Strategic Code-Switching in Digital Marketing: The Functions of Facebook Money-Lending Advertisements in Tanzania

[1]Nicholaus Ngulo,
nickngulo@gmail.com

[2]Ancyfrida Prosper
The Open University of Tanzania
ancypro@gmail.com

[3]Elizabeth Kyara
The Open University of Tanzania
elizabeth.kyara@out.ac.tz

Abstract

While previous studies have explored code-switching in social, educational, and user-generated online contexts, little attention has been given to its strategic use in digital advertising, particularly within Tanzania's financial sector. In this regard, this study investigated the sociolinguistic features of code-switching in Facebook money-lending advertisements in Tanzania, focusing on the types, influencing factors, and communicative functions of language alternation between Kiswahili and English. Guided by Myers-Scotton's Matrix Language Frame model and the Pragmatic-Functional Perspective, the study employed an interpretivist approach, using netnography and thematic analysis, to examine 20 Facebook adverts and 100 user comments collected between 2023 and 2025. The study finds that code-switching in Tanzanian Facebook money-lending advertisements performs multiple interrelated functions that enhance communication effectiveness. Persuasively, English is often used in slogans and taglines to signal professionalism, credibility, and global standards, while Kiswahili maintains cultural accessibility. It also serves as an emphatic and attention-grabbing device by highlighting key actions and services, making messages more engaging in fast-paced digital contexts. Additionally, code-switching fulfils relational, identity, informative, and instructional functions by bridging local and urban identities, guiding users through digital processes, and building trust through clarity, modernity, and audience alignment. In conclusion, code-switching in Tanzanian Facebook money-lending advertisements functions as a strategic resource that combines Kiswahili's cultural appeal with English's professionalism to enhance persuasion and trust. Marketers should therefore use it purposefully, supported by training in Business Linguistics and Sociolinguistics and further research on audience perceptions and measurable impacts. More broadly, policymakers, educators, and consumers should recognise code-switching as a functional tool in effective and inclusive digital financial communication. The study is essential in business as it explores strategic language use in online financial marketing and its implications for marketers, policy, education, and consumer understanding.

Keywords: Code-switching, digital marketing in Tanzania, Facebook, language of money lending

1 Introduction

Language plays a central role in human communication by enabling the expression of ideas, emotions, and information (Kamariah & Ambalegin, 2019). In multilingual societies, speakers often draw on more than one language within a single interaction, a practice known as *code-switching*. Code-switching refers to the alternation between two or more languages within the same discourse to enhance clarity, express identity, or achieve communicative goals (Wardhaugh, 1992). This means that code-switching is when a speaker changes from one language to another while speaking or writing in the same conversation or text.

Code-switching is not limited to face-to-face interaction. It has become increasingly visible in digital and online communication. Studies indicate that multilingual users frequently engage in code-switching on social media platforms such as Facebook, X (formerly Twitter), WhatsApp, TikTok and Instagram (Ismail & Abdullah, 2023; Hayati & Hum, 2024). In these online spaces, code-switching appears in various structural forms, including tag-switching, intra-sentential switching, inter-sentential switching, and intra-word switching (Daulay *et al*., 2024). These forms reflect strategic linguistic choices made to accommodate audiences, align meanings, and enhance message effectiveness in multilingual environments.

Previous studies have extensively examined code-switching in social, educational, political, health and technological contexts, particularly within user-generated social media content (Septiani, Petrus & Yunus, 2018). Studies such as Alamri (2022), Almoaily (2023), Al-Qaysi and Al-Emran (2017), Baidya (2021), Das and Gambäck (2013), and Daulay *et al*. (2024) have focused on the types, motivations, and functions of code-switching in online discourse. These studies highlight factors such as topic change, lexical gaps, social identity, prestige, emphasis, and audience engagement as key motivations for code-switching (Kamariah & Ambalegin, 2019; Meliani *et al*., 2021). Together, these scholars demonstrate that code-switching in digital platforms is a strategic communicative resource rather than a linguistic deficiency, underscoring its role in shaping meaning, interaction, and identity in online discourse.

However, despite this growing body of literature, existing studies primarily concentrate on posts, captions, conversations, and educational contexts, paying limited attention to digital advertising as a strategic communicative domain. In particular, there is a notable lack of research examining how code-switching is deliberately employed as a marketing strategy in financial advertising, especially within the Tanzanian context. This gap is significant given that advertising language is purposefully designed to persuade, build trust, and influence consumer behaviour. This study addresses this gap by focusing on Facebook money-lending advertisements in Tanzania. Facebook is selected for its large user base and prominence as a digital marketing platform in the country, while money-lending advertisements are chosen because they rely heavily on persuasive language to attract and influence potential clients in the financial sector (Situmorang & Sinaga, 2023). In a multilingual society like Tanzania, where English and Kiswahili coexist, code-switching becomes a crucial linguistic resource for advertisers seeking to reach diverse audiences effectively.

Accordingly, the study analysed the types of code-switching, the sociolinguistic factors influencing their use, and the communicative functions they serve in Facebook money-lending advertisements in Tanzania. By examining code-switching within this specific digital advertising context, the study aims to provide empirical evidence on how language choice operates as a strategic tool in online financial marketing. Hence, the findings of this study are expected to be significant in several ways.

Practically, they offer insights for digital marketers on effective language strategies in multilingual advertising. Socially, the study helps consumers to understand better persuasive linguistic techniques used in online financial advertisements. Academically, the study contributes to Sociolinguistics and Business Linguistics by extending code-switching research into underexplored digital advertising contexts within Tanzania.

2 Literature review

This section reviews relevant literature to establish the theoretical and empirical foundation of the research. It critically examines previous studies to identify research gaps and justify the need for the present study. To begin with, code-switching is broadly defined as alternating between languages within the same conversation or discourse (Yao, 2011). Generally, code-switching is a universal phenomenon reflecting the simultaneous use of two languages, particularly in bilingual communities. It involves mixing words, phrases, and sentences from different grammatical systems within a single interaction. It allows second-language learners to incorporate elements of their mother tongue to facilitate communication (Myers-Scotton, 1993). This study examines code-switching in online interactions, highlighting that it also occurs on social media platforms, not just in face-to-face communication.

On the contrary, code-mixing is defined as the mixing of dissimilar linguistic elements from different grammatical systems within a single sentence (Bhatia & Ritchie, 2004). Some scholars use the term broadly to describe related phenomena such as borrowing, transfer, or even code-switching (McLaughlin, 1984). Beardsmore (1991), however, offers a more nuanced view by treating code-mixing as a natural and systematic outcome of bilingual competence rather than as linguistic confusion. He argues that bilingual speakers possess an integrated linguistic repertoire, which allows them to draw elements from two or more languages within the same utterance in a rule-governed manner. Beardsmore adds that code-mixing reflects linguistic creativity and communicative efficiency, especially in multilingual societies, and should therefore be understood as a normal feature of bilingual speech rather than a deviation from monolingual norms.

On the other hand, a digital money-lending platform refers to a channel through which the financial service provider offers its digital products, such as loans or other financial services, typically through online or mobile platforms, and digital loan services means services or arrangements where money is lent, borrowed or repaid through a digital channel (BoT, 2024: 2). In this study, it refers explicitly to financial institutions that provide money-lending services through social media platforms, allowing users to access, apply for, and repay loans via digital content such as text, images, audio, and video.

Moreover, a social media platform and application that enables users to share information, including photos, videos, and experiences, for social networking. It is owned by Meta (a US-based tech company headquartered in Menlo Park, California, known for owning Facebook, Instagram, Threads, and WhatsApp), which allows users to connect, expand their communities, and engage in both personal and professional interactions (Situmorang & Sinaga, 2023, p. 77). For this study, Facebook is operationally defined as the platform through which money-lending institutions post advertisements, interact with potential clients, and engage audiences using posts, videos, and comments relevant to financial services.

Studies by Nordin (2023), Das & Gambäck (2013), and Al-Qaysi & Al-Emran (2017) demonstrate a strong connection between code-switching and broader phenomena such as bilingualism, multilingualism, and globalisation. Nordin (2023) conducted a content analysis on social media posts from bilingual users, showing that online communication often mirrors habitual oral code-switching patterns. Similarly, Das & Gambäck (2013) analysed digital discourse in English and Arabic forums, highlighting hybrid forms like "addaing" and "jugading," which blur traditional language boundaries. Al-Qaysi & Al-Emran (2017) used surveys and online text samples to show that code-switching functions as a linguistic and cultural bridge, enabling speakers to express multifaceted identities. These studies indicate that globalisation normalises linguistic hybridity in digital communication, affecting language policy, education, and content creation.

Other research emphasises the educational potential of code-switching, particularly in EFL contexts. Mainake (2021) used experimental designs to test vocabulary retention among learners exposed to advertisements containing code-switching, while Kamariah & Ambalegin (2019) employed classroom observations to highlight the pedagogical relevance of sociolinguistic analysis. Situmorang & Sinaga (2023) and Devikasari & Markhamah (2023) applied mixed-method approaches on social media interactions, showing that code-switching facilitates comprehension, expression, and language mastery in multilingual learners.

While these studies provide valuable insights into code-switching in digital and educational contexts, they primarily focus on general user-generated content, language learning, or cross-cultural communication. What remains underexplored is the strategic use of code-switching in digital advertising, particularly in Tanzanian Facebook money-lending advertisements. This gap is important academically, for guiding marketers, and for understanding how Tanzanian consumers engage with financial advertising. Therefore, this study focuses on identifying the types, sociolinguistic factors, and functions of code-switching in this advertising context.

The studies by Karapetjana & Rozina (2022), Alamri (2022), and Almoaily (2023) highlight regional variations and the sociocultural functions of code-switching. For example, in Latvia, English increasingly replaces Russian due to geopolitical changes, while in Saudi Arabia and Oman, Arabic-English switching dominates as a result of globalisation and educational shifts. The studies employed content analysis of social media posts and influencer communications to explore patterns and motivations behind language choices. Findings indicate that code-switching is context-dependent, reflecting factors such as social class, modernity, accessibility, and marketing appeal (Almoaily, 2023). Consequently, any interpretation of digital code-switching must account for the historical, cultural, and technological environment of the speech community. These studies inform the present research by demonstrating that code-switching is socially and contextually driven. However, they primarily focus on broad regional trends rather than on targeted advertising in Tanzania, leaving this underexplored.

Meanwhile, empirical research on Tanzanian youth shows a dynamic interplay between Kiswahili, English, and urban vernaculars in digital communication, advertising, and SMS texting, reflecting both local identities and global influences. Drawing on evidence from Dzahene-Quarshie & Sosoo (2023), Malangwa (2019), and Dzahene-Quarshie (2016), these studies collectively demonstrate that code-switching among Tanzanian youth is a creative and adaptive practice through which speakers negotiate modernity, social belonging, and communicative efficiency. Telecom and digital advertisements often combine Standard Kiswahili, English, and street slang to mirror urban linguistic realities. At the same time, the increasing integration of English lexical, morphological,

and structural features into Kiswahili discourse points to evolving hybrid norms shaped by digital interaction. Although these studies establish youth as key drivers of linguistic innovation in Tanzania's digital space, they focus mainly on informal communication and general advertising; consequently, they offer limited insight into how similar code-switching strategies operate in financial advertising, where language choice is closely tied to persuasion, credibility, and consumer trust, a gap addressed by the present study through its focus on Facebook money-lending advertisements.

Existing literature establishes that code-switching in digital environments is socially motivated, context-sensitive, and functionally rich. However, there is a clear gap in empirical research on how code-switching operates strategically in Tanzanian Facebook money-lending advertisements, particularly with respect to persuasive, relational, emphatic, and instructional functions. This study addresses this gap by analysing the types, sociolinguistic factors, and communicative functions of code-switching in digital financial advertising, thereby extending sociolinguistic inquiry into an economically and socially consequential domain.

3 Theoretical framework

This study is guided by two theories: Myers-Scotton's Model of Code-Switching and the Pragmatic-Functional Perspective, as follows:

3.1 Myers-Scotton's Model of Code-Switching

Myers-Scotton's Model of Code-Switching, also known as the Matrix Language Frame (MLF) model, introduced in 1993, provides a framework for analysing intra-sentential code-switching by distinguishing the matrix language, which supplies grammatical structure, from the embedded language, which contributes semantic and pragmatic meaning (Myers-Scotton & Jake, 2009). Although the model is primarily structural and gives limited attention to pragmatic motivation, it was adopted in this study because it enables systematic identification of code-switching types and their sociolinguistic implications, which aligns with the first two research objectives. Applied to Facebook money-lending advertisements, the MLF model explains how Kiswahili and English interact to reflect identity, social roles, and persuasive intent, offering an integrated approach suitable for analysing language use in digital marketing contexts.

3.2 The Pragmatic-Functional Perspective

The Pragmatic-Functional Perspective, developed by Gumperz (1982) and further refined by Auer (1998), views language as a resource for achieving communicative goals in real social contexts, focusing on what language does rather than on form alone. Meaning is shaped by context, intention, and interaction, with linguistic choices, such as code-switching, serving functions like persuasion, emphasis, identity construction, and relationship management. Gumperz conceptualised code-switching as a meaningful communicative resource influenced by social relationships, roles, audience, and topic, while Auer proposed a continuum of language alternation ranging from code-switching to language mixing and fused lects.

The perspective is relevant to the findings because it explains code-switching in Tanzanian Facebook money-lending advertisements as a strategic communicative resource rather than a random practice. The study shows that advertisers alternate between Kiswahili and English to

achieve pragmatic goals such as persuasion, emphasis, identity construction, and instruction, reflecting language use shaped by context, audience, and intention (Gumperz, 1982). English signals professionalism and credibility, while Kiswahili ensures cultural accessibility and trust, and Auer's (1998) continuum accounts for the varying forms of language alternation used to enhance audience engagement.

4 Methodology

This study adopted an interpretivist philosophy to understand the subjective meanings individuals attached to their experiences (Morgan, 2020). Unlike positivism, which focused on measurable facts, interpretivism valued the depth of human perspectives and cultural contexts (Creswell & Poth, 2018). This philosophical stance supported the use of netnography to explore interactions in Facebook money-lending advertisements and thematic analysis to identify linguistic patterns and sociolinguistic factors that influenced code-switching. The research followed a descriptive design, which provided a detailed explanation of how code-switching operated within digital financial marketing. The design integrated content and netnographic analyses to examine language use, user reactions, and sociocultural meanings in Tanzanian Facebook adverts from 2023 to 2025.

The study involved 20 Tanzanian Facebook money-lending advertisements posted between 2023 and 2025 and 100 associated user comments. Convenience sampling was employed to select advertisements and comments that were readily accessible during data collection. This sampling technique was suitable for digital ethnographic research, as Facebook content is continuously produced and algorithmically curated, and thus, lacks a complete sampling frame. Data were collected from recorded videos, short clips (reels), live streams, and screenshots of user comments. Then, the data were analysed thematically using Braun and Clarke's (2021) six steps: familiarisation with the data, initial coding, grouping codes into themes, reviewing and refining themes, defining and naming themes, and writing the report. Trustworthiness was ensured through credibility, dependability, and confirmability. Credibility was enhanced through triangulation of online videos and user comments, dependability through a transparent audit trail of analytic procedures, and confirmability through peer review to minimise researcher bias and ensure findings were grounded in the data. Ethical standards were upheld by anonymising identifiable information, using only publicly accessible online videos and user comments, and obtaining institutional ethical clearance from the relevant academic authorities before data collection.

5 Findings and discussion

This section analyses the communicative functions of code-switching in Tanzanian Facebook money-lending advertisements, revealing that alternation between Kiswahili and English serves persuasive, emphatic, identity-expressive and audience-engaging purposes. Advertisers strategically deploy both languages to enhance clarity, capture attention, and establish trust with a linguistically diverse audience, demonstrating deliberate and context-sensitive use of bilingual communication.

5.1 Persuasive function

The analysis of twenty Tanzanian Facebook money-lending advertisements shows that code-switching serves as a deliberate persuasive strategy. This consistent pattern was observed across 12 out of 20(60%) adverts, indicating a systematic rather than incidental practice. English appeared at the end as slogans or taglines, formalising the message and enhancing its professional appeal. The

alternation between Kiswahili and English boosts credibility by aligning the product with global business standards while maintaining cultural accessibility, demonstrating that these conclusions are grounded in systematic observation of the corpus rather than intuition. Table 1 presents some of the utterances with code-switching that illustrate the persuasive function in the analysed advertisements.

Table 1: Instances of code-switching demonstrating the persuasive function

Advertising Company	Utterance	Switched phrase/sentence
Platinum Credit	"… Au kama unahitaji kuagiza gari, mteja unalipia asilimia therathini tu ya thamani ya gari. Tunakulipia mpaka asilimia sabini ya thamani ya gari. Karibu Platnum Credit kwa huduma bora na huduma nzuri. *Platinum Credit, there when you need us*."	*platinum credit, there when you need us*
SoftFinance	"SoftFinance, Karibu! Tunakujali mteja wetu. timiza ndoto zako, njoo upate mkopo. ni haraka, ni nafuu. Tupigie *chap*. SoftFinance, *today/tomorrow/together*."	*chap, today, tomorrow, together*
BayPort	*Guys*, naitwa Kajala Masanja, ni balozi wako kutoka BAYPORT. BAYPORT saivi tuna huduma mpya kabisa inaitwa *Chat Chap*. Yaani wewe una-*chat* tu WhatsApp unajipatia mkopo wako *faster faster*. Unasubiri nini wewe mtumishi wa umma? Tuma meseji WhatsApp iwe *Chat Chap*, *faster* unapata mkopo wako. BAYPORT tupo kwa ajili yako.	*guys* *chat chap* *whatsapp* *faster faster* *message*

Source: Field data (2025)

As shown in Table 1, advertisers strategically blend Kiswahili, which fosters familiarity and cultural connection, with English expressions that convey modernity, efficiency, and credibility. For example, Platinum Credit's slogan "there when you need us" signals reliability, SoftFinance's "today, tomorrow, together" suggests long-term partnership, and BayPort's informal English items like "guys," "chat chap," and "faster faster" highlight speed and convenience, appealing to urban, digitally savvy audiences. In this way, English enhances emphasis, recall, and engagement, while Kiswahili ensures accessibility, allowing financial services to appear both locally rooted and globally aligned, a reflection of the widespread Kiswahili–English mixing in Tanzanian urban and digital communication, especially among younger speakers.

5.2 Emphatic and attention-grabbing function

The data indicate that in Tanzanian Facebook money-lending advertisements, code-switching functions as a deliberate, emphatic and attention-grabbing strategy. Out of the twenty adverts analysed, 10 (50%) included English terms such as "faster faster," "chat chap," "Yees!" and "change your life" to highlight key services and actions. These lexical switches typically appeared at the end of sentences or as call-to-action phrases, with a total of 18 instances across all adverts, emphasising critical information, sustaining audience interest, and maintaining a dynamic tone. Table 2 presents the distribution of cases across adverts, showing sources and end-position frequency, highlighting the strategic use of code-switching for emphatic and attention-grabbing purposes in fast-paced digital environments.

Table 2: Code-switching illustrating emphatic and attention-grabbing function

Advertising Company	Utterance	Switched phrase/sentence
PesaX	"…*Yees! Call me* DC Mwijaku. Leo nakupa *good news*, wanaita PesaX. Hii ni *application* ambayo inakupa nafasi ya wewe Mtanzania kuweza kukopa hadi milioni. Yaani unachotaka wewe tunakukopesha…"	*Yees!* *good news,*
Bayport	"…una-chat tu WhatsApp unajipatia mkopo wako faster faster… Tuma *message* WhatsApp iwe *chat chap*, *faster faster* unapata mkopo wako."	*chat chap* *faster faster*
FX Pesa	"FX Pesa, Furahia 30% Zaidi. Bonus ya ziada kwa deposit ya kwanza."	*Bonus*
Imarisha Maisha	"…Karibu sana. Ukija hapa Mbeya Mjini unaweza ukajipatia mkopo wako na maisha yakawa safi kabisa, burudani. Imarisha Maisha, *change your life*."	*change your life*

Source: Field data (2025)

As illustrated in Table 2, PesaX employs the exclamatory Yees! alongside the evaluative phrase "good news" to immediately capture the audience's attention and create a sense of excitement and anticipation, signalling positive outcomes associated with their services. Similarly, Bayport strategically repeats phrases such as "faster faster" and "chat chap" to underscore speed, ease of use, and convenience, qualities highly valued in digital lending platforms, particularly among urban, tech-savvy users. FX Pesa highlights material incentives through the term "bonus," appealing directly to clients' desire for tangible financial benefits. Meanwhile, Imarisha Maisha's tagline "change your life" functions as a motivational and aspirational message, reinforcing the notion that engaging with their service can lead to personal transformation and improved living standards. Across these examples, English is deployed selectively to heighten emphasis, create persuasive appeal, and draw attention to critical aspects of the service. At the same time, Kiswahili preserves narrative flow, cultural resonance, and accessibility, ensuring that messages remain relatable and comprehensible to the broader Tanzanian audience.

5.3 Relational and identity functions

The analysis of twenty Tanzanian Facebook money-lending advertisements indicates that code-switching predominantly serves relational and identity functions, appearing in 12 adverts (60%) within the dataset. English is frequently placed in final positions to emphasise key messages, while Kiswahili maintains cultural familiarity, reflecting a deliberate strategy to engage both urban, English-proficient audiences and local Kiswahili-speaking consumers. This pattern illustrates how advertisers use bilingual language to convey modernity, aspiration and social identity, effectively bridging diverse audience segments while reinforcing brand relatability and trust. Table 3 presents examples of code-switching that illustrate the relational and identity functions in the analysed advertisements.

Table 3: Code-switching illustrating relational and identity functions

Advertising Company	Utterance	Switched phrase/sentence
Platinum Credit	"Platinum Credit, *There When You Need Us.*"	*There When You Need Us*
Imarisha Maisha	"Imarisha Maisha, *Change your Life.*"	*Change your Life*
SoftFinance	"Karibu! Tunakujali mteja wetu. Timiza ndoto zako, njoo upate mkopo. Ni haraka, ni nafuu. Tupigie chap. SoftFinance, *Today, Tomorrow, Together.*"	*Today, Tomorrow, Together*
Yas (Tigo)	"Endelea kuunganishwa kupitia Tigo Niwezeshe… *Live it. Love it.*"	*Live it. Love it.*
Bayport	"*Guys,* naitwa Kajala Masanja, ni balozi wako kutoka BAYPORT… BAYPORT tupo kwa ajili yako."	*guys*

Source: Field data (2025)

As illustrated in Table 3, Tanzanian advertisers strategically use Kiswahili–English code-switching to perform relational and identity functions in advertising discourse. English phrases such as "There When You Need Us," "Change your Life," "Today, Tomorrow, Together," and "Live it. Love it." are employed to signal modernity, aspiration, and alignment with globalised lifestyles, while Kiswahili grounds the message in familiar socio-cultural realities. For instance, Platinum Credit's "There When You Need Us" constructs an image of reliability and emotional support, fostering trust and companionship, whereas Imarisha Maisha's "Change your life" appeals to aspirations for upward mobility and personal transformation, particularly among urban and semi-urban audiences. Similarly, SoftFinance's slogan "Today, Tomorrow, Together" conveys continuity and long-term partnership, reinforcing relational commitment, while Yas (Tigo)'s "Live it. Love it." promotes an experiential, youthful brand identity. Bayport's use of the informal English address "guys" alongside Kiswahili narration further enhances closeness and relatability. Overall, these examples demonstrate that code-switching functions as a deliberate pragmatic strategy through which advertisers balance global identity construction with local audience connection, strengthening both brand image and consumer engagement.

5.4 Informative and instructional function

Among the twenty Tanzanian Facebook money-lending adverts analysed, 18 (90%) displayed code-switching fulfilling an informative and instructional function. In these adverts, English directives such as "save number", "download app", "apply now" and "terms and conditions apply" frequently appeared, particularly in the final position, with a total of 12 end-position occurrences across the sample. This pattern demonstrates how advertisers strategically guide users through digital processes, enhance comprehension, and build confidence in using online financial services. Table 4 lists the adverts and the thematic instances of informative and instructional function, providing a clear summary of how this theme manifested in the corpus.

Table 4: Code-switching illustrating informative and instructional functions

Advertising Company	Utterance	Switched phrase/sentence
PesaX	"…Yaani unachotaka wewe tunakukopesha. Alafu uzuri hauhitajiki kuja ofisini. Unachotakiwa kufanya, *download application* ya PesaX, baada ya hapo kopa, alafu anza kulipa pole pole…"	*Download application*
Cash X	"Ingia Google Play Store na u-*download* Cash X."	*u-download*
Topapu	"Mkopo wa TOPAPU kwa riba nafuu na haraka. *Apply now.*"	*apply now*
Ultimate Finance	*Chat* nasi kupitia WhatsApp… *Save number (0677…) Scan QR code* kusajili namba yetu."	*chat, save number scan qr code*

Source: Field data (2025)

As illustrated in Table 4, code-switching in these advertisements primarily serves informative and instructional functions by delivering clear, step-by-step guidance on how customers can access financial services. For instance, PesaX employs the English directive "download application" to specify a concrete procedural action within an otherwise Kiswahili explanation, ensuring clarity in a digital context. Similarly, Cash X's instruction to "u-download Cash X" directly guides users to the Google Play Store, reducing ambiguity about the access point. TOPAPU's succinct command "apply now" operates as an immediate call to action, encouraging prompt engagement with the service. Ultimate Finance extends this instructional role through multiple English imperatives, "chat," "save number," and "scan QR code", which collectively guide customers across different communication and registration channels. Generally, the strategic insertion of English instructional terms enhances precision, efficiency, and ease of use, particularly for technology-mediated services where such terminology is widely standardised and easily recognised.

6 Discussion

First, the findings demonstrate that code-switching in Tanzanian Facebook money-lending advertisements primarily serves a persuasive function, operating as a deliberate and systematic marketing strategy rather than an incidental linguistic choice. Analysis shows that 12 out of 20 advertisements (60%) employ Kiswahili–English alternation to shape audience attitudes, enhance brand appeal, and motivate action, particularly through the strategic placement of English slogans or taglines that formalise messages, increase memorability, and project professionalism. Consistent with Nordin (2023) and Al-Qaysi and Al-Emran (2017), this practice reflects habitual bilingualism while signalling modernity, credibility, and globalised identities. In the Tanzanian context, Kiswahili ensures cultural accessibility and emotional resonance, whereas English indexes institutional legitimacy and global business standards, a balance that strengthens persuasive impact and mirrors urban digital communication norms among younger speakers (Dzahene-Quarshie & Sosoo, 2023). The findings also align with Myers-Scotton's MLF model and the Pragmatic-Functional Perspective (Gumperz, 1982; Auer, 1998), with Kiswahili providing structural continuity and English adding emphasis and persuasive force, confirming that code-switching functions strategically at linguistic, social, and ideological levels in digital financial marketing.

Second, code-switching in Tanzanian Facebook money-lending advertisements functions as a purposeful, emphatic and attention-grabbing strategy, with English strategically deployed to foreground speed, incentives, and key actions. At the same time, Kiswahili maintains cultural relevance, clarity, and broad accessibility. These switches are contextually motivated rather than random, targeting digitally literate audiences who associate English with urgency, innovation, and promotional value (Alamri, 2022), while Kiswahili sustains narrative flow and audience inclusivity. The frequent placement of English elements in salient positions, especially at the end of utterances, heightens perceptual prominence and ensures that critical calls to action are easily noticed in fast-scrolling social media environments, thereby maximising persuasive impact. This pattern aligns with Myers-Scotton's MLF model and the Pragmatic-Functional Perspective, with Kiswahili functioning as the matrix language and English as the embedded language used for emphasis and engagement, reflecting Gumperz's (1982) and Auer's (1998) view of code-switching as a systematic, audience-driven resource for attention management, identity construction, and persuasive digital marketing.

Third, the findings show that code-switching in Tanzanian Facebook money-lending advertisements functions as a strategic emphatic and attention-grabbing device, with 50% of the analysed adverts incorporating English expressions to foreground key services, speed, and incentives. These switches, often realised as exclamations or call-to-action phrases, heighten emphasis, sustain audience interest, and create a dynamic promotional tone, with English enhancing urgency and persuasion. At the same time, Kiswahili maintains accessibility and cultural resonance. Situated within the Tanzanian sociolinguistic context, where Kiswahili–English bilingualism indexes urban identity and socioeconomic aspiration (Malangwa, 2019), this practice bridges local belonging and global orientation, reinforcing relational and identity alignment between brands and audiences, consistent with Nordin (2023). The pattern aligns with Myers-Scotton's MLF model and the Pragmatic-Functional Perspective, with Kiswahili operating as the matrix language and English as the embedded language that signals modernity, aspiration, and shared values, reflecting Gumperz's (1982) and Auer's (1998) view of code-switching as a systematic, audience-driven resource for identity construction, symbolic capital, and engagement in digital marketing.

Fourth, the findings show that code-switching in Tanzanian Facebook money-lending advertisements primarily serves an informative and instructional function, with 90% of adverts using English directives, often sentence-final, to guide users through digital procedures such as downloading apps, applying for loans, or scanning QR codes. Kiswahili provides narrative coherence and accessibility, while English ensures clarity, efficiency, and professionalism, reflecting users' digital literacy and familiarity with English-dominated interfaces. This pattern, supported by 18 of 20 adverts, aligns with Das and Gambäck (2013) and Karapetjana & Rozina (2022), showing that bilingual alternation bridges functional gaps and signals technological competence. According to Myers-Scotton's MLF model, Kiswahili serves as the matrix language and English as the embedded language that delivers procedural commands, while pragmatic-functional analysis (Gumperz, 1982; Auer, 1998) shows that these audience-driven switches enhance engagement, clarity, and credibility.

7 Conclusion

In conclusion, the study demonstrates that code-switching in Tanzanian Facebook money-lending advertisements is neither random nor merely stylistic, but a deliberate, platform-specific marketing strategy shaped by the immediacy of digital lending, audience linguistic hybridity, and the need to

signal speed, trust, and institutional legitimacy in a competitive online financial space. Unlike earlier studies that interpret advertising code-switching mainly as an identity or prestige marker, the findings reveal a clear functional differentiation in which English is selectively used for action-oriented, procedural, and credibility-building purposes. At the same time, Kiswahili anchors emotional appeal, accessibility, and local relevance. This systematic alignment of language choice with communicative intent and audience digital literacy positions code-switching as a structured communicative resource in multilingual digital marketing, contributing empirically by documenting an underexplored digital financial genre and theoretically by refining understandings of code-switching in contemporary, technology-driven economic interactions. Based on the findings, marketers and advertisers are encouraged to use code-switching purposefully by balancing English for professionalism with Kiswahili for cultural connection to enhance clarity, trust and persuasion in digital advertisements. Marketing programmes should incorporate Business Linguistics and Sociolinguistics to support effective bilingual messaging. Meanwhile, future research should examine audience perceptions and quantitatively assess the impact of code-switching across platforms and industries. Policy makers and educators should recognise the value of code-switching in language frameworks and curricula, and consumers should develop critical awareness of how bilingual language use shapes advertising and financial decisions.

8 References

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