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Gender Representation In E-Discourse Of Banks In Pakistan: A Corpus-Based Study

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Abstract

Electronic discourse emerged, as a new genre, in the last few decades. Like other fields of life, the internet also shifted business from traditional to virtual domains i.e. electronic commerce. Similarly, the banks in Pakistan launched their websites and online services for the purpose of running more effective business. Like other linguistic aspects, the choice of pronouns plays a significant role in making corporate communication more effective. In this regard, inclusion of certain pronouns and exclusion of other pronouns influence the effectiveness of the financial message. This newly emerged discourse needs to be gender balanced in order to be more effective for corporate communication. The current study examined the representation of gender in the e-discourse from feminist perspective. It looked at the occurrences of third person singular pronouns used for representation of men and women on web pages of banks in Pakistan. Corpus analysis tool AntConc (Anthony, 2014) was used to find out the occurrences of pronouns used for female gender and male gender in 'About us' section of the banks in Pakistan. Texts were copied from the websites of banks. In order to make these texts machine-readable, they were converted into plain texts. Both quantitative analysis and qualitative analysis were used for better understanding of the research study. Quantitative representation of gender focusing on occurrences of pronouns was complemented with the in-depth presentation of the data. The study revealed gender-based disparities in the banking discourse. Female gender is underrepresented (12.74%) and male gender is overrepresented (87.26%). This low depiction of female gender in the discourse of banks indicates gender biasness; putting female gender in periphery and highlighting male gender by assigning greater number of occurrences.

Keywords: Banking, E-Discourse, Gender, Corpus.

تلخیص

گزشتہ چند دہائیوں میں برقیاتی گفتگو ایک نئی طرز کے طور پر ظہور پذیر ہوئی۔ دوسرے شعبہ ہائے زندگی کی طرح انٹرنیٹ نے کاروبار کو بھی روایتی سے حقیقی حلقہ اثر میں منتقل کیا۔ اس ضمن میں پاکستان میں بھی بینکوں نے اپنے کاروبار کو زیادہ مؤثر انداز میں چلانے کے لیے ویب سائٹس اور آن لائن خدمات کی شروعات کیں۔ دیگر لسانی پہلوؤں کی طرح اسمِ ضمیر کا انتخاب کاروباری ذرائع ابلاغ میں ایک اہم کردار ادا کرتا ہے۔ اس سلسلے میں چند اسمائے ضمیر کی شمولیت اور دیگر کا اخراج اقتصادی پیغام رسانی پر اثر

انداز ہوتے ہیں۔ اس نئی طرزِ گفتگو کو زیادہ پر تاثیر بنانے کے لیے صنفی توازن نہایت ضروری ہے۔ موجودہ تحقیقی مقالے میں برقیاتی طرزِ گفتگو میں صنف کی نمائندگی کا جائزہ نسائی نقطہ نظر سے لیا گیا ہے۔ جس میں بینکوں کی ویب سائٹس پر مرد اور عورت کی نمائندگی کے لیے استعمال کیے گئے اسمِ ضمیر واحد غائب کے وقوعہ کا تجزیہ کیا گیا ہے۔ پاکستان میں بینکوں کے حصہ "ہمارے متعلق جانیے" میں مرد اور عورت کی نمائندگی کے لیے استعمال کیے گئے اسمِ ضمیر کے وقوعہ معلوم کرنے کے لیے کارپس آلہء تجزیہ انٹ کانک (انتھونی ۲۰۱۴) کو بروئے کار لایا گیا ہے۔ بینکوں کی ویب سائٹس سے متن کو کاپی کیا گیا۔ پھر ان کو سادہ متن میں تبدیل کیا گیا تاکہ سوفٹ ویئر ان کو پڑھ سکے۔ اس تحقیقی مقالہ کو بہتر انداز میں سمجھنے کے لیے مقداری اور معیاری طریقہ کار کو یکجا کیا گیا ہے۔ مقالے کے اعداد و شمار سے معلوم ہوا کہ بینکوں کی گفتگو میں مرد اور عورت کی نمائندگی میں صنفی بنیاد پر تفاوت موجود ہے۔ خواتین کی نمائندگی کم (۱۲٫۷۴ فیصد) جبکہ مردوں کی نمائندگی (۸۷٫۲۶ فیصد) زیادہ ہے۔ خواتین کی کم نمائندگی بینک کی زبان میں جنس کی بنیاد پر موجود تفاوت کی عکاسی کرتی ہے۔

کلیدی الفاظ: بنکاری، برقیاتی گفتگو، صنف، کارپس۔

Introduction

To cope with the increased use of internet, the corporate world shifted to the fast-growing development from traditional ways to virtual environment. Referring to this development, Sari & Yusuf (2012) remark that the challenging global environment forced the corporate world to shift their business from traditional modes to virtual atmosphere in order to survive and compete in the challenging corporate world. So, the internet resulted in changing the modes of communication of the corporate field from traditional business to e-commerce across the globe.

Pointing to this newly emerged hybrid genre of electronic discourse, Graddol (1997) calls it a new variety of language. This resulted in a new mode of communication with the increased use of electronic form of discourse. As in other fields of life, technology also impacted the domain of discourse giving rise to electronic discourse. E-discourse emerged as a hybrid genre that is conceptualized by Yates (2001) as an imaginary mode of communication "created by the internet in which people interact and form social relationships" (p. 106). Corporate institutions also switched to this medium of communication for the spread of their business. For this purpose, the banks structure their language in a specific way; including technical vocabulary and following specific linguistic patterns that fulfil their needs. Hence, this study explores the banking discourse in Pakistan.

Discourse as defined by Fairclough (1992) is a "form of social life" (p. 63). Discourse, in this way, is the reflection of social practices and social structures of a society. It helps in the representation and perpetuation of a system of beliefs and values adhered by a society. The electronic discourse, a recently developed genre, has attained the consideration of

researchers and scholars to explain how social practices are represented and naturalized through it. Banks, being the financial institutions, exercise great power in social landscape of a society. Electronic discourse, being a social practice, embeds societal values and norms as Yates (2001: 106) construes e-discourse as an imaginary discourse "created by the internet in which people interact and form social relationships".

Pennycook (1994: 117) explicates discourse as 'language in use'. The corporate sector constructs discourse, in such a way, to make it more effective for the economic communicative purposes. Similarly, to attract more audience and expected consumers, choice and appropriation of the linguistic choices is taken into consideration. For the construction of gender balanced discourse, language is one of the essential aspects in order to have gender balanced discourse. Contrary to it, gender discriminatory language can influence the effectiveness of the corporate messages. The linguistic choices of the users reflect and perpetuate ideological assumptions. Fairclough (1992) warns that discourse is not only a mode of representing but also a mode of doing. Representation of gender in banking discourse is the focus of this paper and we have tried to investigate whether the discourse of banks is gender balanced or otherwise. We take insights regarding the representation of gender in the banking discourse from the feminist perspective.

Research related to discourse has increasingly become an area of interest for researchers to investigate the linguistic patterns of a specific field. In structuring different documents, the concern of linguists and scholars is to explore how documents are linguistically framed for the effective communication in a particular field. In corporate institutions, discourse is employed to attain the interest of more and more audience. Defining the role of discourse, Gee (1990) holds the view that the purpose of discourse is to make the sense of communication to the concerned community; making sense depends on the context of the production and consumption of the discourse. Hence, context plays a significant role in assigning meaning to discourse. Corpus linguistics is also used for discourse analysis. Shehzad (2007) used corpus linguistics for the analysis of academic discourse. Hence, this research study explores banking discourse from a feminist perspective as it is the least explored area in Pakistani context.

Feminist inquiry in research is complex, challenging and fluid as Ramazanoglu with Holland (2006: 11) points to the basic question "how social investigation should be approached" in order to redress gender imbalances. Moreover, they also suggested strategies to confront these gender-based hierarchies. And these choices, which are productions of social practices, construct societal values. This system of construction and institunalization is informed by social practices in deciding what to include and what to exclude, what to highlight and what to put in periphery. Discourse choices can be used for power relation based on gender, highlighting one gender and putting other in periphery. It looks at revisiting and re-examining the imbalances in gendered experiences.

Tong (1998: 1) states that "Feminist thought resists categorization, especially based on 'fathers' labels". This view suggests that man occupies main position whereas woman is shown as other of man in discourse practices and social practices. The attributes associated to women are better than men. Under/representation of gender in discourse practices is naturalized through linguistic choices. For gender neutral discourse, the choice of language needs to be gender balanced. In corporate communication, gender disparities can influence its effectiveness.

Identifying the tenets of feminist based research, Reinharz (1992) argues that feminism is a perspective not a method. This aims at creating social change. And the focus of research from feminist perspective is the representation of human diversity. Gender, communication and social change are theorized through Feminist Communication Theory. Regarding feminist communication theory, Rakow & Wackwitz (2004) presented three themes in feminist thought; voice, difference and presentation. Voice points to the access of women to communication for a and their representation in mediated discourse. It identifies how systems and conditions are generated to hear and silence the voice of women. Difference explores how oppressive relationships are established based on class and gender that generates the oppressed and the oppressors. Finally, representation identifies the (mis) representation of women in media and how the process of exclusion is naturalized.

In corporate discourse, linguistic choices play an effective role. In this paper, we investigated the linguistic choice of pronouns on the websites of banks in Pakistan. These linguistic devices are used for effective communication. According to Schmidhauser (2010), pronouns replace nouns and noun phrases. According to Manning (2005), pronouns are used for shortening sentences and making communication easier. Though pronouns are more commonly used in informal communication, it does not mean their altogether exclusion from academic and corporate contexts. The choice of pronouns also impacts the construction and representation of gender.

Regarding language, Spender (1980) argues that it is man-made and it embodies sexism. Such ideologies are constructed and perpetuated through discourse practices. Linguistic choices are reflective of social practices and this relationship of discourse and gender in corporate communication is significantly important to understand in today's ever growing corporate culture and more female workers than ever globally and in Pakistan particularly. Linguistic choices, in this case, the selection of pronouns, in the academic discourse of the banks is analysed to investigate the representation of gender. The study is delimited to the third person singular pronouns in baking discourse 'About us' section in Pakistan.

Gender equality, as defined by Council of Europe (2008), is the representation of both sexes on equal basis regarding participation, power and visibility in private and public spheres of life. No discriminatory treatment can be exercised based on gender. Gender

disparities, according to UNICEF (2008), are not based on natural or biological differences rather they are structured and perpetuated by the cultural system. In other words, such differences are man-made not natural. This study examines the representation of male gender and female through the linguistic choices of pronouns in electronic discourse of banks in Pakistan.

Research Questions

This research study seeks to address the following queries related to banking discourse:
How are female gender and male gender represented in E-discourse of banks in Pakistan?
How are linguistic choices used in the representation of gender in E-discourse of banks in Pakistan?

Literature Review

Fairclough (1992: 63) declares that discourse is a "form of social practice". Further, Fairclough (2004: 88) defines discourse “as ways of representing aspects of the world”. In this way, discourse practices reflect and affect social practices and vice versa. And, discourse plays an ideological function in the enactment and perpetuation of power relations imbedded in social practices with the help of language. Further, ideologies are perpetuated through discourse that determines the relations of domination and construction of reality. Linguistic patterns are, in different ways, utilized for ideological inculcations. Discourse is used by the corporate institutions to construct their image in such a way in order to catch the attention of the expected consumers. This strategy is used in advertising, usually for persuasive purpose. Cook (1994) postulates that advertising can also be classified as a type of discourse.

To attract the attention of audience, media plays a pivotal role in persuasion drawing upon commoditised language. Pointing to the function of media, Fairclough (1995) states that it not only selects what to present but also how to construct them adhering to cultural values. In picturing people, as suggested by Goddard (1998: 114), they become “representative of the social groups they are seen to represent groups such as gender, age, ethnicity, social class, occupation and region”. These reflect the social embededness and also influence the perceptions of readers. In modern era, as postulated in Lazar (2007), power is exercised and perpetuated at cognitive level. And precisely, this is an invisible but effective way of naturalizing power through the discourse practices.

In the contemporary world, companies do not need conventional ways of shaking hands with customers and sending emails in junks to catch the attention of potential consumers. According to Tan (2013), ‘About us’ section is the most effective source for the introduction of the company and providing history of the company. This section

establishes an effective relationship between the consumers and the economic institutions. In this regard, Nutter (2009) emphasizes upon the personal way of communication with the audience otherwise, the company may lose millions of them due to lack of effective communication. In this way, websites help in attracting and maintaining good relationship with the customers in the current global competitive world.

'About us' section, according to Tan (2013), provides personal, autobiographical and educational information regarding the website of the company. It delivers information about the background of the company and available opportunities of the business available to the customers. Moreover, it explains salient features of the company and presents how the company is different from the rest of its competitors. Moreover, Lam (2009) affirms that the basic purpose of 'About us' section is the presentation of history of the company and lets the clients know the company in a personal way. Similarly, Graham (2013) declares that the principal objective of 'About us' is telling the story of the company to the consumers. Further, they should share the purpose and motivation of the company. Moreover, this also states what the clients can expect from a company.

Strauss, Frost & Ansary (2009) articulate that a corporate website plays an adequate role in promoting and marketing the products of a company. Through these pages, companies introduce their services to the customers. In the contemporary era, Lam (2009) remarks that, for any institution, public opinion occupies great significance. In these pages, a company establishes an effective relationship with the customers by presenting the image of a company in a firm way. This section contains basic information related to the products/services of a company.

Linguistic choices play a significant role in the construction of discourse. Out of the provided choices, the selection of pronouns influences discourse in a peculiar way. To make the discourse more persuasive and forceful, one kind of pronouns are preferred over others. Referring to the role of pronouns, Fortanet-Gomez (2004) explains that the decision of pronouns reflects how audience is conceptualized in the communication process. Pointing to the function of pronouns in discourse, Salmani Nodoushan (2012a, 2014) holds the view that some pronouns lend informality to the texts whereas the other formality. Plural forms of first person pronouns as suggested by Fortanet-Gomez (2009) indicate the sense of responsibility and team work whereas singular form, according to Abbasian & Tahririan (2008), reflect personal opinions. On the other hand, first person singular pronouns as viewed by Abbasian & Tahririan (2008) create negative impact. Regarding second person pronouns, Mackiewicz and Riley (2002) hold the view that these are reflection of invocation. Third person pronouns are employed to retain objectivity in the discourse practices.

Linguistic choices can impact a reader as the use of each pronoun has certain effect. Regarding plural form of first person pronouns, Fortanet-Gomez (2009) affirms that these pronouns represent the whole firm as a team. Through these pronouns, the company is presented as a corporate unity that awards a sense of satisfaction to the expected consumers. Beard (2000) remarks that first person plural pronouns show the sense of responsibility on the part of a company. Further, it is also useful when there is uncertainty about any information. But, the representation of a company as a united one gives more confidence to the investor as he thinks that his investment is in safe and collaborative hands.

Halliday (1994) argues that pronouns lend cohesion to speech event and make it easy to understand. With the help of pronouns, relationship is established between reference and referent. The use of pronouns connects the texts as 'I' and 'We' refer to the speaker or writer and 'You' to the audience or reader. These personal pronouns are useful in the negotiation of meaning in communication event. Referring to the use of pronoun 'We', Brown and Levinson (1987) state that it includes both speaker and hearer, thus used for positive politeness. Contrary to it, 'One' may be used as a substitute for 'You' and 'I' for distancing, hence results in creating negative politeness in discourse.

In the use of pronouns, the context plays a significant role in assigning degree of closeness or distancing in discourse practices. Clarifying the degree of closeness, Kamio (2001) suggests that the choice of pronoun determines the distance that exists between a speaker and receiver of a message. He maintains that 'We' reflects greater degree of closeness between a speaker and hearer. On the other hand, 'You' and 'They' indicate psychological distance in communicative event. The use of pronoun provokes the gradation of closeness in discourse practices. Further, Hyland (2001) highlights a growing preference of pronoun 'I' over 'We' in hard sciences. Hence, pronouns are engaged in discourse according to the function of discourse whether it is closeness or distancing. The pronouns are selected on the basis of the role of the text in communication event.

The relationship of language and gender has been the focus of the attention of researchers and scholars in discourse practices. Pilcher & Whelehan (2004: 2) state that "the field of language and gender has become one of the lively, sophisticated and interdisciplinary areas of linguistic inquiry". Representation of gender is naturalized and permeated through linguistic choices. Chavez (2001) claims that gender, in our lives, influences and permeates our thoughts.

Gender disparity has always been a matter of concern for researchers, scholars, academicians and discourse analysts. This is a widely discussed issue in academic discourse. Referring to inequality between male gender and female gender, Tilak (2007) argues that women get less chances of earning and promotion as compared to men. It

attained the consideration of researchers at national and international level that led to examine gender-based discrimination in academic discourse. In Pakistani context, the research studies related to gender disparities mainly attended to academic discourse. In academic discourse, Anwar (1982), Zeenatunnisa (1989), Jafri (1994), Mirza & Rana'a (1999), Hussain and Afsar (2010), Saira (2012) and Sahar (2014) revealed inequalities regarding representation of male and female gender; male mostly shown in dominating roles and female in the dominated roles. Further, representation of male gender outnumbers female gender in educational texts.

Quirk et al. (2008) reveal that third person pronouns are further categorized in masculine, feminine and neuter forms. Moreover, Carreon (2006) states that masculine form of third person pronouns refers to male gender, feminine form to female gender and neuter form is employed for the presentation of objects and ideas. This study is concerned with the use of masculine and feminine pronouns in banking discourse. Drawing on the use of pronouns in banking discourse, we investigated the representation of men and women through the choice of pronouns in banking E-discourse in Pakistan. In the context of Pakistan, E-discourse of the banks from feminist perspective is the least explored area. Hence, this study explores how gender is shown in the banking discourse through linguistic choices. As Coates (1993) remarks that women are marginalized by showing them dominated. Here, the objective of the study is to explore the representation of female gender and male gender in e-discourse of banks in Pakistan.

Methodology

This section of the study deals with methods and tools used in the collection and analysis of the data. The research study is based on PakeBCoSS (Pakistan e-Banking Corpus of Sahar and Shehzad). The data is comprised of 39 banks working in Pakistan. PakeBCoSS consists of 'About us' section of web pages of the banks in Pakistan. The texts selected for the study were copied from 'About us' section of the websites of banks in word files. Then, words files were converted into plain texts to make them machine readable. After that, the plain texts were imported into software AntConc 3.4.4w (Anthony, 2014) in order to identify the occurrences of pronouns used for the representation of male and female gender in the selected corpus. We used AntConc as a methodological tool for the analysis of the texts. This tool was used for quantifying the target words in the corpus selected for the present study.

For the in-depth interpretation, the occurrences of pronouns were examined with collocation. After the quantification of the third person singular pronouns (masculine and feminine), the occurrences were discussed qualitatively for in-depth understanding of the gender representation in the e-discourse of banks in Pakistan as Biber (1998) suggests that the study based on corpus requires quantitative representation and qualitative interpretation. Pronouns, as defined by Fortanet-Gomez (2004), reflect the relationship of the speakers

and the audience. Primarily, the focus of the researchers was to examine the representation of male and female gender in the banking discourse. Further, most frequent collocates with the third person singular (feminine and masculine) pronouns were also explored for the better understanding of banking discourse from feminist perspective.

Results and Discussion

This part presents the results of this research study. It analyses the representation of male and female gender in the banking discourse. Representation of pronouns used for male and female gender are shown quantitatively in tables and interpreted qualitatively for insightful discussion.

Table: 1
Occurrences of third person singular pronouns (subjective case) in pakebcoss

Case of pronouns	**She**	**He**	**Total**
Subjective	93	1056	1149
Percentage	8.09%	91.90%	100%

Table I shows the occurrences of third person singular masculine and feminine pronouns in subjective form. In PakeBCoSS, the frequency of third person singular (feminine) is 93 out of 1149 total occurrences. On the other hand, third person singular (masculine) occupies 1056 frequency in 'About us' web pages of banks in Pakistan. This indicates gender disparities in the banking discourse as female gender is strikingly underrepresented as compared to male gender. The results reflect gender bias as reflected through the linguistic choices used in the web pages of the banks. The representation of female gender is conspicuously low (8.09%) whereas male gender is remarkably overrepresented (91.90%) in the corpus of banks in Pakistan. It shows the less portrayal of third person pronouns used for female gender in the discourse of banks in Pakistani context. Concerning gender depiction, the representation is gender biased where male gender gains overrepresentation and female gender is immensely underrepresented. In collocations, the pronoun (she) is found with 302 collocates. Among five most frequent content words, 'served' is used for 09 times, 'Pakistan' 07 times, 'trustee' 06 times, 'university', 'college', 'member', 'business' each finds 05 occurrences with 'subject', 'society','position,, 'others', 'matter', 'managing', 'Internal', 'immediate', 'hospital', 'heard', 'head', 'generally', 'favours', 'expected', 'exemplary', 'directly', 'degree', 'deemed', 'continues', 'contact' ,'concerns', 'busy' , 'behave' each has 4 occurrences in PakeBCoSS. And the top five collocates with masculine third person pronoun (he) are 'banking', 'Pakistan', 'served', 'director' and 'limited'. As subjective case indicates active role, the less frequency of pronouns for female gender is indicative of gender disparities in the e-discourse of the banks as Coates (1993) remarks that female gender is marginalized by presenting it as a dominated one. Female representation is shown dominated through the choice of language employed for female gender.

Table: 2
Occurrences of third person singular pronouns (objective case) in PakeBCoSS

Case of pronouns	Her	Him	Total
Objective	3	93	96
Percentage	3.12%	96.88%	100%

Table 2 represents the ratio of third person singular masculine and feminine pronouns in objective form. Total occurrences of both female gender and male gender are 96. Out of it, female gender attains 3 occurrences and male gender gains the frequency of 93. Concentrating on the objective form of the third person singular pronouns reveals gender bias in linguistic choices in the corporate discourse of the banks .Female gender has been strikingly put in periphery occupying 3.12% in comparison to the overrepresentation (96.88%) of male gender in PakeBCoSS. At this level too, the gender disparity is very high as the difference in the presentation of male and female gender is immensely high. Again, this difference highlights the unequal representation of female gender restricting it to minimal inclusion of 3.12 percentage whereas culminating the introduction of male gender to 96.88 percentage in the banking discourse. This could influence the perceptions of the audience/consumers of the texts as the gender presentation in the web pages language is unequal.

Collocates with the feminine pronoun (her) are ‘personal’, ‘employee’, ‘bank’, ‘consent’ and ‘responsibility’. The collocates also associate the passive and subjective conditions of female gender. On the other hand, five most frequent content collocates with masculine pronoun (his) are ‘career’, ‘bank’, ‘started’, ‘banking’ and ‘professional’. In this way, the banking discourse in Pakistan is gender biased putting female gender in periphery and highlighting male gender through linguistic choices. At this level of objective case of the third person singular pronoun, female gender is shown dominated as compared to male gender. Contrary to it, male gender gets overrepresentation with immensely high percentage of 96.88. In the choice of collocations, women are associated to the passive role whereas men are shown in active roles.

Table: 3
Occurrences of third person singular pronouns (possessive case) in PakeBCoSS

Case of pronouns	Her	His	Total
Possessive	128	453	581
Percentage	22.03%	77.97 %	100%

Table 3 presents the occurrences of third person singular masculine and feminine pronouns in possessive form. Possessive forms of third person singular (his and her) make 581 total occurrences in the entire corpus, out of which pronouns employed for male gender ‘his’ amounts to 453 and female gender ‘her’ attains 128 occurrences. As

previously pointed out, this section also displays gender disparities. Drawing upon the representation of male and female gender in the corpus reveals the underrepresentation of female gender with 22.03% in comparison to male gender that occupies 77.97 % in the banking discourse in Pakistan. The most frequent collocates with pronoun (her) are 'personal', 'employee', 'bank', 'consent' and 'responsibility'. On the other hand, five most frequent content collocates with pronoun (his) are 'career', 'bank', 'started', 'banking' and 'professional'. In this section too, female gender is put to periphery by attaining low frequency whereas male gender is highlighted gaining very high frequency in the discourse of banks. Sense of possession is associated more to men than to women as reflected by the linguistic choices used for gender representation. Men are shown more assertive in the language used for banking whereas less assertiveness is assigned to women.

Table: 4
Occurrences of third person singular pronouns (self-form) in PakeBCoSS

Case of pronouns	Herself	Himself	Total
Self-form	06	16	22
Percentage	27.27%	72.73%	100%

Table 4 deals with the occurrences of third person singular masculine and feminine pronouns in self-form. In this section of self-form, 22 occurrences are found in the entire corpus selected for the current study. The frequencies used for female gender are 6. Contrary to it, male gender occupies 16 frequencies in the corpus of this study. As previously pointed out, this section also reveals gender disparities in the E-discourse of the banks in Pakistan. Looking at the percentage for men and women, female gender occupies 27.27% whereas male gender attains 72.73 % representation in e-discourse of the banks revealing unequal portrayal as female gender is underrepresented by assigning low linguistic choices used for the representation of female gender.

Moving to collocations, most frequent content words with feminine pronoun are 'particularly', 'pair', 'deliver', 'children' and 'called'. With masculine form, the content collocates include 'business', 'stock', 'question', 'following' and 'engage'. In the selected discourse, women find lesser proportion as compared to men, therefore, leading to power imbalance in representing both genders unequally. In banking electronic discourse, discrimination based on gender is solidified by giving less projection to females as compared to males who outnumber in ratio of the pronouns used for each gender. The inequalities in English for banking purpose highlights light coverage to female gender and portraying male gender in greater frequencies. Genre of electronic discourse for banking purpose reflects male dominancy; that makes females less visible in the corporate language used for the banking purpose. Social and ideological elements leading to gender disparities, in banking discourse too, appear effective despite discoursal

shifts in consumerist culture. Precisely speaking, male gender is articulated more through the choice of pronouns than the females in commoditised language as UNICEF (2008) states that the differences based on gender are not biological or natural rather they are culturally produced.

Table: 5
Summary of occurrences of third person singular pronouns in PakeBCoSS

Kind of Pronoun	Subjective Case	Objective Case	Possessive Case	Self-Form	Total	Percentage
3rd Singular (He)	1056	49	453	16	1576	87.26%
3rd Singular (She)	93	3	128	6	230	12.74%

Table 5 presents the summary of the ratio of third person singular masculine and feminine pronouns in the entire corpus selected for this study. Finally, an overall ratio of men and women is presented in the tabular form for a comprehensive view of the discourse for financial communication in Pakistan. Concerning gender wise proportion, this section, as previously pointed out, also displays gender discrimination in the corporate web pages. In the selected corpus, third person singular (feminine and masculine) pronouns have been used for 1806 times. In all these occurrences, female gender finds only 230 appearances. Unlike slight representation of women, men retain high frequency of 1576 in 'About us' section of banks in Pakistan. In the banking discourse in Pakistani context, representation of gender is unequal as female gender is underrepresented (12.74%) and male gender is overrepresented (87.26%.). This low depiction of female gender in the discourse of banks indicates gender biasness; putting female gender in periphery and highlighting male gender by assigning greater number of occurrences. No category in the selection of pronouns shows female gender equal or near to equal in the whole discourse selected for the current study. In this way, gender proportion is not maintained in the language for banking purpose in Pakistan.

Conclusions

Electronic discourse, as discussed above, has recently attracted the attention of researchers to explore its features from different perspectives and understand its role in the dissemination of corporate message to its clients. We examined the banking E-discourse of Pakistan from feminist perspective and for this the representation of both male and female gender in the construction of discourse by the corporate institutions was explored. Thus, the feminist inquiry of the banking discourse was made through the linguistic choices used in the electronic discourse of banks. The corpus analysis revealed that the pronouns, the subjective case used for male gender, exceeded significantly than they were used for the female gender. In the objective case too, female gender is clearly underrepresented in comparison to men. Similarly, possessive case and self-form of the

third person singular form, revealed gender biasness, male gender occupying dominating depiction as compared to female gender. In all categories, pronouns used for men attained greater occurrence whereas women occupied lesser space in the corporate discourse of the banks in Pakistan.

The disparities in gender depiction are striking; reference to male gender is 87.26% whereas female gender is restricted to only 12.74% in the electronic discourse used for banking purpose in Pakistan. The banking discourse in Pakistan greatly displays gender discrimination by the overrepresentation of male gender and putting female gender in periphery as discussed earlier. This gender discrimination in the gender portrayal can influence the effectiveness of English used for banking purpose to attract more audience/consumers.

Recommendations

Gender balanced discourse plays a significant role in the effective communication used for banking purpose. So, an equal gender presentation could be more effective in gaining the attention of the audience or expected consumers through gender balanced discourse. In the construction of banking language, gender balanced linguistic choices may play an effective role in expanding the business of banks. For the gender balanced representation of banking discourse in Pakistan, the financial institutions need to consider linguistic concerns related to gender equality. This would not only enhance the numbers of clients but also their product satisfaction. Contrary to it, gender biased choices of language can badly influence the effectiveness of electronic discourse of banks in Pakistan. Gender equality, in banking discourse, should be considered in the usage of language for banking purpose for more effective consumerist impact and the services of linguists be hired by the banks.

Future Research

Further research studies can be conducted to examine the impact of gender biased e-discourse on audience/expected consumers of banks in Pakistan.

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