The paper examines selected advertisements by some financial institutions in Ghanaian magazines within the frameworks of the Conceptual Metaphor Theory (CMT), put forward by Lakoff and Johnson (1980, the Pictorial Metaphor Theory by Forceville (1996 & 2007) and the Social Semiotics Theory put forward by Kress and van Leeuwen (2006). The purpose is to identify the underlying conceptual metaphors and also to explore both the verbal and visual mechanisms for the realisation of metaphors. Metaphors are often said to be grounded in culture and can hence serve as a good resource for the investigation of cultural beliefs expressed in language (Lakoff and Johnson, 1980 & 1999; Lakoff, 1987 & 1993; Kövecses, 2002 & 2005 and Özçalişkan, 2003). Thus, the paper also addresses how the conceptual metaphors identified inform us about the cultural beliefs and values of Ghanaians in general. The conceptual metaphors SERVICES OR PRODUCTS ARE FOOD, A PURPOSEFUL LIFE IS A JOURNEY and MONEY IS LIQUID were found to be underlying the selected advertisements by the financial institutions in Ghana. The approach and findings substantiate the claim that metaphors can occur verbally and multimodally (Lakoff and Johnson, 1980; Forceville, 2007; Kress and van Leeuwen 2006).

Key words: metaphor, conceptual, pictorial, visual images and advertising

1.1 Introduction

Advertising is an act of communication aimed at persuading a target audience to patronise some goods or services. Since the general aim of advertisements is to persuade the target audience, advertising companies have to, or are developing more and more innovative techniques and strategies verbally and non-verbally. Both the verbal and the non-verbal means have been found to be very attractive and compelling. In order to make the advertisement more appealing, Bignell (2002: 26), for example, has noted that advertising
companies “use images to signify a myth that is already present in society.” This, no doubt, is done in order to persuade the general audience to buy the product. The advertising companies also persuade the audience by creating the advertisements in such a way that the audience may have to interpret the advertisements in terms of some “attributes” they can attain by patronising those products. Such attributes include success, prestige, beauty, etc.

Several strategies have been developed to make advertising and the products advertised more appealing to the target audience. One of these ways is by the use of metaphor. Consequently, a significant number of studies on the language of advertising has concentrated on metaphor. The approaches to metaphor in advertising have however been different. One group of studies adopted the semiotics approach – Williamson, 1978; Dyer, 1982; Vestergaard & Schroder, 1985. Another group of studies, Cook, 1992; Hermerén, 1999 and Tanaka, 1994 has been linguistic, while others have been cognitive. Scholars within the cognitive tradition have devoted attention to the study of both the linguistic and the non-linguistic realisation of metaphor (Morris, 1993; Carroll, 1996; Forceville, 1994, 1996 & 2009; Dąbrowski, 2000; Ungerer, 2000 Kovecses, 2002; Lundmark, 2005 and Goatly, 2007).

However, most of these studies were done elsewhere. In my view, very little attention has been devoted to a cognitive linguistic study of metaphor and related cognitive processes in language use in Ghana. As far as I am aware, the studies available are Afreh (2011), Anim-Ayeko (2012) and Ansah (2011 and 2014). Afreh (2011) examines the metaphorical structure of the domain of death in Akan within the framework of the Conceptual Metaphor Theory (CMT)). Using the CMT, Anim-Ayeko (2012) analyses some political advertisements during the December, 2012 general elections in Ghana to ascertain how political parties are perceived based on the advertisements. Ansah (2011) employs the Conceptual Blending Theory to analyse meaning construction in Ghanaian political discourse. Ansah (2014) also examines the role of culture in the metaphorical/metonymic conceptualisations of fear in Akan and English. Thus, the study explores both verbal and visual communication, and the cognitive processes that may be required to fully comprehend verbal and visual structures. Adopting Lakoff and Johnson’s (1980), conceptual metaphor theory, Forceville’s (1996 & 2007) pictorial metaphor, and Kress and van Leeuwen’s (2006) social semiotics theory, I provide an analysis of selected advertisements by some financial institutions in Ghanaian magazines. The purpose is to identify the underlying conceptual metaphors and also to examine the verbal and visual mechanisms for the realisation of metaphors. In other words, I explore how the advertising agencies harness both semiotic resources, and conceptual and pictorial or visual metaphor to construct meanings for the image viewers. Thus, the paper provides a unified account of the relations between cognitive and visual structures that would have otherwise been considered quite disparate and dealt with rather separately in different domains. Although visual representation provides a wealth of information about the way people make sense of a sign in semiotics, the conceptual and pictorial metaphor theories go further by accounting for the cognitive processes by which people construct meanings within the verbal and the visuals.
Semiotics and the cognitive theories of meaning construction, such as the conceptual and the pictorial metaphor theories, or the conceptual blending theory concentrate on different aspects of conceptualisation. Scholars have, however, noted that they are complementary to each other. Brandt and Brandt (2005), for example, concentrating on the butcher-surgeon conceptual metaphor hypothesise a general framework for analysing metaphoric expressions in which all metaphors should be considered as signs in the sense of Pierce, and metaphorical meanings should “belong to the world of human experience” (Brandt and Brandt 2005: 244) and thus are inherently semiotic. Alonso et al. (2013) explore how the social semiotic visual grammar developed by Kress and van Leeuwen (2006) contributes to the understanding of the global meaning of a narrative by combining social semiotic theory and the Blending Theory (Fauconnier 1994; Fauconnier and Turner 2002).

Feng and O’Halloran (2013a [2015], 2013b) also examine visual realisations of metaphor and suggest that visual images in films and TV commercials are constructed through combinations of semiotic choices to cue different conceptual metaphors. Bateman (2014: 184) also proposes the term ‘semiotic blends’ and calls for a more integrative account of relationships across visual and verbal modalities since he argues that “it is quite possible for there to be ... a growth of meaning drawing on both”. Feng (2017) provides a social-semiotic account of conceptual metonymies in static and moving images, mapping out the types of metonymy in visual representation. The body of work on the potential benefits of both research traditions is also reflected in the emergence of a new transdisciplinary field of ‘cognitive semiotics’ which is dedicated to the multifaceted study of meaning through combining a range of research areas such as cognitive semantics, gesture studies, semiotics and the embodied mind “with the ultimate aim of providing new insights into the realm of human signification and its manifestations in cultural practices” (Zlatev 2015: 1043).

Building on the findings proposed by these pioneering studies that most types of metaphorical thinking identified by cognitive linguists can indeed be explained within the social-semiotic framework, the present study sets out to analyse how some financial institutions in Ghana harness both semiotic resources, and conceptual and pictorial metaphors to construct meanings for the image viewers. The goal is to explore the underlying metaphors (if any) and how these are created verbally and, or pictorially. The theoretical frameworks are presented in Section 2.

The methodology is presented in Section 3. In section 4, I examine how conceptual metaphors are realised in the composition of both the verbal and visual images. Section 5 constitutes the conclusion.

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1 See Sonesson (2014) and Zlatev (2015) for a useful introduction to visual analysis within this stream of research.
2 Theoretical considerations

2.1 Social Semiotics and Visual metaphor

Social semiotics has been defined as an approach to communication that seeks to understand how people communicate by a variety of means in particular social settings. The underlying thesis of this theory is that modes of communication offer historically specific and socially and culturally shared opinions for communication. In other words, in social semiotics, codes of language and communication are formed by social practices. Social semiotics has, thus, been described as the study of the social dimensions of meaning. The theory was built on Halliday’s (1978 and 1994) social semiotic theory of language which models language as sets of interrelated systems which are metafunctional. These metafunctions are the ideational meaning, interpersonal meaning and textual meaning. Apart from Halliday, social semiotics has also been influenced by the work of Robert Hodge and Gunther Kress in their seminal work *Language as Ideology* (1979, 1993) which pioneered the critical analysis of language.

The social semiotics theory has four interconnected theoretical assumptions. The first is that meaning-making is always multimodal. This means that it draws on a multiplicity of modes. According to Jewitt (2009a: 14), it may include the image, gesture, posture, gaze, action, music, colour, 3D objects, and speech and writing. The role that multimodality plays in meaning-making, according to Kress (2015: 62), lies precisely in the process of exploring “the different potentials for providing means of expressing views, positions, attitudes, facts; and to enable the production of what is best suited to a specific task or need”. The second assumption underlying the theory of social semiotics is that semiotic resources are used by people in a given social context. The idea is that social context shapes the resources available for meaning-making and how these resources are selected and configured. In the words of Hodge and Kress (1988: 1), social semiotics is therefore conceived of as “a social process”. Jewitt (2009b: 30), also notes that “signs, modes and meaning-making are treated as relatively fluid, dynamic and open systems intimately connected to the social context of use”.

The third assumption is the idea of the motivated sign. This idea stems from the belief that when people make signs, they bring together the available form that is most apt to express the meaning they wish to represent at a given moment in a specific social context. Within the theory of social semiotics, therefore, the connection between form (i.e. signifier) and meaning (i.e. signified) is not arbitrary but motivated and transparent. The fourth assumption is that it is the sign-maker’s interest that guides his or her selection of semiotic resources. The sign-maker’s interest is an awareness of the social environment (and the configurations of power therein) for which sign production takes place; it refers to the sign-maker’s subjectivity which is “the momentary condensation of all the (relevant) social experiences [...]

produced by the need for a response to a prompt in and by the social environment in which a new sign is made” (Jewitt et al. 2016: 68).

Social semioticians argue that Halliday’s principles apply to visuals images architecture and even mathematical symbols (Kress & van Leeuwen, 2006; O’Toole, 2010; O’Halloran, 2005). According to (Kress & van Leeuwen 2006) visual images fulfil the functions of representing the experiential world (representational meaning), interacting with viewers (interactive meaning), and arranging the visual resources (compositional meaning). Kress & van Leeuwen (2006: 45-113) further explain that representational meaning is realised by the configuration of processes (e.g. actions), participants (e.g. actors) and circumstances (e.g. locations). The authors identify two types of processes, narrative and conceptual. The distinction between the two is in terms of whether the process is based on the “unfolding of actions and events, processes of change” (i.e. narrative) or whether it is based on “generalized, stable and timeless essence” (i.e. conceptual). Kress & van Leeuwen (2006) further explain that interactive meaning involves symbols of contact, social distance, power relations and involvement between viewers and participants. As Feng and O’Halloran (2013: 322) explain, “contact is constructed by the nature of the visual participants gaze at viewers”, social distance by shot distance, power relations by vertical camera angle and involvement by horizontal camera angle. According to Kress & van Leeuwen (2006: 177), compositional meaning relates both representational and interactive meanings into a meaning whole through three systems which are information value, salience and framing. In the words of Feng and O’Halloran (2013: 322) “information value is realized by the placement of visual elements (e.g. top or bottom, left or right). Salience concentrates on the prominence of the visual elements and framing is about the connection between the visual elements. In the paper, I adopt these in my explanation of the visual metaphors.

Communication, which is a constant process of interpreting and evaluating the world, does not only rest on attending to the visual resources and their meaning potential, but also on some forms of conceptualisations. This idea is one of the guiding principles in cognitive linguistics. It holds that language itself does not encode meaning; meaning is constructed at the conceptual level. According to Evans and Greene (2006: 162), this is done by ‘selecting’ a meaning that is appropriate in the context of the utterance. They further explain that meaning construction involves “inferencing strategies” that relate to different aspects of conceptual structure, their organisation and their packaging. Fauconnier (1997) has modelled the dynamic quality of meaning construction by the use of mappings and has distinguished three main types of mappings in meaning construction. These are Projection Mappings, Pragmatic Function Mappings and Schema Mappings. According to Fauconnier (1997), projection mappings project part of the structure of one domain onto another. An example is the case of metaphorical mappings in the conceptual metaphor theory discussed in Section 2.2 below. Pragmatic function mappings occur when domains are mapped unto each other by a pragmatic function. Schema Mappings relate to the projection of a schema onto particular utterances. The term schema as used here refers to a frame. Frames are detailed knowledge structures that emerge from everyday experiences. This idea of frames has
been developed in linguistics by Charles Fillmore (Fillmore 1988 & 1989; Fillmore, Kay & O’Connor 1988). For the purposes of this paper, I rely on the conceptual metaphor theory proposed by Lakoff and Johnson (1980), which involves understanding any coherent organisation of experience.

2.2 Conceptual Metaphor Theory

With the cognitive approach, metaphor is seen as a conceptual phenomenon which relates to what happens in the mind. In the CMT, metaphor is defined as “understanding and experiencing one kind of thing in terms of another” (Lakoff and Johnson 1980: 5). In other words, many concepts (A) are understood in terms of other concepts (B). In the literature, A is referred to as the target domain and B the source domain. Thus, metaphor is treated as a systematic correspondence or a mapping between a source domain and a target domain. In the CMT, Lakoff and Johnson (1980) classify metaphors into two broad categories: conventional and creative/unconventional. Conventional metaphors structure the conceptual system of our culture while creative metaphors give us new understandings of our experience (Lakoff & Johnson, 1980: 139). For example, LIFE IS A JOURNEY is a conventional metaphor based on our experience in life and DEMOCRATIC GOVERNANCE IS A JOURNEY is a creative metaphor which offers a new perspective of conceptualising journeys.

Metonymy, like metaphor, is basic to language and cognition (Barcelona 2003:4). It has been described as using one entity to refer to another that is related to it or using one entity to stand for another (Lakoff and Johnson 1980: 35). Gibbs (1994:321) also defines it as a process by which “people take one well-understood or easily perceived aspect of something to represent or stand for the thing as a whole”. We can illustrate metonymy with examples such as the use of the Supreme Court to refer to the judges or administration of the Supreme Court, or the White House to refer to the US president and the presidential aide. Like metaphors, metonyms are not random or arbitrary occurrences; metonymic concepts are also systematic (Lakoff and Johnson 1980, Diegnan 2005) and they are generated through links of several types. Lakoff and Johnson (1980:38) cite the following processes: a. THE PART FOR THE WHOLE, PRODUCER FOR PRODUCT, OBJECT USED FOR USER, CONTROLLER FOR CONTROLLED, INSTITUTION FOR PEOPLE RESPONSIBLE, THE PLACE FOR THE EVENT. These examples show the general metonymic concepts in terms of which we organise our thoughts and actions. Metaphorical and metonymical processes are often interrelated and dependent on each other. Therefore, although the paper concentrates on metaphors, I also comment on the metonymic connections identified.

2.3 Pictorial Metaphor

Forceville (1996 & 2007) theory of pictorial metaphor distinguishes four types of pictorial metaphors – contextual metaphor, hybrid metaphor, pictorial simile and integrated metaphor. According to him, contextual metaphor occurs when one of the terms is depicted, the other not depicted but suggested by the pictorial context. A removal of the pictorial context results in the
disappearance of the second term. Figure 1 below is Forceville’s example. The image shows the target Lucky Strike cigarettes in the place of a bar of soap. Although a bar of soap is not shown, the rest of the image suggests it.

Figure 1 - LUCKY STRIKE IS BAR OF SOAP

The hybrid metaphor, according to Forceville (2007: 17), has parts of both terms pictorially presented, “resulting in a hybrid phenomenon perceived as a single gestalt”. In other words, an item may contain elements of both terms belonging to different domains, but the target is usually blended with the source. According to Forceville, when the pictorial context is removed, both terms can still be identified, and when the verbal context is also removed, it does not affect the identification of the two terms, although it may render it difficult for one to characterise the target and the source. Figure 2 below is an example of his that illustrates this kind of pictorial metaphor. In the example, THE COMPUTER COMPONENTS ARE NOTES IN A MUSICAL COMPOSITION, the notes serve as the source domain. The target domain, computer components, also appears as the note heads, forming a hybrid.

Figure 2 - THE COMPUTER COMPONENTS ARE NOTES IN A MUSICAL COMPOSITION

A pictorial simile, according to Forceville (2007: 18), occurs when both terms are pictorially represented in such a way that when two terms that do not belong to the same domain appear juxtaposed in an image in such a way that makes the viewer interpret one in terms of the other. In Forceville’s example shown in Figure 3 below, DOMMELSCH BEER IS (LIKE) LEANING TOWER OF PISA, the target domain beer and the source domain tower are juxtaposed.
Forceville’s (2007:18) integrated metaphor relates to a phenomenon that is experienced as a unified object and, or represented in its entirety in such a manner that it resembles another object or gestalt even without contextual cues. His famous example is the Philips Senseo coffee machine, shown in Figure 4 below, which is designed in such a way as to represent a servant or a butler.

According to Feng and O’Halloran (2013: 323), the four types of pictorial metaphor Forceville distinguishes are based on “the systemic choices of spatial relations between the ‘metaphorical subject’ (typically the target domain, that is, the primary subject) and the ‘pictorial context.’” They further explain that from the social semiotic perspective, Forceville’s “metaphorical subject” and “pictorial context” belong to “one unified grammatical unit in the representational meaning structure.” In other words, unlike a conceptual metaphor, with a pictorial metaphor or in visual images, both the source and the target are usually concrete objects such as Forceville’s (2007) LUCKY STRIKE IS BAR OF SOAP and DOMMELSCH BEER IS (LIKE) LEANING TOWER OF PISA. Thus, Feng and O’Halloran (2013) argue that aside from representational meaning, visual images also have interactive and compositional meanings, which, according to them, “are important resources for the visualization of abstract concepts.” In other words, they argue that abstract concepts can also be represented in visual images. The paper explores how abstract concepts are realised in visual images.
3. Methodology

3.1 Data

The data consist of five advertisements by some financial institutions that appeared in two different Ghanaian magazines in 2012 and in 2013. They were purposively chosen for their creative use of both verbal/linguistic and visual images. Although television and radio are considered extremely important advertising media, I chose to concentrate on press advertising. The reasons are twofold. First, as Vestergaard and Schrøder (1985: 10) have also noted, printed adverts are easier to store and easier to study than TV adverts. Secondly, since TV adverts extend in time and make use of the combined effect of sound and picture, it would have been impossible or very difficult to give a complete reproduction of them in a study such as this. The magazines typically have a high content of advertisements, and which also advertise a wide range of products. In addition, the advertisements are directed towards a general audience, so that no specialised background knowledge is needed to interpret them.

3.1.1 Mode of Analysis

The analysis is qualitative and I present a detailed content analysis and discussion of the five selected advertisements. For the pictorial or visual content, I relied on Forceville (1996 & 2007) and on Kress & van Leeuwen (2006) to show how pictorial means are used to create metaphors. Following de Carlos (2011), Feng and O’Halloran (2013) and Kress & van Leeuwen, (2006) the criteria for the analysis the images followed included the following:

a. Visual characteristics – the position of the elements within the page, the colours used (if they were used to strengthen a particular idea such as wealth or beauty etc., the image (s) shown and the meaning conveyed by each element within, that is, evocations, impressions, etc;

b. Textual features such as the position of the text, the font and colours used, the way in which the audience was addressed, the evocations contained, etc.

For metaphor identification of the written texts, I adopted the procedures for the identification of metaphors by the Praglejazz Group (2007), referred to as the MIP. However, the MIP does not actually deal with identifying conceptual metaphors. In the literature (Kövecses, 1990, 2000 & 2002; Lakoff, 1987; Lakoff & Johnson, 1980), there has been the use of what has been termed “the top–bottom approach”. With this, hypotheses about cross-domain mappings are formulated and linguistic evidence to support them are provided. This approach has, however, been criticised in favour of “a bottom-up approach” where linguistic evidence becomes the basis for the formulation of hypotheses about cross-domain mappings. I adopted the bottom-up approach in formulating the conceptual metaphors, staying as close as possible to the actual words or phrases in the data. The patterns that emerged from the data were then captured in terms of my formulation of hypotheses about cross-domain mappings, which I refer to as conceptual metaphors, and which are presented in small caps in line with conceptual metaphor theory tradition.
4. **Data Analysis**

4.1 **Case Study 1 - Sekyere Rural Bank Limited: (Figure 5)**

![Figure 5: Sekyere Rural Bank Limited](image)

This advertisement appeared in the Ghana Cities Business Directory in 2013. The Business Directory is a very popular magazine aimed at the general public. The advertisement appears on page 29 and covers the whole of the page. It is divided into two main parts – an upper part and a lower part. At the extreme left of the upper part is the bank’s logo which appears on a blue and yellow background. In Ghana, the colour yellow or gold symbolises the mineral wealth of the country. Here, it connotes high worth, richness, royalty, prosperity and monetary wealth. The logo is a golden stool resting on two swords. The stool symbolises cultural enrichment, authority and stability. On top of the symbol is a white inscription of the name of the bank. Below the symbol is an inscription of the location of the head office, Jamasi-Ashanti.

There is also the image of a woman carrying a basket of the “products” that the bank serves.

Some of the products such as overdraft working capital, salaried workers’ loan package and micro credit have been typed while others such as funeral loans and loans for agriculture and commerce have not only been printed, but also represented pictorially. On the left side of the lady is the body copy which is typed in capitals and reads: **COME TASTE OUR PRODUCT VARIETIES. YOU’LL BE HAPPY YOU DID.** The lower part of the advertisement appears on a purple background. On the left is the image man dressed in suit and tie, and carrying a plaque - a gold award won by the bank during Bid Convention 2012. Beneath that photo is the inscription: “This Award is for the loyal customers, the communities we serve, and other well-wishers. We are where we are because of You...” The right part are the addresses and contact details of the head office and other branches. Beneath these details is the name of the bank Sekyere Rural Bank Limited, and another inscription – “Bringing Banking Closer to the People” (see Figure 5).

The key figures in the foreground are the logo, a lady carrying a basket of products and the man carrying a plaque. The roles of the man and lady are clearly distinct. The lady presents to us the products of the bank and the man presents to us the achievement or the success story of the bank. Since she
carries the products of the bank, she also metonymically stands for the bank. There is therefore the metonymic connection, A PERSON FOR THE INSTITUTION. Considering the posture of the lady and also that she carries the products the bank has to offer, she is portrayed as a servant. This may be considered an example of Forceville’s integrated metaphor – THE LADY IS A SERVANT or THE BANK IS A SERVANT.

Some of the products of the bank in the basket have been typed while others have presented pictorially. Others have been typed and at the same time represented pictorially. These include the woman in a black attire, who stands for funeral loans and the other one carrying agricultural produce, who stands for loans for agriculture and commerce. A critical analysis of these images reveals that some of them have metonymic connections. One such metonymic connection found is A PERSON FOR AN EVENT. With this metonymic connection, the woman in black offer stands for funerals, which may be organised with loans from the bank. This connection holds because of the black colour of her attire. In Ghana, black is one of the colours used for funerals. The choice of a woman for this purpose, I believe, was not only to portray the event, but also to draw viewers’ attention to the role women play in funerals in Ghana. Women have been noted to play central roles “in the care and disposal of the dead and management of bereavement” (Osei-Mensah, 2000: 257). Among others, Osei-Mensah (2000) has noted the roles of protecting a widow or widower from the deceased, preparing the body for lying in state and serving as channels of communication with the deceased.

Another metonymic connection found is A PERSON FOR THE ACTIVITY. The woman in the basket carrying a basket full of farm produce stands for agriculture and commerce, which, viewers are made to understand could also be supported with a loan from the bank. Once again, viewers are presented not only with a woman in that role, but with all the women in agriculture in Ghana. In Ghana, most women in agriculture avail themselves for planting, weeding, fertilizer application, harvesting, transportation to market centres, and marketing of the produce. The products in her basket also stand for Ghana’s agricultural wealth.

For the conceptual metaphor, the body copy, COME TASTE OUR PRODUCT VARIETIES. YOU’LL BE HAPPY YOU DID, sends out the message of an invitation to a banquet, or the idea of eating or biting into something, which typically is food. The product varieties represented graphically in the basket of the “servant” include overdraft working capital, salaried workers’ loan package, micro credit, funeral loans and loans for agriculture and commerce. These obviously are not concrete products, but are services the bank offers. Viewers are thus made to construe the services as food. This gives us the underlying metaphor SERVICES OR PRODUCTS ARE FOOD. This metaphor entails considering the services as tasting them. The advertisement maps the image of the products onto the image of services. For the conceptual metaphor, the source and the target domains of the metaphor are thus suggested verbally, but reinforced by the pictorial content.
For the visual metaphor, I consider it as one of those that following Kress & van Leeuwen (2006), Feng and O’Halloran (2013: 327-329) have described as domestication metaphor. They explain that with domestication metaphors, “the image shows the source domain and the linguistic context specifies the target by labelling the image.” In the advertisement, there is the image of a woman carrying a basket of the “products” that the bank serves. These products are presented to the viewers as food they serve.

4.2 Case Study 2 - Ahafo-Ano Premier Rural Bank Ltd (Figure 6)

Figure 6: Ahafo-Ano Premier Rural Bank Ltd.

The second advertisement for discussion is by Ahafo-Ano Premier Rural Bank Ltd. It also appeared in the Ghana Cities Business 2013. The advertisement covers a full page, but divided into three parts. The topmost part which appears on a dark green background is the logo of the bank and an inscription of the name of the bank. The dark green colour symbolises the country’s rich forest and suggests newness, fertility, vitality and primness in growth. The middle part is a tree with different fruits. The fruits shown are watermelon, oranges, mango, pineapple, banana, grapes, apples and strawberries. The tree has a lot of light at the background, which suggests to viewers naturalness and freshness of the fruits. At the bottom of the tree we find some of the fruits that have fallen down from the tree. The body-copy reads: “Serving you with Different REFRESHING PRODUCTS. OUR NEW IMAGE”. At the bottom of the page, we have the details of the products and services being advertised. These include current accounts, saving accounts, fixed deposits, funeral loans, and education or student loans. There are also the address and contact details of the head office of the bank and branches (see Figure 6).

The tree in the foreground stands for the bank and the fruits on the tree stand for the products the bank has to offer. The tree in the advertisement is significant in our understanding of the advertisement. In Ghana, the tree is considered a protector and provider which gives fruit, other foods and medicines. It is also considered a reservoir for water, protector against the ailments and evil spirits. The tree often symbolises human fecundity. Its use in the advertisement as the provider of nutritious fruits should thus be well-understood. Although it is unusual to find a tree with different fruits as
presented to viewers, the advertising company employs this strategy to show the different products advertised by the company are as nutritious as the different fruits on the tree. The image may be considered an integrated metaphor where the tree is viewed as a bank that provides different products and services.

For the underlying conceptual metaphor, viewers’ understanding of the body-copy, “Serving you with Different REFRESHING PRODUCTS” depends on their inferring the highly specific context of a dining room where food is served. They are invited to conceptualise the bank as a place where food is served. The expression ‘refreshing products’ in the body copy is ambiguous. It has a metaphorical meaning which is “welcoming and interesting products or ideas”, and a non-metaphorical meaning “products that give new strength or vigour”, which typically is food. In the advertisement, the fruits on the tree are presented to viewers as the products of the bank. The advertising company’s choice of fruits for this purpose is worthy of note. Fruit nutrition is known to be a great way to strengthen our immune system, fight diseases and boot our overall body health. It also provides us with different types of nutritional benefits. The meanings of the expressions ‘refreshing products’ are salient because they lead us to the underlying metaphor PRODUCTS ARE FOOD. Although the metaphor is suggested in the verbal content, the pictorial content also reinforces the verbal. The fact that the pictorial content presents the source food and the verbal the target products or ideas, we could also consider the metaphor as a multimodal one for the target and the source are rendered in two different modes – verbal and pictorial.

For the visual metaphor, I again consider it as a domestication metaphor. In the advertisement, there is a tree with different fruits. The fruits are food. This could be considered as the source domain the body copy provides us with the target “products” or “services”. In the advertisement, the fruits on the tree are presented to viewers as the products of the bank. Therefore, the image and the verbal content provide us with the metaphor PRODUCTS/SERVICES ARE FOOD.

4.3 Case Study 3 - Sekyedomase Rural Bank Ltd (Figure 7)

![Figure 7: Sekyedomase Rural Bank Ltd](image_url)
The third advertisement for analysis is one for Sekyedomase Rural Bank Ltd. which appeared in the Ghana Cities Business Directory in 2013. This is also a one-page advertisement, but divided into three parts. On the top of the page is a photo of a one-storey building with its gates opened. At the background of that picture are trees under the blue sky, with fresh green leaves that evoke a sense of naturalness and which also symbolises newness, fertility, vitality and primness in growth. The blue sky symbolises holiness, peace, harmony, good fortune and love. This suggests to viewers the peaceful and serene atmosphere at the premises of the bank for the transaction of business. Below that image is the picture of a man seated behind a desk, with his head laid on his laptop and who appears to be sleeping or “dreaming”. Beneath that image is the inscription “Stop Dreaming”. The other part of the message appears beneath the image of the building, and it reads “just WALK in”. The bottom part of the page is covered with inscriptions of the name of the bank, its logo, the products and services they offer and the location and contact numbers of its branches in the country (see Figure 7).

In this advertisement, the building is presented to viewers as all the officials of the bank, and the bank itself which has opened its doors to all people to “just walk in”. Buildings are known to entail a certain degree of careful planning and technology, which are all mapped unto the bank in its role as a credible financial institution. The nature of the bank is also captured in the vision statement “A Bank with a Vision” and in the visual blue-sky background. According to the Cambridge English Dictionary, to have vision is “to have the ability to imagine how something could develop in the future and to have plans for it.” For the bank to be described as a bank with a vision means that it has the ability to do so. This is the same as saying that the bank is a blue-sky bank, that is, a visionary bank, as the blue-sky background suggests.

For the conceptual metaphor, the word “dreaming”, used in the copy, can have at least two different meanings. According to the Merriam-Webster Dictionary, one meaning is “to have visions and thoughts in your sleep”, that is, to have a dream in your sleep. The other, which is metaphorical, is “to think about something that you wish would happen or something that you want to do”. Both meanings are important for us to understand the message in the advertisement. They both provide us with the image of someone who is inactive, someone who is idle or someone who has no purpose in life, and therefore not taking any action or not making any movement. In the advertisement, this person is represented as the man seated behind a desk, with his head laid on his laptop and appears to be sleeping or “dreaming”.

In the Ghanaian culture, just as it is in most cultures of the world, there is an influential folk model according to which people are supposed to have purposes in life, and that there is something wrong if you do not. If you are purposeless, you are seen as a “disgrace” to your family, and as someone without direction. Thus, anyone with a purpose in life is considered to have direction in life and also as someone who knows the way to turn. Lakoff and Johnson (1999:61) explain this beautifully in the following words: having a purpose in your life gives you “goals to reach and forces you to map out a way to reach those goals.” This means that if one has a purpose in life, one would...
act so as to achieve those purposes. In the context of this advertisement, to act is to walk into the bank to transact business with them. The phrases a purposeful life and motion are thus highlighted. The underlying metaphorical link may not be immediately recognised by viewers. By drawing attention to the literal sense of the word, which is done through the visual content of the image of a man seated behind a desk, with his head laid on his laptop and appears to be sleeping, the underlying metaphor A PURPOSEFUL LIFE IS A JOURNEY (Lakoff and Johnson 1999:61) is highlighted. Once again in this advertisement, although the underlying metaphor is suggested in the verbal content, the pictorial content also reinforces the verbal.

For the visual metaphor, I again consider it as a domestication metaphor. In the advertisement, there is the image of one-storey building with its gates opened for free access. This conveys the idea of motion or movement, which could be considered as the source domain. According to Feng and (2013: 328), the target a domestication metaphor, otherwise referred to in cognitive terms as the “value” may not be explicitly labelled by linguistic context, but sometimes implicit in the cultural context. In the advertisement, the image of a man seated behind a desk, with his head laid on his laptop and who appears to be sleeping or “dreaming” conveys the idea of “motionless”, “idleness” or inactivity. The linguistic expression “just walk in” in the context of this advertisement, means to act by walking into the bank to transact business with them. The visual metaphor can thus be said to be MOTION IS ACTION.

4.4 Case Study 4 - Noble Dream Financial Services (Figure 8)

![Figure 8: Noble Dream Financial Services](image)

The fourth advertisement for discussion is a one-page advertisement for Noble Dream Financial Services which appeared in the Ghana Cities Business Directory 2012. The advertisement is divided into two parts. On the extreme right top corner of the upper part is an inscription of the bank’s name and its logo. On the left side of this is an image of a lady in a shop smiling, and who has her right hand pointing to her shelves which are full of items for sale. Below this image is the picture of another lady with her left hand under her chin, and who appears to be in a pensive mood. Beside her is a table on which are some items she has for sale. At the bottom part of the page is the
The images foregrounded in this advertisement are the two ladies, one with a shelf full of items for sale and the other with a table by her side on which are a few items for sale. In Ghana, women are mostly found engaged in this kind of petty trading. There is also the bold inscription “DO NOT STAY WHERE YOU ARE... DREAM BIG”. The expression “do not stay where you are” has both a literal meaning “not to stay at a particular place without any action” and a metaphorical meaning to “seek a purpose for your life” or “to live purposefully, passionately and prosperously.” In the context of the advertisement, both meanings are salient. The expression “dream big” is also an idiomatic expression which simply means to have a goal and to do what it takes to make it happen. The inscription “DO NOT STAY WHERE YOU ARE... DREAM BIG” is, therefore, an advice viewers to be active and to seek a purposeful life from the bank.

For the conceptual metaphor, the domains of MOTION and A PURPOSEFUL LIFE are clearly activated. The inscription is thus motivated by the conceptual metaphor - A PURPOSEFUL LIFE IS A JOURNEY (Lakoff and Johnson 1999:61), which is represented by the pictorial content with a lady who is in a pensive mood and appears to be “dreaming” of becoming successful. For the visual metaphor, it could be said to be a domestication metaphor MOTION IS ACTION as identified for Case Study three above.

4.5 Case Study 5 - Noble Dream Micro Finance Limited (Figure 9)

The fifth advertisement for discussion is also for Noble Dream Micro Finance Limited. It appeared in the Business Cities Directory of 2012. On top of the page is the name and logo of the institution. The advertisement which covers half of the page appeared on a blue background. The upper part of the advertisement is an image of a brown leather wallet in which are some Ghana cedi notes on display. On the side of the wallet are some coins, which seem to have fallen from the wallet. Under that image is the copy which reads: “WITH US YOU NEVER RUN DRY!” Beneath this writing are the contact details of
the institution. The bottom of the page is another inscription that reads “DREAM BIG” (see Figure 9).

The metaphor in this advert is signalled by the idiomatic expressions “run dry” and “dream big” and the accompanying images. According to the Oxford Advanced Dictionary, “run dry” means “to be all used completely.” The expression conveys the idea of the flow of liquid. Since Noble Dream is a financial institution, the expression, “with us you never run dry” is intended to convince customers to transact business with Noble Dream since they are always ready to let money flow as liquid to customers. This gives us the metaphor money is liquid. The expression “you never run dry” signals a metonymic relationship between the customers and their wallets. Here, the wallet is used to stand for the customer in the sense that whereas in real life situations wallets and purses are the ones that get “filled up” with money, “you” in the expression “you never run dry” indicates that the customer is the entity that gets “filled up”.

The metonymic relationship between the customer and the wallet is possible because of the metonymic blending between the concept evoked by what Alâc and Coulson (2004:23) describe as the “trigger term” you and that evoked by the intended target, the wallet in which money is kept. The meaning of the idiomatic expression “you never run dry” as used in the advert is built through the amalgam of the fact that the wallet that may be “filled” with money belongs to “you”, the owner of the wallet. The owner (you) and the item that is owned (the wallet full of money) have been compressed in the blend so that our reaction to the wallet is intimately intertwined with our reverence for the owner.

5 Conclusion

The paper explored the underlying conceptual metaphors of the selected advertisements, and also examined the visual mechanisms (in the sense of Forceville, 1996 & 2007; and Kress and van Leeuwen’s, 2006) for the realisation of metaphors. I explored how the advertising agencies harness both semiotic resources, and conceptual and pictorial metaphor to construct meanings for the image viewers. The conceptual metaphors products/services are food, a purposeful life is a journey and money is liquid were found to be underlying the selected advertisements by the financial institutions in Ghana. The analysis reveals that metaphors occur verbally but may be reinforced by the pictorial content. The findings also substantiate the claim that metaphors can occur multimodally (Forceville 2006) and that of Kress and van Leeuwen (2006) that metaphorically can also be represented in visual images.

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