers to use their languages of preference. Data indicate that all the banks engaged use English for official communication, either through emails or telephone when contacting their customers. However, some do use English and other languages. For instance, Bank 1 uses English, Sesotho and Afrikaans; Bank 2 uses only English for work-related matters; Bank 3 uses either English or Sesotho; while Bank 4 uses English for official meetings and communication, and Bank 5 also uses only English for communication with customers. More importantly, though most banks prefer to use English as the main language of business and communication, they still allow customers to decide on the language they prefer. However, this cannot be guaranteed, as some consultants or banking staff members may not be conversant with other languages except either English or Afrikaans. Furthermore, out of the five banks who participated, only one bank provides customers with an option to transact in a language of choice at the ATMs,. The rest of the banks only allow transactions at ATMs in English or Afrikaans, and some only in English. This finding resonates with Mnguni (2020:864) who argues:

The anomaly of the dominance of English and Afrikaans, particular in the financial industry, has implication for the development of the majority of the citizens of the country, especially in poverty-alleviation and national development interventions.

The majority of customers at most banks are black South Africans who speak African languages and not English and Afrikaans. However, the current language situation of the banks indicates that banks continue to use English and Afrikaans as their sole languages of business and commerce, despite the fact that their customer base is in the townships and rural areas where the majority of black people are located. The continued use of English and Afrikaans by the banks has influenced the speakers of African languages to believe that their languages are inferior. African language speakers do not exercise their right to use or speak their own languages when communicating and transacting in the banking sector. The hypothesis is that they do not value their own languages.

6.7.4 Finding 4: Adherence to language rights

The study found that English is used as the sole language of business and communication by banks, despite the fact that the majority of the people in the Free State Province are Sesotho speakers, not English speakers. This finding resonates with a study conducted by Tshotsho (2013:43), who reveals that English and Afrikaans still enjoy higher status than other official languages. Tshotsho (2013) argues that the value attached to English and Afrikaans makes it difficult for African languages to develop. The study also found that while English is the only language used to measure the students' performance in schools, as a result African parents send their children to English-medium schools because they see African languages as unfit to be used as medium of instruction in schools. Moreover, Kaschula (2019:201) puts the above points into perspective by arguing:

Indigenous languages therefore remain on the fringes of economic use and are largely relegated to the informal economy. This excludes the majority of South Africans from the mainstream economy. Furthermore, the inevitable creation of a three-tiered economy emerges, with fluent English-speakers controlling the first economy, functional English-speakers operating in the second economy where they can get by with their functional English proficiency, and those with no English proficiency relegated to the third economy or informal sector.

The point raised by Kaschula (2019:201) is crucial in the present study. The issue of English being the sole language of business and communication in the banking sector creates problems for most customers, particularly those speaking African languages and are not fluent in English. Another point of discussion here is the issue of linguistic divisions in the banking sector. The sole use of English in banks thus creates some sort of social classes. Those who are educated, with English as their mother tongue, definitely benefit in the banks, while those who are educated, but at the same time are speakers of African languages belong to another social group, which may be referred to as the middle class. However, there are those who do not possess a formal education and only speak African languages. These are the ones who mostly experience the language challenges at banks. It is not easy for them to use their own languages at banks, because the banks have already adopted English as their sole language of communication and transaction. The only time they can use their own languages is in informal business settings, such as at street vendors, the taxi rank, tuck shops and many more. This then suggests that formal businesses such as banks use English

as their language of business, while informal business opts to use indigenous languages and, in particular instances, the languages of the local people.

6.7.5 Finding 5: Attitudes of people toward African languages

The study found that the majority of black customers prefer to use English when they communicate with consultants at the banks, though some still use their languages, but they are only a few. Thango (2020:8) argues that “the issue about the use of African languages in the banks is not the issue which can only be dealt with in the banks, but it needs to be first addressed in the ground (society)”. This point suggests that the issue does not start with the banks, even though it is found, or rather, identified by the banks, but the issue starts from the speakers of the languages. The speakers of these languages tend to develop negative attitudes toward their own languages. In the end, English becomes a lingua franca even to other institutions of society such as churches, banks, the workplace, and so forth. Furthermore, the issue of attitude is also fuelled by the current language situation in the workplace whereby the language of communication is English. Meetings and email correspondence between the employees in most workplaces are English. Thus, in turn, they develop a positive attitude towards English and regard it as a prestigious language without realising that they are marginalising their own languages.

6.7.6 Finding 6: The use of English and sometime Afrikaans in the signage, marketing and documents

The study found that all the banks that were observed by the researcher use English and Afrikaans in their notices, pamphlets, letters, media statements, advertisements and other official documents. Listyo (2005:227) posits that most contracts in business, especially international business, are done in English. This then suggests that English is the sole language of business, and the indigenous languages are deemed unfit to conduct business transactions. Similarly, Bargiela-Chiappini and Nickerson (2003:4) assert that “the role of English as the lingua franca of business is now largely unquestioned”. This point, therefore, suggests that the sole use of English in business has become the accepted practice. Many countries, including South Africa, use English as the sole language of business and communication.

6.8 SUMMARY OF THE CHAPTER

This chapter provided the analysis and interpretation of the collected data. The research questions posed in this study were answered through the collected data. The literature review discussed in Chapter 3 of this study was utilized in interpreting the findings. Data reveal that Sesotho has the majority of speakers in the Free State Province. However, when looking into the banks operating in the province, English is the sole language used for business communication. Though some customers are eager to use their languages when interacting with the consultants and tellers, the banks use English when they contact their customers telephonically, despite the fact that customers are usually asked their language of preference upon opening a bank account. The issue of banks not affording the previously marginalized languages an opportunity to be used as languages of business and communication needs to be addressed urgently. It cannot be correct that banks continue to marginalize the languages of the majority and adopt monolingual language policies that advocate English and sometimes English and Afrikaans, while the customer base is flooded with Black Africans who are speakers of African languages. In the next chapter, the study will provide the recommendations and conclusions that emanate from the findings of this study.



CHAPTER 7: RECOMMENDATIONS AND CONCLUSIONS

7.0 INTRODUCTION

This chapter seeks to provide a full overview of the thesis in relation to the aims and objectives that were outlined in the introductory chapter (Chapter 1). Moreover, this chapter intends to provide the recommendations that are informed by the findings of this study. In the end, the chapter will give an overall conclusions to the study. The main aim of this study was firstly to analyse the official language policies and their relationship to everyday language use in the multilingual setting of banks in the Free State Province. Secondly, the objective was to gather data on the issues that lead customers not to use their main languages. Thereafter, the data were analysed, and came up with solutions and recommendations. Lastly, the results of the attitude survey of African language speakers regarding the use of African languages when transacting and communicating with banks were reported.

7.1 OVERVIEW OF THE STUDY

This study was informed by the following research questions, 1) How well do African language speakers use their own languages when transacting and communicating with the banks? 2) What languages do the customers mostly speak and what are their home languages? 3) What language does each customer use when communicating with his or her bank consultant in everyday communication? 4) Do the African languages have the expressive capacity for communication about banking matters?

Chapter 1 of this study entailed the introduction to the study. The chapter provided the background, problem statement, research questions, aims and objectives, clarification of key terminologies, and justification of the study. The main argument in Chapter 1 was that African languages are not used as languages of business and commerce in the South African banking sector. The African languages are seen as inferior. They do not receive the same treatment as English. The majority of customers in most banks are black South Africans who speak African languages and not English and Afrikaans. However, the current language situation in the banks indicate that banks continue to use English and Afrikaans as their sole languages of business and commerce, despite the fact that their customer base is in the townships and rural areas where the majority of black people are

located. The continued use of English and Afrikaans in the banks has influenced the speakers of African languages to believe that their languages are inferior. African language speakers do not exercise their right to use or speak their own languages when communicating and transacting in the banking sector. The hypothesis is that they do not value their own languages.

Chapter 2 of this study presented the theoretical framework/s that underpin the study. This study was premised in a sociolinguistics, language planning, and policy frameworks. All the relevant concepts that form part of the frameworks were discussed. The key issue/s discussed were that the constant use of English and Afrikaans in most banks in South Africa may be a communication barrier between the banks and most of their customers who may not be conversant in English and Afrikaans. The main issue is that they may not be familiar with the financial concepts used in English and Afrikaans, but if the same concepts can be translated into African languages, that can eliminate the communication barriers between the banks and customers.

Chapter 3 of this study focused on reviewing relevant literature in the study. In this chapter, the thesis highlighted agreements and disagreements among authors and identified the unanswered questions or gaps in the pertinent literatures. The key argument was that illiteracy and the use of English as the sole language of communication in the banks need to be addressed urgently. The banks are serving the communities; therefore, the language of choice in the banks needs to be provided as an option for customers. The banks ought to use the local languages in order for customers to understand their banking matters easily. Moreover, the issue about having financial documents written in plain language was discussed, more especially having plain language even in African languages, not only in English or Afrikaans.

Chapter 4 discussed data collection methods, research design and sampling techniques. The chapter provided a detailed outline and explanation of the research type and tools adopted in the study and thereafter defended the choice of research type and tools. The chapter further identified the research methodology and research methods that were deemed appropriate for this study. The purpose of this activity was to give an overview of the research design and methodology. This was done in order to provide a full spectrum of the research as a whole in terms of the suitable research methodology, which in turn assisted in answering the research question/s posed in this study. More so, the study further discussed how data collection methods were applied in this study and how the collected data were analysed through the five stages of data analysis.

Chapter 5 was dedicated to presenting the data collected. The purpose of this activity was to describe the data collected. Moreover, this chapter had four parts. The first part focused on the conceptualization of the frequency tables. This involved the presentation of results emanating from the online questionnaire, which had been distributed to forty customers residing in all five districts of the Free State Province. The second part entailed the presentation of the interview responses from the banks' consultants. The third part presented the interview responses from the banking customers. The last part provided the case studies developed through the qualitative observations that were conducted at the five banks selected in all five districts of the Free State Province; that is, one bank per district, which in total comprised five banks representing the province. The chapter presented the data by means of describing it.

Chapter 6 analysed and interpreted the collected data in a manner that answered the research questions posed in the study. The collected data were analysed using the five stages of data analysis (framework analysis) and thereafter interpreted it by means of applying the literature reviewed in Chapter 3 of this thesis and the application of the adopted theoretical framework/s. This chapter also comprised four sections. The first section entailed the interpretation of the figures (graphs). The second section dealt with the analysis of data using the adopted methods of data analysis; that is, the five stages of data analysis (framework analysis). The third section dealt with the application of the theory and the literature reviewed in order to make sense of the data collected and finally, the chapter came up with the research findings emanating from the collected data. The discussion of findings was the last section, where the theories adopted were discussed in relation to the research questions posed in the study.

7.2 RECOMMENDATIONS

The following recommendations emanate from the findings of this study.

7.2.1 Promotion of all official languages

In terms of the promotion of all the official languages adopted by the Free State Provincial Government, this study recommends that all the official languages of the province should be treated equally in the banks. The continued use of English and sometimes English and Afrikaans while the African languages are excluded is a sign of marginalization of other official languages of the province. If these languages are all made the official languages of the province, that means

they all have speakers; therefore, the banks ought to promote all the official languages if they really care about their customers. The issue about the marginalization of other official languages in the banks operating in the Free State Province concurs with the views expressed by Thango and Moyo (2020:195) when they argue:

Of greater interest is the consideration of the adverse inequality as a result of the country's history and the resulting illiteracy rates. This is exacerbated by the use of primarily one language as medium of instruction (English) to the detriment of the other official languages. Issues such as these necessitate that the inclusive use of language in a culturally, ethnically and racially diverse society be taken seriously.

The issue of illiteracy and the use of English as the sole language of communication in the banks need to be addressed urgently. The banks serve the communities; therefore, the languages of choice need to be provided as an option for customers in the banks. The banks ought to use the local languages in order for customers to understand their banking matters easily. Furthermore, to avoid fraud and crime at ATMs due to some customers not conversant with English and Afrikaans, this study recommends that banks should incorporate all the official languages of the province (Free State) at their ATMs for customers to choose a language/s they fully understand when they transact at the ATMs.

7.2.2 Adoption of multilingual language policies in the banks

For the purposes of promoting multilingualism in the banks, this study recommends that banks should adopt multilingual language policies. The promotion of multilingual policies is a human right for all South African citizens, as enshrined in the Constitution. Banks as private institutions that serve South Africans in the country of South Africa are supposed to comply with the prescripts of the constitution. The banks are expected to develop and adopt multilingual policies. South Africa is a diverse country; therefore, the issue of language is very crucial in the banks. The adoption and use of multiple languages in the banks will assist both the banks and customers to communicate effectively and with mutual understanding in terms of banking matters. Furthermore, the most fitting aspects of sociolinguistics in this recommendation are speech community and purposive domain. The aspects of sociolinguistics emphasize the point that language and society are related and inseparable. For instance, speech community is about a group of people who speak different languages in a particular society, but they share common values and attitudes about the

use of their languages in society (Morgan, 2014:1). A purposive domain entails understanding the role of language and domains. These domains include, among others, the government, education and the media, and the latter category includes domains such as family and cultural life. This suggests that, in multilingual communities, the different domains are associated with different languages (Bekker, 2002:33). Moreover, this study is more concerned with how the banks function using African languages, with the focus mostly on the communication between the banks and their customers, which include verbal communication, written communication in the form of official letters, emails, newsletters, and adverts for marketing purposes using African languages. The study concentrated on socio-economic orientation and the banks' customers who interact with banking consultants for the purposes of their banking matters.

7.2.3 The use of official languages in the banks

The study recommends that customers should be allowed to use the language/s of choice when at the banks. The issue of language is very crucial in public spaces such as banks because a bank is a space where people from diverse backgrounds meet. Surely, they do not speak the same languages, nor do they understand one another's language. Therefore, banks should create an environment where customers are able to exercise their human right, which is to speak a language of choice. This of course needs to be practically possible, considering whether the banking staff are able to speak the language used by the customer, meaning that the banking staff also need to be multilingual, or at least know the languages spoken by the community where the bank/branch is operating. This recommendation refers the bank to status planning. In this case, the banks must first adopt the official languages of the province, namely Sesotho, isiZulu, isiXhosa, English, Afrikaans, and Setswana as the languages of communication and business. Thereafter, they have to develop an implementation plan with timeframes. The implementation plan should not leave out language programs such as training of banking staff members on translation and understanding the terminologies translated from English to other official languages of the province.

7.2.4 Employment of multilingual banking staff

To assist customers at the banks efficiently, and to make sure that there is no misunderstanding between the customer and the consultant, this study recommends that banks should employ multilingual staff members who will be able to assist customers in multiple languages spoken in

the area where the bank's branch is situated. Research shows that communication in one language in the work environment cannot work.

The banks only provide customers with loan agreements in English, a practice which does not favour the customers, as some may not fully understand their banking matters in a foreign language. This resonates with Listyo (2005:227), who posits that most contracts in business, especially international business, are done in English. Furthermore, this then suggests that English is the sole language of business, and the indigenous languages are deemed unfit to conduct business transactions. Bargiela-Chiappini and Nickerson (2003:4) assert that "the role of English as the lingua franca of business is now largely unquestioned". This point, therefore, suggests that the sole use of English in business has become the accepted practice. Many countries, including South Africa, use English as the sole language of business. In the South African context, Kaschula (2019:197) argues that "English is spoken by 9.6 percent of South Africans as a mother tongue, yet it tends to command centre stage in the workplace, often subverting the indigenous languages and their speakers". The main challenge in the South African context, particularly in the banks, is that English is the main language of communication, be it between the bank and the customers, or between the employer and employees. English is used as the language of communication in meetings, discussion of banking matters with customers and other businesses. Therefore, this is the issue which deserves to be challenged in a multilingual country like South Africa. In order to achieve multilingualism in the country, the monolingual language policies developed and implemented in the banks ought to be discouraged.

7.2.5 The use of languages spoken by the majority

In order to comply with and be fair to customers, this study recommends that banks should use languages spoken by the majority in the area where the banks' branch is situated. For instance, if the branch is in the area where the majority of the customers or community members are speakers of Sesotho, that means the branch ought to use Sesotho frequently. Furthermore, this also means that the banking staff employed in this particular branch should be conversant with Sesotho or speakers of Sesotho. This recommendation corresponds with the aspect of sociolinguistics, which is language and context. Romaine (2013:23) maintains that "the very existence of languages critically depends on the availability of a social group who claims a variety as their own and maintains its distinctiveness from the varieties spoken by its neighbours". This definition is similar

to the one provided by Munby (1978:23), who speaks of a contextual appropriacy. This concept refers to the knowledge of the target language, which involves knowledge about how a language is used/spoken, including the knowledge of vocabulary, words, and tenses. The ‘contextual appropriacy’ is relevant to this study and it involves knowledge of African languages for the use in the banking sector, particularly the use of African languages in the banks as the languages of business and transaction.

Moreover, the use of English as the sole language of business and commerce in the banks proves to be a challenge for many customers who are speakers of African languages. The issue of language competency and knowledge is central to these challenges. Not many people seem to understand the terms used by the banks, especially in English, even those who are educated. The issue at hand here is that banks do not use general English; instead, they use a financial English which is mixed with legal language, especially in loan contracts and agreements. Therefore, this study intended to address this problem by sensitising the banks to the importance of adopting African languages as the languages of business and communication in the banks, because these are the languages of the majority of speakers/customers in the banks. The terms that are currently used in the banks may be difficult for customers, but if they are in their languages, that can assist them to fully understand their banking matters. This recommendation is in line with the *Consumer Protection Act* (RSA, 2008) which stipulates that “it is necessary to develop and employ innovative means to fulfil the rights of historically disadvantaged persons and to promote their full participation as clients” (CPA, 2008:3). For customers to fully participate in the banks, their languages are of the utmost importance to be infused as the languages of business and communication.

7.2.6 The use of all the official languages in the marketing documents, signage and notices from the banks

In order to make sure that customers understand the content written in the marketing documents, signage, notices or pamphlets, this study recommends that banks should use the official languages of the province when sending out the communique to customers. This will help to eliminate issues of language barriers and illiteracy in banks wherein the majority of customers are black South Africans who mostly happen to be speakers of African languages. The issue of old-aged customers who receive a government grant and are expected to have a bank account in order to access their grant, also fuels challenges for them, since the banks are not transformed to accommodate older

people. The use of advanced technology, such as banking applications, cellphone banking, internet banking and USSD options to transact also poses a challenge for customers who are not conversant with English and Afrikaans. These technologies are only available in English, while customers are not all English speakers. Therefore, the marketing is not for the majority when it is not written in the languages of the majority of customers who speak African languages. The only time banks capture the attention and the hearts of consumers is through radio and television advertisements wherein at least one or two words or phrases from an African language/s are used.

More so, the financial and legal terminologies used in loan agreements between customers and the banks are not in general English; therefore, even customers who know English might find it a challenge to understand the small print in the loan agreements. This study recommends that loan agreements should be written in plain language; not plain language in English only, but including plain language in other official languages, in particular in African languages. Cornelius (2016:3) puts plain language into perspective as follows:

Ever since the development of the *plain language movement* during the 1960s and 1970s elsewhere in the world, it has been debated, in both legal and linguistic circles, whether it is indeed possible to make available complex (legal) documents, containing complex (legal) concepts and ideas, in plain language for lay audiences.

The debate about plain language and whether it is possible to use for complex concepts in legal documents such as loan agreements and contracts simplified for lay citizens is crucial in this study. It is the same debate wherein the use of African languages in teaching and learning and science is always questioned in the South African context and regionally. For a plain language initiative to be successful, it needs to be done in the languages of the majority and not only in English and Afrikaans. Simplifying legal documents from the banks in African languages, for instance, can greatly assist the speakers of African languages in understanding the documents they sign. The issue of translation, particularly translating documents from English into African languages, is a project that needs to be considered in order to address the current language situation in the banks.

7.2.7 The employment of interpreters and availability of interpreting services in the banks

For the banks to effectively assist customers, the study recommends that banks should have interpreters at each branch. This will assist both the banks and customers to limit misunderstanding

and language barriers. Saha (2020:1362) asserts that “translation [and interpreting] plays an important role in today’s globalized world and multilingual societies in which we live in”. The availability of interpreters in the banks can assist both the customers and the banks operating in a multilingual province such as the Free State where customers speak multiple languages, not just English. Financial industry bodies such as the National Credit Regulator, the Financial Services Board, National Consumer Council, South African Reserve Bank, the Banking Association of South Africa and the Banking Ombudsman should assist banks in regulating them to comply with the constitutional prescripts, which among others, include the human rights and language rights of the South African citizens. In order to fast track the transformation and implementation of multilingual language policies, the South African financial bodies of banks must intervene and work collaboratively with government and other language structures or organisations.

7.2.8 The development of financial terminology in the banks

The financial terminologies are only available in English and Afrikaans; hence even the loan agreements are strictly available in either English or Afrikaans. This study recommends that banks should develop financial terminologies in African languages. This recommendation refers the banks to corpus planning. Baldauf (2004:3) states:

corpus planning can be defined as those aspects of language planning which are primarily linguistic and hence internal to language. Some of those aspects involve orthography, spelling and pronunciation, change of language structure, vocabulary, registers, style and preparation of language material.

To put this into context, this type of planning usually involves linguists as language planners where they propose orthography, spelling and vocabulary. This is where banks will contract language planners and linguists to assist with financial terminology development.

The development of financial terminologies in other official languages, especially the African languages, can be made possible through the collaboration between the banks and PanSALB. PanSALB is responsible for the promotion, development and use of official languages in South Africa. PanSALB has the National Language Bodies representing all the official languages of South Africa. These language bodies are responsible for corpus planning for each official language per province and they are housed at the universities. For instance, the National Language Body for

Sesotho is based at the University of the Free State, and the National Language Body for isiZulu is based at the University of KwaZulu-Natal. Over and above that, subsection 5 of the Constitution stipulates that:

A Pan South African Language Board established by national legislation must-

- c) Promote, and create conditions for, the development and use of-
 - iv. All official languages;
 - v. The Khoi, Nama and San languages; and
 - vi. Sign language; and
- d) Promote and ensure respect for-
 - iii. All languages commonly used by communities in South Africa, including German, Greek, Gujarati, Hindi, Portuguese, Tamil, Telegu and Urdu; and
 - iv. Arabic, Hebrew, Sanskrit and other languages used for religious purposes in South Africa.

The above subsection provides PanSALB with the mandate to advocate the use and development of all the official languages of South Africa in all spheres of life. This means that there are no limits as to where they should be used, but the bottom line is that they must be “commonly used by communities”. Now is the time for the implementation and revival the prestige of African languages to be used in all spheres of life, including banks. However, one may argue that banks are private entities and therefore, they are not obliged to promote, develop and use African languages, but that is not correct. The banks operate in South Africa, serving the citizens of South Africa; therefore, they are obliged to conform to the prescripts of the South African Constitution, which among others, include the language rights of the citizens. By virtue of being private entities, that does not mean that they should not abide by the laws of South Africa. Banks need to protect their customers and one such protection is the “provision of clear” financial information. Therefore, the issue of language of communication, whether verbal or written, becomes a critical phenomenon in the banks. Customers must be fully active and economically engaged with the banks and for that to occur smoothly, language is a key driver, as it is fundamental that customers fully participate and understand the contents in the documents from the banks.

7.2.9 Adherence to language rights and preference of the customer

Imposing a particular language on customers is a violation of customers’ human and language rights. The study recommends that the banking staff should first ask the customers about the

language they prefer to be assisted in. As it stands, most banks have people standing at the counter by the main entrance door and they approach customers in English, assuming that the customer knows English. The *South African Constitution* (RSA, 1996) clearly states that “everyone has the right to use their language of choice”. However, most official communication in South Africa is done in English at the expense of indigenous African languages. In the banking sector, for example, communication between banking officials and customers is mostly conducted in English. Customers are not supposed to feel compelled to use English when at the banks; instead, the banks are supposed to create an environment where customers will feel they can use a language of choice. The banks need to be a multilingual environment, not only for communication between the customer and the teller or consultant, but even the documents coming from the banks to the customers need to be in the language preferred by the customer. Therefore, banks cannot impose English upon customers, as all customers are not English speakers and some are not conversant to English due to lack education.

Moreover, the present atmosphere in the banks is so professional that customers, when they get to the bank, assume that they are supposed to speak English; thus, also assuming that professionalism is associated with only English and no other official languages. The environment, its nature, and structure may stimulate customers to opt for English. Banks are not creating a multilingual environment for customers to feel welcomed and encouraged to use their languages. Therefore, this study recommends that banks should create an environment wherein customers are encouraged to use their languages when at a bank or branch. Customers should be allowed to report banks when they do not allow them to use their languages; the contact details of the banking Ombudsman need to be made available to customers so that they can complain about the infringement of their language rights as enshrined in the South African Constitution. Furthermore, should the complaint not be resolved by the banking Ombudsman, customers should contact PanSALB for intervention. PanSALB has a complaint form that people complete to lodge a complaint against an individual or organisation if they feel that their language rights have been violated.

7.2.10 The use of languages preferred by customers in telephonic and email correspondence

Upon opening a bank account, customers are required to specify their home language and the language they prefer when contacted by the bank. However, the majority of the banks use English when they contact their customers telephonically and via email correspondence or letters. This

study recommends that banks should use the language preferred by the customer when contacting them telephonically, email or letters. The *South African Constitution* (RSA, 1996) clearly states that “everyone has the right to receive information in the language of their choice”. The irony is that, when customers open bank accounts, banks often request their home language and language of preference for communication purposes. Therefore, this is a contradictory act by the banks. Why would they ask customers about their preferred language of communication while they know that they will not use their languages? The issue of language of preference by customers and language of preference by the banks is an issue that deserves urgent attention from the banks. Hence, this study intended to provide an analysis of the language use in multilingual settings of banks in the Free State Province of South Africa.

In addition, adverts and posters displayed in banks for marketing purposes are often presented in English, yet most banks’ clients are black South Africans who mainly speak African languages. The issue of signage and marketing documents written in English while the majority of customers are speakers of African languages is an issue that needs to be addressed, because it violates the language rights of customers. The languages of the majority ought to be prioritised by the banks. Therefore, in order for customers to understand the communication from the banks, the banks need to use African languages.

Moreover, another issue at play here is the issue of illiteracy rates in South Africa, where the majority of citizens are not conversant with English. For instances, a survey conducted by Statistics South Africa in 2011 indicates that the South African Banking Association served 22.5 million adults. This, therefore, suggests that the majority of the South African population are affected negatively by the use of one language, which is not even theirs.

7.2.11 Hosting of customer workshops on financial terminologies in African languages

In order to eliminate a huge number of customers who do not understand the financial terminologies developed into African languages, the banks ought to host workshops so that customers can be familiar with the financial terminologies in African languages. This recommendation suggests that banks can collaborate with organisations that work with language awareness campaigns and development. Organisations such as PanSALB, universities, and the Department of Sports, Arts and Culture can greatly assist the banks in terms of reaching the

communities in order to capacitate them on the developed terminologies in African languages. The issue of financial terminologies in African languages will not come naturally to the customers to understand them; instead, customers need to be taught about them and their meaning in order to avoid cases where customers for instance use an ATM and choose to transact in an African language and press wrong options due to the issue of not fully understanding the terms used.

7.3 CONCLUSIONS

The study has demonstrated that the current status quo in the banks operating in the Free State Province is that they adopt monolingual policies whereas they operate in a multilingual province. The province has six official languages; yet the banks are only interested in one language, namely English. The unpersuasive reason that is given is that English is the international language of business. This is rather an excuse for the banks to adopt English as their sole language of business communication, because even though they claim that English is an international language, the issue here is that banks operate in South Africa. Therefore, they should be realistic about that and infuse the languages of their customer base; not of the international community alone. Furthermore, by virtue of singling out the previously marginalised languages of South Africa, banks then suggest that they still live in the apartheid regime. The banking system is not transformed into the democratic principles; instead, it is creating divisions in society, thus serving certain social classes and not the working-class community, which happen to be mostly black South Africans.

The study, therefore, concludes as follows:

7.3.1 Conclusion 1

This study concludes that most speakers of African languages use their home languages or preferred languages when discussing their banking matters with consultants. However, when using the ATMs it is a different case. The issue at play here is that communication between customers and consultants seem to be flexible as they are both able to switch between languages, while when customers use ATMs, at most banks, the language of transaction is only English and sometimes English and Afrikaans. More so, the study found that out of the five banks engaged, only one bank stated that it gives customers an option to choose a language of choice when transacting at the ATMs (all official languages of South Africa). Therefore, one can argue that if one bank is able to

do it, then other banks can also follow suit. The main issue, or rather, challenge, is that there is currently no financial will from the banks to utilise other languages, because the assumption is that they do not see them fit for purpose and business. Since English is deemed an international language in business, then banks opt for English rather than other official languages, because they do not want to spend a lot of money on developing financial terminologies, whereas if they incorporate the other official languages, that means they will have to develop and translate financial terminologies and other banking documents, an activity that will require more money and resources from the banks.

This study concludes that the issue about the sole use of English in the banks need to be resolved. Banks ought to create a system where customers will be able to use their languages or preferred languages when communicating and transacting at ATMs. This can assist in eliminating the cases of robbery at the ATMs due to language barriers and misunderstanding the English terminologies. Some customers, especially the old aged, are illiterate; therefore, English becomes a challenge for them and when they have to withdraw cash, they are then forced to request assistance from strangers.

7.3.2 Conclusion 2

The study found that in the Free State Province, the majority of customers are speakers of Sesotho (an African language of South Africa), which translates to the majority of the speakers in the province. However, when looking at the language that is mostly spoken in everyday/daily communication, English is the one that comes first, while Sesotho comes second. This is ironical when considering that the vast majority of black people in the province happen to be Sesotho speakers and English is not their mother tongue. When Sesotho has the majority of speakers, then the expectation is that, even in daily communication, they should speak Sesotho and not English. The speakers of Sesotho are supposed to speak and promote it in all the spheres of life; that is to say, in all domains, whether formal or informal. Furthermore, the issue about the Sesotho speakers mostly preferring to speak English instead of Sesotho may be fuelled by the fact that in most formal settings English is used as the language of communication.

7.3.3 Conclusion 3

This study concludes that African languages have the expressive capacity for communication about banking matters. Firstly, the study found that customers are able to communicate with banking staff (consultants and tellers) using their own languages, meaning that African languages are fit to be used as languages of communication in the banking sector. Secondly, during the interviews, the majority of customers and consultants indicated that African languages can be used as languages of communication in banks. This is due to the fact that they have experienced this aspect wherein they used African languages. Customers during their frequent visit to their banks/branches, used their languages or preferred their languages when discussing their banking matters with consultants, and none of them reported having challenges of misunderstandings. The same with consultants; they have all had an experience with customers opting to speak their own languages and they did not report an instance where a customer did not understand when assisted in his or her language. Instead, consultants indicated that customers actually feel comfortable and relaxed when speaking their languages at the bank. Furthermore, for banks to avoid issues of misunderstanding, the incorporation of African languages (official languages other than English and Afrikaans) can play a pivotal role and bring about effective communication between the banks and customers. For instance, the speakers of African languages constitute the majority in terms of population and customer base for most banks in the Free State Province. Therefore, banks have a constitutional mandate to revitalise the previously marginalised languages of South Africa of which some form the list of the official languages of the province. The banks are institutions that interact with a diverse group of people; therefore, banks have to create a space where customers and banking staff can freely speak the official languages of the province; not only English and Afrikaans. The promotion of multilingualism in the banking industry can only occur when the banks can create an environment where customers feel free to speak a language of choice when communicating with the banks, either telephonically, per email or per post mail.

7.3.4 Conclusion 4

This study concludes that banks only use English and sometimes with Afrikaans when contacting customers through emails, telephone, or official letters. Moreover, the signage, loan agreements, and marketing documents are solely written in English, while some banks' documents are also available in Afrikaans. No single bank provides official documents to customers in languages

preferred by the customers. This is a serious issue, especially when considering the fact that South Africa is faced with high statistics of citizens who do not possess formal education, dropouts and old aged without formal education. The banks promote monolingual language policies that favour English, while the majority of customers are black South Africans who are not English speakers. Therefore, the monolingual policies by the banks call for change and transformation in the banking industry. Although some banks may argue that they are private entities, that does not hold water, because banks ought to abide by the laws of the country and assist the government in developing and using the previously marginalised languages of South Africa. Consequently, the South African financial laws prohibit its citizens from keeping large amounts of cash at home instead, every citizen in this country is obliged to have a bank account in order to be able to bank and access cash. Therefore, everyone is expected to have a bank account. 'Everyone' includes customers who are educated, privileged, those without formal education and old aged. Therefore, to avoid inequalities and language barriers in the banks, they need to promote all the official languages of the Free State Province. Banks can have interpreters at all the branches in order to eliminate issues of misunderstanding.

7.4 GENERAL CONCLUSION

The current language situation in the banks operating in the Free State Province indicate that banks adopt monolingual language policies, which seek to use English as the language of business and communication; thus, going against the constitutional mandate/prescripts and the language policy of the Free State Provincial Government, which asserts that the official languages of the province are Afrikaans, English, Sesotho, isiXhosa, isiZulu, and Setswana. In short, this simply means that the Free State Province adopted six official languages, not only one language, as the banks are doing. The Constitution of the Republic of South Africa promotes multilingualism and seeks to revitalize the languages of the majority, which happen to be the previously marginalized languages of the country. Therefore, if banks respect and abide by the laws of this country, they should start addressing the issue of other official languages to be incorporated and used as languages of business and communication.

The promotion and development of all the official languages of the Free State Province cannot solely remain the responsibility of government, but businesses such as banks have a responsibility to contribute and transform the banking industry. The status quo is that customers use their

languages when communicating with consultants and tellers; however, the formal communication between the customers and the banks (in terms of official letters and loan agreements) is done strictly in English. Therefore, the impression is that banks do not see other official languages, especially the African languages, as fit for purpose. Instead, they deem them only fit for use for general inquiries at the banks, but formal communication is only in English, a factor that does not take into account the challenges faced by customers when it comes to language, educational backgrounds and age. The technological advancements done by the banks are good, but unfortunately, they favour a certain group of people (educated and privileged to know a particular language) and exclude those who speak mainly an African language and those without formal education. The duty of the government and banks is to create an environment that will make customers/citizens feel free to use their languages in the banks and ATMs. There is no other person who will come and promote the official languages of the province except the speakers of these languages. Speakers of the official languages of the province are responsible for speaking their languages in all domains of society and then government and banks ought to develop these languages by means of providing resources, translating financial terminologies, loan contracts, adverts, marketing documents and other banking/financial documents into all the official languages of the province.

The study was able to address all the research questions posed in the introductory chapter. Additionally, the study adopted the research methods and techniques which assisted in addressing the aims and objectives of the study in a manner that the research questions were also answered. The main aim of the study was firstly to analyse the official language policies and their relationship to everyday language use in a multilingual setting of banks in the Free State Province. The second aim was to gather data on the issues that lead customers not to use their main languages. Thirdly, the aim was to analyse the data and come up with solutions and recommendations. The last aim was to report on the results of the attitude survey of African language speakers regarding the use of African languages when transacting and communicating with banks. All the above objectives were addressed throughout the thesis. However, the only challenge faced was that the study anticipated to interview five banking staff per district, but unfortunately most banks declined their participation. Hence the researcher ended up sampling one banking staff/consultant per district. Another challenge was that it was not possible to analyse the language policies of the selected banks due to ethical considerations. Most banks did not grant permission to the researcher to

analyse their policies in this thesis. However, the study tried to close this gap by incorporating the structured interviews with the banking consultants and tellers in order to get information pertaining to the language policies of the banks. Nevertheless, this study has shown the complexities of dealing with multilingualism in the workplace, particularly within the banking sector. The study also calls for transformation within the banking sector, using language as a point of departure.



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APPENDICES

APPENDIX A: ETHICAL CLEARANCE FROM THE UNIVERSITY OF THE WESTERN CAPE



**UNIVERSITY of the
WESTERN CAPE**

Directorate: DVC: Research and Innovation
Research Development & Postgraduate Support
Tel: +27 21 959 4111
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24 May 2023

Mr MZ Thango
African Language Studies
Faculty of Arts and Humanities

HSSREC Reference Number: HS21/7/64

Project Title: An analysis of official language policies and their relationship to everyday language use in multilingual bank settings in the Free State Province

Approval Period: 22 May 2023 – 21 May 2024

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology and ethics of the above-mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval.

Please remember to submit an annual progress report at least two months before expiry date. Failure to submit your annual progress report on time will result in the immediate lapse of your ethics approval and you will have to resubmit an entirely new ethics application.

For permission to conduct research using student and/or staff data or to distribute research surveys/questionnaires please apply via:

<https://sites.google.com/uwc.ac.za/permissionresearch/home>

The permission letter must then be submitted to HSSREC for record keeping purposes.

The Committee must be informed of any serious adverse events and/or termination of the study.



*Ms Patricia Josias
Officer: Research Ethics
University of the Western Cape*

NHREC Registration Number: HSSREC-130416-049

University of the Western Cape, Robert Sobukwe Road, Bellville 7535, Republic of South Africa



UNIVERSITY *of the*
WESTERN CAPE

APPENDIX B: PARTICIPANTS' INFORMATION SHEET



Department of African Language Studies, Private Bag X17, Bellville 7535, South Africa.

Date:

Information Sheet: *(Identify stakeholder, use separate information sheets per stakeholder)*

Topic: An analysis of official language policies and their relationship to everyday language use in multilingual bank settings in the Free State Province.

Dear Participant

I, Menzi Thango, am pursuing my PhD degree in the Department of African Language Studies at the University of the Western Cape, South Africa. I would like to invite you to take part in my research project. Please take time to read the following information carefully, and please feel free to ask questions if anything you read is not clear to you or if you'd like more information.

What is the study about?

The main purpose of the study is to first analyse the official language policies and their relationship to everyday language use in multilingual setting of banks in the Free State Province. Secondly, to gather data on the issues that lead customers do not use their main languages. Thereafter, to analyse the data, and come up with solutions and recommendations. Lastly, to report on the results of the attitude survey of Indigenous African Language speakers regarding the use of African Languages when transacting and communicating with banks. I invite you to an online questionnaire and semi-structured interview so that you can take part in this study and contribute to the use of African languages in the banks. There are two main categories of studies in this research. The first is an online questionnaire which will be completed by customers. The second part will be an online semi-structured interviews with bank consultants. The information you provide for this study will be treated with care and confidentiality and your name will not be revealed nor will the name of your bank be identified in connection with any of your individual or group data.

Why are you being invited to participate this study?

You are invited to participate in this study because you are a banking customer, you interact with a bank for your banking matters. This study is interested in finding out from customers as to what language/s do they use when they visit their banks and the language used by the banks when communicating with customers either telephonically, face to face or via email correspondence.

What will I be expected to do in this study?

You will be expected to give information on the language/s you use when visiting your bank's branch for your banking matters and also the language frequently used by your bank when they communicate with you, be it for marketing purposes or banking matters.

What are the potential risks involved in this study?

This is a low-risk study with no anticipated risks. The study will not ask personal questions to participants, instead the questions will be open as they will only focus on the language/s customers use when they interact with consultants and tellers at the banks. There will be no question/s that will make the participants feel uncomfortable.

What are the potential benefits involved in this study?

Customers will be informed about their language rights. They will get to know that they are allowed to use their languages when at the bank. They will start to value their languages and get rid of the negative attitude toward their languages.

What Covid 19 Protocols are in place? (If applicable)

COVID 19 regulations will be adhered to. Social distancing will be maintained during the interviews.

Will my details be kept confidential?

I will ensure that your identity remain anonymous and your real name will be substituted with pseudonyms. Your participation remains voluntary throughout the study and should you wish to withdraw from the study, you may do so at any given time. Data collected will be stored in a secured laptop with password. Upon completion of writing up the thesis, the data collected will be deleted.

In terms of the requirements of the Protection of Personal Information Act (Act 4 of 2013), please note additional information:

What type of personal information will be collected?

The data will involve information about the languages used by customers when interacting and transacting at the banks. Information will only concern language use in the banks.

Who at UWC is responsible for collecting and storing my personal information?

The researcher of this study and his supervisor will be the only people with access to data collected.

Who will have access to my personal information outside of UWC?

The researcher of this study and his supervisor will be the only people with access to data collected.

How long will my personal information be stored?

Electronic data will be kept on the researcher's/supervisors password protected computer for five years and deleted thereafter. Hard copies will be kept in a locked drawer for five years and deleted thereafter.

How will my personal information be processed?

Data collected will be analysed and form part of the PhD study. The thesis will not use the real names of the participants, the researcher will substitute the real names with pseudonyms.

Who do I contact for further information?

Should you have any require any further information, please do not hesitate to contact me Menzi Thango on my cell phone 082 5372 654 or via email (menzithango@yahoo.com). Alternatively, may also contact my supervisor Prof R.H. Kaschula in the Department of African Language Studies, University of the Western Cape (UWC), rrkaschula@uwc.ac.za, (cell/tel 021 959 4133) and the Humanities and Social Science Research Ethics Committee (HSSREC), Research Development, of UWC by telephone at 021 959 4111 or by email: research-ethics@uwc.ac.za.

This information sheet is for you to keep so that you can be aware of the purpose of the study. With your signature on the attached consent form, you indicate that you understand the purpose of the exercise.



Consent Form

University of the Western Cape

Project Title: An analysis of official language policies and their relationship to everyday language use in multilingual bank settings in the Free State Province.

Researcher: Menzi Thango

Please initial the boxes to show your agreement and understanding of what is expected for this study.

- 1. I confirm that I have read and understood the information sheet explaining the above research project and I have had the opportunity to ask questions about the project.
- 2. I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason and without there being any negative consequences. In addition, should I wish to withdraw, I may contact the lead researcher at any time to do so).
- 3. I understand my responses and personal data will be kept strictly confidential.
- 4. I give permission for members of the research team to have access to my responses without revealing any part of my identity.
- 5. I understand that my name will not be linked with the research materials, and that I will not be identified or identifiable in the reports or publications that result for the research.
- 6. I hereby agree that my anonymized responses collected through the questionnaire can be used for this research.
- 7. I agree for the **anonymized** data collected to be used in future research.

In terms of the requirements of the Protection of Personal Information Act (Act 4 of 2013), personal information will be collected and processed:

- I hereby give consent for my personal information to be collected, stored, processed and shared as described in the information sheet.
- I do not give consent for my personal information to be collected, stored, processed and shared as described in the information sheet.

Name of Participant
(or legal representative)

Date

Signature

Name of person taking consent
(If different from lead researcher)

Date

Signature

Supervisor

Date

Signature

Copies: All participants will receive a copy of the signed and dated version of the consent form and information sheet for themselves. A copy of this will be filed and kept in a secure location for research purposes only.

Researcher:

Menzi Thango

**Contact number:
082 5372 654**

**Email:
menzithango@yahoo.com**

Supervisor:

Prof Russell H Kaschula

**Contact number:
021 959 4133**

**Email:
rrkaschula@uwc.ac.za**

HOD:

Dr Sebolelo Mokapela

**Contact number:
021 959 3915**

**Email:
smokapela@uwc.ac.za**



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APPENDIX C: QUESTIONNAIRE

My name is Menzi Zamokwakhe Thango. I am doing my PhD in African Language Studies with the University of the Western Cape, thereby working with Professor R.H. Kaschula as my supervisor. My contact number is 0825372654, email address: menzithango@yahoo.com

Research Title: *An analysis of official language policies and their relationship to everyday language use in multilingual bank settings in the Free State Province.*

The aim of this questionnaire is:

To gather data on the issues that lead customers do not use their main languages.

Please take note: The questionnaire will take approximately 20 minutes of your time.

You can answer each question frankly and with confidence. The information you supply in this questionnaire will be confidential, meaning that after the research report is finalised, and all the information gathered through this questionnaire will be destroyed.

The outcome of the results will be published as part of my PhD thesis. Participants may get access to the thesis on request.

Please keep the following in mind when completing the questionnaire:

- There are no correct or incorrect answers to opinion related questions.
- Most questions can be answered by ticking the appropriate block.
- In some cases you will be asked to write a few words in the space provided. (If you have such a question)
- I would like to express my gratitude for your willingness to assist me in my endeavour.

What is your current city or town in the FS? _____

What is your district in the FS? _____

INFORMATION ABOUT WHO YOU ARE

(Choose only one option in each of the following by ticking on the answer you have chosen)

1.1 Age:

- <20 1
- 20 – 29 2
- 30 – 39 3
- 40 – 49 4
- 50> 5

1.2 Gender:

- Female 1
- Male 2

1.3 Home language:

List of languages	
isiZulu	
Setswana	
Tshivenda	
Sesotho	
English	
isiXhosa	
isiNdebele	
Afrikaans	
Xitsonga	
Siswati	
Sepedi	
Other	

1.4 **What is your highest level of Education?**

Matric	1
Certificate.....	2
Diploma.....	3
Degree.....	4
Honours	5
Master's.....	7
PhD.....	8

1.5 **At which NQF level are you at present?**

Description	NQF	
1 st year	5	
2 nd year	6	
3 rd year	7	
4 th year (Hons)	8	
5 th & 6 th year (Master's)	9	
7 + 8 + 9 +10 (PhD)	10	

2. **LANGUAGE(S) YOU USE**

(You may choose more than one language)

2.1 **How often do you use one or more of the languages listed below?**

List of languages	Most often	Often	Seldom	Never
isiZulu				
Setswana				
Tshivenda				
Sesotho				
English				
isiXhosa				
isiNdebele				
Afrikaans				
Xitsonga				
Siswati				

Sepedi				
Other				

2.2 What language(s) do you use when speaking to the people you work with?

List of languages	Most often	Often	Seldom	Never
isiZulu				
Setswana				
Tshivenda				
Sesotho				
English				
isiXhosa				
isiNdebele				
Afrikaans				
Xitsonga				
Siswati				
Sepedi				
Other				

2.3 What language-(s) do you use when communicating with consultants/ tellers at the bank-(s)?

List of languages	Most often	Often	Seldom	Never
isiZulu				
Setswana				
Tshivenda				
Sesotho				
English				
isiXhosa				
isiNdebele				
Afrikaans				
Xitsonga				
Siswati				
Sepedi				
Other				

2.4 What language-(s) do you choose when making a transaction at an ATM?

List of languages	Most often	Often	Seldom	Never
isiZulu				
Setswana				
Tshivenda				
Sesotho				
English				

isiXhosa				
isiNdebele				
Afrikaans				
Xitsonga				
Siswati				
Sepedi				
Other				

2.5 Which language do you speak most when at the bank?

List of languages	Most often	Often	Seldom	Never
isiZulu				
Setswana				
Tshivenda				
Sesotho				
English				
isiXhosa				
isiNdebele				
Afrikaans				
Xitsonga				
Siswati				
Sepedi				
Other				

2.6 What compels you to speak that language?

2.7 If you were to choose the languages to be used for the purposes of communication at your bank, which languages were you going to choose? State why?

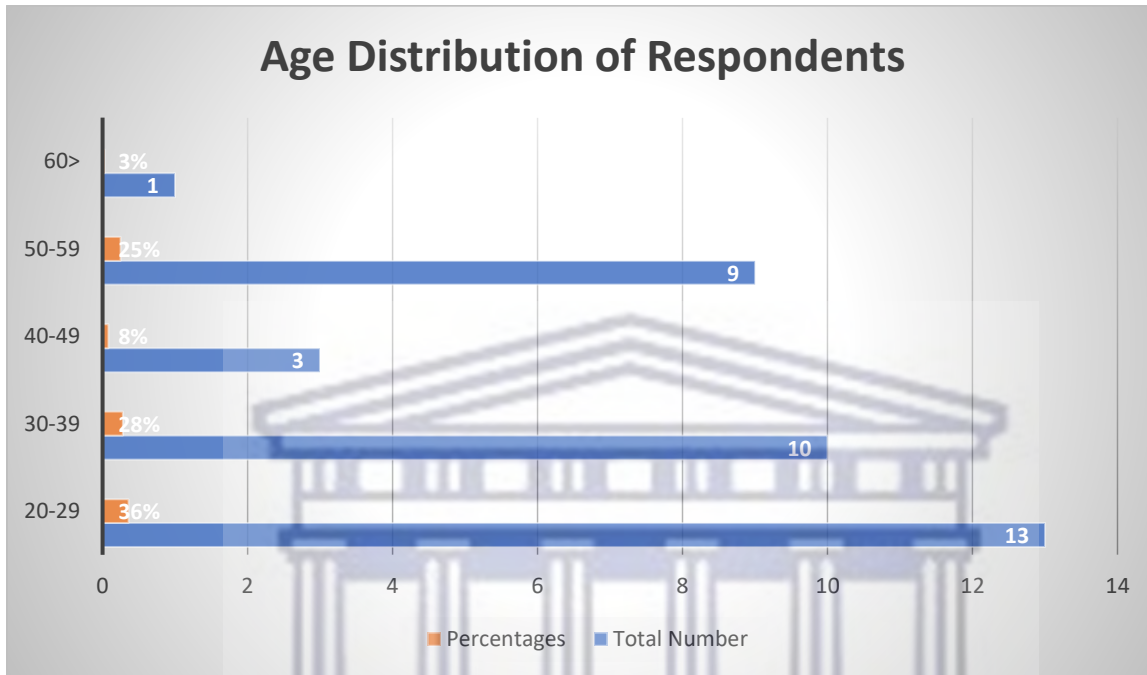
2.8 Do you think that every customer is catered for in terms of their language preferences? How?

2.9 Do you think African Languages have a capacity to be used in the banks? If yes, state why and if no, also state why?

Thank you very much for your responses; without them the research is impossible.

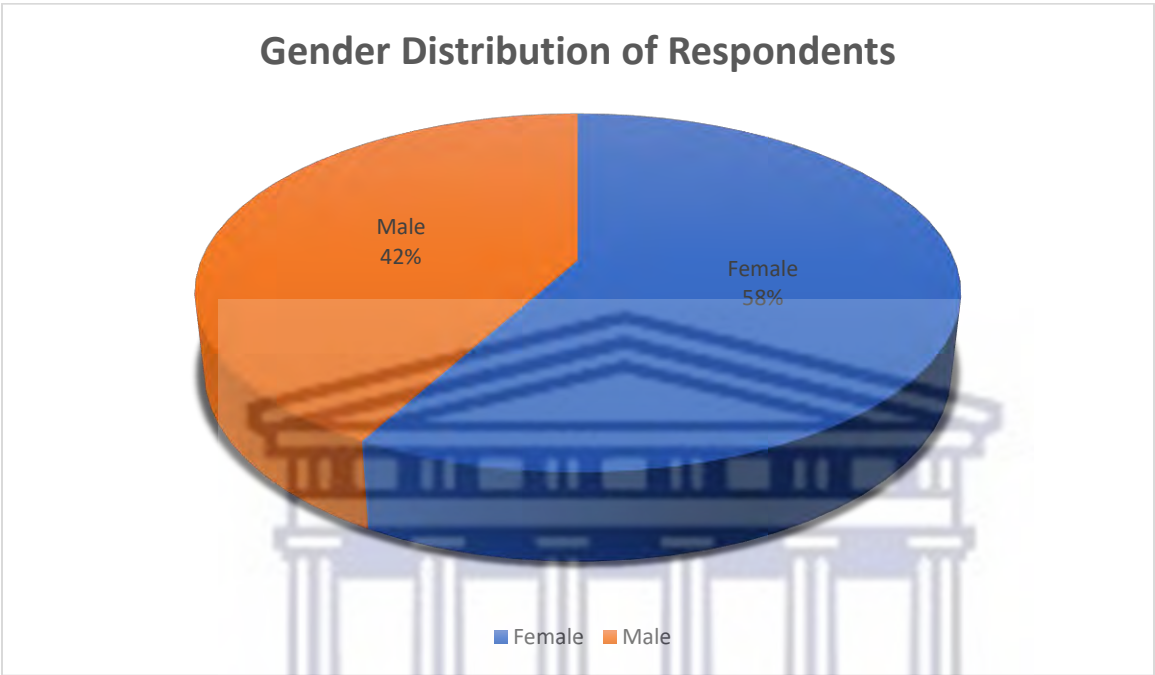


APPENDIX D: AGE DISTRIBUTION OF RESPONDENTS

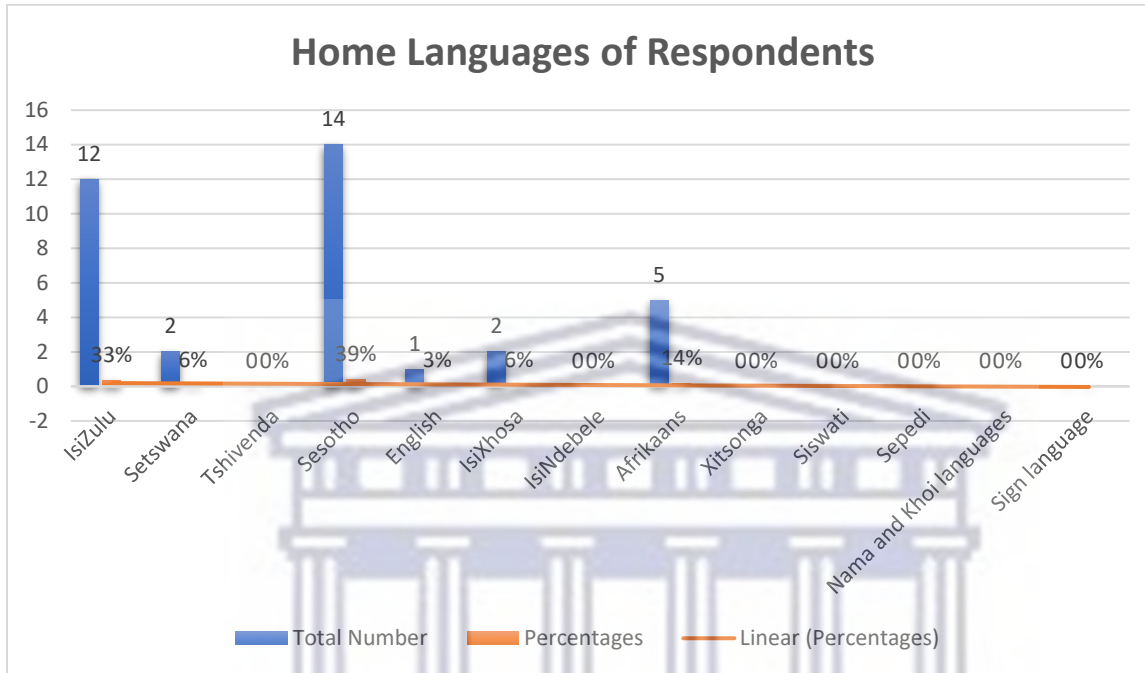


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APPENDIX E: GENDER DISTRIBUTION OF RESPONDENTS

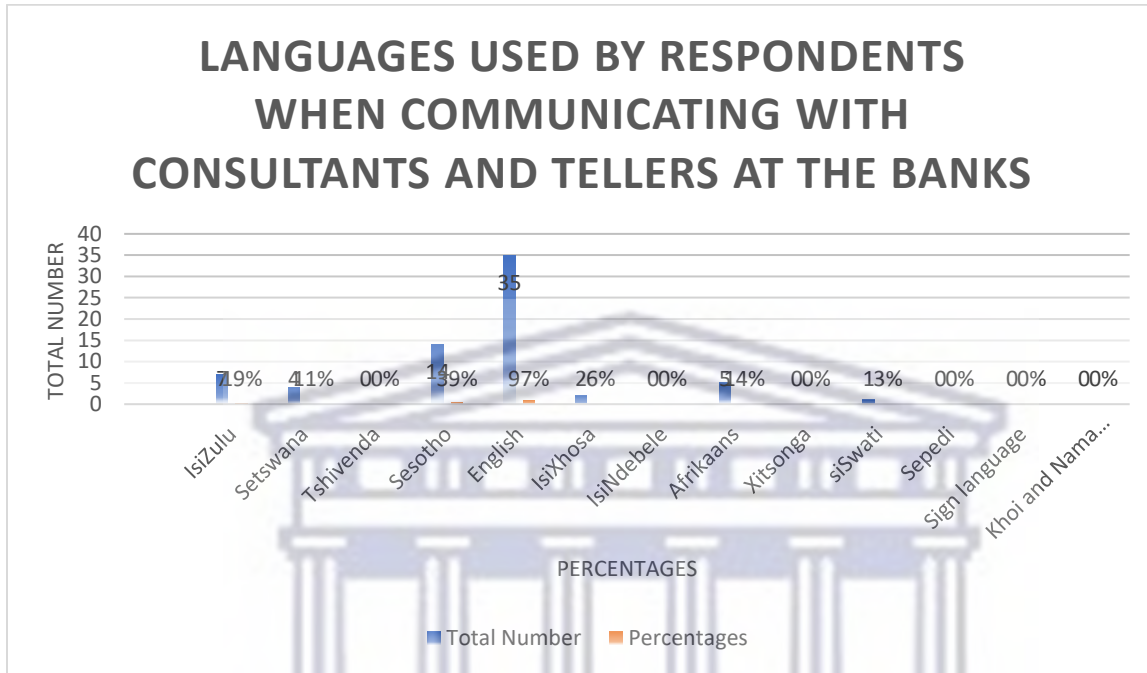


APPENDIX F: HOME LANGUAGES OF RESPONDENTS



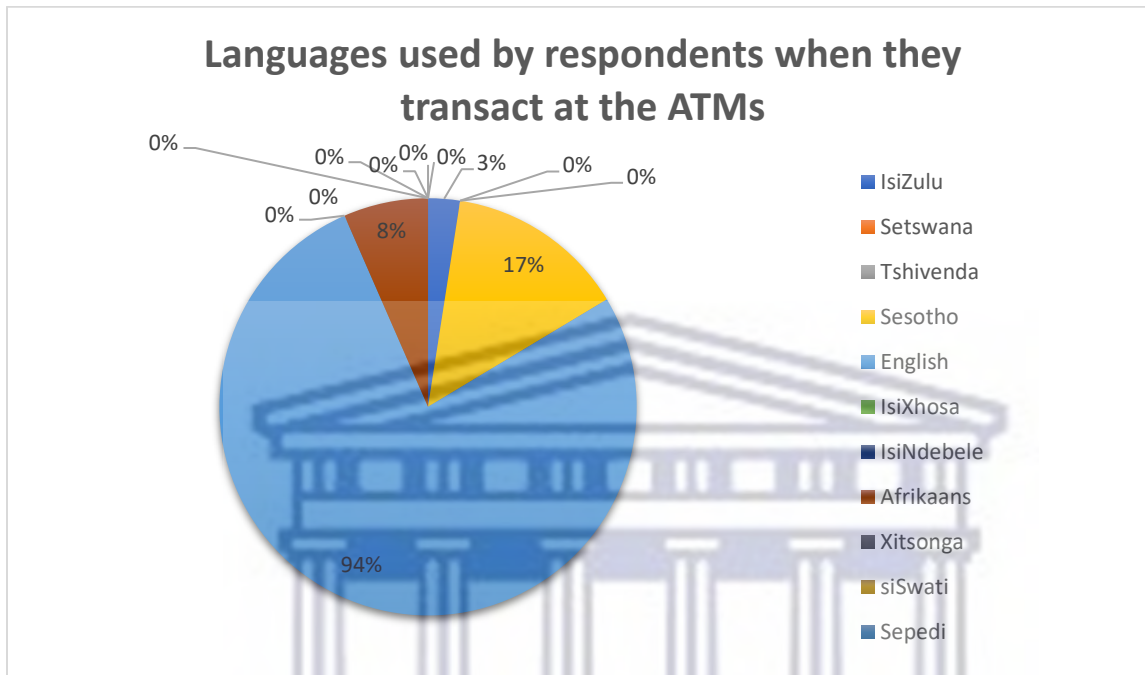
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APPENDIX G: LANGUAGES USED BY RESPONDENTS TO COMMUNICATE



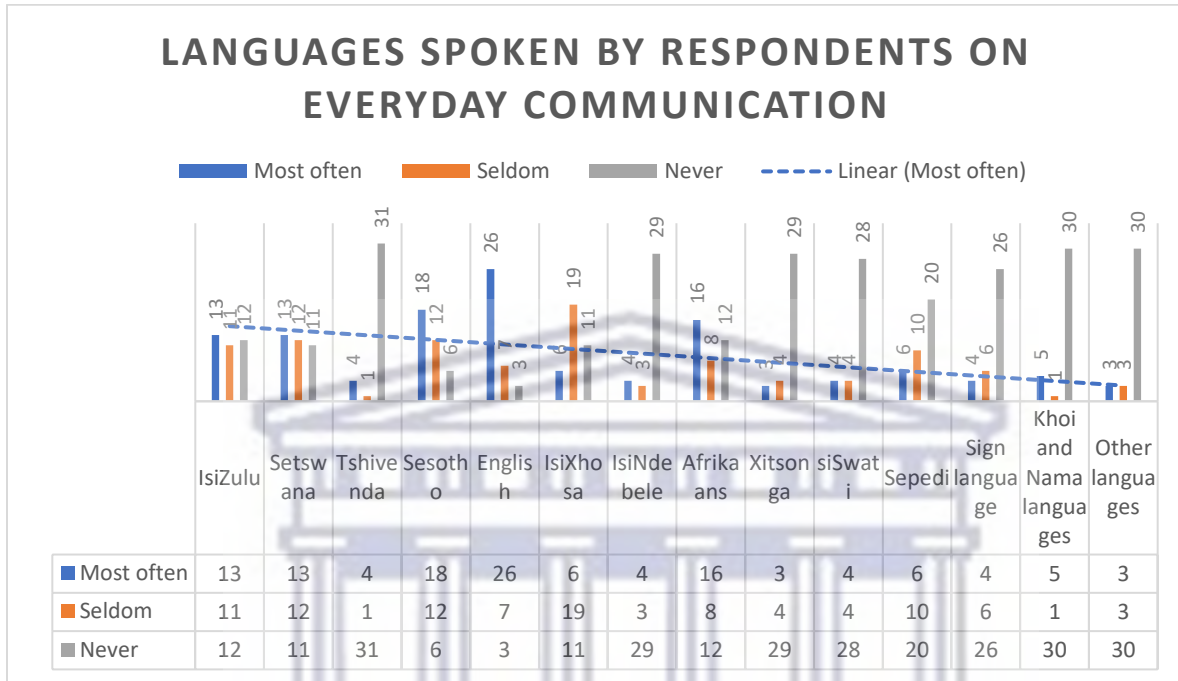
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APPENDIX H: LANGUAGES USED BY RESPONDENTS WHEN THEY TRANSACT



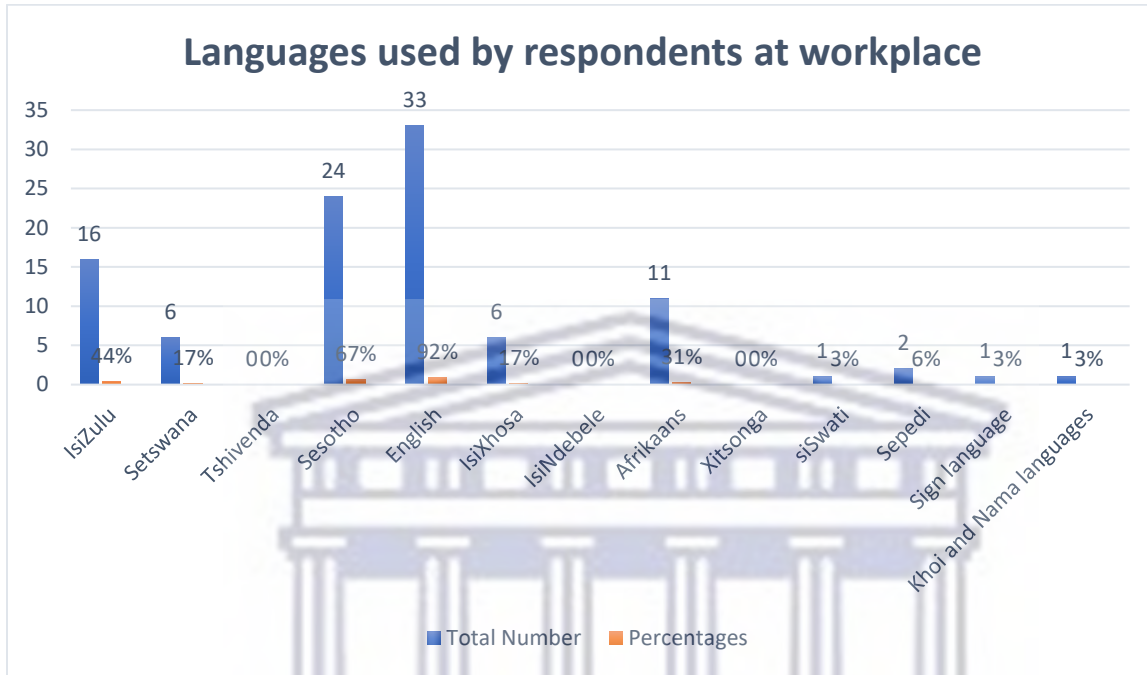
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APPENDIX I: LANGUAGES USED FOR EVERYDAY COMMUNICATION



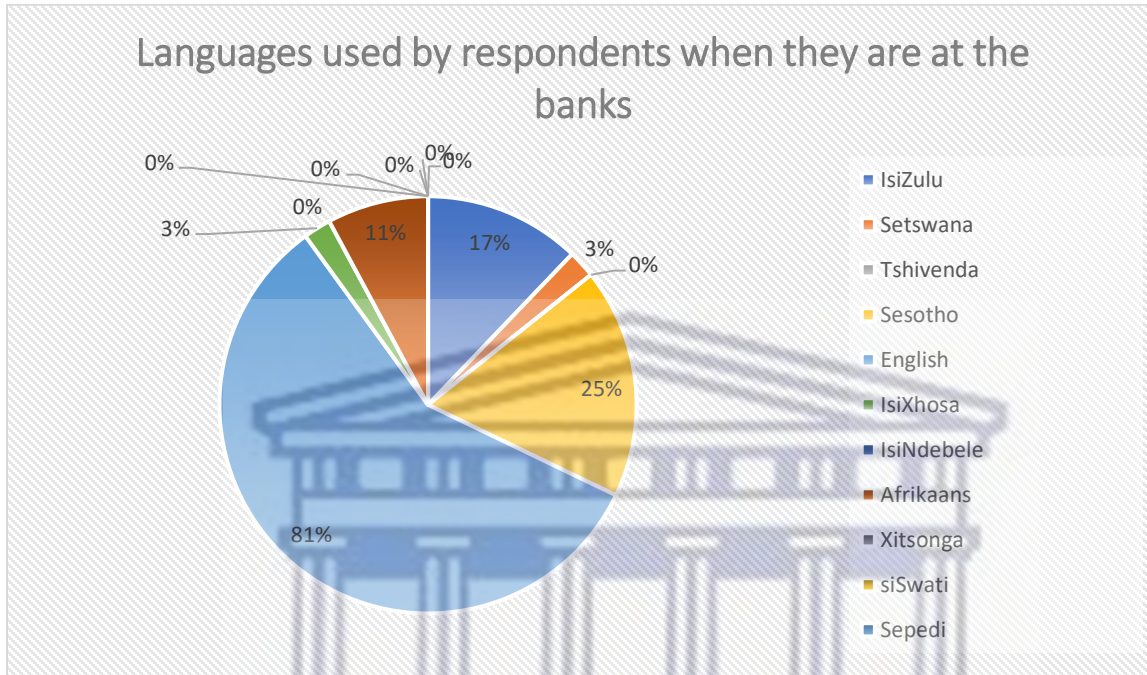
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APPENDIX J: LANGUAGES USED BY RESPONDENTS AT WORKPLACE



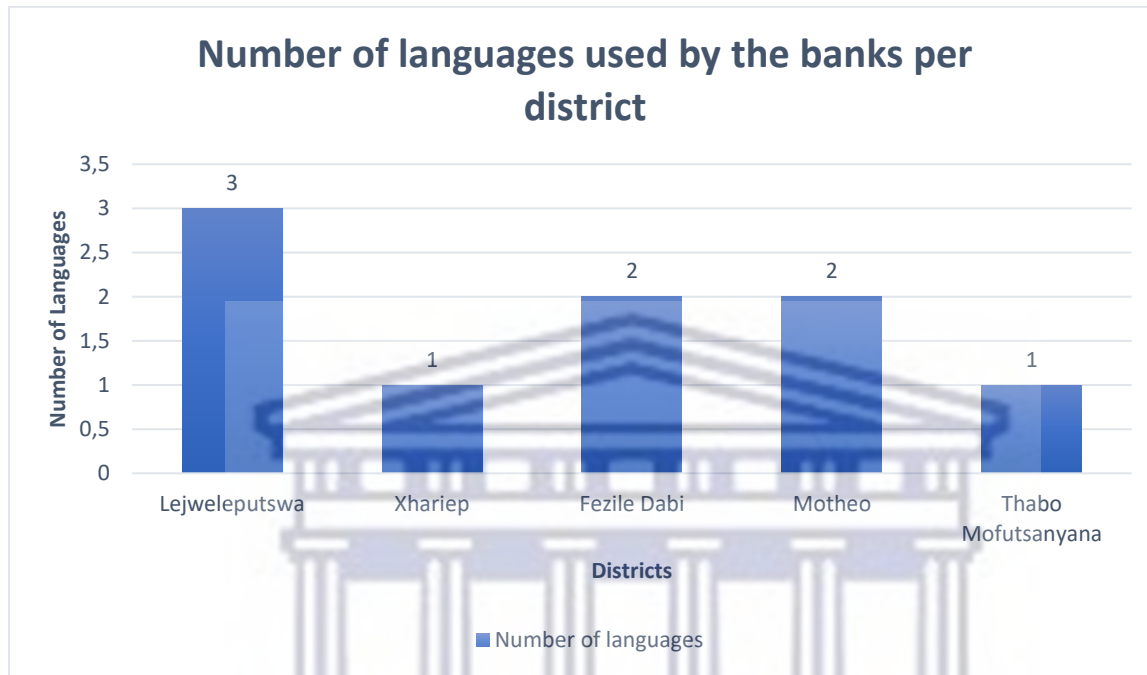
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APPENDIX K: LANGUAGES USED BY RESPONDENTS AT BANKS



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APPENDIX L: NUMBER OF LANGUAGES USED AT BANKS PER DISTRICT



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APPENDIX M: INTERVIEWS WITH CONSULTANTS AND TELLERS – FEZILE DABI DISTRICT

Interviews with consultants and tellers

A bank in Fezile Dabi District, Sasolburg

1. **Interviewer:** What is your home language?

Interviewee: Sesotho

2. **Interviewer:** Which language do you use when communicating with colleagues in the bank?

- **For work-related matters**

Interviewee: it depends on us whether we understand each other's language, but we use either Sesotho or English.

- **For social purposes**

Interviewee: mostly, we use Sesotho.

3. **Interviewer:** What language do you use during work' meetings? What compels you to use this language?

Interviewee: English but sometimes we mix languages for comfortability. We mix Sesotho and English.

4. **Interviewer:** Which language do you use when assisting customers at the branch?

Interviewee: The one preferred by the customer.

5. **Interviewer:** Do customers use their languages in the banks or they only use English or Afrikaans?

Interviewee: They use their languages.

6. **Interviewer:** If for instance, a customer uses his or her language, other than English or Afrikaans, do you still manage to communicate effectively? Are there challenges when using an African language in the bank?

Interviewee: Yes, but we break it down in terms of understanding each other and not have misconceptions due to language barrier.

7. **Interviewer:** Does your bank provide a language choice in the ATM for customers to select from when they transact? Which languages are those and why?

Interviewee: Yes, but only English and Afrikaans.

8. **Interviewer:** In your opinion, what compels customers to use the language stated in no.6 (above)?

Interviewee: It is their home language and they are comfortable using it. Some did not go to school, so English is a challenge for them especially the elderly customers.

9. **Interviewer:** Do you think African languages are fit to be used in the banks, as languages of business and communication? Please elaborate.

Interviewee: Yes, customers do require assistance in their home languages and we manage to assist them. Some do not know English, so they prefer their home languages especially the elders.

10. **Interviewer:** Does your bank have a language policy? Which languages are adopted and why those languages?

Interviewee: Yes, officially we use English. Emails are written in English only.



APPENDIX N: INTERVIEWS WITH CONSULTANTS AND TELLERS – LEJWELEPUTSWA DISTRICT

Interviews with consultants and tellers

A bank in Lejweleputswa District, Welkom

1. **Interviewer:** What is your home language?

Interviewee: Sesotho

2. **Interviewer:** Which language do you use when communicating with colleagues in the bank?

- **For work-related matters.**

Interviewee: English, Afrikaans and Sesotho.

- **For social purposes.**

Interviewee: English, Afrikaans and Sesotho.

3. **Interviewer:** What language do you use during work' meetings? What compels you to use this language?

Interviewee: English as it is the Official language allowed.

4. **Interviewer:** Which language do you use when assisting customers at the branch?

Interviewee: English or their home language if I understand.

5. **Interviewer:** Do customers use their languages in the banks or they only use English or Afrikaans?

Interviewee: Some use their own languages if they cannot understand English or Afrikaans.

6. **Interviewer:** If for instance, a customer uses his or her language, other than English or Afrikaans, do you still manage to communicate effectively? Are there challenges when using an African language in the bank?

Interviewee: Yes, I can communicate customer with their language but should I don't understand I would ask one of my co-workers to assist.

7. **Interviewer:** Does your bank provide a language choice in the ATM for customers to select from when they transact? Which languages are those and why?

Interviewee: No, it does not, but upon opening account the client can choose English or Afrikaans to be use as form of communication the once at the ATM automatically the language will be defaulted to what the customer choose.

8. Interviewer: In your opinion, what compels customers to use the language stated in no.6 (above)?

Interviewee: Customer feel the need to understand what is been presented to them, so with their language they understand better and can ask questions without any fear.

9. Interviewer: Do you think African languages are fit to be used in the banks, as languages of business and communication? Please elaborate.

Interviewee: Yes. Most people now uses bank accounts even those that are illiterate, some people understands or and remember better if things are said in their own language. Upon opening an account or requesting credit, there are lots of explanations that when I have to convert to the language of the client because they might or had asked me to do so.

10. Interviewer: Does your bank have a language policy? Which languages are adopted and why those languages?

Interviewee: Yes, English ,Afrikaans and Zulu as they believe they are the ones that most customers understand and mostly used in South Africa.



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APPENDIX O: INTERVIEWS WITH CONSULTANTS AND TELLERS – MOTHEO DISTRICT

Interviews with consultants and tellers

A bank in Motheo District, Bloemfontein

1. Interviewer: What is your home language?

Interviewee: Sesotho

2. Interviewer: Which language do you use when communicating with colleagues in the bank?

- **For work-related matters**

Interviewee: Sesotho and English.

- **For social purposes**

Interviewee: Sesotho and English.

3. Interviewer: What language do you use during work' meetings? What compels you to use this language?

Interviewee: English, it is the official language of the bank.

4. Interviewer: Which language do you use when assisting customers at the branch?

Interviewee: Sesotho or English, depending on their preferred language.

5. Interviewer: Do customers use their languages in the banks or they only use English or Afrikaans?

Interviewee: They use their languages.

6. Interviewer: If for instance, a customer uses his or her language, other than English or Afrikaans, do you still manage to communicate effectively? Are there challenges when using an African language in the bank?

Interviewee: Clients home languages are respected and allowed to be used in the bank, the challenge would be that there might not be someone who speaks the African language of that client at a time, but the Bank does have options to contact translators around SA.

7. Interviewer: Does your bank provide a language choice in the ATM for customers to select from when they transact? Which languages are those and why?

Interviewee: No, as we service local & international clients the banks main language is English as it the world's common language. Assistance is provided by staff in instances where the client is challenged with the ATM.

8. Interviewer: In your opinion, what compels customers to use the language stated in no.6 (above)?

Interviewee: The need for them to be understood clearly and understand what is being said to them easier and freely.

9. Interviewer: Do you think African languages are fit to be used in the banks, as languages of business and communication? Please elaborate.

Interviewee: Any language is fit in the banks and translation can be requested when needed by anyone into their preferred language.

10. Interviewer: Does your bank have a language policy? Which languages are adopted and why those languages?

Interviewee: Yes, the policy is there, English is the adopted language as it is a international common language worldwide and to accommodate cultural diversity and have common voice of understanding.

APPENDIX P: INTERVIEWS WITH CONSULTANTS AND TELLERS – THABO MOFUTSANYANA DISTRICT

Interviews with consultants and tellers

A bank in Thabo Mofutsanyana District, Harrismith

1. Interviewer: What is your home language?

Interviewee: Setswana

2. Interviewer: Which language do you use when communicating with colleagues in the bank?

- **For work-related matters.**

Interviewee: Mostly I use English to accommodate all colleagues.

- **For social purposes.**

Interviewee: It will be determined by the group of people I socialise with, mostly it will be in my native tongue.

3. Interviewer: What language do you use during work' meetings? What compels you to use this language?

Interviewee: English.

4. Interviewer: Which language do you use when assisting customers at the branch?

Interviewee: It's always easier to communicate with the language understood by both parties to simplify the matter at hand.

5. Interviewer: Do customers use their languages in the banks or they only use English or Afrikaans?

Interviewee: I will let the customer speak in the language they feel comfortable with.

6. Interviewer: If for instance, a customer uses his or her language, other than English or Afrikaans, do you still manage to communicate effectively? Are there challenges when using an African language in the bank?

Interviewee: Yes I do and whatever the challenges in terms of understanding I'll repeat to understand or get a translator to make it easier.

7. **Interviewer:** Does your bank provide a language choice in the ATM for customers to select from when they transact? Which languages are those and why?

Interviewee: Yes, our ATM,s provide customer with simplicity, the can choose between all south African languages.

8. **Interviewer:** In your opinion, what compels customers to use the language stated in no.6 (above)?

Interviewee: In terms of expressing or ironing out the issues pertaining to finances it's easier, remember everything you programmed from the word go is in your language, now to switch languages is basically confusing yourself.

9. **Interviewer:** Do you think African languages are fit to be used in the banks, as languages of business and communication? Please elaborate.

Interviewee: Not anytime soon, the corporate leader is made out of different ethnic groups who all understand the one language English it is.

10. **Interviewer:** Does your bank have a language policy? Which languages are adopted and why those languages?

Interviewee: Yes, English as the business language, it's one language recognised worldwide.

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APPENDIX Q: INTERVIEWS WITH CONSULTANTS AND TELLERS – XHARIEP DISTRICT

Interviews with consultants and tellers

A bank in Xhariep District, Trompsburg

1. Interviewer: What is your home language?

Interviewee: Sesotho

2. Interviewer: Which language do you use when communicating with colleagues in the bank?

- **For work-related matters.**

Interviewee: I use English because the language policy of the bank strictly says we must use English since it is the language of business.

- **For social purposes.**

Interviewee: it depends on us as colleagues. For instance, we have a lady whose language is Afrikaans so we accommodate her as Basotho speakers. But when we are together as Sesotho speakers, we use Sesotho.

3. Interviewer: What language do you use during work' meetings? What compels you to use this language?

Interviewee: During formal meetings, we use only English as I have stated that it is the only language the bank approves in terms of the language policy.

4. Interviewer: Which language do you use when assisting customers at the branch?

Interviewee: It depends on the customers. If the customers prefers Sesotho, we use Sesotho.

5. Interviewer: Do customers use their languages in the banks or they only use English or Afrikaans?

Interviewee: They do but sometimes if a customer speaks isiZulu or isiXhosa, we request someone who understands the language to translate.

6. Interviewer: If for instance, a customer uses his or her language, other than English or Afrikaans, do you still manage to communicate effectively? Are there challenges when using an African language in the bank?

Interviewee: Yes, the communication does continue effectively but sometimes if I do not understand the language, I ask someone to translate for me.

7. Interviewer: Does your bank provide a language choice in the ATM for customers to select from when they transact? Which languages are those and why?

Interviewee: No, currently it is only English and Afrikaans. As the consultants, we are still pushing the bank to include other languages.

8. Interviewer: In your opinion, what compels customers to use the language stated in no.6 (above)?

Interviewee: Customers normally use the language they understand.

9. Interviewer: Do you think African languages are fit to be used in the banks, as languages of business and communication? Please elaborate.

Interviewee: I think they are, considering the diversity of our country. It is possible to use African languages in the banks.

10. Interviewer: Does your bank have a language policy? Which languages are adopted and why those languages?

Interviewee: Yes, but only English is allowed at the bank since English is the world language.

APPENDIX R: CUSTOMER INTERVIEW – FEZILE DABI DISTRICT

Customer interview- Fezile Dabi District, Sasolburg

Follow-up interviews with customers

Questions:

1. **Interviewer:** What is your home language?

Interviewee: Sesotho

2. **Interviewer:** Do you have a bank account?

Interviewee: Yes

3. **Interviewer:** Which language does your bank use when contacting you telephonically?

Interviewee: English

4. **Interviewer:** Which language do you use when at the branch?

Interviewee: Sesotho or English, depending on the language the consultant speaks.

5. **Interviewer:** Does your bank allow you to use your own language when at the branch?

Interviewee: Yes.

6. **Interviewer:** Which language do you select when you transact at the ATM? Why?

Interviewee: English, I prefer this language because I am comfortable with it. I understand the financial terms in English than in my home language.

7. **Interviewer:** Do you see the need for the use of African languages in the banks? Please elaborate.

Interviewee: Yes, some people especially those from disadvantaged backgrounds cannot speak or understand English.

8. **Interviewer:** Do you think your language is catered for, in terms of the use and development in the banks? Please elaborate further.

Interviewee: Yes, I have never really felt pressurized or forced to speak any language I'm not comfortable with. When I go to the branch, I speak Sesotho or English with the consultants and I've never experienced any issues with regards to language.

APPENDIX S: CUSTOMER INTERVIEW – LEJWELEPUTSWA DISTRICT

Customer interview- Lejweleputswa District, Welkom

Follow-up interviews with customers

Questions:

1. **Interviewer:** What is your home language?

Interviewee: Sesotho

2. **Interviewer:** Do you have a bank account?

Interviewee: Yes

3. **Interviewer:** Which language does your bank use when contacting you telephonically?

Interviewee: English

4. **Interviewer:** Which language do you use when at the branch?

Interviewee: English

5. **Interviewer:** Does your bank allow you to use your own language when at the branch?

Interviewee: It depends on who is helping at the time.

6. **Interviewer:** Which language do you select when you transact at the ATM? Why?

Interviewee: English because I am used to it.

7. **Interviewer:** Do you see the need for the use of African languages in the banks? Please elaborate.

Interviewee: Yes, to understand because everyone can use the ATM freely without asking for help from the security or banking staff. This can assist in eliminating crime at the ATMS, whereby the secret pin is leaked due to asking for help from someone.

8. **Interviewer:** Do you think your language is catered for, in terms of the use and development in the banks? Please elaborate further.

Interviewee: No, everything is in English.

APPENDIX T: CUSTOMER INTERVIEW – MOTHEO DISTRICT

Follow-up interviews with customers

Customer interview in Motheo District, Bloemfontein.

Questions:

1. **Interviewer:** What is your home language?

Interviewee: Setswana

2. **Interviewer:** Do you have a bank account?

Interviewee: Yes

3. **Interviewer:** Which language does your bank use when contacting you telephonically?

Interviewee: English

4. **Interviewer:** Which language do you use when at the branch?

Interviewee: Setswana

5. **Interviewer:** Does your bank allow you to use your own language when at the branch?

Interviewee: Yes

6. **Interviewer:** Which language do you select when you transact at the ATM? Why?

Interviewee: English because it is user friendly.

7. **Interviewer:** Do you see the need for the use of African languages in the banks? Please elaborate.

Interviewee: Yes, because it will be easier for people who do not understand English.

8. **Interviewer:** Do you think your language is catered for, in terms of the use and development in the banks? Please elaborate further.

Interviewee: No, they use English. Most of the time, they use Setswana just because I am using it with them. For instance, when I enter the bank, they would greet me in English then I will respond back in my language.

APPENDIX U: CUSTOMER INTERVIEW – THABO MOFUTSANYANA DISTRICT

Customer interview in Thabo Mofutsanyana District, Harrismith.

Follow-up interviews with customers

Questions:

1. **Interviewer:** What is your home language?

Interviewee: IsiZulu.

2. **Interviewer:** Do you have a bank account?

Interviewee: Yes.

3. **Interviewer:** Which language does your bank use when contacting you telephonically?

Interviewee: English.

4. **Interviewer:** Which language do you use when at the branch?

Interviewee: English , SeSotho or IsiZulu (depending on the person helping me)

5. **Interviewer:** Does your bank allow you to use your own language when at the branch?

Interviewee: Yes, depending on the person assisting me.

6. **Interviewer:** Which language do you select when you transact at the ATM? Why?

Interviewee: English, I understand more better the Bank terminology if its in English.

7. **Interviewer:** Do you see the need for the use of African languages in the banks? Please elaborate.

Interviewee: Yes, I t will assist our elders and those who did not go to school and can eliminate fraud, because other people ask to be assisted by strangers because they do not understand English, and they end up being robbed, just for not understanding the language used

8. **Interviewer:** Do you think your language is catered for, in terms of the use and development in the banks? Please elaborate further.

Interviewee: No, it's not catered at all, you use other languages in the bank not yours because you have no choice ,multilingualism is not used in our banks, you had to use the

language of the person helping you, of which you might end up making mistakes due to lack of understanding of the language used.



APPENDIX V: CUSTOMER INTERVIEW – XHARIEP DISTRICT

Customer interview – Xhariep, Trompsburg

Follow-up interviews with customers

Questions:

1. **Interviewer:** What is your home language?

Interviewee: Afrikaans.

2. **Interviewer:** Do you have a bank account?

Interviewee: Yes.

3. **Interviewer:** Which language does your bank use when contacting you telephonically?

Interviewee: English.

4. **Interviewer:** Which language do you use when at the branch?

Interviewee: Afrikaans.

5. **Interviewer:** Does your bank allow you to use your own language when at the branch?

Interviewee: Yes.

6. **Interviewer:** Which language do you select when you transact at the ATM? Why?

Interviewee: English, Afrikaans is difficult at ATM.

7. **Interviewer:** Do you see the need for the use of African languages in the banks? Please elaborate.

Interviewee: Yes, not all people understand English, especially old people.

8. **Interviewer:** Do you think your language is catered for, in terms of the use and development in the banks? Please elaborate further.

Interviewee: Yes, but it is difficult because we did not do plain Afrikaans. The Afrikaans used is not the same as ours. For example, the Afrikaans used in Cape Town is different from ours.

APPENDIX W: QUALITATIVE OBSERVATION OF BANKS

A BANK IN LEJWELEPUTSWA DISTRICT, WELKOM

When entering at the bank, one is greeted in English. The person assigned with assisting the clients by the door to direct them to the right personnel in the bank uses English. However, some customers switch languages from English to Sesotho or isiXhosa. The area has a diverse group of people who speak Sesotho, isiXhosa, English and Afrikaans. The signage in this bank is only in English and when they call the next customer to be assisted, they use English by using the phrase 'next customer please'.

A BANK IN XHARIEP DISTRICT, TROMPSBURG

When entering the bank, one is greeted in Sesotho. Apparently, the majority of staff members in this bank are speakers of Sesotho, therefore, there is always an assumption that one knows Sesotho since the area has the vast majority of Sesotho speakers compared to other languages such as isiXhosa, Setswana, Afrikaans and English. However, as they assist customers, they are flexible to switch languages during the conversations. They do speak Afrikaans when the customer switch to Afrikaans and that is the same with other languages spoken in the area. The signage and notices on the walls and screens are in English and some with a little bit of Afrikaans translations.

A BANK IN MOTHEO DISTRICT, BLOEMFONTEIN

The language used by banking staff is strictly English from the door when one meet and greet the lady by the door. The lady by the door is a white person and she speaks English. Everyone who enters in this bank, goes to this lady and explain what he or she is there for, then the lady will direct the customer to the right section to be assisted. However, the majority of consultants and tellers are black people, who mostly speak Sesotho. The language of communication between the customer and the consultant is decided upon by the two and not by anyone. They are flexible with each other to can shift languages. The signage, music/radio channel and writings on the walls are all in English and at the door, the only languages used are English and Afrikaans. For instance, the door is written 'push/*druk*', 'pull/*trek*'. Therefore, this bank only use English and Afrikaans on it signage and branding.

A BANK IN FEZILE DABI DISTRICT, SASOLBURG

When entering the bank, one meets customers queuing toward the enquiries counter before being directed to the right section of the bank. All consultants, once each is done with the customer then he or she will come to the fore and ask the first customer in the queue as to how can he or she be assisted. The lady who is coming to customers, speaks Sesotho and not English. The majoring of customers inside the branch are black people, and the language that is frequently spoken in the area is Sesotho. Even though the area has white people who speak English and Afrikaans but the consultants seem to be flexible in accommodating customers in terms of language of communication.

A BANK IN THABO MOFUTSANYANA DISTRICT, HARRISMITH

As the customers entered the bank, they spoke their languages. One could hear some speaking isiZulu, some English and some Sesotho. These are informal or social conversations between customers while they are waiting to be assisted. The person who issue out queuing tickets is also flexible with customers; she tries to accommodate customers by speaking in the languages they prefer. Though, she first greets in Sesotho but she is able to switch the language when the customer speaks another language. The thorny issue in this bank, is that of the person calling out ticket numbers for the next customer to be assisted. The language used is English and the accent is that of a white person. Some customers miss out, due to the rolling voice of the lady on the speaker, she speaks fast and it is difficult to hear the pronunciation of numbers, as the result it occurs that the consultant would cancel or abandon the ticket thinking that the customer has left the branch while he or she is still seating in the waiting benches. The issue was the hearing and perhaps the issue of language barrier since others do not even understand English.