

# **The Use of Verbs in Banks' Corporate Websites**

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## *Abstract*

Research on genre analysis has generally held a central role in contemporaneous linguistics with the aim of improving professional and academic communication. This study furthers our previous research on a particular genre analysis of the 'About Us' site in banks' corporate websites (Casan-Pitarch, 2015). In this previous research, a possible standard model of the sections forming this genre was suggested. As result, that research has led to the need for conducting more in-deep studies on other individual elements concerning both the macro and microstructure within the same target genre. The present paper focuses on analysing some features on the use of verbs. To this purpose, the method to analyse the use of verbs is based on classifying verbs following Downing (2014) and to determine the most usual forms of these in each section of the target genre. Results show that the amount and form of verbs in each section are different.

Keywords: Verbs, genres analysis, language, banks, websites

## **1. Introduction**

Banks are financial institutions, licensed by their governments, whose main services include borrowing and lending money. They are defined as institutions "offering certain financial services, such as the safekeeping of money, conversion of domestic into and from foreign currencies, lending of money at interest, and acceptance of bills of exchange" (The Collins Dictionary, Online). Thus, banks

are profitable businesses as any other industry. As happens in any other field, banks own specific language framed within finances and business. This variety of language includes general and technical words and structures. As result, this language is unique and is adapted to the banks' needs.

The objective of this research is to describe some features on the use of verbs in banks' corporate websites and analyse their functions within this type of document. In addition, this study furthers our previous research in which a standard model of the 'About Us' site in banks' corporate websites was designed (Casañ-Pitarch, 2015). This prior research still requires further analysis on specific items such as pronouns, adjectives, prepositions, or verbs, among other items. Thus, this paper aims at extending this prior research by focusing on the use of verbs in the 'About Us' site in banks' corporate websites. The present study contains an analysis on the use of verbs within the different sections that form the 'About Us' site in banks' corporate websites.

This study is framed within the area of Banking English, and focuses on the language employed in the financial world and all the issues related directly to banks. It is expected that the results achieved in this analysis will show some features on the use of verbs within this site following the classification of verbs introduced by Downing (2014). This paper begins with a theoretical review on the use of verbs in English and a description of the 'About Us' site in banks' corporate websites following the model that was suggested in our previous research. It then continues with the methodology and results sections, and finally the use and functions of verbs within this site are discussed. The objective of this study focuses on analysing the following items, which emphasise how verbs are used within the 'About Us' site in banks' corporate websites:

- (1) The number of verbs in each section
- (2) The percentage of finite and non-finite verbs
- (3) Most frequent tense
- (4) Simple, progressive and perfective aspects
- (5) The use of modal verbs

- (6) The active and passive voice
- (7) Positive and negative polarity
- (8) Emphasis on verbs

## **2. Background**

### **2.1. The ‘About Us’ Site in Banks’ Corporate Websites**

The last decade of the 20<sup>th</sup> century was the beginning of the transition period between the paper and the digital era. The information and communication technologies have urged society to transfer all kind of information to digital format. Consequently, large and small businesses have modified their working structures in order to remain competitive in their respective areas. Banks have not been an exception in this revolutionary process of change and have adapted their services to digital format. Nowadays, all banks have established their own websites where they can promote their image and their services worldwide. People can connect with banks through the use of computers, tablets or smartphones. Thus, accessibility is essential to remain competitive.

In previous research (Casañ-Pitarch, 2015), a possible form of the ‘About Us’ site in banks’ corporate websites was designed after the completion of a genre analysis. The aim of genre analysis is to study what people do with language in determined situations and contexts. In this sense, genre analysis can be defined as the study of situated linguistic behaviour (Bhatia, 1993; Rollins, 2012; Swales, 1990). Furthermore, it enables communicators “to make appropriate decisions as to the choice of lexicon-grammatical as well as generic resources to respond to familiar and not so familiar rhetorical situations” (Bhatia, 2004, p.5). Thus, the main purpose of genre analysis is to understand and describe the form and functions of texts.

This study was elaborated after the analysis of sixty-four international banks; fifty of these were included in *the Banker* (2010) magazine which ranked the fifty top banks in the world, whereas the remaining fourteen were included in the list due to their relevance to the Anglo-Saxon and Spanish financial world.

Results from this research revealed useful data about the macrostructure, microstructure and format of banks' websites; these results were used to design a model website for a fictional bank. In that research, it was found that there are certain sections within the 'About Us' site which are compulsory in any banks' website, whereas others are optional and some can be considered irrelevant. However, all the sections that were considered optional, whose presence was higher than 30% within all the samples analysed, were included in our model. In this sense, our model established that the 'About Us' site was formed by fifteen sections as shown in Table 1. Twelve contained written text that could be analysed, whereas the remaining three did not incorporate the necessary text to be analysed in spite of the fact that they should be considered for the website design.

Table 1. Sections Forming the 'About Us' Site in Banks' Corporate Websites (Casañ-Pitarch, 2015)

<b>Sections with Text</b>		<b>Sections with no Text</b>
<i>Presentation</i>	<i>Community Involvement</i>	<i>Group Members</i>
<i>History</i>	<i>Careers</i>	<i>Contact</i>
<i>Sponsorship</i>	<i>Products and Services</i>	<i>Locations</i>
<i>Awards</i>	<i>Suppliers</i>	
<i>Corporate Governance</i>	<i>Security</i>	
<i>Board of Directors</i>	<i>News</i>	

Once the main sections were established, this study focused on their design, from more general to more specific: quantification of paragraphs, sentences and words. However, it is necessary to extend this research by focusing on the use of pronouns (Casañ-Pitarch, 2016), nouns, adjectives, prepositions, adverbs, or verbs among others. This previous research and the subsequent model of the 'About Us' site in banks' corporate websites is the basis for the present study. In this case, the aim of this paper is to explain some features concerning the use of verbs in the 'About Us' site in banking corporate websites following Downing 2014. This is an attempt at extending our previous research by adding further studies on additional items.

## **2.2. The Use of Verbs in English**

Verbs are a class of linguistic signals that are used in sentences and convey actions, or express states or relation among things and/or people (Cangelosi and Parisi, 2001). In communication, verbs provide the focal point of the clause and also control the other elements occurring in the clause (Biber et al., 1999). In this paper, the target language is English, whose verb system is particular, like any other language.

According to Downing (2014, p.325), there are seven types of variations of verbs in English: finiteness, tense, anteriority, mood, emphasis, aspect and polarity. Other authors have also included voice as a type of variation (Comrie, 1981; Joos, 1964; Svartvik, 1966). Furthermore, these forms can be combined in different ways (i.e.: modal and progressive aspect; or perfect aspect and passive voice). This section follows the model of verbal variation and classification suggested by Downing (2014) with the support of other authors that may be relevant to complete this study. In this sense, the first item that must be considered in this analysis is finiteness. Nikolaeva (2010) explains that finiteness is the property of the verbal form in which tense and subject are marked in a particular context. Thus, finite verb phrases and modal verbs are only marked by two tenses: present and past (Hermas, 2014). On the other hand, non-finite phrases (infinitives, imperative, and present and past participles) do not include tensed or modal verbs and they are impersonal (no number or gender is shown). In professional contexts, the present tense tends to be used to introduce ideas that happen with regularity; and this is connected to informative language (Jones-Macziola & White, 2000). The past tense refers to past events that are not directly connected to the present moment (Harris, 1982). Participles and infinitives (non-finite forms) usually function as complements to the main verb or other words, especially nouns and adjectives (Quirk, 2007). In contrast, imperatives are linked to orders and this can be a way of introducing recommendations and suggestions with an alerting tone (Takahashi, 2012).

In English, there is no tense for the future, despite the fact that it can be expressed in different ways. In this sense, the present tense can be used to describe a state that exists at the present time, refer to a habitual action, or describe an action that is happening at the present time. In addition, the present tense can also be used to refer to the past, known as historic present tense. It can also refer to the future; in this case, the sentence must contain a time adverbial or clause referring to the future. The future time can also be expressed with the modal 'will' or the semi-modal 'be going to'; but it is necessary to point out that there is no tense referring to the future in English as is the case with Roman languages such as Spanish, French, Italian or Portuguese.

Another feature of English is the fact that verbs are divided into main and auxiliary (Downing, 2014). Main verbs are the central element in a clause or sentence, whereas auxiliary verbs qualify the meaning of the main verb. In addition to this division, verb forms can be grouped into four major classes referring to their ability and function as main verbs or auxiliary verbs: lexical, primary, linking and modals. Lexical verbs function only as main verbs denoting actions or states (Kuiper & Allan, 1996). According to Biber & Reppen (2002), the most common lexical verbs are: 'say', 'get', 'go', 'know', 'think', 'see', 'make', 'come', 'take', 'want', 'give', and 'mean'. Additionally, the primary verbs 'be', 'have', and 'do' are extremely common when they function as lexical verbs. In this sense, primary verbs (be, have, do) can function as both auxiliary and main verbs as seen earlier. When they are functioning as primary verbs, they can be contracted in Standard English. Linking verbs work as connecting verbs (i.e.: be, seem, consider). They take a complement that is in relation to the subject of the verb. Linking verbs may take a noun phrase, adjective, adverbial or clause complements. Examples of linking verbs could be "The students looked worried" or "I consider him my best friend". At last, modal verbs (i.e.: can, could) function only as auxiliary verbs and entail the speaker/writer's judgment or opinion. They are used to express the speaker/writer's attitude toward the non-factual and non-temporal elements of the situation under consideration (Neff et al., 2002). Celce-Murcia (1983) defined modals as "tenseless auxiliaries that take no subject-verb

agreement and no infinitive ‘to’ before the following verb”. In addition, they do not use the ‘-ing’ and ‘-s’ suffixes and they do not occur as an infinitive with ‘to’ as other verbs do. According to Hacquard (2009, p.2), modality is “the category of meaning used to talk about possibilities and necessities, essentially, states of affairs beyond the actual”. And it involves functional notions as possibility, ability, desire, preference and offer. In this sense, Biber et al. (1999) suggest that there are three broad modal meanings: permission-possibility/ability, obligation-necessity and volition-prediction. The use of modals gives an idea of no guaranteed truth; thus companies usually avoid their use in order to show credibility (Achour, 1999; Muñoz-Miquel, 2012).

In reference to voice, it must be noticed that transitive verbs (those allowing the use of a direct object) may have two voices: active and passive. Singh (1992, p.371) states that the active voice is defined as “a style in which the subject performs the action of the verb”, whereas the passive voice is “a style in which the subject is acted on”; thus it impersonalises actions (Yum, 2004). In this sense, different authors claim that the preferred style is the active voice (Adkins and Singh, 2001; Miller, 2002; Wolfe, 2009). Regarding the most common passive form, Singh (1992) suggests the structure: be + past participle, and get + past participle. Concerning aspect, its main function in English is to add time meanings to those actions expressed by the tense. In this sense, there are four possible aspects: (1) simple, (2) progressive, (3) perfective or anteriority, and (4) perfective progressive. In all cases, aspect is tensed with present or past. The first case, simple aspect, refers to the fact that the verb is neither progressive nor perfective. Then there are two aspects that can be set independently of each other, but they can also be combined. In this sense, Downing (2014) divides aspect into progressive aspect and anteriority, whereas other authors consider that these are two possibilities within the aspect (Allerton, 2006; Michaelis and Lambert, 1996). For the aim of this paper and in order to carry out our research, the model followed is the one designed by Downing (2014). Progressive aspect describes whether an event or state is in progress or continuing. It involves temporal properties, namely

durativity, unboundedness and dynamicity (Binnick, 2006). The progressive aspect is formed with the verb to 'be' and the present participle.

Next, anteriority is another type of aspect, also known as perfective aspect. It describes events and states happening during a preceding period of time. The present perfect is retrospective and describes states occurring at an indefinite time that are continuous up to the present moment in which the speech is taking place. The event is not considered past, since it is relevant to the present moment. On the other hand, Downing (2014, p.326) points out that "an event encoded in the past tense is viewed as disconnected from the present". As result, the perfective is rarely interchangeable with the past tense in English. Likewise, most time adjuncts accompanying perfective and past forms are different. Furthermore, the perfective aspect involves a sense of recentness, completion and result, which derives from the combination of present perfect and verb type, and this results in showing states or events of current relevance. On the other hand, the past perfect describes or presents events which are previous to those expressed by the past tense or present perfect. Regarding polarity, it refers to whether a sentence is affirmative or negative. In this sense, this contrast is associated with finiteness. Propositions are affirmed or denied, with a sense of positivity or negativity. In the case of giving a negative sense to the clause, this is usually expressed by the negative particle 'not'. The negation in English requires the presence of an auxiliary or modal verb. However, there are other forms of adding a sense of negation to the clause. Negation can be transferred by adding negative adverbs or nouns. Lastly, emphasis is a paralinguistic qualifier, which gives an intensifying effect to the message given. In this sense, the 'do' forms can be used to add emphasis with lexical verbs in the declarative (Downing, 2014).

### **3. Method**

#### **3.1. Preview**

This research focuses on the use of verbs in the 'About Us' site in banking corporate websites. The previous sections have introduced some theoretical



features about the use of verbs in English and the form of the ‘About Us’ site in banks’ corporate websites, and these should be used as the basis to connect theory with a case study. The base for this study was the result from a previous study in which the ‘About Us’ site in banks’ corporate websites was designed (Casañ-Pitarch, 2015). In that study, a model of genre analysis was elaborated and was applied to the section ‘About Us’ in a bank’s corporate website. That model of genre analysis included a step on the analysis of verbs; however, results were very superficial and they were limited to quantifying forms without discussing their use. Thus, an analysis about the use of verbs has been carried out with the same corpus in order to discuss their functions within the different sections of the genre.

### **3.2. Participants**

The corpus of documents has been based on sixty-four banks’ websites. Most of these banks were included in a rank of the fifty most powerful banks published by the magazine *The Banker* (2010). The other fourteen banks were selected from among the most popular banks in the UK, the US and Spain because of their proximity and relevance to our study, being highly relevant institutions. This corpus was the same one used to determine the form of the section ‘About Us’ in a bank’s corporate website in a previous research.

### **3.3. Procedure and Instruments**

This research has been divided into two stages. The first stage concerns the quantification of verbs across the documents that form our corpus and shows the presence of these in terms of percentage. These results reveal the value of verbs in each section and permit classifying these sections in terms of quantity. To this purpose, the software ‘AntConc’ has been used to quantify the different verbs within the text. The second stage analyses and classifies verbs into different categories following Downing (2014): finiteness, tense, anteriority, mood, emphasis, aspect and polarity, as well as voice. Results will be considered in order to determine the most common verbal forms in each section.

#### 4. Results

Following the model of verbal analysis presented by Downing (2014), this study focuses on determining the form and function of verbs within the 'About us' site in banks' corporate websites. For this aim, it has been necessary to analyse the finiteness, tense, anteriority, mood, emphasis, aspect, polarity and voice of the verbs identified in this genre. In order to present results, each of the items analysed are shown individually and a discussion is had on the use of verbs within the different categories. The following table introduces a comparison of the number of verbs in relation to the total number of words. As can be observed, the percentage of verbs is not the same within the different categories. There are some categories in which the presence of verbs tends to be higher as in 'community involvement', 'careers', 'suppliers', or 'security'.

Table 2. Percentage of verbs in the 'About Us' Site in Banks' Corporate Websites

Verbs	Words	Verbs	Perc. %	Verbs	Words	Verbs	Perc. %
<i>Presentation</i>	19,935	2,020	10.13	<i>Com. Involv.</i>	21,340	3,822	17.91
<i>History</i>	28,617	3,156	11.03	<i>Careers</i>	3,502	528	15.08
<i>Sponsorship</i>	4,652	530	11.39	<i>Prod./ Serv.</i>	14,007	1,485	10.60
<i>Awards</i>	10,257	841	8.20	<i>Suppli-ers</i>	6,558	984	15.00
<i>Corp. Govern.</i>	83,392	9,453	11.34	<i>Security</i>	70,700	11,284	15.96
<i>Board of Dir.</i>	60,783	2,529	4.16	<i>News</i>	32,443	4,547	14.02
				<b>TOTAL</b>	<b>356,186</b>	<b>41,179</b>	<b>11.56</b>

Having considered the number of verbs available within the different sections in the 'About us' site in banks' corporate websites, the first analysis suggested by Downing (2014) is to determine which verbs are finite and which are non-finite. Table 3 shows results on the percentage of verbs which are finite and the ones which are non-finite. As can be observed, the finite forms are more common than the non-finite. The average of finite forms is 68.41% of the verbs analysed.

Table 3. Percentage of finite verbs

Finite-ness	Verbs	Finite %	Non-Fin. %	Finite-ness	Verbs	Finite %	Non-Fin. %
<i>Presentation</i>	2,020	69.64	30.36	<i>Com. Involv.</i>	3,822	61.19	38.81
<i>History</i>	3,156	68.54	31.46	<i>Careers</i>	518	68.95	31.05
<i>Sponsorship</i>	374	65.76	34.24	<i>Prod./Serv.</i>	1,485	70.35	29.65
<i>Awards</i>	841	70.81	29.19	<i>Suppliers</i>	984	66.29	33.71
<i>Corp. Govern.</i>	9,453	74.19	25.81	<i>Security</i>	11,284	62.31	37.69
<i>Board of Dir.</i>	2,529	83.21	16.79	<i>News</i>	4,547	68.33	31.67
				<b>TOTAL</b>	<b>41,179</b>	<b>69.13</b>	<b>30.87</b>

After obtaining results on the percentage of verbs which are finite, tense can be determined, showing the percentage of verbs in the present and past tense. Table 4 shows the percentage of verbs in the present and past tenses. As can be observed, the percentages vary depending on the section.

Table 4. Percentage of verbs: present and past tense

Tense	Finite	Present	Past	Tense	Finite	Present	Past
<i>Presentation</i>	1,407	82.68	17.32	<i>Com. Involv.</i>	2,339	89.56	10.44
<i>History</i>	2,163	22.60	77.40	<i>Careers</i>	364	97.58	2.42
<i>Sponsorship</i>	349	89.26	10.74	<i>Prod./Serv</i>	1,045	90.69	9.31
<i>Awards</i>	596	54.76	45.24	<i>Suppliers</i>	652	95.23	4.77
<i>Corp. Govern.</i>	7,013	87.36	12.64	<i>Security</i>	7,031	86.63	13.37
<i>Board of Dir.</i>	2,104	43.02	56.98	<i>News</i>	3,107	79.89	20.11
				<b>TOTAL</b>	<b>28,171</b>	<b>76.60</b>	<b>23.40</b>

However, the use of the present tense seems to be the most common form within the different sections that form the ‘About Us’ site. The use of the past tense is only higher than the present tense in the sections ‘history’, and ‘board of directors’. It is also noticeable that the section ‘awards’ has a high level of past tense verbs.

The following table shows results on the aspect of verbs. In this case, there are four possible categories: simple, progressive, perfective, and perfective

progressive. As can be observed, the simple aspect is the most common. Perfective forms usually happen in the section 'awards' and 'corporate governance', whereas the progressive aspect is rare. The mixture of progressive and perfective aspects never happens in this type of document.

Table 5. Aspect of verbs

Aspect	Verbs	Simple	Prog.	Perf.	Perf. Prog.
<i>Presentation</i>	2,020	91.64	2.90	5.46	0
<i>History</i>	3,156	94.62	1.18	4.20	0
<i>Sponsorship</i>	374	94.79	1.53	3.69	0
<i>Awards</i>	841	80.10	3.79	16.12	0
<i>Corporate Governance</i>	9,453	83.61	1.68	14.71	0
<i>Board of Directors</i>	2,529	93.44	0.85	5.71	0
<i>Community Involvement</i>	3,822	91.40	2.53	6.06	0
<i>Careers</i>	518	90.40	4.80	4.80	0
<i>Products and Services</i>	1,485	88.49	2.94	8.57	0
<i>Suppliers</i>	984	93.57	2.49	3.94	0
<i>Security</i>	11,284	95.23	0.21	4.56	0
<i>News</i>	4,547	87.10	5.83	7.06	0
<b>TOTAL</b>	<b>41,179</b>	<b>90.32%</b>	<b>1.93%</b>	<b>7.75%</b>	<b>0%</b>

Concerning modality, it can be observed that most verbs are tensed rather than modal. Table 6 shows that the percentage of tensed verbs is high (92.4%). There are only two sections in which the presence of modal verbs is relatively high: 'corporate governance' and 'security'.

Table 6. Mood of verbs

Mood	Verbs	Tensed	Modal	Mood	Verbs	Tensed	Modal
<i>Presentation</i>	2,020	98.86%	1.14%	<i>Com. Involv.</i>	3,822	97.96%	2.04%
<i>History</i>	3,156	98.42%	1.58%	<i>Careers</i>	528	95.27%	4.73%
<i>Sponsorship</i>	530	95.85%	4.15%	<i>Prod./ Serv.</i>	1,485	98.32%	1.68%
<i>Awards</i>	841	99.17%	0.83%	<i>Suppliers</i>	984	94.41%	5.59%
<i>Corp. Govern.</i>	9,453	88.41%	11.59%	<i>Security</i>	11,284	87.66%	12.34%
<i>Board of Dir.</i>	2,529	94.46%	5.54%	<i>News</i>	4,547	91.97%	8.03%
				<b>TOTAL</b>	<b>41,179</b>	<b>92.04%</b>	<b>7.96%</b>

Regarding voice, research has shown that most verbs are active. Table 7 shows results, which reveal that the active voice prevails over the passive. The passive voice is more frequent in some sections than in others. For example, in the sections ‘awards’, ‘suppliers’ or ‘security’ the percentage use of the passive voice is quite high in comparison with other sections in the ‘About Us’ site.

Table 7. Voice of verbs

<b>Emphasis</b>	<b>Verbs</b>	<b>Active</b>	<b>Passive</b>	<b>Empha-sis</b>	<b>Verbs</b>	<b>Active</b>	<b>Passive</b>
<i>Presenta-tion</i>	2,020	90.72%	9.28%	<i>Com.</i>	3,822	85.59%	14.41%
<i>History</i>	3,156	84.94%	15.06%	<i>Involv.</i>	528	94.00%	6.00%
<i>Sponsor-ship</i>	530	86.47%	13.53%	<i>Careers</i>	1,485	87.25%	12.75%
<i>Awards</i>	841	64.42%	35.78%	<i>Prod./Serv.</i>	984	72.41%	27.59%
<i>Corp. Govern.</i>	9,453	85.42%	14.58%	<i>Suppliers</i>	11,284	78.53%	21.47%
<i>Board of Dir.</i>	2,529	87.57%	12.43%	<i>Security</i>	4,547	88.26%	11.74%
<b>TOTAL</b>					<b>41,179</b>	<b>83.66%</b>	<b>16.34%</b>

In reference to polarity, the - majority of verbs in this research were positive. As Table 8 shows, the percentage of negative forms was rare and only in some cases, such as ‘corporate governance’ or ‘security’, this percentage was above 3%.

Table 8. Polarity of verbs

<b>Empha-sis</b>	<b>Verbs</b>	<b>Positive</b>	<b>Nega-tive</b>	<b>Empha-sis</b>	<b>Verbs</b>	<b>Positive</b>	<b>Nega-tive</b>
<i>Presenta-tion</i>	2,020	99.60%	0.40%	<i>Com.</i>	3,822	99.74%	0.26%
<i>History</i>	3,156	99.62%	0.38%	<i>Involv</i>	528	98.30%	1.70%
<i>Sponsor-ship</i>	530	98.49%	1.51%	<i>Careers</i>	1,485	99.87%	0.13%
<i>Awards</i>	841	99.29%	0.71%	<i>Prod./Serv.</i>	984	98.17%	1.83%
<i>Corp. Govern.</i>	9,453	96.90%	3.10%	<i>Suppliers</i>	11,284	95.34%	4.66%
<i>Board of Dir.</i>	2,529	100.00%	0.00%	<i>Security</i>	4,547	98.35%	1.65%
<b>TOTAL</b>					<b>41,179</b>	<b>97.65%</b>	<b>2.35%</b>

Lastly, in reference to emphasis, all the verbs included in our corpus were normal rather than emphatic. By following the instructions introduced by Downing

(2014) about emphasis on verb forms, it seems that this type of documents do not place emphasis on verbs.

## **5. Discussion**

This section introduces a discussion based on the results obtained from the analysis of the corpus. Previous to this research, a study was conducted on the form of the genre 'About Us' in banks' corporate websites (Casan-Pitarch, 2015). This research established a possible standard form of this genre and explained the purposes and functions of each of the sections that have been used to carry out this research. In this case, instead of analysing superficially the whole genre, the main focus of this study is the use of verbs within banks' corporate websites. To carry out this purpose, this section individually discusses the possible interpretations to the results obtained considering our previous research and the results obtained following the classification of verbs introduced by Downing (2014).

### **5.1. Presentation**

The 'Presentation' section is used to introduce the company, including views and values. The present simple tense seems to be the most suitable option for this section. The number of verbs is slightly below the average; maybe this is due to the fact that this section tends to be informative as well as descriptive and may require a higher presence of other elements such as nouns and adjectives. The number of finite and non-finite verbs is similar to the average. The use of the present tense is the most common form, whereas the use of past tense is only occasional as can be observed in our results. The simple aspect is the most usual; the appearance of progressive and perfective forms is simply occasional as happens with other sections. Regarding mood and voice, there is a lack of modal forms and the main voice in this section is active. This shows that the text is direct and assertive, giving the information clearly and straightforward to the audience.

Table 9. Examples of the use of verbs in the 'Introduction' section

1	Adam & Company	"Adam & Company <b>is</b> a private bank. Relationships <b>matter</b> to us"
2	National Australia Bank	"National Australia Bank <b>is</b> a financial services organisation with over 40,000 people, <b>operating</b> more than 1,800 branches and service centres, and responsible to more than 460,000 shareholders"
3	Santander	"Santander UK plc, part of the Santander Group, <b>is</b> a leading financial services provider in the UK, <b>offering</b> a wide range of personal and commercial financial products and services".
4	Deutsche Bank	"Deutsche Bank <b>is</b> a leading global investment bank with a substantial private clients franchise".
5	ABN AMRO	"ABN AMRO <b>serves</b> retail, private and commercial banking customers in the Netherlands and across the globe".
6	Yorkshire Bank	"Yorkshire Bank <b>was founded</b> in 1859 in Halifax, West Yorkshire by Colonel Edward Akroyd. Today, with its head office in Leeds, the Bank <b>has</b> more than 180 branches and 22 Financial Solution Centres in the north of England and the Midlands."

As was intuited, most verbs have positive polarity and there is no need for emphasis on actions. This section is not persuasive and it does not attempt to convince the audience about products, but it shows a positive image of the company with a sense of unity. Table 9 above shows some examples on the use of verbs in this section; as can be observed, the number of verbs in each sentence is quite limited and the main form used to introduce the bank is the active present simple tense. Other forms of verbs are also quite common within this section despite the fact that they tend to be used as a complement to the present tense verbs.

## 5.2. History

The aim of the 'History' section is to relate relevant and notorious events from the past related to the bank. It is a time-based summary that shows key facts in the bank's history, ranging from its origins and foundation until the present moment. In this case, the number of verbs and the percentage of finite forms are similar to the average. Due to the need for describing past events, the past tense prevails over the present. It can be observed that actions are not connected to the present moment; thus, the use of perfective form is rare, as well as the progressive form.

Modals are also unusual; banks avoid talking about possibility or regretting about hypothetical actions. Their message that seems to be transmitted is that they took the right decisions in the past and will continue doing so. Concerning voice, the active voice prevails over the passive; however in this case the percentage is slightly below the average and this involves the presence of some passive forms within the document. Banks might address responsibility or emphasise certain actions or objects rather than subjects. This gives a sense of indirectness and objectivity when talking about past events, as well as removing responsibility. Furthermore, negative forms are not common and there is no need for emphasising actions or events. In short, verbs within the section 'History' should be active past simple tense as can be observed in the examples shown in Table 10.

Table 10. Examples of the use of verbs in the 'History' section

1	The Royal Bank of Scotland	"In the 1830s we <b>began to establish</b> a wider branch network and in 1864 <b>negotiated</b> our very first acquisition, <b>buying</b> Dundee Banking Co."
2	JP Morganchase	"In 1991, Manufacturers Hanover Corp. <b>merged</b> with Chemical Banking Corp., under the name of Chemical Banking Corp."
3	Wells Fargo	"Wells Fargo <b>opened</b> for business in the gold rush port of San Francisco, and soon Wells Fargo's agents <b>opened</b> offices in the other new cities and mining camps of the West"
4	HSBC	"The inspiration behind the founding of the bank <b>was</b> Thomas Sutherland, a Scot who <b>was</b> then <b>working</b> for the Peninsular and Oriental Steam Navigation Company."
5	Regions Bank	"The Exchange Bank, an institution <b>organised</b> in Birmingham during the spring of 1928, <b>started</b> with capital totalling \$35,000 and in 1947 <b>moved</b> to Tenth Avenue and 20th Street South. The new building <b>was</b> the most modern bank structure in the city and <b>brought</b> Birmingham the first drive-in teller window and the first bank parking lot"

### 5.3. Sponsorship

The 'Sponsorship' section focuses on the associations and organisations that are supported by banks with the possible aim of showing an image of giving and solidarity. The number of verbs within this section is similar to the average. In this case, the number of non-finite verbs is higher than the average which involves the presence of infinitive forms and participles. The main tense for this section is the present, whereas past forms are quite unusual. In reference to the aspect,



progressive and perfective forms are not common; the simple aspect is the most usual form. Banks pretend to show that their giving to associations and organisations is regular rather than occasional, and this is a sign of proximity, openness and goodwill. In this section, the use of modal verbs is unusual. The use of the passive voice can happen, but it is not the most typical form. We suggest the use of the active present simple tense for this section with the combination of other forms as shown in the following examples extracted from our corpus.

Table 11. Examples of the use of verbs in the ‘Sponsorship’ section

1	Barclays	“Barclays proudly <b>sponsors</b> a number of high profile sporting and arts events, including the Barclays Premier League - the most exciting football competition in the world”.
2	Yorkshire Bank	“Yorkshire Bank <b>pursues</b> sponsorships that <b>have</b> high visibility”
3	Rabobank	“Rabobank <b>is</b> proud <b>to be</b> the largest sponsor of sport and culture in the Netherlands. In sport, we <b>focus</b> our sponsorship investment on three of the most popular activities in the Netherlands: cycling, field hockey and equestrianism”.
4	Natixis	“Natixis <b>supports</b> the Racing Metro 92 and France’s Olympic Team”
5	Adam & Company	“Adam & Company <b>announces</b> its sponsorship of the Walpole Scottish Medal of Excellence event on Wednesday 31 August 2011 at Edinburgh’s Balmoral Hotel”.

#### 5.4. Awards

The ‘Awards’ section is addressed at showing merits and honours achieved by the company along its history. This section offers a low percentage of verbs in comparison to the average. It tends to be very descriptive and the presence of nouns (42.70%) and adjectives (16.17%) is high. Thus, the nominalisation of verbs is frequent. The percentage of finiteness is slightly over the average. This section differs from others since it seems that there is a balance between the use of present (54.76%) and past forms (45.24%). It involves a presentation of the companies and their values (present tense), but it also highlights facts from the past with the aim of constructing a positive image of the company (past tense). Furthermore, regarding aspect, the presence of perfective forms is quite high, whereas the continuous forms also happen with certain regularity in comparison to other sections, even though this percentage is still considered low. In reference

to modality, this section shows the lowest percentage within all the sections, a sign of assertiveness in the language of the company. Another remarkable feature of this section is the voice; in this case the presence of the passive voice is highest. This fact might be connected to the fact that companies want to neutralise achievements and merits by impersonalising. Companies could use this strategy to eulogise themselves in an indirect way, giving importance to the facts rather than the awards themselves. As can be observed, this section combines active and passive forms, with present and past simple and present perfect the most common forms. The following table shows some examples that illustrate the use of verbs within this section.

Table 12. Examples of the use of verbs in the 'Awards' section

1	Barclays	"Barclays <b>has been recognised</b> all over the world for its achievements: from innovative products and exemplary people to charity work and sustainability initiatives".
2	ING Direct	"ING Direct <b>is</b> not only highly <b>recommended</b> by many of our customers but <b>is</b> also highly <b>rated</b> by many leading independent financial experts".
3	Citizens	"We <b>feel</b> privileged <b>to have received</b> these honours".
4	Commonwealth Bank	"The Commonwealth Bank Group <b>was announced</b> as the winner of the 2012 Catalyst Award for its initiative on Gender Diversity".
5	UniCredit	"UniCredit Group <b>won</b> both the cash management and investor services awards in Central and Eastern Europe thanks to its extensive reach and its ability <b>to deliver</b> results".

## 5.5. Corporate Governance

The 'Corporate Governance' section introduces an exhaustive description of all the sections, departments, and general organisation of the corporation. Results show that the amount of verbs available within this section is similar to the average. The presence of finite forms is highest within the sections analysed. Among these finite verbs, the most usual tense is the present one. In this section, the use of the perfective aspect is quite unusual, whereas the progressive forms are almost completely absent. In reference to modality, this is quite relevant in this section. The presence of the passive voice is below the average, and despite it not being the most common form, this section may introduce it to the document. These results suggest the use of the present simple tense in active voice in the

development of this section. Besides, it seems that the language is straight and assertive and the information is given in precise detail. Table 13 introduces some examples based on the use of verbs within this section.

Table 13. Examples of the use of verbs in the ‘Corporate Governance’ section

1	The Royal Bank of Scotland	“The UK Personal division <b>comprises</b> of retail, corporate and commercial banking and wealth management services”.
2	Lloyds Banking Group	“The board <b>considers</b> that good governance <b>is</b> central to <b>achieving</b> the Group’s governing objective of <b>maximising</b> shareholder value over time”.
3	Toronto-Dominion Bank	“Our board of directors and management <b>believe</b> that sound corporate governance practices <b>contribute</b> to <b>managing</b> the bank effectively and to <b>achieving</b> our strategic and operational plans, goals and objectives”.
4	National Australia Bank	“Good corporate governance <b>is</b> a fundamental part of the culture and business practices of the Group. The key aspects of the Group’s corporate governance framework and primary corporate governance practices for the 2011 year <b>are outlined</b> below”.
5	DZ Bank	“Our objective <b>is to offer</b> relevant products, exemplary services and efficient processes - and thereby <b>develop</b> ourselves into a leading pan-European Allfinanz-Group”.

## 5.6. Board of Directors

The ‘Board of Directors’ section presents the ownership of the society as well as the administrative structure, which includes the composition and functions of directors and the executive committee, and the different assessing commissions helping the board. In this case, the low percentage of verbs in comparison to other word categories is noticeable. We can infer that this section is purely descriptive, including many details, and this make the presence of nouns necessary (47.82%). The use of finite forms is above the average. In these cases, there is balance between past and present tenses in which the first prevails over the second. Regarding aspect, it has been found that the use of perfective and progressive forms is rare. In this section, the use of modal verbs is not common; whereas the passive voice can be used despite it not being the most typical form. These results suggest that this section should combine present and past simple forms written in the active voice. This may be due to the need for introducing a person, including their description which tends to include present and past facts and merits. Table 14 shows some examples of verb usage within this section.

Table 14. Examples of the use of verbs in the 'Board of Directors' section

1	Barclays	"Marcus <b>joined</b> the Board on 1 September 2006 as a non-executive Director and <b>was appointed</b> as Group Chairman from 1 January 2007".
2	UBS	"Michel Demar, <b>was elected</b> to the BoD at the 2009 AGM, and in April 2010 <b>appointed</b> independent Vice Chairman. He <b>is</b> a member of the Audit Committee since 2009 and the Governance and Nominating Committee since 2010".
3	Credit Suisse Group	"Brady W. Dougan <b>is</b> the Chief Executive Officer of Credit Suisse Group AG and Credit Suisse AG. He <b>is</b> also a member of the Executive Board of Credit Suisse Group AG and Credit Suisse AG".
4	Deutsche Bank	"Dr. Josef Ackermann <b>is</b> Chairman of the Management Board and the Group Executive Committee of Deutsche Bank". "In 1996, Ackermann <b>joined</b> the Management Board of Deutsche Bank, where he <b>was</b> responsible for the investment banking division".
5	HSBC	"Mr. Smith <b>is</b> an international banker with over 30 years' experience in banking operations in Asia, Australia and internationally. Until June 2007, he <b>was</b> President and Chief Executive Officer, The Hong Kong and Shanghai Banking Corporation Limited; Chairman, Hang Seng Bank Limited; Global Head of Commercial Banking for the HSBC Group; and Chairman, HSBC Bank Malaysia Berhad. Previously, Mr. Smith <b>was</b> Chief Executive Officer of HSBC Argentina Holdings SA".

## 5.7. Community Involvement

The 'Community Involvement' section shows the social policies performed by the company and it tends to involve employment policies, health and safety measures, environmental policies, and in general an open relationship with the community. This section has the highest presence of verbs within all the sections analysed in the 'About Us' site. The presence of finite forms is below the average. The most common tense for this section is the present; the past forms are less frequent. Concerning aspect, results show that the use of perfective forms is quite unusual, whereas the presence of the progressive aspect is above the average. However, we consider that this percentage is still irrelevant for this document (2.53%). In this section, the use of modal verbs is not typical. The use of the passive voice may be found within this document; however the active voice is the most popular form. Polarity is positive in almost all cases and there are no emphatic forms identified within the documents analysed. We recommend the active present simple tense although other forms may also be common. The following table illustrates some examples.

Table 15. Examples of the use of verbs in the ‘Community Involvement’ section

1	Clydesdale Banking	“Our responsibilities towards them, and towards the communities in which they live, <b>is</b> of utmost importance to us. We <b>are</b> always conscious that our business activities <b>should</b> not adversely <b>affect</b> our local environment. We <b>strive to operate</b> in ways that <b>support</b> the wellbeing of these communities and <b>encourage</b> their prosperity and growth”.
2	Northern Rock	“The Foundation <b>gives</b> grants to organisations which <b>help</b> people who <b>are</b> vulnerable, disadvantaged, homeless, living in poverty or <b>are</b> victims of crime or discrimination”.
3	Wells Fargo	“We <b>direct</b> our giving to areas that we <b>believe are</b> important to the future of our nation's vitality and success: community development, education and human services”.
4	Wachovia Bank	“Through the efforts of our enthusiastic team member-volunteers and our contributions, we <b>share</b> our success within our communities by <b>giving</b> back to non-profits and educational institutions that <b>address</b> vital community needs and issues.”
5	Fifth Third Bank	“The Fifth Third Foundation Office <b>reviews</b> grant requests from organisations that <b>meet</b> the following preliminary qualifications”.

## 5.8. Careers

The ‘Careers’ section is used to recruit people. Banks use this section to receive a large amount of applicants, allowing companies to have a wide range of people with specific and key skills willing to be hired. The presence of verbs within this section is quite high. The presence of finite forms is slightly below the average. In this case, the use of imperative forms is quite common (14.49%). This can be due to the need for inviting or suggesting to people to submit their resume and apply for their vacancies with direct and persuasive language. Among these forms, the use of the present tense is the most frequent. In fact, the use of the past tense is the least frequent among the sections analysed in this site. In reference to aspect, results show that perfective forms are not very common. The use of the progressive forms is clearly above the average. Thus, this section could contain some progressive forms although their percentage is still irrelevant (4.80%). We suggest that this idea of progression is linked to the future and personal growth, and this is the image that the company wants to show to their applicants.

Table 16. Examples of the use of verbs in the 'Careers' section

1	The Royal Bank of Scotland	"We <b>employ</b> thousands of people <b>working</b> collaboratively around the globe, <b>supporting</b> many leading brands and more than 40 million customers. We ' <b>make</b> it happen' every day for our customers. We're <b>offering</b> you the chance <b>to do</b> the same with your career".
2	Wells Fargo	" <b>Join</b> a company that values you, <b>take</b> your career as far as your ambition and desire <b>carry</b> you".
3	National Australian Bank	" <b>Visit</b> our dedicated careers website. On this site you <b>can search</b> and apply for roles or set up job alerts".
4	ANZ Banking	"In order <b>to achieve</b> our goals, we <b>know</b> we <b>need to nurture</b> great people. That's why we've <b>made</b> it our business <b>to be</b> an organisation where people <b>want to work</b> and <b>can deliver</b> their best".
5	Mizuho Corporate Bank	"Mizuho Corporate Bank <b>provides</b> optimal solutions to the increasingly diverse and sophisticated needs of our customers in the areas of finance and business strategies, <b>focusing</b> its efforts on <b>servng</b> major corporations, financial institutions, public sector entities, and overseas companies <b>including</b> subsidiaries of Japanese corporations. We <b>welcome</b> applications from highly motivated individuals <b>wanting to develop</b> their career with us".

The appearance of modal verbs or the passive voice is quite uncommon. Following these results, we suggest the use of the active present simple tense as well as combining this with some progressive forms and including a few imperatives to increase directness and persuasion. Table 16 above introduces some example of verbs within this section.

## 5.9. Products and Services

The 'Products and Services' section is a channel of marketing and promotion. Therefore, banks can show their services and products in a cheap and accessible way. Results show that the number of verbs within this section is slightly below the average. The main tense for this section is the present, whereas past forms are rare. Regarding aspect, the level of perfective forms is slightly above the average; thus they should be considered for the elaboration of this section. The progressive forms are also a little above the average, however their presence is still low. In this type of document the use of modal forms is almost non-existent. In reference to voice, results prove that the most common form is the active voice although the passive voice can appear occasionally. Thus, it seems that the active present

simple tense should be the main form for this section. See some examples extracted from the corpus in Table 17.

Table 17. Examples of the use of verbs in the ‘Products and Services’ section

1	Barclays	“Barclays <b>is</b> a global financial services provider, <b>engaged</b> in retail and commercial banking, credit cards, investment banking, wealth management and investment management services all over the world”.
2	TD Canada Trust	“TD Canada Trust <b>provides</b> a full range of financial products and services to personal and small business customers. As a leading customer services provider, TD Canada Trust <b>offers</b> anywhere, anytime banking solutions through telephone and internet banking, more than 2,600 ABMs and a network of approximately 1,100 branches across Canada”.
3	Banco Sabadell	“The group’s largest business line <b>is</b> Commercial Banking, which <b>provides</b> a range of financial products and services for large and medium-sized companies, SMEs, shops, self-employed workers and private individuals (i.e. private banking, personal banking and retail banking), non-residents, professional groups, and public administrations”.
4	Danske Bank	“The Danske Bank Group’s core activity <b>is</b> retail banking. We also <b>provide</b> asset management, investment, pension, mortgage finance, insurance, real estate agency and leasing services”.
5	BNP Paribas	“With a presence in 80 countries, including all the main international financial markets, BNP Paribas <b>boasts</b> one of the most extensive global banking networks”.

## 5.10. Suppliers

The ‘Suppliers’ section is a tool that seems to be used to gain power and influence by means of taking advantage of the suppliers’ prestige. If companies show that they are working with other trustworthy, sound and confident companies, they are gaining part of this prestige. The presence of verbs within this section is also quite high. The use of finite forms is below the average. In this case, the present tense is the most usual form; the use of the past tense is almost absent in this section. Concerning the perfective and progressive aspects, results suggest that they are not relevant for this section, even though the percentage of progressive forms is higher than the average. The appearance of modal verbs is quite uncommon, whereas the role of the passive voice in this document is second with the highest percentage. In this case, we suggest combining the use of the active and passive voice with the present simple tense. The use of the passive voice is a strategy for indirectness, involving the suppliers’ services without certain responsibility, as well as establishing a barrier to differentiate what belongs to the company and what belongs to the suppliers. Some examples are shown in Table 18.

Table 18. Examples of the use of verbs in the 'Suppliers' section

1	Natixis	"In this area, Natixis <b>informs and supports</b> its suppliers in order <b>to establish</b> a good working relationship. The Purchasing department <b>sets out</b> its principles, strategy and socially responsible purchasing policy".
2	JPMorgan Chase	"At JPMorgan Chase we <b>are committed</b> to <b>cultivating</b> business relationships with firms <b>owned and operated</b> by minorities, women and other historically under-utilised groups. We're <b>challenging</b> the way business <b>is done</b> by <b>demonstrating</b> market leadership in Supplier Diversity".
3	National Westminster	"We currently <b>offer</b> affiliate programmes for NatWest credit cards, current accounts, savings and insurance products".
4	Barclays	"We <b>purchase</b> a range of goods and services for our diverse business needs. This <b>varies</b> from outsourced business processes through to the pens and paper that we <b>use</b> every day".
5	Bank of America	"Bank of America's Supply Chain Management division <b>supports</b> competitive procurement activities and <b>bid</b> processes that <b>foster</b> equal opportunity for qualified companies <b>to provide</b> products and services that <b>meet</b> our requirements".

### 5.11. Security

The 'Security' section is indispensable in the banking industry in order to maintain customers' confidence and the image of the bank's trust. Guaranteeing that customers' funds will be available and secure at any time and their operations and identity will be kept in confidence are fundamental in order to manage a banking company successfully. The percentage of verbs is quite high within this section. The use of finite forms is the lowest within the sections analysed (62.31%). Surprisingly, the use of imperative forms is lower than was initially expected (3.58%). The use of the present tense is the most common, whereas the use of the past tense is only occasional, as can be observed in the results section. Regarding aspect, progressive and perfective forms are not usual forms; the simple aspect is used the most. In this section, the use of modals and the passive forms is quite relevant in comparison with the other sections. Furthermore, the percentage of negative politeness is the highest among the different sections analysed. We suggest that this section combines both the active and passive forms with the use of some modals and the present simple tense. This document should introduce recommendations, suggestions or advice for customers, so there should



be a warning tone. See Table 19 for some example of verbs within the ‘security’ section.

Table 19. Examples of the use of verbs in the ‘Security’ section

1	Barclays	“We <b>will</b> only <b>collect &amp; use</b> your information where we <b>have</b> lawful grounds and legitimate business reasons <b>to do</b> so”.
2	Wells Fargo	“Social Security numbers, whether in paper or electronic form, <b>are</b> subject to physical, electronic and procedural safeguards and <b>must be stored, transmitted and disposed</b> of in accordance with the provisions of the Information Security Policy applicable to Confidential information”.
3	Regions Bank	“It <b>is</b> important that you <b>take</b> the appropriate online security steps <b>to protect</b> your computer from unlawful invasions”.
4	PNC Bank	“This Website policy <b>is</b> effective 01/01/2011 and <b>may be amended</b> from time to time”.
5	ANZ Banking	“This Security and Privacy Statement <b>may</b> also <b>apply</b> to services <b>offered</b> by ANZ on websites hosted by third parties. If so, <b>express</b> reference to this Security and Privacy Statement <b>will be made</b> on those websites”.

## 5.12. News

The ‘News’ section is a sheet giving information about new events. The objective of this section is to inform the audience about what is happening at the present moment. The presence of verbs within this section is above the average. The use of finite forms is similar to the average. In this case, the present tense prevails over the past; however it can be observed that there is frequent use of past forms within this section. In reference to the aspect, the percentage of perfective forms is slightly below the average, whereas the presence of progressive forms is the highest within the different sections analysed (5.83%). Concerning modality, the percentages show that this section is over the average, thus their use is highly common. The use of the passive is possible within the different sections, but their presence is not relevant. We suggest the use of the active present simple tense for this section, and the past tense when it will be necessary to introduce past events. Besides, the inclusion of progressive forms and modals in the development of this section is advisable. Table 20 provides some example of verbs within this section.

Table 20. Examples of the use of verbs in the 'News' section

1	Clydesdale Banking	"Rebecca Stone, a former Business Studies student at Prior Pursglove College in Guisborough, <b>is now enjoying</b> her role as customer service officer at Yorkshire Bank in Eston".
2	Wells Fargo	"Wells Fargo & Company (NYSE: WFC) <b>issued</b> the following statement today regarding its decision <b>to terminate</b> the employment of Wells Fargo team members due to past criminal matters involving dishonesty or breach of trust".
3	PNC Bank	"The PNC Capital Securities <b>have</b> a current distribution rate of 6.125 percent and a maturity date of Dec. 15, 2033. The redemption price <b>will be</b> \$25 per PNC Capital Security plus any accrued and unpaid distributions to the redemption date".
4	National AustraliaBank	"National Australia Bank (NAB) <b>is launching</b> a new multi-currency pre-paid card that <b>will allow</b> customers to load up to 10 currencies on one card and <b>lock in exchange rates before they travel</b> ".
5	Commonwealth Bank	"Small businesses <b>have been confirmed</b> as one of the winners from this year's Federal Budget, however according to CommSec Economist Savanth Sebastian, overall measures <b>announced favour</b> households over business".

## 6. Conclusion

As has been observed in this research, specific language for professional and academic purposes needs to be studied in detail. Banking English is a variety of business English that requires this type of research. This paper focuses on discussing the uses of verbs in the 'About Us' site in banks' corporate websites. Identifying the form and functions of verbs can lead to explaining some language features of banking documents. This study extends our previous research in this field in which we had previously designed a possible form of the 'About Us' site (Casan-Pitarch, 2015). With the results obtained in this analysis, some features on the use of verbs in banks' websites have been suggested. These rules are based on the eight items previously established in this project and based in the classification of verbs following Downing (2014).

(1) *The number of verbs in each section will be different*; as shown in Table 2 the number of verbs varies from 4.16% (Board of Directors) to 17.91% (Community involvement), the average being 11.56%.

(2) *The percentage of finite verbs should be high in comparison to non-finite ones*; Table 3 shows that the average percentage of finite forms is 69.13% and non-finite forms represent 30.87%. Besides, the highest percentage of finite verbs is 83.21%

and the minimum is 62.31%. On the other hand, the highest percentage of non-finite verbs is 37.69% and the lowest is 16.71%.

(3) *The present tense should be more frequent than the past*; the average of present tense within the documents analysed is 76.60%, whereas the past tense is 23.40%. The present tense prevailed over the past in two out of 12 sections in the ‘About Us’ in banks’ corporate websites. The section with a higher presence of the present tense is ‘Careers’ with a percentage of 97.58%. The section with a higher degree of past forms is ‘History’, whose percentage is 77.40%. These results are available in Table 4.

(4) *The simple aspect should prevail over the progressive and perfective*: Table 5 shows that 90.32% of the verbs analysed are simple, 7.75% are perfective and the remaining 1.93% are progressive. The section with a higher degree of simple aspect is ‘security’ with 95.23% of the samples analysed, whereas the lowest is 80.10%. The section with more perfective forms is ‘Awards’, reaching a percentage of 16.12%; the minimum is ‘Sponsorship’ with 3.69%. Regarding progressiveness, the section with a higher percentage of these forms is ‘News’ with 5.83% and the one with the lowest degree is ‘Security’ with 0.21%.

(5) *The use of modal verbs should be low*; results in Table 6 show that 92.07% of the verbs are tensed and only 7.96% are modal. The text has a higher degree of modal verbs at 12.34%.

(6) *The active voice should be more common than the passive*: Table 7 shows that 83.66% of verbs are active and 16.34% passive. The section with a higher degree of active forms is ‘Careers’ with a percentage of 94.00%, whereas the section with a higher presence of passive voice is ‘Awards’ with a percentage of 35.78%.

(7) *Most verbs should have positive polarity*: as observed in Table 8, the level of positive polarity is 97.65%, whereas the negative polarity is just 2.35%. The section with a higher positive polarity is ‘Board of Directors’ with 100% of positive verbs. On the contrary, the section with a higher negative polarity is ‘Security’ with 4.66% of negative verbal forms.

(8) *Emphasis on verbs should be avoided*: our research suggests that verbs in the 'About Us' banks' corporate websites avoid emphatic forms.

As can be observed, by following the classification of Downing (2014), this paper has focused on analysing the use of verbs in bank's websites. Results have suggested that each section contains different verbal forms regarding quantity, finiteness, tense, anteriority, mood, emphasis, aspect, voice and polarity. These results have also furthered our linguistic research on the genre analysis of the 'About Us' site in banks' websites. Concerning difficulties, it is necessary to acknowledge that the form of complex verbs required individual quantification since the corpora used was unable to identify them. At the same time, further research is needed in this field in order to enhance the quality of this study about the genre 'About Us'. In future research, the combination, comparison and contrast of linguistic items such as nouns, verbs or adjectives among others will improve the quality of this study.

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