

USES OF ENGLISH AS A LINGUA FRANCA IN CONTEXTS OF THE NEW DIGITAL-FINANCIAL COMMUNICATIONS FOR MIGRANT COMMUNITIES IN ITALY

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Abstract – The present paper intends to explore the impact of the new emerging digital modes of communication in the field of financial support to migrant communities residing locally in the South of Italy, as they could represent not only social tools for integration but also important instruments of linguistic mediation. One of its main aims is to analyse the mini-corpus of available texts, which linguistically may represent new resources to explore both in terms of intercultural communication, as well as disciplinary genres. The main issue is indeed correlated to the levels of accessibility and acceptability, and the potential need to revise ‘standard’ Western codes of communication, which are intuitively applied even to these kinds of direct communication. Text types that could be taken into account will be mainly of an informative type, i.e. aiming to target a wider audience of people speaking English and which could be also analysed in order to test: a) the text accessibility, and b) the actual strategies applied to enhance or which prevent communication in certain fields of action. One of these is banking and the EU/national communications as a social system, which could be considered here in the perspective of text simplification, as well as a setting for communication in English. Indeed, although various studies in the field of migrations and English as a lingua franca have been the object of recent research, it is important to reconsider the ‘variations’ of English as a core of this study, generating a new focus into the implications of such uses. In other words, the research addresses migrants as the main receivers of these informative texts, and could be also of interest to future mediators (also involving students of non-linguistic faculties at an academic level), who may interact with foreign nationals and migrants resident in the local area and need to perform economic transactions.

Keywords: framing; text simplification; ELF; immigration contexts; intercultural communication.

1. Context of the research¹

The present study aims to actualize previous research in the fields of English as a lingua franca and linguistic mediation as these trends of research come to be applied nowadays to the new digital –financial sector. In particular, certain aspects of the mediation process seemingly need to be explored, if efficiency in communications is to be preserved; therefore, it should be important to devise a theoretical framework, which is linked to the actual communicative needs of the participants in the interactions, and also see if it may work as is expected.

There is indeed a precise contextual motivation underpinning the study and justifying the choice of the texts, i.e. to consider on the one hand some online texts, in particular a Brochure from ABI (the Italian Banking Association; 2018), and extracts from a local bank leaflet, which instead were issued in the first decade of the 2000s, and verify the accessibility levels of the first set of texts (extracts from the Brochure).

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Since financial texts are online references, access to the texts for foreign nationals working in the host country, i.e. migrants could be easier. Indeed these emerging channels of communication have characterized the post-Covid era (see, for instance, Catenaccio et al. 2023). The Brochure from ABI in its format, which is both digital and hybrid with multimodal signals, could represent a new text-type aimed at explaining technical information, and this will be described in the analysis section.

The reader of this online material, which could be represented indeed by foreign nationals working (even temporarily) in the Italian State, will in fact be brochured towards the correct application of directives, and enabled to understand technical concepts such as ‘loan’, ‘application’, which have been often considered as ‘presumed knowledge’ in Western economic regulations by experts in International contexts or national authorities using English as the main lingua franca, without taking into account an intercultural dimension in which these concepts may be applied.

In the next section, focus will be placed particularly on the theoretical rationale of the study. The aim of this is also to give evidence through a diachronic analysis of the changes which have occurred in the construction of these new online texts.

As it is explained more clearly in the following sections, it is claimed to be a process of ‘discourse reformulation’, in that the comparative analysis aims to focus on the communicative differences of the banking process through the texts addressed to foreign nationals/migrants.

2. Theoretical background

Different studies have been conducted in the last years in order to account for linguistic accessibility in the field of migration (see, for instance, Guido 2018; Guido *et al.* 2018), and thus probe into the possible text reformulations enhancing text comprehension in addition to its acceptability. By the term ‘acceptability’, unlike ‘accessibility’, it is referred specifically to the set of norms, values and beliefs that are shared within a certain group of people, namely the members of a community. By the term ‘accessibility’, instead, the focus is placed on the processes by which a text/discourse is made ‘accessible’ to an audience to which it may appear unfamiliar/new. If these theoretical concepts (see in particular Widdowson 1984), are applied to the case studies analyzed here, ‘accessibility’ would imply an analysis of the textual/communicative strategies by which technical concepts or structures, that are even typical of a technical register, have been made more linear, or explained. Accessibility is then linked to the conceptual/textual level of meaning communication, and is realized through the peculiar syntactic/textual choices that could render specialized meanings more accessible (i.e., linearity issues, absence of cohesive devices that could render meanings too exclusive). Such a process of meanings clarification is then also strictly connected to ELF theories (Guido 2008; Provenzano 2008), in the sense of connecting them to intercultural communication and to the beneficial effects on foreign nationals or immigrants.

The present study, in its essence, aims to point out the potentiality/ies of a text, although specialized, in becoming active in the minds of its receivers (Guido 1999), and also hypothesize the emergence of new communicative ways meant to express complex ideas. Furthermore, the idea of communities sharing English as the main communicative medium, may become active and be actualized through exemplifications of ELF texts. One particular characterization of the present study applies to the specialized language of economics which comes to be conveyed through linear structures and pragmatic verbal forms, for example imperatives, thus enhancing communication. A comparative analysis

based on an observation of old-gathered data and the new collected ones, on the same topic (i.e. how to get a loan), may certainly help users like migrants understand the utility and practicability of the new informative texts that have been published online and are publicly accessible.

As previously mentioned, one specific aim of the study is to put forward a new glance at the social dimensions of the language as the communicative tool which can also be managed by non-native speakers (i.e., digital participants such as International/national institutions speaking/using different variations of English, which are combined with their specialized uses). It is, thus, claimed that it is possibly this kind of diastatically- based approach within the proper contexts that represents a distinguishing trait marker of the texts examined, as well as analysing their difference with respect to the compared ones. In other words, salient examples that will be taken into account involve the identity of the participants in the dialogic relationship with each other, for example the addressing text from the EU Commission, and its reception into the ABI Brochure. The degrees of accessibility and acceptability of the reception text will be examined, by also underlining the actual practical uses of it in terms of accessing relevant information about banking services and banking benefits for migrant nationals. In essence, the study represents the EU Commission as the initiative promoter (as will be briefly described), and will consider the Brochure as an example of a new text-type.

The main aspects of the analysis to be discussed will thus be: a) the digital text format, not paper alternative determining more chances of public visibility; and b) a pragmatic shift from a more prescriptive-oriented style in the old-gathered data to the new interactive format in the new ones. Thus, this is the perspective by which the construct of 'acceptability' (de Beaugrande, Dressler 1981) comes to be redefined, insofar as the need to provide relevant information about practical life and social integration processes of immigrants was recognized in its social dimension, thus proposing a different interpretation of the same textual parameter in an intercultural dimension (see also Provenzano 2008). From a theoretical background point of view, the relevant aspect change is then also in the changing use of the channel, which is no longer simply the written one, such as in previously issued textbooks dealing with controversial intercultural concepts like the Islamic 'Riba' (Provenzano 2015), but indeed in the growing number of online references. Although these informative resources require the ability of selection on the part of the reader to be correctly interpreted, they may be taken as a signal of enlarging the communicative power, and thus enabling a wider audience of International readers to grasp such information (see, for example, online business brochures, instructive references made accessible online and also explaining the concept of 'Riba'). Such a shift from written textbooks to digital modes of communication is taken here to represent the crucial point to be analysed.

It is conceived here as the result of the communicative dynamics which have arisen from the interactions between ABI and the European institutions (the European Commission), as far as this European initiative comes to be accepted at a national level, precisely through the reference to this communicative initiative in the ABI Brochure.

Besides the focus being on the channel uses and variability, another important aspect of the analysis is connected to the linguistic and communicative features characterizing these examples of texts such as the Brochure, by referring back to parallel financial corpora and illustrating the novel communicative advantages.

As for the analysis, focus will be on the main traits of the comparative analysis, and the ways in which the language of the Brochure is innovative.

3. Corpus and methodology

In the following sections, the relevant online extracts taken from the ABI Brochure² will be taken into account, by also focusing on the role of some welfare associations (such as the Italian Caritas Diocesana), which endorsed this initiative. In fact, it may be considered as a kind of ‘rewriting’ if the analysis is comparative, by defining a relationship between some data taken from economic texts such as contract forms for foreign citizens, markedly immigrants, which were once only distributed at the bank’s branch, and the new information conveyed through the digital channel. Clearly this is an important signal from the writer with the clear aim of reaching as many receivers as possible in order to convey the basic information needed for social integration. Extracts from the recently issued Brochure by ABI (November 2018), which was also translated into different languages, represents a case in point in the sense of aiming to mediate specialized meanings and, hence, converges the readers’ expectations into the required constraints of the text. For example, analysing the informativity levels of the Brochure means investigating degrees of linearity through the choices made, and thus in practical terms the variations occurring in the domain, although limited to the examples analysed.

Here it is claimed that this study could be also relevant from a pedagogic point of view, namely if intercultural mediators are involved in it, so as to achieve a ‘critical’ analysis, even an evaluation of some strings of digital text content, and verify the linearity of information. It is supposed to be one of the activities connected to the mediation processes, in the sense that: a) an analysis is/should be performed before any kind of written translation or reformulation (Iaia, Capone 2020) is carried out, and b) if real shared meaning achievement is to be the main target of the communication.

In other terms, a critical comparative analysis (O’Halloran 2003), should be performed so as to highlight: a) the main differences between the two small corpora (the Brochure extracts, and the leaflet ones), and b) to take account of the illocutionary intent encoded into the digital text (s), as they attempt to improve communications. Hence, significant text examples aim to point out the communicative impact of the message, by exploring the new hybrid and multimodal not only textual tools which are being used.

In practice, both at a macrostructural and microtextual levels of analysis, focus is applied to the organization of the message and to the ‘leverage’ meanings (van Dijk 1980) encoded within the digital text extracts, which are the ways technical meanings are simplified or explained. For instance, among the relevant extracts analysed are those related to legal requirements for immigrants to get a loan, or make a purchase, and a feasible actualization of how this kind of banking information is provided. Here it seems important to underline again the qualitative nature of the corpus, which is based on a limited amount of data available, since there has not been such a high sensitivity towards this specialized discourse domain. Hence, small texts characterized by visual frames as one possible strategy for reformulating highly specialized texts, are taken into account, as well as whenever possible, detailed exemplifications of case studies based on: linearity of sentence structures, multimodal signals as facilitators of procedures, and coloured blocks. Methodologically, this mixture of production tools may be analysed through an application of CDA (Fairclough 1995), to hybrid texts, in the sense of aiming to explore the varied degrees of accessibility to informative, not merely prescriptive texts.

In particular, ‘intra-lingual translation’ will be considered as one of the main techniques applied, to the comparative analysis. The aim will be to see to which degrees a comparison is possible, in terms of the ‘situationality’ and ‘informativity’ parameters (de

² The full text is available at: https://www.abi.it/en/download/benvenuto-in-banca_inglese.

Beaugrande, Dressler 1981), as these aspects of the analysis are considered much important also to linguistic mediators' training.

The analysis of the online extracts is the focus of the new section, in order to highlight the relevant linguistic elements addressing the multicultural audience (in fact, involving migrant residents in the national territory), their rights and/or procedures for accessing bank services. Such a focus is meant to provide updated indications of the uses of English in this specialized financial domain, the main issue being related to diastatic compelling triggers of language changes and their effects on readers (how efficient language is, and what kind of impact these language variations may have on different kinds of receivers). Data analysis is then important in order to probe into the communicative shift in the recent digital texts, bringing forward a different concept of 'acceptable' communicative tools. Digital here means 'accessible' and it is considered by providing a diachronic analysis of language variations and pointing out the novel aspects of these data. Put simply, the new data appear more communicative, in the sense that the text is considered within its specificities, and referred to the type of language variation represented by the Brochure and its acting as an opening towards 'popularization'.

Below are reported significant examples from the two sets of corpora, which may help readers understand the linguistic value carried out by them, hence the contextual upgraded impact they have upon the disciplinary contents. For instance, one aspect is represented by the degrees of linearity between the BPP leaflet (issued by a local bank in the Southern territory of Puglia; see also note n.4), dealing with 'a bank account opening' for migrants (Provenzano 2008), and the similar informative text from the ABI website.

If in the Italian traditional texts dealing with a 'bank account opening' form for migrants, there is a prevalence of cohesive devices such as a link between the sentences (namely, the use of articulated conjunctions³), in the online Brochure from ABI, the style appears to be more interactive thanks also to the re-elaboration of some 'cohesive' devices and the extension technique (van Dijk 1980) used to enhance meanings.

Here are some relevant examples which have been reported from the online Brochure, which also represents an actualization of the European Commission directive for enhancing migrants' integration (<https://ec.europa.eu/migrant-integration/library>).

Extract n.1:

Welcome to the bank. We can help you live and work better.

Associazione Bancaria Italiana – ABI, the association of Italian banks, has dedicated this new edition of the brochure to *foreign nationals* who, *albeit* for brief periods, are living and working in our country, (*italics is my emphasis*).

To obtain a bank's services, you need to open a current account, a basic account or a savings account. If you do not know what they are, an explanation is provided on pages 20, 21 and 22.

³ In some paragraphs of the paper form for 'opening a bank account', there could be the use of conjunctions such as 'permessi *purchè* collegati a permessi di lavoro', which in the Italian language represents a restriction to accessibility, thus making comprehension processes hard to achieve. The reference, instead, to the ABI extract n.1 is a possibility to switch to another type of communication mode because a linear reading is allowed and the participants to the interaction directly involved. In fact, the upgrade of the communicative process is meant to be represented by the shift from the paper 'mode' into the online channel, as far as some disciplinary linguistic variations are concerned. In particular, in the financial domain the case represented by some Islamic original texts translated into English as of 2011 is a relevant example of translated textbooks, (Provenzano 2015). From that period on, availability of the Internet references has accelerated the widespread access to this specialized knowledge, which in this case is aimed to facilitate the connection between international speakers.

At first sight, it seems worth pointing out that by applying a Critical Discourse Analysis perspective, the use of some elements such as ‘albeit’ in the above construction, is valid if we take it to clarify the limiting, yet admitted time span of permanence on the national territory as a condition for inclusion in the financial transactions later described. Thus, the restrictive value of some conjunctions in the Italian text, as was shown in the footnote, turns out to be a positive value in the English written text that could reach a larger possible audience of receivers as it is also available online. ‘Foreign nationals’ in fact is a general noun that here doesn’t specify the real category of foreigners involved in the beneficiary account of the message, but could apparently refer to a massive representation of them. Only by means of a careful reading and an interpretation of some signals (such as time conjunctions), could it be possible to attribute an identity to the participants. The following lines will therefore aim to point out whether this comes out, what the textual signals corroborating it are, and finally whether some meta-textual strategies (ex., explanation strategies), would be helpful in mediating meanings.

‘Foreign nationals’ could be also considered as a principle for the linguistic representation of a large category of people, whose identity first comes to be defined through the sentence follow-up, i.e., ‘who are living and working in our country’. From this perspective, the concrete idea of ‘foreign people’ involved in the communication is importantly referred to as a general, although effectively denoted subject and could also reflect the ‘transient’ nature of encounters inherent in ELF, as was lately exposed by Pitzl in the 2021 ELF Symposium at Sapienza University. Moreover, the referential embodiment of meanings is also taken into account (here, for instance, in the plural reference of the subject), as well as the relative pronoun following and characterizing the identity details. These are just a few textual elements that help contextualize the setting with the verbal voices ‘are living and working’ as markers of the contingent nature of the transactions. Whether they help to understand the communicative aspects is probed here through the language use of the present continuous, which represents a preferred choice instead of the present simple.

In the next few lines, other aspects such as ‘explanation strategies’ and multimodal ones are considered as ways for enhancing accessibility. Through these elements, accessibility indeed comes to be prioritised within the limits of the specialized domain of the banking/financial communication, and the digital channel employed. What kinds of explanation strategies are used, and how effective they may be, is one of the main key-points of the analysis.

3.1. Analysis: Explanation strategies and multimodal devices

Facilitation techniques as ‘explanation’ strategies are considered here as other possible tools for mediating specialized meanings, which should however be analysed in a comparative perspective, i.e. by looking at them as an ‘instructive’ tool or type of register (see Widdowson 1984). If other levels of analysis are then focused on, it would be important to stress the role of the ‘instructive’ text, which is also upgraded through the digital shift. To be more specific, if previous texts were mostly available through a paper version (for example, in leaflets), an analysis of the ABI-published text may help point out a different textual objective, which is not merely expositive/ prescriptive, but in fact more informative. Hence, the character of ELF as the preferred communicative medium comes to be strictly connected to types of setting (websites), other variables such as participants’ own background knowledge (which is here seen in the interactions between the EC and the national banking Provenzanoities), and the local communities.

Within the whole complex process of meaning facilitation, explanations come to be

represented as efficient ways to communicate; here, in the case of the online channel, this is actualized through sharing information about legal requirements for getting access to financial benefits, as well as by means of hedging devices which help persuade foreigners who are interested in making loans or purchasing, as will be shortly pointed out. This is indeed a kind of diachronic perspective applied to language analysis, in the sense that hedging devices such as the meta-textual ones used could help improve informativity, and are thus differentiated from the old-gathered texts. It is useful to compare the data collected in 2008 and referred, as previously stated, to a project promoted by a local bank in the southern territory of Lecce⁴ with the linearity process enhanced by the ABI-published text.

It is also important to refer in a later section to intercultural mediation students' notes as further possible evidence of recognition of good or bad feedback with regard to the usability of the text, and then their own role in interpreting/ editing textual information. As was stated in a previous section, this activity by students could also represent evidence of their own ability to interact with authentic text sources, and identify shortcomings or gaps in reception. (i.e, lexical in/accessibility vs other positive aspects).

Examples about 'linearity processes' may be taken into account in order to signal the 'discourse' variations determined by either the setting (paper vs website), and the participants' own positioning. In other words, focus is placed on such processes (i.e, what kinds of information are displayed in the strings, and whether the parameter of informativity may impact on reception). Below are some salient references, the first one taken from the 'Brochure' and concerning documents needed by a foreign citizen to open a bank account.

Extract n.2 (ABI Brochure):

Associazione Bancaria Italiana – ABI, the association of Italian banks, has dedicated this new edition of the brochure to foreign nationals who, albeit for brief periods, are living and working in our country.

Under Italian law, *anyone* wishing to open a current account must present a valid identity document (or another form of ID considered equivalent under current law) and their tax code number.

Comparing it with the online text of the Brochure, the Italian informative text (the leaflet) starts as:

Il conto corrente (...) è un conto corrente di corrispondenza, dedicato specificamente a cittadini stranieri in possesso di carta o permesso di soggiorno per motivi di lavoro.

(The bank account named as (...) is a current account, which is specifically designed for foreign citizens who possess a card or work permit.)⁵

By means of a comparative analysis, the two parallel extracts point out a divergence in the linearization process, as far as the thematic progression of information is concerned. In its basic representation, the first one will help readers to follow procedures more intuitively than the original Italian structure may allow. Although such differences, (syntactically speaking), pertain to endogenous normative features characterizing the two languages in analysis, it is here claimed that the textual advancement (Halliday 1994), is one of the

⁴ The text source is: foglio informativo.bpp ('informative leaflet', Banca Popolare Pugliese archives).

⁵ The bank leaflet referred to is clearly no longer in effect, and was taken into account here only for linguistic contrastive analysis.

main communicative advantages in the online textuality. Furthermore, the subject thematized in this extract, which as in extract n.1 refers to the Italian Banking Association, ('Associazione Italiana bancaria'), allows to focus on it as the responsible actor of this social initiative, and also shares the reference to the 'Brochure' quite immediately.

Another linguistic point to underline is the use of the generalized pronoun 'anyone', which also seems to open up the possibility for access to a larger audience. Despite the pragmatic limit (the referent is not clearly stated), it could however suggest an 'opening' interpretation, as far as the category of foreigners involved is concerned, including 'transient' foreign nationals. As discourse develops, it will be possible to identify some elements connected to them more clearly, such as 'the need for an identity card', and only afterwards, in a later paragraph, some clarification about the 'residence permit'.

3.2. Multimodal signals as identifiers of 'inclusivity'

The ways by which techniques such as clarification may enable good interpretation is a central point in the present section, since it is also linked with other multimodal signals (i.e., 'frames'), which could also attribute a graphic, not only textual representation to specialized meanings. This kind of representational meanings is here claimed to be included in the trend for enhancing 'accessibility', and based theoretically on previous recent studies (see, for example, Guido, Iaia 2023), one of them proposing a multimodal project for interacting with migrants and tourists in the promotional field of local tourism. In such a perspective, the present case study is an illustration of a website being instrumental to non- expert users such as International users of online communication. Below are some references to the extracts from the website and then its analysis.

'Accessibility' and 'user experience' (a generalized user) are then considered as the main keywords for conceptualizing the present analysis, and then to understand the possible use of data from the perspective of the readers. In the reported extracts, the focus will be on some elements which are considered important in the textual representation. This is especially important because of the 'multimodal' indications (they are part of a frame which includes textual signals with coloured blocks), and because of the specific information provided.

Extract n.3 from the ABI website:

Pay close attention to the expiry date of your residence permit, including to the type of employment contract, and to the time needed to apply for renewal.

The reported extract is important as far as it can represent some advancement in the interactional approach between institutions and migrants using a communicative modern channel mediated by the use of English. In this case too, as was pointed out for extracts n.1 and n.2, the change represented by register shift stands as one of the main interpretative features in the comparative analysis, if the verbal mode is taken into account. Therefore, if also a pedagogic attempt is attributed to the study, it will be up to the intercultural mediator to point out such differences, i.e. between the prescriptive value of former data (where the present simple was mostly applied with a normative value), and the actual one applying the imperative mood ("pay close attention"). The role of the mediator then becomes vital in the specific positioning of the field, where the traditional normative register used for legal purposes may concede new applications enhanced within the institutional specific setting.

Before discussing the role of the mediator in greater depth as actualized through the application to the present case study (i.e., how they can work on the text in order to modify something, or point out some good features in it), let us also consider some other textual aspects correlated to it.

From Extract n. 4 (from the ABI website):

Most banking services require a signed contract, written in Italian.

And compare the extract with the original Italian text extract of a ‘bank account opening’, that follows:

Il conto è [...] dedicato specificamente a cittadini stranieri, che potranno utilizzarlo solo in qualità di consumatori. (The bank account is addressed specifically to foreign citizens, who may use it only as consumers.)

In fact, a real comparison between the two sentences (one is from the ABI website, and the other one from the original Italian text of the paper form), cannot really be taken into account in content terms, but rather in the perspective of informativity. Indeed, the information given in the online text seems to textualize the main legal requirement, which also allows us to focus on the Italian language as the language of the contract, as if it could have represented an intertextual reference (i.e., some sort of premise/explanation) to the original Italian text.

Another relevant section of the online document, which deserves attention, is the one providing some relevant information about a procedure, called ‘getting a loan’. By means of a CDA approach again, as well as the application of a register analysis, it would be important to point out in particular how the informative register may come to redefine technicalities in this field.

CDA and informative register are the two key elements. CDA is important to see how the informative register may help to redefine technicalities in this field, and thus allow for higher degrees of ‘accessibility’. Below is a focus on just some textual elements that are found in the extract, and which are analysed through a functional method.

From Extract n.5

GETTING A LOAN –

Banks do not automatically lend money to anyone who asks. Before granting a credit card, loan or mortgage, the bank carries out a credit assessment, which is to say it makes sure the customer is able to repay the money in time.

The above paragraph may indeed represent an application of the CDA theory as has just been pointed out, in the sense of explaining simple procedures and inferencing from the contextual background (i.e., who may be the real addressees of the instruction). It is claimed here, at this level of the study, that this kind of language analysis is important as far as data may even enlarge traditional views of looking at specialized interactions within Italian settings. In fact, bank officers could also refer to these sources of information quite easily, and out of technicalities, they may represent a valid linguistic resource for the participants involved (migrants are certainly among them, if knowledge about the banking system is meant to represent one of the targets of the communicative act).

Finally, this textual aspect which relates to register may be representative of a simplification process. This is inherent in the communicative purposes of ELF theories, and yet here it is actualized by means of a reference to instructive settings. Further

examples of simplification/explanation processes are referred to in the next few lines: ‘banks do not’, ‘anyone who asks’, ‘which is to say’, where once again the attempt to produce intelligible texts (they are rather small clauses introduced in a discourse development), seems to prevail over simply prescriptive lines. Whether such (communicative) acts are intended to introduce new perspectives on specialized discourse in this field cannot be clearly stated, but they may be an indication of a development.

The above paragraph is actually part of a more extended one, which contains similar modes of instructive/narrative styles, aimed to even create empathy towards the reader. Here is the follow-up:

The more the bank knows the loan applicant financially, the more information it has to assess the customer, and the more likely it is for the bank to lend the money. For example, if a customer has ever written a cheque without having the available funds, it will be very difficult to get a loan.

Such comparative forms are able to create symmetries, but may even extend the sense of ‘acceptability’, for example of an act of ‘loan application’ that could be negatively perceived, for instance in some Islamic cultures (see Provenzano 2015). In such a perspective, this production may represent an advancement in the textuality (the present tense is an assertive mode), thus testing mediators’ competence in order to interpret, as stated before, intelligible and acceptable texts. Uses of verbal forms such as the present tense are then here associated with ELF not only for the communicative purposes associated to them (as said, the informative function expressed through the present forms prevails over the prescriptive one of the Italian paper forms), but also for the social perspective of action revealed by the Italian Banking Association.

In the next few lines, a conclusive focus will comment on a few of the mediator’s notes, some of them resulting from just oral class interaction, and aiming to corroborate/refute ideas on text accessibility.

Among some preliminary results are the reference to some meta-textual elements, i.e. textual devices that help contextualize the whole setting, i.e., ‘explanation devices’ aiming to facilitate interactive comprehension processes, such as is the case in previous extracts which have been referred to. These meta-textual references were indeed also considered to be helpful by students of intercultural mediation, as they partially brochure the receiver into a more detailed content comprehension. In such a perspective, devices/textual functions which are conventionally considered to be useful for text comprehension, can even be upgraded in their role, since they become instructive and may enhance communication efficiency. Nevertheless, there are still lexical elements making the text less accessible, especially in terms of legal technical terminology.

There is finally one last syntactic element that may be pointed out, i.e., the generalized pronoun ‘one’ which is considered as preferable on many occasions within the online text, and that has been pointed out by students as marking an identity extension. It could in fact refer to a collective group such as in the analysed sentence “banks do not automatically lend money to anyone who asks”, “anyone wishing to open a current account”. Such choices have been pointed out as marked choices in the English version of the ABI website, i.e. as an Provenzano’s preference instead of an abstract subject clause such as ‘the current account’. These textual strategies, although restrictive in scope, may be important in the interpretation, i.e. if focus is placed on the persuasive function of the communication (Halliday 1994).

4. Conclusions

The objective of the present study was to inquiry into new interactive forms of communication related to the banking domain, since it is taken here to represent a new challenging field where ELF has been used. The importance of its uses is inherent in the applications within some specialized domains, among which the ABI's (the Italian banking association) website, proposed in an English version, may represent a diastatic variation of English attempting to provide new feasible ways of communicating with a larger audience of English speakers, among which migrants. Potentialities of this sort of language tool are contextually-grounded, since they allow to identify in a fairly accessible way, meanings related to legal requirements for migrants' stay in Italy, in relation to financial needs. Although restricted in some scope, it is important to focus on language data as enabling a comparison between some previous old data related to the same domain (especially with reference to a paper leaflet providing information on similar technical aspects), and the present one. In this comparative perspective, besides migrants as the main target of the texts analyzed, also future mediators may be helped to interpret and create new rewritings of texts, which could result in a less prescriptive style, and oriented towards inclusivity.

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