

A GENRE-BASED STUDY OF ABOUT US PAGES OF PAKISTANI BANKS: COMMUNICATIVE MOVES, INSTITUTIONAL IDENTITY, AND DISCOURSE COMMUNITY

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Abstract

This research aims to examine the communicative move structure of 'About Us' pages of three Islamic and three conventionally functioning commercial banks in Pakistan with a view to studying the rhetorical composition of institutional identity and trustworthiness. The 'About Us' page is an ignored research site on the construction of digital genres wherein advertisement, presentation of information and identity construction converge. Its social-institutional significance is substantiated with a South Asian scenario where both the Islamic and conventionally functioning commercial banks are placed within one regulatory regime but in differing normative orders. The present study, drawing on Swales' (1990) move-step model, Bhatia's (1993, 2004) model of promotional genre and Hyland's (2005) theory of metadiscourse, attempts a qualitative corpus-based genre analysis of nearly 4200 words in 14 subpages. 5 communicative moves: Establishing Credentials, Introducing the Offer, Establishing Incentives, Articulating the Institutional Values and Vision and Soliciting the Interaction were identified, wherein 3 moves were obligatory, 1 semi-obligatory and 1 optional. The micro linguistic analysis exhibited that both the sub corpora varied systematically: While the conventionally run commercial bank texts relied on historical recounting, quantitative facts and external market verification to achieve the creation of trustworthy identity, Islamic bank texts were based on invoking the religious legitimacy and community building strategy. The proposed research develops an empiricism-based 5-move generic schema of an under-studied institutional digital genre of a South Asian context and develops Bhatia's (2004) register mixing hypothesis by exploring a third register of religion-based legitimacy in Islamic banking.

Keywords: genre analysis, communicative move theory, institutional identity, Islamic banking discourse, Pakistani banking

1. INTRODUCTION

1.1 Background

The emergence of digital communication within financial institutions has given rise to a new class of institutional texts, which perform both promotional and informational functions. Among these, the 'About Us' section is structurally crucial on a bank's web page, acting as the main site where an institution constructs and represents its identity to potential customers, investors, regulators and society. It seeks to accomplish something more than what the product pages achieve through their predominantly transactional features: it seeks to present an institutional history and legitimacy and articulate a value proposition by situating the bank within the competitive environment. These distinct yet intertwined communicative purposes result in what Bhatia (2004) refers to as a "mixed genre"- a communicative event in which the promotional and informational elements are institutionally and structurally integrated rather than juxtaposed.

The banking industry of Pakistan offers particularly interesting grounds for research of this nature. This is because, within one regulatory body, the State Bank of Pakistan (SBP), both conventional and Islamic commercial banking institutions operate. Hence, we have two different discourse communities with diverging normative frames operating within what

appears to be one generic space. Islamic banks are responsible for both market competition and Shariah; their simultaneous responsibility toward these two different entities also creates a specific type of discourse consequence that is ideally suited for genre analysis.

1.2 Research Gap

Although researchers have increasingly explored the discourse of institutional websites (Askehave & Nielsen, 2005; Bhatia, 2004; Dahl, 2015; Garzone, 2007; Maci, 2010), several important gaps remain in this area of research. To begin with, previous studies on banking webpages have mainly focused on webpage types, such as homepages, product-information pages, or combinations of different webpage categories. However, the 'About Us' page has generally been viewed as a small and self-contained genre and has therefore not received detailed empirical attention. In a broader sense, earlier genre studies, including move-based analyses of introductions (e.g., Swales, 1990), job application letters, and sales letters, have not examined digital institutional genres that function within contexts shaped by religious and normative accountability. Therefore, the gap in the literature is both empirical and theoretical. In addition, there is very limited published research on financial discourse in South Asia, especially in Muslim-majority societies. Very limited work has been done so far in the banking discourse. Although Islamic banking communication has been discussed in earlier studies (Ahmed, 2010; Wilson, 2012), these studies have not investigated web-based genres in relation to their rhetorical structure. The present study attempts to address these gaps by offering a systematic genre-based analysis of the *About Us* pages of Pakistani banks.

1.3 Research Questions

This study addresses the following research questions:

1. What communicative moves and steps are realized in the About Us pages of selected Pakistani banks, and how should the boundaries be theoretically justified?
2. Which moves are obligatory, semi-obligatory, and optional across the corpus?
3. How do Islamic and conventional Pakistani banks differ in their realization of communicative moves at the rhetorical, linguistic, and functional levels?

2. LITERATURE REVIEW

2.1 Genre Analysis and Move Theory

The theoretical foundation of the current research is built upon the genre-analytic approaches to text developed by Swales (1990) and his successors, particularly Bhatia (1993, 2004). According to Swales, a genre is a class of communicative events with common communicative purposes that shape its conventional structure, content, and style. The move-step model that he proposed for the structure of research article introductions, the Create a Research Space (CARS), suggests that such articles have conventional sequences of moves based on the communicative purpose of carving a niche in the research community. He points out that moves can be optional or mandatory, and the same move can be realized in different ways by different discourse communities. Bhatia (1993) then successfully applied move-analysis to non-academic genres such as professional and promotional texts (e.g., job applications, sales letters), arguing that the architecture of such texts is dictated by the communicative needs of the writing community. Later, Bhatia (2004) coined the term genre-mixing – the presence of a confluence of promotional and informative language in one genre – which is directly applicable to the current research and banking websites.

Since then, the concept of move-step analysis has been further refined by other scholars. Henry & Roseberry (2001) proposed more rigid definitions of optional and obligatory moves, and Kong (2006) carried out a move analysis of commercial website texts. Hyland (2005) introduced the notion of metadiscourse-the interactive and evaluative linguistic tools writers employ to convey stance and connect with readers-a highly relevant notion for promotional

institutional genres. More recently, Bhatia (2008, 2010) has explored the notion of interdiscursivity within professional discourse, asserting that texts of this nature routinely draw on the conventions of multiple genres.

The limitations of move-analysis literature have serious implications for the current research. Firstly, the CARS model that Swales (1990) designed for introductions to academic research articles—a genre with a fundamentally different communicative purpose (carving a niche) than those that inform our analysis of institutional About Us pages (asserting legitimacy, building trust)—requires modification, not simply application to a new genre and a new medium. Secondly, Kong's (2006) analysis of commercial websites, one of the few genre-analytic studies of institutional digital texts, dealt with the Hong Kong property market context with no religious or normative accountabilities whatsoever. The framework generated from such a context is unlikely to accurately represent what we observe in Pakistani banking websites, where dual market and Shariah accountability drive their rhetorical construction in ways alien to Western or secular commercial genres. Thirdly, Henry & Roseberry's (2001) obligatory-optional distinction, although an excellent methodological tool, was developed for texts produced by a single discursal community, not the multi-community approach necessitated by a comparison of multiple bank websites. The current study fills this gap by proposing an empirically derived, context-specific framework.

2.2 Digital Genre and Institutional Website Discourse

Askehave and Nielsen (2005) proposed that web texts constitute a distinct genre characterized by dual communicative purpose, informational and navigational and that the hyperlinked, multimodal nature of web communication complicates linear move-analysis. Their framework, while influential, focuses primarily on navigational and structural features of web genres and does not account for the trust-construction and institutional legitimacy functions that are central to About Us discourse. Subsequent research confirmed that institutional websites deploy hybrid rhetorical strategies (Garzone, 2007; Maci, 2010). Studies of corporate homepages (Coupland, 2003), university About Us pages (Dahl, 2015), and financial services websites have consistently found that digital institutional genres blend self-promotional and factual elements in ways reflecting the competitive communicative environment of digital identity construction. Dahl's (2015) analysis of press releases and Garzone's (2007) work on CEO letters and annual reports are productive in identifying the evaluative and self-promotional conventions of institutional digital communication — but neither addresses the specific sub-genre of the About Us page, nor the complication introduced when institutional identity must simultaneously satisfy commercial and religious-normative accountability. This gap is directly relevant to the present study, which treats the About Us page as a bounded genre unit rather than as one section among many, and which foregrounds religious-normative accountability as a rhetorical variable that existing digital genre frameworks have not theorised.

2.3 Banking Discourse and Trust Construction

The establishment of institutional identity within banking texts is predominantly done through credential discourse, defined as the consistent management of evidence of legitimacy, scale, and competence (Tweedie & Richardson, 2007). Research on annual reports and corporate communication has consistently demonstrated that financial institutions resort to a set of rhetorical choices emphasizing credibility, stability and customer-centricity (Bhatia, 2008, 2010; Rutherford, 2005). Establishing trust in banking texts becomes central: simultaneously instilling confidence and reassuring prospective customers about financial safety are both critical. The "evaluative appraisal" framework by Martin & White (2005) categorizes 'evaluative language' as a significant tool through which writers position themselves and their institutions. In banking, "leading," "innovative," "comprehensive" and similar adjectival

evaluations, "largest," "first" and "best" in superlatives, and quantificatory assertions about the number of branches or customers, or amount of assets in monetary terms, all together are what I identify as the "evaluative repertoire of the bank."

One of the main lacunae in this literature is that all frameworks, implicitly or explicitly, are derived from analyses of non-religious, Western financial institutions. Rutherford's corpus-based analysis of annual reports (2005), Bhatia's works on interdiscursivity in professional genres (2008, 2010), and Martin and White's (2005) appraisal model all operate within a communicative context where a bank's credibility relies on rational-market-based arguments such as the credibility of credit rating agencies. No studies attempt to describe an institution that seeks trust based on religious-normative authority and a nod of approval from Shariah scholars. Such absence is far from negligible. The models of trust-construction listed above would be unable to explain the rhetoric of an Islamic banking genre. The present study, far from considering it a shortcoming, views the absence as an opportunity to formulate a more nuanced theory of institutional genre text-trust-construction through the Pakistani corpus. Furthermore, public documents and promotional literature within professional practices frequently operate as hybrid corporate texts designed to blend informational data with subtle promotional strategies to project a positive institutional identity. In the specific context of Pakistani discourse, recent research highlights how institutions and prominent figures strategically employ localized language patterns and evaluative linguistic resources to negotiate power, build authority, and position themselves favorably before their respective audiences (Muneeb et al., 2025). This underscores the vital link between structural moves and the external, socio-cultural expectations of the local discourse community.

2.4 Islamic Banking Discourse

Islamic banks function in a business framework as well as a religious-normative framework according to the guidelines of Shariah law. The combined accountabilities result in institutional discourse that constructs legitimacy from two registers concurrently: a commercial register for the institution's financial creditworthiness and a religious register for its adherence to Shariah law. Ahmed (2010) and Wilson (2012) note that Islamic financial institutions use communitarian rhetoric whereby the institution constructs its role as part of a larger Islamic economic endeavor. The Shariah Board can be identified as a trustworthiness anchor with no counterpart in the conventional banking genre. Islamic banking terminology (Riba-free, Shariah-compliant, Takaful, Sukuk) can be described as a specialized lexicon that simultaneously marks product identity and group membership, establishing the institution as a member of a globally recognized Islamic finance discourse community.

While Ahmed (2010) and Wilson (2012) provide compelling overviews of the economic principles of Islamic banking and the process of Islamic product design, neither of them engages the rhetorical structure of any specific institutional genres. Neither work specifically examines the organization of Islamic banks' public-facing communication at the move and step level nor examines how they use the sequence of communication functions to construct institutional trustworthiness. Consequently, I have used their work as contextual, rather than analytical data; they set up the normative context for the corpus texts, and the analysis at the genre level is not derived from the corpus data.

2.5 Theoretical Framework

The present study uses a hybrid framework to respond to these theoretical needs. The analytic language for recognizing communicative moves comes from Swales's (1990) move-step apparatus; we needed to include Bhatia's (1993, 2004) expansion into promotional genres and genre mixing because, for all the similarities to academic discourse, an About Us page is promotional, not academic; Hyland's (2005) metadiscourse analysis provided the analytical tools to study the kind of evaluative language and institutional attitude used to construct trust

in both sub-corpora, and a central goal of the study; and Askehave and Nielsen's (2005) account of digital genre analysis was essential for contextualizing the analysis of web-based institutional discourse on the web as an affordance. No single framework was sufficient; the genre in question, a digital promotional genre produced by institutions with dual normative accountability, required the combined analytic resources of the four frameworks. A move is determined as obligatory, semi-obligatory, or optional based on its actual frequency in the corpus: obligatory = 6/6 texts, semi-obligatory = 5/6 texts, optional = fewer than 5/6 texts.

3. RESEARCH METHODOLOGY

3.1 Research Design

The design of this corpus-based genre analysis is qualitative. This research employs a theory-driven and inductive mode of analysis—that is, moves were extracted from the corpus data rather than applied to the corpus from a set analytical model, although the coding process is grounded in knowledge of the theoretical vocabulary employed by Swales and Bhatia. True to the cyclical dialogue between data and theory outlined by Bhatia (1993), genre analysis, the study attempts to make this explicit: the 5-move analytical scheme presented in section 4 was developed out of the corpus data, but was developed through commitment to the theories of genre outlined in section 2.

3.2 Corpus Composition

The data set used in this analysis comprises "About Us" pages from six commercial banks in Pakistan; it has been balanced to provide a methodology consistent with a 3:3 ratio of conventional and Islamic banks to ensure systematic comparison of rhetoric, as no imbalance is evident, as has been identified as a drawback in previous comparative genre studies. Table 1 displays a complete corpus profile, including an estimated word count from each corpus text as listed verbatim.

Table 1

Corpus Composition and Descriptive Statistics

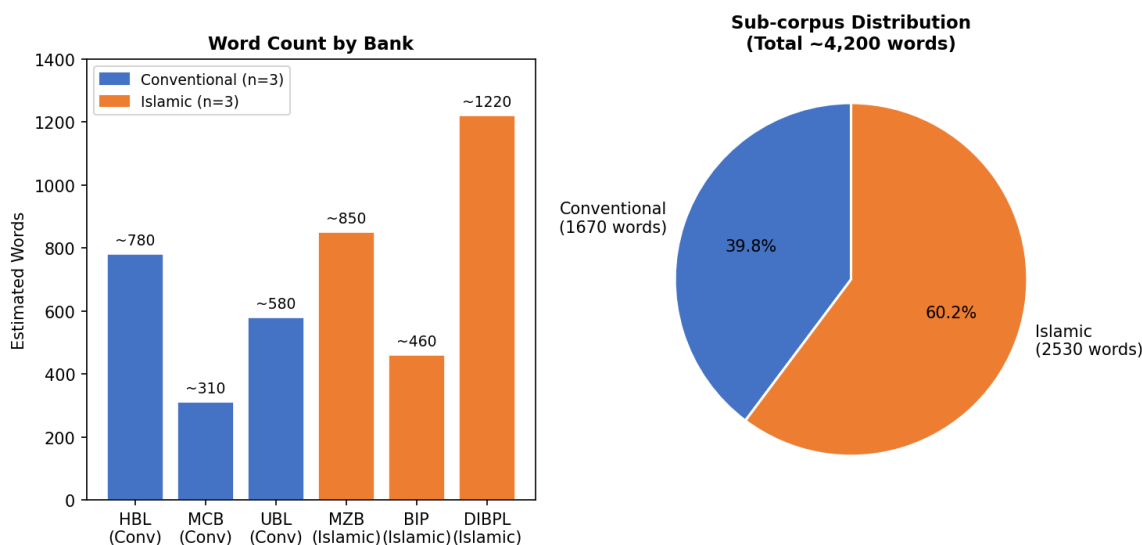
Text ID	Bank	Type	Sub-pages	Est. Words	Key Genre Sections
T1	Habib Bank Ltd (HBL)	Conventional	4	~780	About Us, History, Introduction, Values
T2	MCB Bank Limited	Conventional	1	~310	Profile/History page
T3	United Bank Ltd (UBL)	Conventional	2	~580	About Us, About Bestway Group
T4	Meezan Bank Ltd (MZB)	Islamic	1	~850	About Us / History timeline
T5	BankIslami Pakistan (BIP)	Islamic	3	~460	About Us, Corporate Banking, Dialogue
T6	Dubai Islamic	Islamic	3	~1,220	About DIB, DIB Pakistan, DIB Global

	Bank Pak (DIBPL)				
	TOTALS	3 Conv. / 3 Islamic	14	~4,200 words	

Note. Word counts estimated from verbatim corpus texts. Sub-pages explicitly labelled as components of the About Us genre were included. Data collected May 2026.

Figure 1

Corpus Composition by Bank Type (N = 6 texts; ~4,200 words total)



3.3 Data Collection

Data were collected from official bank websites in May 2026. The entire "About Us" text (with all sub-pages that are designated as belonging to the About Us genre) was extracted and checked against the source URL. No changes to any text; all texts were copied exactly as appearing on their original site. Sub-pages included as belonging to "About us" where necessary (e.g., the History sub-page on HBL's site, or DIB Pakistan on DIBPL's site) because they belong to a single generic unit.

3.4 Move Identification and Coding Procedure

All six corpus texts were each read before being subjected to a coding process. The functional segment was selected as the unit for moves, since it is defined as the "portion of text which fulfills a recognizable communicative function that relates to the overall genre purpose" (Charles, 2006:53). Since "the unit is defined not by its syntax but by its rhetoric function", this follows Swales's (1990) definition of the move as a "discoursal or rhetorical unit."

The coding process occurred in two stages. In Stage 1, the initial four-move analytical framework was constructed through the reading of the three corpus texts, HBL, MCB, and UBL. When applying the framework to the three Islamic bank texts (MZB, BIP and DIBPL), it was discovered that the vision/mission/values statements served a specific rhetorical function, that of articulating an institutional spirit which was distinct from that of detailing products, which was characteristic of Move 2 (Introducing the Offer). This led to the insertion of the final move, Move 4 (Articulating Institutional Values and Vision), to the previously four-move structure. The boundaries of moves were set by any noticeable change in communicative function; this can be inferred from both the surface-level features of the texts, as well as through functional inference. In cases of uncertainty, a dominant function was assigned.

Move 4 is justified as an analytical move independent of Move 2 due to three key factors: (1) while Move 2 texts are enumerative and product-focused in nature, texts falling into the domain of Move 4 adopt identity constructing, evaluative language such as that in the phrase "fundamental principles" which "define our culture", whereas the language within Move 2 is not similarly evaluative; (2) the readership and potential stakeholders addressed by Move 4 texts are considerably more diverse in the case of the Islamic bank texts (i.e. Employees, investors, the public, etc.), whereas Move 2 targets potential consumers and, finally, (3) the lack of Move 4 in MCB, coupled with its retaining of Move 2, indicates that these moves are each independently selectable.

3.4.1 Annotated Coding Example

Below is the movement-segmentation process applied by DIBPL's DIB Pakistan sub-page, showing the criteria that are applied to all codes:

Table 2

Annotated Coding Example — Extract from DIBPL (DIB Pakistan Sub-page)

Text Extract	Move	Step	Linguistic Marker	Coding Justification
"Dubai Islamic Bank Pakistan Limited (DIBPL) is a wholly owned subsidiary of Dubai Islamic Bank UAE (DIB)."	Move 1	Step 1a	"Is a wholly owned subsidiary of" institutional affiliation marker	Establishes genealogical/parentage credentials; positions DIBPL within a prestigious parent institution
"The parent company DIB is a listed company in Dubai."	Move 1	Step 1c	"Listed company" reputational/market credential	External validation via stock exchange listing; constructs institutional legitimacy through market recognition
"DIBPL was incorporated in Pakistan as an unlisted public limited company on May 27, 2005, under the Companies Ordinance (1984)."	Move 1	Step 1b	Precise founding date + regulatory statute citation	Regulatory/licensing credential; specificity of date signals orientation to official sanction over historical narrative
"The State Bank of Pakistan (SBP) granted a license to the Bank on November 26, 2005..."	Move 1	Step 1b	"SBP granted a license" — authority verb; precise date	Continues Step 1b; dual regulatory citation (SBP + SECP) maximizes compliance signaling. Not coded as new step same rhetorical function.
"The Bank has maintained its position as an innovative solution	Move 2	—	"Innovative solution provider";	Product/service introduction framed within Shari'ah

provider... in accordance to Shari'a."			"in accordance to Shari'a"	compliance; primary function is offer-description not credential-assertion
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Note. This extract illustrates that step sequencing within Move 1 is non-linear (1a → 1c → 1b). Regulatory dates were coded as Step 1b (not 1a) because their rhetorical function signals official sanction rather than historical longevity.

3.5 Inter-Rater Reliability

In order to mitigate the interpretive difficulties of assigning moves, a second analyst (an applied linguist with a specialization in genre analysis) independently coded two of the six corpus documents (T1: HBL and T4: Meezan Bank), one conventional and one Islamic bank, constituting about one-third of the corpus. Cohen's kappa was computed based on move assignments at the level of the segment. This yielded = 0.84, which indicates a high level of agreement (Landis & Koch, 1977).

We should, however, point out that a high degree of inter-rater reliability can alleviate, but not eliminate, the inherent interpretive difficulty of move-based analysis. The assignments of some moves, especially at the M2/M3 and M3/M4 transitions, where a given segment may both affirm institutional scale and promote a range of products/projects and indicate competitive advantage, remained to some degree interpretive despite discussion and debate. Therefore, assignments of moves at these junctions may best be understood as reasoned analytical decisions rather than facts.

4. Results

4.1 Overview of the Five-Move Framework

From an examination of the six corpus texts, a 5-move communicative pattern emerges across the About Us pages of Pakistani banks. The distribution of moves across the corpus is given in Table 3 below. Figure 2 below illustrates, first, the raw frequency of each move, followed by Figure 3, which indicates the obligatoriness classification of each move, and finally, Figure 4, which outlines the cross-bank distribution of the moves. Overall, one can see a convergence of rhetoric at the obligatory level (Moves 1-3) with divergence occurring at the semi-obligatory and optional levels (Moves 4-5).

Table 3

Move Distribution Across the Corpus (N = 6)

Move	Communicative Function	HBL	MCB	UBL	MZB	BIP	DIB
M1: Establishing Credentials	Assert institutional legitimacy through history, regulation, or reputation	✓	✓	✓	✓	✓	✓
M2: Introducing the Offer	Describe products and services	✓	✓	✓	✓	✓	✓
M3: Establishing Incentives	Articulate competitive differentiators	✓	✓	✓	✓	✓	✓

M4: Articulating Values & Vision	Project institutional ethos, mission, values	✓	—	✓	✓	✓	✓
M5: Soliciting Engagement	Directly invite reader action or community membership.	—	—	✓	—	✓	✓
Classification		M1: Obligatory (6/6)	M2: Obligatory (6/6)	M3: Obligatory (6/6)	M4: Semi-obligatory (5/6)	M5: Optional (3/6)	

Note. ✓ = present; — = absent. HBL = Habib Bank Limited; MCB = MCB Bank Limited; UBL = United Bank Limited; MZB = Meezan Bank; BIP = BankIslami Pakistan; DIB = Dubai Islamic Bank Pakistan. MCB's About Us text (~310 words) is the most compact in the corpus and does not include an explicit values/vision section or engagement invitation.

Figure 2

Move Frequency Across the Corpus (N = 6) with Obligatory/Optional Classification

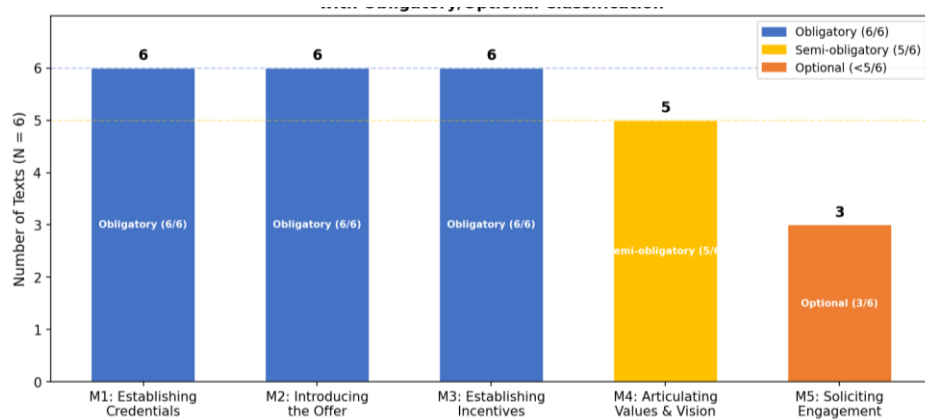


Figure 3

Distribution of Moves by Obligatoriness (Five-Move Framework)

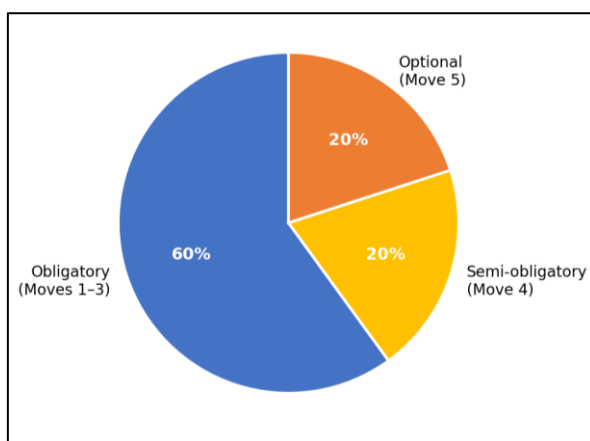


Figure 4

Cross-Bank Move Distribution Matrix (✓ = Present; — = Absent; C = Conventional; I = Islamic)

	Banks (C = Conventional; I = Islamic)					
	HBL (C)	MCB (C)	UBL (C)	MZB (I)	BIP (I)	DIB (I)
M1: Establishing Credentials	✓	✓	✓	✓	✓	✓
M2: Introducing the Offer	✓	✓	✓	✓	✓	✓
M3: Establishing Incentives	✓	✓	✓	✓	✓	✓
M4: Articulating Values & Vision	✓	—	✓	✓	✓	✓
M5: Soliciting Engagement	—	—	✓	—	✓	✓

4.2 Move 1: Establishing Credentials

4.2.1 Step Structure and Distribution

The opening move (Move 1) is obligatorily realized in all six corpus texts as the beginning of the About Us genre. It was found to have three different stages of realization: this is outlined in Table 4 and visualized in Figure 5. Figure 5 visually highlights an asymmetry of distributions that is of theoretical interest: each Islamic bank text realizes all three steps of credential-construction, whereas all three conventional texts realize only two - implying that the Islamic banking corpus employs a deeper-level credential-construction strategy for the first move of the genre.

Table 4

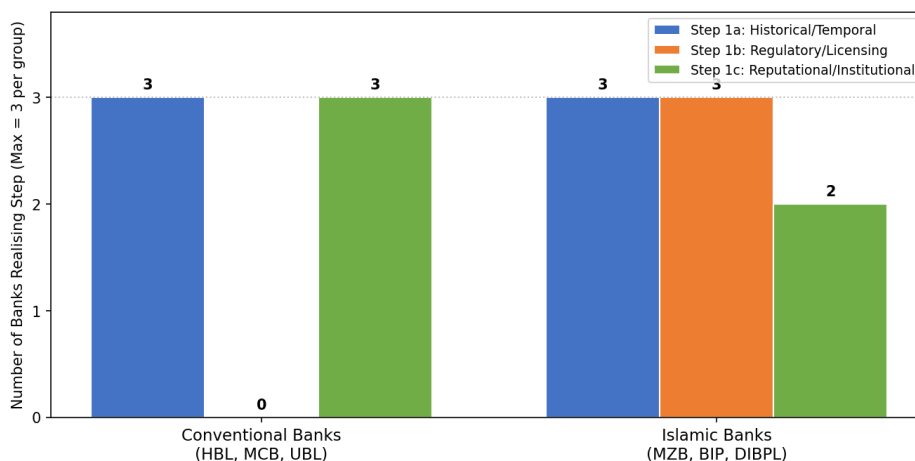
Step-Level Analysis of Move 1 Across the Corpus

Move 1 Step	Description	HBL	MCB	UBL	MZB	BIP	DIB
Step 1a: Historical/Temporal	Founding dates, milestones, longevity of operation	✓	✓	✓	✓	✓	✓
Step 1b: Regulatory/Licensing	SBP licence, SECP registration, regulatory compliance	—	—	—	✓	✓	✓
Step 1c: Reputational/Institutional	Awards, credit ratings, partnerships, international rankings	✓	✓	✓	✓	—	✓
Steps realised (max 3)		2	2	2	3	2	3

Note. Step 1a is obligatory (6/6). Step 1b is realised exclusively by Islamic banks (3/3 Islamic; 0/3 conventional). Step 1c is absent in BankIslami only. All three Islamic banks realise the maximum 3 steps; all conventional banks realise exactly 2 steps.

Figure 5

Move 1 Step Realisation by Bank Type (Conventional vs Islamic; Max = 3 per group)



4.2.2 Rhetorical and Linguistic Analysis

1a (historical and chronological legitimacy) appears more regularly in all six texts. It relates to directly referencing dates or historical events of the foundation and the existence of the company for a number of years. Linguistically, step 1a is identifiable by

Table 5

Step 1a Linguistic Features Across the Corpus

Bank	Exact Corpus Excerpt	Linguistic Feature
HBL (T1)	"the first commercial Bank to be established in Pakistan in 1947"	Ordinal superlative ("first"); passive founding construction ("established"); patriotic date alignment (1947 = Pakistan's founding year)
MCB (T2)	"one of the oldest banks of Pakistan, incorporated in private sector in 1947"	Comparative superlative ("oldest"); passive legal construction ("incorporated"); same patriotic date (1947)
UBL (T3)	"Founded in 1959, United Bank Limited (UBL) leads..."	Past participle fronting; present tense authority claim ("leads")
MZB (T4)	"commenced operations in 2002, after being issued the first-ever Islamic commercial banking licence by the State Bank of Pakistan"	Pioneer claim ("first-ever"); agentive SBP as authorising actor; Islamic banking sub-genre temporal claim
BIP (T5)	"established in 2006 as a full-fledged Islamic commercial bank"	"full-fledged" — evaluative adjective asserting completeness; Islamic category membership marker

DIBPL (T6)	"Established in 1975, Dubai Islamic Bank is the largest Islamic bank in the UAE by assets"	Parent company longevity (1975); superlative scale ("largest Islamic bank in the UAE by assets")
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Use of the year 1947 throughout HBL and MCB About Us pages is rhetorically significant as it ties the history of these institutions to the foundation of Pakistan, thereby adding legitimacy to them historically. In Meezan Bank, legitimacy is established as the 'first ever' Islamic bank, which gains authority not through history, but by establishing a new banking category. Step 1b (Regulatory and Licensing Credentials) is found in all Islamic bank texts and none of the conventional bank texts form the most prominent dichotomy in the corpus. DIBPL details licensing dates and names of SBP and SECP issuing authority. The references do not merely serve to inform about the legal capacity but also demonstrate the Shariah legality and thus distinguish them from conventional banks, which are able to offer Islamic products. This step might feature heavily in Islamic bank texts because of higher trust concerns in the dual-banking system in Pakistan. Step 1c (Reputational and Institutional Credentials) comprises references to ratings, awards and external endorsements. MCB mentions AAA/A1+ PACRA ratings and UBL mentions an award for Best Bank for ESG in Pakistan by Asiamoney. Meezan Bank has the widest number of international endorsements, ranging from Malaysia, New York, Hong Kong, to the United Kingdom, which aims at establishing itself in the global Islamic financial circles and solidifying its Shariah basis.

4.3 Move 2: Introducing the Offer

Move 2 is produced in all six corpus texts. It serves the communicative purpose of listing the product and service offerings of the bank. This distinction between the informative product-listing function of Move 2 (product description) and the identity-projection and ethos-construction function of Move 4 (values and vision) relies on the idea of functional differentiation: Move 2 lists products, whereas Move 4 expresses ideals. According to Bhatia's (1993) framework of the promotional genre, they correspond to two discrete phases of offer-construction.

Traditional banks provide service categories such as HBL lists: 'Retail Banking', 'Corporate & Investment Banking,' and 'Treasury operations'. Islamic banks do incorporate their service lines into Shariah-normative language: Bank Islami presents its services as "authentic, Shariah-compliant and innovative". It has three immediate communicative purposes: "authentic" points to the religion-normative axis, "Shariah compliant" to the legal-Islamic axis and "innovative" to the commercial-competitive axis. This tripartite structure reflects the blend of promotional, informative and religious legitimating present across the entire corpus of Islamic banks, and indicates that in Move 2 of the Islamic banks, product description does not stand alone but also performs the role of construction of identity. This feature, unlike in the Move 2s of the conventional banks, allows no separation between the informational role and the normative role.

4.4 Move 3: Establishing Incentives

This move is demonstrated in all six corpus texts and is used to articulate concrete competitive advantages. Table 6 shows how this move is developed at the step level, while it can be noted that the coding for HBL for move 3 is in steps 3a and 3d (scale of network and international/CPEC advantage), the claim of advantage through digital technology is not articulated in the About Us page, but digital initiatives are mentioned elsewhere on the company website. This decision for the scope of analysis (only in the About Us pages) is maintained across all analyses.

Table 6
Step-Level Analysis of Move 3 Across the Corpus

Move 3 Step	Description	HBL	MCB	UBL	MZB	BIP	DIB
Step 3a: Network/Scale Advantage	Branch count, ATMs, geographic reach, customer base	✓	✓	✓	✓	—	✓
Step 3b: Digital/Technology Advantage	Digital banking, mobile app, online platforms	—	✓	✓	✓	—	✓
Step 3c: Shariah/Ethical Advantage	Shariah compliance, Riba-free, ethical banking positioning	—	—	—	✓	✓	✓
Step 3d: International/FDI Advantage	Global network, FDI facilitation, international footprint	✓	✓	—	—	—	✓
Steps realised (max 4)		2	3	2	3	1	4

Note. HBL's absence from Step 3b reflects a coding decision to restrict analysis to About Us pages; HBL's digital banking content appears on other website sections and is not imported into this analysis. BankIslami's incentive discourse centres almost exclusively on Step 3c (the smallest Move 3 step inventory in the corpus). DIBPL realises all four steps, the highest step diversity in the corpus.

4.4.1 Linguistic Analysis of Move 3

This step (3a) (Network/Scale Advantage) has been largely made using numbers: "1,740 branches and 2,300+ ATMs...across a network of 40 million+ clients" (HBL), and "1,933+ branches and 1,750+ ATMs" (UBL). Using a "+" sign after the number can be considered as a slight hedging practice where the banks try to assert their reach without being accountable to a specific number, which could be disproved. Four of the six texts followed this strategy, which includes HBL, UBL, Meezan, and DIBPL. Two texts (MCB and BankIslami), which happen to be the shortest ones, also failed to incorporate this practice. Approximately 60% of the Step 3a points used this practice. This may represent an emerging genre convention warranting further corpus investigation.

Step 3c (Shariah/Ethical Advantage) was unique to Islamic banks and held significant persuasive appeal in its presentation. Meezan Bank relied on a "world-renowned Shariah Board", BankIslami focused on providing "ethical, RIBA-free banking" (and uses capitals for emphasis), and DIBPL presented itself as having an Islamic philosophy supported by "technology and innovation", emphasizing it is a "premium banking experience". These arguments presented themselves as simultaneously appealing to products, ethics, and identity; effectively loading the discourse of Islamic banking.

4.5 Move 4: Articulating Institutional Values and Vision

Move 4 is realized in 5 out of 6 corpus texts (absent only in MCB), therefore semi-obligatory. This move's function is to promote the ethos of the institution's mission and values; in this way,

the institution becomes more than a service provider. Move 4 in Meezan values is as follows: "Our values are the foundation on which we build our character and which translate into our actions and behavior which makes us stand apart" "Our values" realized twice in two sentences produces a single institutional subject, which can define its own persona by those values "which makes us unique" and, the language used and superlative construction make move 4 similar in its own genre function to move 3.

Vision statement of Meezan, which is "establishing Islamic banking as banking of first choice," is not only an institutional achievement, but an aspiration within a discourse community: the institution has a vision of Islamic banking as a concept. Meezan's positioning in move 4 text indicates that it belongs to a discourse community where progress is accomplished not through competition, but through collective action. In conventional bank Move 4 texts, there are no examples with similar characteristics. So, the Move 4 in HBL values "It is our values that make us unique" defines the institution by its inner difference, whereas in Meezan vision Move, the inner difference is presented as a historic/communal work. The difference between these two semi-obligatory moves displays how, in move 4, the function of ethos development can be attained in different epistemic and rhetorical ways according to the community of origin of the discourse.

4.6 Move 5: Soliciting Engagement\

Move 5 is identified as optional and occurs in 3 texts, UBL, Bank Islami and DIBPL. Bank Islami's is most overt: "Join Bank Islami today and enjoy the benefits of honest, RIBA-free banking". The use of the command "Join" is the only unambiguous directive in the entire corpus; the presence of the temporal "today" adds a promotional exhortation which, as noted by Bhatia (1993), is typical of genre. DIBPL is also an overt persuader but embedded within the corporate brand tagline: "providing the better way to bank!" The use of the definite article before "better way" conveys an exclusive and preferential treatment of the recipient, and the exclamation mark provides an affective and promotional register absent from the others. UBL's exhortation is much subtler: "UBL will always endeavor to deliver best in class services to our valued customers, whom we are privileged to serve" and the use of the phrase "whom we are privileged to serve" establishes a relationship-orientation to the recipient; it emphasizes a privileged, reciprocal, relationship, the customer being 'valued' and the organization the privileged provider.

4.7 Linguistic Analysis: Evaluative Language and Trust Construction

4.7.1 Evaluative Adjectives and Promotional Register

Across the corpus, evaluative adjectives constitute the major lexical means of the rhetorical realization of institutional credibility. Initial probing of the corpus text reveals a high number of Islamic/ethical evaluators (authentic, ethical, Shariah-compliant, RIBA-free, etc.) in Islamic bank texts in comparison with scale/quantitative evaluators; conventional bank texts present the opposite tendency, where scale and competitive evaluators are used, and no evaluators were Islamic/ethical. The following table gives an itemization by category of the main evaluative adjectives in the individual corpus texts, showing how the register of promotional language works differently across the two types of institutions. The comparison between BankIslami (T5), where there are no scale evaluators whatsoever and HBL (T1) and UBL (T3), where there are no Islamic/ethical evaluators whatsoever, is especially telling and implies that within this corpus, the two banking types draw upon almost completely different evaluative resources.

Table 7

Evaluative Adjective Distribution Across the Corpus

Bank	Scale/Quantitative Evaluators	Islamic/Ethical Evaluators	Competitive/Innovative Evaluators
------	-------------------------------	----------------------------	-----------------------------------

HBL (T1)	"Largest," "significant"	"leading,"	n/a	"award-winning," "progressive"
MCB (T2)	"oldest," "highest," "broad and growing"		n/a	"strong and extensive," "wide range"
UBL (T3)	"largest," "over 1,933+"		n/a	"award winning," "industry leading," "innovative," "progressive"
MZB (T4)	"first," "largest," "fastest growing"		"world-renowned [Shariah Board]," "comprehensive," "absolute [adherence]"	"state-of-the-art," "best bank"
BIP (T5)	n/a (scale not foregrounded)		"authentic," "ethical," "RIBA-free," "Shariah compliant"	"innovative," "customer-centric"
DIBPL (T6)	"largest Islamic bank in UAE," "world's first"		"Shari'a compliant," "unique distinction"	"innovative," "state-of-the-art," "world class"

Note: "n/a" indicates the category is absent or minimal in that bank's text. BankIslami's evaluative repertoire is dominated by Islamic/ethical evaluators, reflecting its exclusive focus on Step 3c incentive claims.

4.7.2 Modality and Institutional Stance

The corpus used two uses for modal verbs and modal expressions; they are used to hedge claims of the institutional capacity, thereby minimizing the risk of falsification, while retaining their promotional power, and they are also used to express the institutional behavior as a form of commitment in the future, thereby acting as a building block of trust between the bank and its customer.

The root modality (obligation/commitment): the use of 'will always endeavor to deliver best in class services' (UBL) used the form of 'will' plus the time adjunct 'always' as the marker for maximal commitment, which expresses the behavior as institutionally guaranteed. The modal verb is omitted from the invitation phrase 'Join Bank Islami today' (BankIslami), thus using the imperative mood as more engaging speech. The progressive aspect used with 'long-term' in 'continues to reaffirm its long-term commitment' (DIBPL) emphasizes the stability of long-term commitment rather than transient commitment.

The epistemic modality (certainty/evidence): HBL remains staunchly committed (HBL) uses the evidential present 'remains' combined with a stance adverb 'staunchly' for institutional character to show that its institutional character remains confirmed. In 'Successful implementation of the Islamic Banking model rests upon absolute adherence' (Meezan Bank), 'absolute' is used as the modal intensifying adverb, which cannot be weakened. The maximiser adjectives of such form ('absolute', 'world-renowned', 'first-ever') occurred more frequently than those used in the conventional bank text, where hedged comparative construction ('one of the oldest', 'among the leading') often appeared instead. This may be caused by the specific communicative tension faced by the Islamic bank in the context of Shariah compliance, whereby a more absolute statement is preferred over a hedged one.

4.7.3 Institutional Pronouns and Discourse Community Construction

Uses of the first-person plural pronouns ("we," "our," "us") appear in strategically selected points throughout the corpus to create an institutional subjectivity and engage the reader as an institutional insider. The present corpus yielded three of these pronoun uses:

Inclusive 'we' (institutional identity)-The values page at HBL makes two uses of "our" within two consecutive sentences ("Our values... Our culture... Our attitudes and behavior... Our values... Make us unique") and thereby creates a circumscribed institutional collective with an internally defined identity. This appears to be the primary strategy of using first-person plural pronouns among texts within Move 4. **Inclusive 'we' (customer address)**BankIslami's dialogue page makes a single use of "we" in "we create a welcoming financial environment where everyone feels valued." With this sentence, the institution seeks to include the reader community by constituting itself as a social group that includes the customer rather than a hierarchy external to the reader. **Performative 'we' (commitment)**The UBL sentence, "UBL will always endeavor to deliver best-in-class services to our valued customers whom we are privileged to serve," includes "we" in a performative commitment: an explicit and public assertion through which the institution establishes a claim about its own future behavior.

4.7.4 Religious Terminology as Trust-Building Lexis

In this corpus, religious lexis in the Islamic bank texts seems to work in more than a descriptive fashion, by simultaneously identifying product type (Shariah-compliant versus conventional), signposting community identity (faithful Muslim customers), and generating institutional legitimation by referring to normative religious authority. Table 8 lists key Shariah-domain words in the three Islamic bank corpus texts. Figure 6 subsequently presents a rough estimate comparing the incidence of various linguistic features in the two sub-corpora, whose contrastive distribution, with Islamic bank texts having a much higher density of religiously and ethico-value-bearing adjectives, aligns with the argument of trust-creation laid out in section 5.3.

Table 8

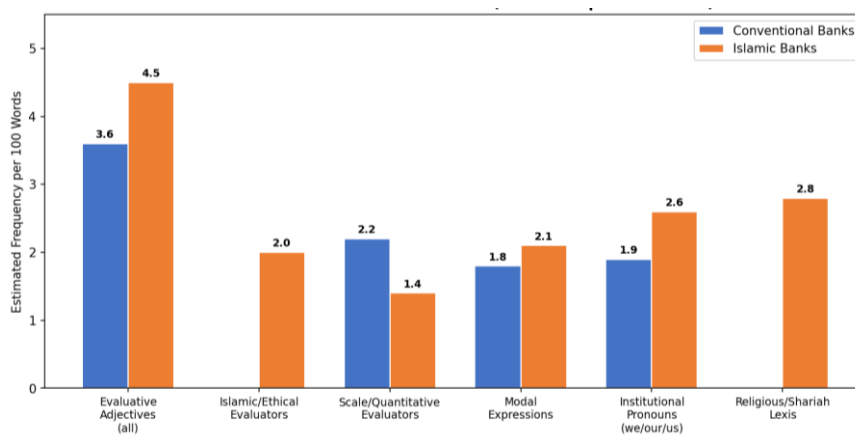
Shariah-Domain Lexis in Islamic Bank Corpus Texts

Term	Bank(s)	Move Context	Discursive Function
Shariah / Shari'a / Shariah	MZB, BIP, DIBPL	M1, M2, M3	Legitimacy marker; product compliance signal; governance authority reference
Riba / RIBA	BIP	M3, M5	Capitalisation as typographical emphasis; prohibition marker; ethical differentiator (Riba-free banking)
Sukuk	MZB, DIBPL	M2, M3	Islamic bond instrument; product specificity marker; signals sophistication in Islamic capital markets
Takaful	MZB	M2	Islamic insurance instrument; product range extension; community protection framing
Shariah Board	MZB	M1, M3	Governance body; trust anchor equivalent to credit rating agency in conventional discourse
Halal / Ethical	BIP	M3, M5	Values marker; ethical positioning; addresses faith-conscious customer motivation

The rates presented in Figure 6 are estimated normalized frequencies calculated per 100 words of text. Counts were obtained through manual identification of evaluative adjectives (both Islamic/ethical and scale/quantitative categories, as documented in Table 7), religious and Shariah-related lexical items (as catalogued in Table 8), modal expressions, and institutional pronouns (“we,” “our,” “us”) within each corpus text. Raw frequencies were then divided by the estimated word count of each sub-corpus (approximately 1,670 words for the conventional sub-corpus and 2,530 words for the Islamic sub-corpus) and multiplied by 100 to yield occurrences per 100 words, thereby facilitating comparison between sub-corpora of unequal length. These figures should accordingly be interpreted as approximate comparative indicators rather than precise corpus-linguistic frequency measures.

Figure 6

Comparative Linguistic Feature Rates, Islamic vs Conventional Bank Texts (estimated per 100 words)



5. Discussion

5.1 The Five-Move Framework and Genre Theory

The stability of Moves 1, 2, and 3 throughout all six texts is one of the more analytically interesting patterns in this corpus. There is an impressive range of institutional types, ownership forms, and normative order represented in the texts; yet, in this tiny corpus, the About Us page genre appears to have a homogenizing effect on institutional rhetoric--constraining, to a degree, the rhetorical choices available to individual banks even in discourse communities operating under different governing authorities. An Islamic bank responsible to a Shariah Board, for instance, and a commercial bank responsible for market credit agencies produce--in this corpus--texts with the same mandatory move structure. The pattern is largely in accord with Swales' (1990) conceptualization of genre as a social communicative convention, although the size of the corpus certainly prohibits any generalization beyond these particular six documents. The obligatory/optional distinction might tell us something more about the communicative intent of the genre within this particular corpus. Move 5 (Soliciting Engagement) is clearly the move that places the About Us page most squarely on the promotional pole of the continuum separating promotional and informational, and it is precisely this move that is optional. It is missing from more than half the texts in the corpus (3/6), suggesting that the standard in Pakistani bank About Us pages is a more informational than aggressively promotional rhetoric, consistent with the need in banking discourse to remain Factual. Its appearance here corresponds with a more explicitly promotional genre variety, and a higher incidence in the Islamic bank sub-corpus (2/3 of Islamic texts feature Move 5 vs. 1/3 of conventional ones) might weakly suggest an effort in those texts to facilitate community-building and elicit direct

engagement. Whether this represents a more general tendency for the Islamic bank promotional genre remains a question for further corpus study.

The decision to add Move 4 as a structurally separate unit from Move 2 is also significant to the analysis in this corpus. This suggests that, at least in the specific communicative context examined here (Pakistani banks), there can be a specific rhetorical strategy in the About Us page genre with a primary function of establishing ethos, distinct from presenting the bank's services. The finding is not inconsistent with Bhatia's (1993) promotion genre framework (which does not postulate a separate ethos-construction move) but may suggest a need to add a fifth obligatory move for digital institutional texts, pending larger data.

5.2 Dual Genre Mixing in Islamic Banking About Us Discourse

The genre mixing identified in the Islamic bank texts included in this corpus seems to provide an empirically specific direction of development of Bhatia's (2004) notion of genre mixing as a structural fusion of promotional and informational discourses. The present analysis suggests that, in the Islamic banking About Us texts studied here, alongside these two conventional generic registers, a third generic register, that of religious-legitimizing discourse, appears to be in operation, with its own conventions of authority citation (the Shariah Board), normative terminology (Riba-free, Shariah-compliant), and address of community (the faith-conscious Muslim customer).

Within this corpus, this three-way generic mixing seems not merely to be a stylistic aspect but the direct, structural result of the dual accountability placed on the Islamic banks, i.e. The institutional banking register of meeting the institutional discourse convention requirements of a business enterprise (providing information on credentials, opening offers, incentives for customers) and Islamic finance discourse register of meeting Shariah-compliant requirements of Islamic banks (providing authentication for their activities, and addressing the specific segment of a Muslim clientele). The About Us page appears to function in these texts as the location where the two generic systems are structurally negotiated, resulting in a genre which is hybrid in the sense that was perhaps not explicitly foreseen by Bhatia's earlier notion of genre mixing.

This interpretation must, however, be appropriately qualified. A corpus consisting of only three Islamic bank texts does not provide sufficient grounding to make generalizations about the domain of Islamic banking discourse as such, and the patterns identified here should be considered suggestive rather than prescriptive. A larger corpus consisting of texts produced by Pakistani and internationally operating Islamic banks would be needed to determine whether the three-way generic mixing identified here is an enduring characteristic of the genre, or rather, specific to the contexts of the banks in the chosen corpus. The analysis in the current paper should be understood as a framework-building exercise rather than the making of a frequency claim.

5.3 Trust Construction: Two Epistemic Logics

In this corpus, the trust construction within the bank's About Us texts seems to function via distinct epistemically based logics between the conventional and Islamic sub-groups. Within the texts of the conventional bank, institution trustworthiness is founded in what can be termed market-rational evidence: size (i.e., customer figures and branch numbers) as measured by quantitative data, externally derived financial attestations (i.e., Credit ratings, stock exchange listing), and national-economic importance (e.g., Financing CPEC, implementing financial inclusion initiatives). Such trust resources seem to draw upon a logic of market credibility, whereby the institution appears trustworthy because it has been successfully established and externally accredited by institutions of established market credibility, such as PACRA, the London Stock Exchange, and Asiamoney.

In contrast to the conventional bank texts, Islamic bank texts focus trust construction on religious legitimacy. This is exemplified through the role of the Shariah Board as the primary trust anchor replacing, or at least augmenting, the credit rating agency as the validating institution that lends an institution its legitimacy. Drawing from Hyland's (2005) categories of metadiscourse, the inclusion of "world-renowned" scholars of the Shariah can be seen as both a self-mentioning and a confidence-creating resource, which, rather than establishing merely compliance, places the institution within the sphere of ultimate religious-normative authorities. The same institutional function, that of establishing external verification and validation of an institution's integrity, is performed by citing an AAA credit rating. However, this trust resource is grounded within a significantly different authority structure: that of religion-normative authority rather than market-rational authority. The two trust construction logics at play within this corpus are differentiated fundamentally by this very issue.

Overall, these patterns tentatively demonstrate the construction of institutionally distinct trust-construction strategies within two paradigms of banking within this corpus; patterns which vary not just in terms of terminology and textual style but in their very foundations of institutional trustworthiness and credibility. This is one potential area where theory development in the genre domain may benefit by taking into account contexts outside of those driven primarily by market-rational communication; the framework needs to be adapted in order to properly accommodate contexts where religion-normative authority is in play alongside, or in competition with, financial credibility. To what extent these patterns are unique to the few Pakistani Islamic banks chosen for this study, rather than characteristic of Pakistani Islamic banking discourse at large, is something that will have to be established through the study of a more diverse body of text.

5. Conclusion

This study claims to have uncovered a five-move communicative structure underpinning the About Us pages of six Pakistani commercial banks. The revised model, Move 1 (Establishing Credentials), Move 2 (Introducing the Offer), Move 3 (Establishing Incentives), Move 4 (Articulating Institutional Values and Vision) and Move 5 (Soliciting Engagement), has advantages over previous analyses of this text type, firstly in that it isolates the institutionally specific function of articulating institutional values and vision from that of presenting its services, and secondly in that it offers an empirically-supported, step-level taxonomy within the move of Establishing Credentials, distinguishing between different kinds of expertise credential: the historical, the regulatory and the reputational.

Within the present corpus, Linguistic analysis suggests there is consistency across the realization of communicative moves in texts representing Islamic and conventional banks: namely, in their evaluative adjectives, in their commitment to modalized statements, in the range of pronouns they adopt, and in their preferred trust-building mechanisms. These differences may be interpreted as reflecting not idiosyncrasies in authorial style, but rather different communities of practice and different types of accountability underlying the two traditions in the Pakistani religious and legal context: the presence of Shariah authority, religious-normative legitimation, and community-formation rhetoric characterizes Islamic bank texts, while historical scale, quantified figures, and economic correlation build trust in conventional texts.

This study offers tentative contributions to the field of genre analysis. Firstly, it applies a move analysis approach to an under-researched institutional genre in a South Asian context. It also provides an empirically grounded five-move template for Pakistani bank About Us pages and documents three types of genre mixture-promotional, informational and religious-legitimizing-in the Islamic banking part of the corpus. Whether the findings can be generalized to Pakistani banking discourse, and to Islamic digital genres, is not fully clear from the present data; it will



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be worth extending the corpus to cover all listed Pakistani banks, applying a similar approach to Urdu web pages, and extending the genre analysis to include multimodal elements-visuals, typography, navigation, etc.

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