



RESEARCH ARTICLE

Section: *Literature, Linguistics & Criticism***Textual cohesion and procedural pragmatics in Arabic digital banking discourse: A pragmatic-linguistic way to samples from UAE banking applications**Saad Abd Allah Meqdad^{1*}, Hamzeh Abu Issa², Essam Eid AbuGharbiah^{3&4}, Talal Ahmed Salim Al Zaabi³ & Ali Hamed Ali Al Riyami⁵¹United Arab Emirates University, United Arab Emirates²Applied Science Private University, Jordan³Sohar University, Oman⁴Cairo University, Egypt⁵University of Technology and Applied Sciences, Oman*Correspondence: s_meqdad@uaeu.ac.ae**ABSTRACT**

This study puts forward a pragmatic-linguistic angle toward textual cohesion in the Arabic part of banking applications. Here, it is treated as procedural digital discourse, not only that it sends information, but it sort of leads the user toward certain financial actions, and in the same time it shapes how people understand, trust, and feel secured. The work starts from the assumption that short banking messages e.g. verification, alert, confirmation, error, and transfer notices, are not kind of standalone verbal pieces. Instead, they work as links in an interactive path where textual organization meets user experience requirements and also digital-security constraints. For the study, a descriptive-analytical method is adopted. It relies on Arabic banking phrases and texts that are available via the official digital channels of selected UAE banks as well as Islamic financial institutions, and these are used as discourse material fit for pragmatic, and text-linguistic examination. The analysis looks at referential cohesion, lexical cohesion, conjunction, procedural sequencing, pragmatic consistency, and linguistic security. The results suggest that the “power” of digital banking text is not assessed by grammatical accuracy only. It is rather about how well it lowers confusion, holds terminology stable, arranges the steps, signals risk, and finally directs the user to the correct action. Overall, the study concludes that Arabic banking-application content forms a promising field for text linguistics and digital pragmatics, and that improving it needs teamwork among linguists, content editors, user-experience designers, and digital-security specialists.

KEYWORDS: textual cohesion, procedural pragmatics, digital banking discourse, Arabic content, linguistic security, user experience

Research Journal in Advanced Humanities

Volume 7, Issue 2, 2026

ISSN: 2708-5945 (Print)

ISSN: 2708-5953 (Online)

ARTICLE HISTORY

Submitted: 09 March 2026

Accepted: 03 May 2026

Published: 15 June 2026

HOW TO CITE

Meqdad, S. A. A., Issa, H. A., AbuGharbiah, E. E., Al Zaabi, T. A. S., & Al Riyami, A. H. A. (2026). Textual cohesion and procedural pragmatics in Arabic digital banking discourse: A pragmatic-linguistic way to samples from UAE banking applications. *Research Journal in Advanced Humanities*, 7(2). <https://doi.org/10.58256/sg4ntx11>



Published in Nairobi, Kenya by Royallite Global, an imprint of Royallite Publishers Limited

© 2026 The Author(s). This is an open Access article distributed under the terms of the Creative Commons Attribution License (<http://creativecommons.org/licenses/by/4.0/>), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

1. Introduction

In recent years, the banking application has turned into kind of a central medium for handling the whole relationship between the financial institution and the user (Alhasan, 2026b). The customer often doesn't meet banking text only as a huge contract document or as a formal letter anymore; instead, the text shows up in small messages that are scattered across consecutive screens, like a login note, a verification request, a security warning, transfer directions, a success message, sometimes an error notice, or even a promotional line about a financial product (Issa et al., 2026). So, this move from paper based text to interactive text has made language part of the service structure itself, not only some outside cover, or a later translation of technical data.

The importance of this study is in how Arabic content in banking apps sits at a meeting point of three areas: linguistics, user experience, and digital safety. There are studies on technology acceptance and on mobile banking services indicating that trust, ease of use, the sense of security, and service quality affect whether users accept digital financial services and whether they keep using them (Davis, 1989; Souiden et al., 2021; Venkatesh et al., 2003, 2012; Jafri et al., 2024). Still, a lot of these works treat language as something implicit in the interface, not as an independent object that should be examined directly.

From a pragmatic linguistic viewpoint, you can't just see a phrase like "Review the transaction details before confirmation" as an ordinary sentence (Alhasan, 2026a). It is doing more than stating, it performs a procedural act and a cautious act at the same time, even if it looks short. Likewise "Do not share the verification code with anyone" isn't simply informative; it works as a preventive prohibition, it also acts as a trust signal, and it functions as a kind of linguistic security tool (Abu Issa et al., 2025). In line with that, the study suggests that textual cohesion in banking applications is not a minor decorative trait, or secondary stylistic ornament, but rather a condition tied to usability and to safe financial decision making.

This study builds on Halliday and Hasan's (1976) idea of cohesion, while also taking into account Beaugrande and Dressler's (1981) standards of textuality, plus classical pragmatics as explained by Austin (1962), Searle (1969), and Grice (1975). The approach then reshapes these ideas to match the short digital text reality: cohesion in an application is not only visible between sentences, but also between a screen and a button and a message, and the next step after that, meaning it unfolds within the whole path of use, not in isolated units.

2. Research Problem and Questions

So the research problem really sits in this idea that Arabic content in banking applications is often treated like it's "just" a translation, or maybe some auxiliary interface stuff, but actually it does much more than that in practice. It has decisive pragmatic functions, like guidance, warning, confirmation, apology, explanation and persuasion. When the cohesion starts to fall apart in these functions, it's not only a linguistic matter. It can spill over into hesitation by users, misunderstanding, an inability to finish a transaction, or even a weaker level of trust in the Arabic version of the application.

Because of that, the study asks: how is textual cohesion achieved in the Arabic content of banking applications, from a pragmatic linguistics angle? and also, how do things like reference choices, terminological consistency, logical connectors, procedural sequencing, and warning formulae work together to build a discourse that feels both clear and safe in digital banking (Abouelnour et al., 2024).

Then there are several smaller questions that come along with this: what are the most sensitive types of reference in digital banking texts? how does terminological instability affect trust, like, the way users feel confident? what really separates a general warning from a cohesive warning, is it just wording or something else? and finally, how can language reduce cognitive burden inside an application, without making people slow down or get lost.

3. Source of the Textual Material and Its Limits

The textual material used for this study, is basically made up of digital and instructional banking phrases. They are published through the official digital channels of six big UAE banking institutions, and yes, both conventional banks and Islamic financial institutions are included (Alhasan, 2025). These institutions were chosen because they have a broad presence in the UAE banking market, because their digital channels and mobile-banking applications are easy to find, and also because they offer Arabic texts tied to things like login,

registration, transfer, payment, card management, updating, alerting, verification, and beneficiary services. In this study, these texts are treated as short discourse bits that do particular pragmatic work inside a digital banking setting. They sort of guide the user, they warn the user, they confirm what happened after an action, they explain an error, and they also lead the user toward the next step. So, the source material is not limited only to long forms or banking contracts. It also reaches those shorter phrases you see on service pages, in help centers, in application descriptions, and in the Arabic banking interfaces that users can actually access.

The analysis itself is limited to the pragmatic-linguistic design of these phrases. That includes things such as reference, terminological steadiness, the logical connections, the ordering of steps, the warning function, and the linguistic economy. Anything related to users personal or financial data, and also any unpublished internal information about banking systems, is out of the picture. The subject is therefore digital banking discourse as it shows up in public phrases that can be seen, observed, and analyzed.

Table 1. UAE banks and Islamic financial institutions on which the textual material is based

Banking institution	Digital channel/application	Types of texts and phrases used	Function in the pragmatic-linguistic analysis
Emirates NBD	ENBD X and online/mobile banking	Registration, data update, card activation or blocking, transfers and payments	Analysis of procedural imperatives, reference, and consistency in card and transfer terminology.
First Abu Dhabi Bank	FAB Mobile and official digital banking channels	Login, accounts, cards, payments, and transfers	Analysis of procedural cohesion in account, payment, and confirmation paths.
Abu Dhabi Commercial Bank	ADCB Mobile Banking and official digital channels	Account management, bill payment, transfer, and notifications	Analysis of links between step and outcome, and of confirmation and alert formulae.
Mashreq Bank	Mashreq UAE / Mobile Banking	Digital services, cards, payments, and alerts	Analysis of lexical and persuasive cohesion in digital banking discourse.
Dubai Islamic Bank	DIB alt and Dubai Islamic Bank digital channels	Accounts, finance, transfers, and Islamic banking services	Analysis of the effect of Islamic financial terminology on cohesion and pragmatic meaning.
Abu Dhabi Islamic Bank	ADIB Mobile and official digital channels	Accounts, cards, transfers, authentication, and security	Analysis of warning cohesion and linguistic security in banking messages.

Table 2. Documented samples of digital banking phrasing published in an open official source, not really sure why it is there

Banking source	Published text/phrase	Functional domain	Cohesion and pragmatic significance
Emirates NBD	Register for online and mobile banking.	Registration / procedural guidance	The imperative “Register” immediately specifies the required action and links two digital channels within a cohesive construction.
Emirates NBD	Update your personal details.	Data update / administrative procedure	The possessive reference in “your details” directly connects the user to the content of the action and reduces ambiguity.
Emirates NBD	Activate your credit or debit card.	Card activation / guidance	Lexical cohesion is achieved by specifying the two card types and linking them to the user through “your.”

Emirates NBD	Block your card.	Security / preventive action	The phrase is highly economical but pragmatically strong because it names the action and the protected object in two words.
Emirates NBD	Manage your transfers and payments.	Transfers and payments	Coordination joins two related banking domains and creates lexical cohesion around the field of financial movement.
Emirates NBD	Transfer between accounts.	Internal transfer	The prepositional phrase “between accounts” delimits the scope of the transfer and prevents confusion with transfer to an external beneficiary.
Emirates NBD	Add or delete a beneficiary from digital banking.	Beneficiary management	The pairing of opposite actions, “add/delete,” creates contrastive cohesion within the same procedural domain.
Emirates NBD	Activate Smart Pass.	Authentication / security	The phrase links activation to an authentication tool and pragmatically indicates a step prior to using sensitive services.
Emirates NBD	Reset or change your Smart Pass PIN.	Security / access recovery	Cohesion appears in the pairing of two procedural alternatives, “reset/change,” followed by specification of their object: the PIN.
Emirates NBD	Everyday banking is now much easier through our digital banking platforms and services.	Marketing / service facilitation	The persuasive function is achieved by linking everyday banking to the central value “easier,” with facilitation attributed to digital platforms.

4. Previous Studies and the Research Gap

Previous studies, from what I can see, tend to move through three trajectories. The first one is text linguistics, with cohesion kind of sitting at the center. Halliday and Hasan (1976) basically took cohesion as something grounded in reference, substitution, ellipsis, conjunction, and lexical cohesion. Later Beaugrande and Dressler (1981) pushed this even further, viewing “text” through standards of textuality, like intentionality, acceptability, situationality, and informativity. In the Arabic scholarship scene, Khattabi (1991), Fadl (1992), Al-Fiqi (2000), Affi (2001), and Chami et al. (2026) helped to shift the focus from the sentence level towards text and discourse analysis, more or less. Recent Arabic scholarship also strengthens this trajectory: Al-Thunebat et al. (2024) examine the duality of cohesion and coherence in Arabic poetic discourse, while Ibrahim et al. (2024) connect literary theory with the tools of modern and contemporary criticism.

The second trajectory is pragmatics alongside digital discourse analysis. Speech-act theory framed language as social action (Austin, 1962; Searle, 1969), and conversational principles tied meaning to context, cooperation, and implicature (Grice, 1975). Then digital discourse showed up, and suddenly there was a real need to look at language inside interactive media, where the utterance is not separable from the interface, and the linguistic command also blends with the technical action (Crystal, 2011; Herring, 2013; Yus, 2011). This direction also matches fairly recent Arabic-language work on digitally mediated interaction and intelligent learning environments, where digital language is treated not as a frozen textual layer, but as a functional part of the interactive experience (Abou Adel, 2022; Qiqieh et al., 2025). In the same direction, research on algorithmic

communicative agency in the United Arab Emirates shows the importance of recommendation and trending systems for digital public discourse (Youssef & Almazaedh, 2026), and work on hedges in political discourse highlights how small linguistic choices can function as strategic pragmatic techniques (Almarayat et al., 2025; Alhasan & Burr, 2025).

The third trajectory is digital banking, trust, and security. Here, technology-acceptance models put emphasis on perceived usefulness, ease of use, social expectations, and facilitating conditions (Davis, 1989; Venkatesh et al., 2003, 2012). More recent research has also leaned into continuous trust for banking applications, while also weighing how security, privacy, and service quality shape FinTech adoption (Che et al., 2023; Jafri et al., 2024; Kumar et al., 2023; Shahid et al., 2022; Souiden et al., 2021).

Now, the research gap, maybe in a slightly simple way, is this: textual cohesion studies have rarely dealt with short digital banking texts, while digital banking studies often look at trust, security, and ease of use, without really opening up the linguistic structure inside Arabic messages. So this study sits, sort of, in the interdisciplinary space between text linguistics, digital pragmatics, and user experience. And the importance of that gap is strengthened by Meqdad and Al-Shamali's (2023) account of lexical adaptation and foreignness in Arabic, which also helps explain why terminological stability is not just a detail, but matters for specialized Arabic interfaces. It is also reinforced by newer institutional-discourse research connected to Meqdad, where clarity, formality, and comprehensibility are treated as core to the legitimacy of public communication (Almanasra et al., 2025; Khater et al., 2026; Meqdad & Abu Issa, 2024). In addition, Abou Adel's research on interactive digital learning, plus AI-supported institutional transformation, supports the wider idea that digital settings need language that cuts down effort, makes action clearer, and connects content design with user needs (Abou Adel, 2022; Qiqieh et al., 2025).

5. Theoretical Framework

So the theoretical framework rides on three ideas that kind of tangle together. The first is textual cohesion, basically the network of relations that makes the parts of a text feel linked in form and sense, not just placed next to each other. It tends to involve reference, repetition, conjunction, contrast, and also terminological consistency. And this part really matters in banking applications, because the texts are short and fragmented, yet they still have to deliver very exact meaning in a high-stakes environment, where a small slip can be costly.

The second idea is procedural pragmatics, used here to mean that the language inside the application does not only describe the service, it actually helps run it. You know, phrases like "Select the account" "Enter the amount" "Review the details" and "Confirm the transaction" they are speech acts with technical and financial outcomes. So the wording becomes part of the procedural route, not just some outside commentary, like you would see in general documentation.

The third concept is linguistic security, meaning the ability of cohesive phrasing to shield the user from confusion, errors, or responses that could support fraud attempts. For instance, the direct warning "Do not share the verification code with anyone" can be linguistically safer than something broad like "Keep your information secure," because it points to the specific protected item, states the forbidden action, and makes the hidden danger feel more concrete, for the reader.

The study suggests that in digital banking discourse cohesion shows up in five patterns: referential cohesion, lexical cohesion, procedural cohesion, warning cohesion, and persuasive cohesion. These patterns end up working as a unit, producing discourse that is brief but still effective, practical as a kind of quick workflow, and also constrained by the financial setting.

To clarify the conceptual movement from linguistic form to secure digital action, Figure 1 presents the pragmatic-linguistic model adopted in this study. The model shows how cohesive Arabic banking microtexts guide users, reduce ambiguity, and support linguistic security within mobile banking applications.



Figure 1 From Textual Cohesion to Linguistic Security: A Pragmatic-Linguistic Model of Arabic Digital Banking Discourse

6. Methodology

This study uses a descriptive-analytical approach, built around reading short digital banking phrases that do instructive, cautionary, confirming, clarifying, or persuasive work. The researcher looks at every phrase from 2 angles, kind of a linguistic angle that shows cohesion devices, and also a pragmatic angle that shows how the phrase is connected to what the user is expected to do. The idea is not just “what is said” but also how the wording steers the user response, even when it feels like a routine message.

In practice the mechanism starts by spotting the linguistic marker, then moving to interpret its pragmatic impact. So if a vague reference shows up, the analysis does not only state that it is a weak reference . it rather explains what effect it can have on user understanding, like how it may leave room for misinterpretation. If terminological instability appears, the analysis ties it to cognitive load and trust, and it discusses how users may feel uncertain. And when a generic error message appears, the analysis explains why it is pragmatically insufficient and then suggests a more cohesive alternative, one that aligns better with the required action and reduces ambiguity

Table 3. Analytical matrix for textual cohesion from a pragmatic-linguistic perspective

Analytical domain	Linguistic marker	Pragmatic question	Expected effect on the user
Reference	Clarity of the pronoun or demonstrative referent	Does the user know what is meant by “this transaction” or “this account”?	Reduces ambiguity in financial decision-making.
Lexicon	Consistency of terminology within one path	Do “transaction,” “operation,” “transfer,” and “request” denote different meanings or the same meaning?	Lowers cognitive load and strengthens trust.
Conjunction	Use of temporal, conditional, and causal connectors	Does the user understand the relation between the step and the outcome?	Organizes the action path.

Procedure	Clarity of command and sequencing of steps	What should the user do now?	Facilitates completion and prevents hesitation.
Warning	Identification of the risk and prohibited behavior	What should be avoided, and why?	Strengthens linguistic security.
Persuasion	Linking benefit to condition and next step	What is the offer, what are its limits, and what is required?	Balances attractiveness and transparency.

7. Pragmatic-Linguistic Analysis

Cohesion in a referential sense shows up when the referent ,the pronoun or demonstrative, is basically clear enough for the user. Like in “Review the transfer details before confirming the transaction,” the word “transaction” is tied quite close and understandable to “transfer” ,even though it feels like it could float a bit. On the other hand, “It cannot be amended after confirmation” can turn into a small mystery if the referent is not shown on the same screen. The “it” might point to the transaction, the data, the fees, the beneficiary, or even the entire procedure, not just one thing. So the safer linguistic option becomes: “The transfer details cannot be amended after confirmation.”

Lexical cohesion relies on staying consistent with terminology, and that’s where apps often get careless. If the interface uses “transfer” for the financial action, it should keep that choice along the same journey path and not swap, without a real reason, to “transaction” or “request.” This doesn’t fully forbid lexical variety ,but it asks for some kind of functional regulation. “Transfer” might label the action ,“transaction” the record that gets created, and “request” the service step before approval. When those get mixed up, semantic unity weakens, kinda like the meaning loses its thread.

Procedural cohesion is really the backbone of digital banking discourse. Here the text doesn’t only say “read,” it says “do.” Imperative verbs like “select,” “enter,” “review,” and “confirm” work as path cohesion signals. If their order is scrambled or if the outcome is vague, users can pause, backtrack, or get interrupted. The practical rule is: each screen should answer ,very clearly three things:

- What should I do?
- Why should I do it?
- What will happen next?

Warning cohesion appears in security messages, and it has its own logic. A good warning is not satisfied with something bland like “be careful.” It should specify the protected element, and also the forbidden behavior. That’s why “Do not share the verification code with anyone” is stronger than “Keep your information confidential,” since the first one is more direct, more procedural. The closer the warning is to the actual action moment, the more effective it tends to be. A warning shown right when entering a code is stronger than a general warning displayed too early, or far away from the point of use.

Persuasive cohesion shows up in the short promotional snippets inside applications. But banking persuasion needs tighter control, because a product can carry fees, obligations, or eligibility constraints. A pragmatically cohesive promotional line states the main benefit, explains the next step, and doesn’t hide the conditions. Clarity is not the enemy of marketing; it is one of its ethical conditions, even when people try to treat it like an extra.

Table 4. Representative analytical examples of cohesion patterns

Pattern	Representative non-quoted example	Cohesion issue	Stronger wording when needed
Referential	After confirmation, it cannot be amended.	The reference may be ambiguous.	After confirming the transfer, its details cannot be amended.
Lexical	The request was sent / the transaction was completed / the transfer was made.	Terminological multiplicity may confuse meaning.	Assign each term a specific function.

Procedural	Enter the amount, then continue.	The command is clear, but the outcome is not stated.	Enter the amount, then review the transfer details before confirmation.
Warning	Keep your information secure.	The warning is general and weakly procedural.	Do not share the verification code with anyone.
Explanatory	The request could not be executed.	The reason for failure is absent.	The transfer could not be executed temporarily; please try again later.
Persuasive	Benefit from a special offer.	The benefit is unspecified.	Apply to benefit from the card offer, subject to terms and conditions.

8. The importance of the Tables and what comes out of the Qualitative Analysis

The earlier tables suggest that linguistic analysis in banking applications really should not end at just spotting verbal connectors, it should somehow link each linguistic cue to what it's actually doing in context. The table with the source material also helps a lot, because it sets clear boundaries for the study, so you don't mix representative snippets with real field data. And the analytical matrix gives a way to turn linguistic ideas into workable questions that fit interface texts.

In the pattern table, the examples show something a bit more subtle: the most risky weaknesses are often not visible grammatical errors at all. Instead, it's functional ambiguity that tends to sneak in. Like a sentence such as "The request could not be executed." may look fine from a grammar standpoint, but pragmatically it can fall short. It doesn't clarify what exactly happened, why it happened, or what the user should do next. So, cohesion in banking messages should be assessed by whether it guides action, not only by whether the syntax looks correct.

Overall, the analysis points to a kind of balance in digital banking wording: keep it short, but keep it precise too. Shortness matters because of screen limits, and because people want fast interaction. Yet shortening must not delete the piece that stops ambiguity from forming. That's why swapping a pronoun for a more explicit noun is often reasonable, especially when a financial transaction or a security alert is involved.

The study also arrives at a main conclusion: procedural cohesion and warning cohesion are the key patterns in digital banking discourse. Most users open the application either to carry out a task or to avoid a risk. So effective text is basically the kind that leads to the right action, and at the same time blocks the wrong one. In that sense, textual cohesion becomes part of service quality, rather than just an internal linguistic concern.

9. Discussion

This study reveals that textual cohesion in banking applications should be understood in a kind of multi-level way, like it is not only one layer. We have linguistic cohesion in reference, conjunction, and repetition; lexical cohesion in terminological steadiness; path cohesion in screen sequencing and then pragmatic cohesion in how fitting the phrase is for the situation. This multiplicity is what really separates digital text from paper-based text. In practice, the user does not read in an extended linear sequence, but rather jumps between screens, buttons, fields, and decisions. Sometimes, it feels like reading while navigating.

Also, the value of the pragmatic-linguistic approach is that it shows language affects trust. Users do not judge an application only through design and performance, but also through the clarity of the messages that address them. So if the Arabic version has terminological instability or vague reference, users may come away with the impression that the Arabic version is less carefully built, or less trustworthy. This is consistent with research that treats trust, security, and ease of use as decisive factors in digital banking services (Che et al., 2023; Jafri et al., 2024; Kumar et al., 2023). This view is reinforced by studies of digital communicative agency and pragmatic hedging, because both lines of work indicate that users interpret institutional communication through interactional cues, wording choices, and discourse organization (Youssef & Almazaedh, 2026; Almarayat et al., 2025).

The discussion adds another point: digital security is not separate from language at all. A technical warning arrives to the user as text, even if the source is purely technical. If that text is too general, or ambiguous, then the effect of the warning gets weakened (Elhalafawy et al., 2025). So, it becomes reasonable to talk about "linguistic security" as one level of digital protection. Of course the idea does not argue that language by itself

is enough, it rather affirms that language is a necessary condition for understanding risk, and then taking the correct action.

The study also supports a need for Arabic editorial policies inside banking institutions. What is needed is not proofreading at a late stage, after the application has already been completed. Instead, the institutions should do earlier language planning that sets terminology, command formulas, error messages, warning formulas, and also acceptable levels of brevity. In this way, language stops being only a dependent translation step, and becomes a co-designed component of the user experience, more or less from the beginning.

The documented phrases in Table 2 give the discussion an applied angle, because they show that digital banking discourse does not show up as long paragraphs. It appears as short units with clear direct functions: registration, updating, activation, blocking, transfer, beneficiary addition, or secure access recovery. These units support what user-experience and security studies in digital banking generally suggest: trust does not come from technical infrastructure alone, but from intersecting elements that include service clarity, ease of use, perceived security, and the consistency of the messages directed to the user (Apaua & Lallie, 2022; Che et al., 2023; Jafri et al., 2024; Kumar et al., 2023). Therefore a short banking phrase is not less important than screen design, because it states the action, limits the object, and reduces the room for wrong interpretation.

This line of reasoning also echoes Meqdad's work on Arabic linguistic systems and institutional discourse. Meqdad and Al-Shamali (2023) emphasize the importance of subjecting borrowed and foreign elements to Arabic phonological and morphological norms. And this is directly relevant to banking interfaces, where hybrid technical and financial terminology is pretty common. Related studies that build on Meqdad's ideas further indicate that semantic selection, legal terminology, and institutional phrasing influence interpretation, authority, and procedural legitimacy (Almanasra et al., 2025; Khater et al., 2026; Meqdad & Abu Issa, 2024; Meqdad et al., 2022; Miqdad et al., 2022). The present study extends that concern to the banking application, where institutional language is compressed into microtexts that steer high-stakes financial behavior. Abou Adel's research on digital interactivity and technology-supported institutional environments similarly strengthens the idea that Arabic interface discourse should be built as a purposeful communicative system, rather than being treated as a secondary translation layer (Abou Adel, 2022; Adel et al., 2025; Qiqieh et al., 2025).

10. Findings

What follows is based on a qualitative look at textual patterns and the documented tables. It leans toward pragmatic linguistic conclusions that can be tested, then maybe expanded later through bigger corpora of digital banking texts.

First, it seems that textual cohesion in banking applications becomes procedural before it becomes descriptive. Messages do not just "show" information. They sort of frame the user's steps within a sensitive financial path, and that matters.

Second, referential ambiguity is one of the more serious weaknesses in digital banking text because a pronoun or a demonstrative can point to an amount, an account, a beneficiary, fees, or even an entire transaction. It is not always clear what exactly the text is "holding on to".

Third, consistency in banking terminology supports trust. When terms like transfer, transaction, request, operation, and fees stay consistent, the user better understands the route, and the mental load feels lighter. Fourth, a successful warning can't be only "a warning phrase". It needs a specific textual setup, not a generic formulation. Where possible, it should name the protected element, the prohibited action, and the risk plus what comes next.

Fifth, good Arabic content in banking applications is not just a matter of appearance or elegance. It works as a piece of digital inclusion, since clear wording helps Arabic speaking users work the service without needing constant linguistic mediation or outside support.

Sixth, grammar checking alone is not enough. A message can be grammatically fine yet still pragmatically weak if it does not say what happened, what is required, or what the next step is, exactly (Abouelnour et al., 2025).

Seventh, if we build an expanded Arabic digital banking corpus, comparison accuracy among banks and Islamic financial institutions should improve. This is especially relevant when looking at differences in procedural texts, warnings, promotional messages, and error notifications.

11. Conclusion

The study concludes that textual cohesion in the Arabic content of banking applications is a fertile area for pragmatic linguistic analysis. The texts that show up inside the application, aren't just minor fragments or marginal phrases; they act as instruments of action guidance and even protection. The core strength comes from their capacity to reduce ambiguity, organize the steps, stabilize terminology and at the same time make risks clearer.

This study also tried to pinpoint the banks and financial institutions that the textual material is drawn from, and to state the limits of the pragmatic-linguistic analysis upfront. That decision, supports the credibility of the research, because it helps the reader understand in a more precise way the sources, functions, and domains of the texts that were analyzed.

In its final shape, the study suggests that the next step should be to grow the textual corpus by gathering more phrases that are posted in official applications and digital channels, and afterward applying the analytical matrix to them. With that kind of work, it would be possible to compare more deeply terms, warning formulas, error notifications and also the transfer- and payment paths.

References

1. Abou Adel, M. (2022). Towards an advanced interactive e-learning for the language. *Arab World English Journal, Special Issue on CALL*, 8, 330-340. <https://doi.org/10.24093/awej/call8.22>
2. Abouelnour, M. M., Adel, M. A., Alhourani, M. I., Abdullah, A., & Fouda, W. (2025). Grammatical performance and its implications in Farouk Shousha's program *Our Beautiful Language*. *Forum for Linguistic Studies*, 7(5), 670–681. <https://doi.org/10.30564/fls.v7i5.7791>
3. Abouelnour, M. M., Alhourani, M. I., Adel, M. A., Hamwy, R., ALQaidy, A. M., & Al Qaruty, R. (2024). Interactive communicative discourse in the Holy Qur'an: A deliberative approach. *Edelweiss Applied Science and Technology*, 8(5), 1819–1830. <https://doi.org/10.55214/25768484.v8i5.1915>
4. Abu Dhabi Commercial Bank. (n.d.). Digital banking channels and ADCB Mobile application. <https://www.adcb.com>
5. Abu Dhabi Islamic Bank. (n.d.). Digital banking channels and ADIB Mobile application. <https://www.adib.ae>
6. Abu Issa, H., Al Wreikat, N., Al-Billeh, T., & Alhasan, T. (2025). From streets to screens: Legal implications of internet begging. *Humanities and Social Sciences Communications*, 12(1), Article 916. <https://doi.org/10.1057/s41599-025-05189-w>
7. Affi, A. (2001). *Nahw al-nass: Ittijah jadid fi al-dars al-nahwi* [Toward the text: A new direction in grammatical studies]. Maktabat Zahraa Al-Sharq.
8. Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99-110.
9. Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Williams, M. D. (2016). Consumer adoption of mobile banking in Jordan: Examining the role of usefulness, ease of use, perceived risk and self-efficacy. *Journal of Enterprise Information Management*, 29(1), 118-139.
10. Al-Fiqi, S. I. (2000). *Ilm al-lugha al-nassi bayna al-nazariyya wa-al-tatbiq* [Text linguistics between theory and application]. Dar Quba.
11. Alhasan, T. K. (2025). Linguistic proficiency disclosures in international arbitration: Enhancing fairness and efficiency. *International Journal for the Semiotics of Law*, 38(5), 1805-1827. <https://doi.org/10.1007/s11196-025-10261-4>
12. Alhasan, T. K. (2026a). Linguistic competence in arbitration: A foundation for equity and efficiency. *Journal of Legal Affairs and Dispute Resolution in Engineering and Construction*, 18(1), Article 04525099. <https://doi.org/10.1061/JLADAH.LADR-1328>
13. Alhasan, T. K. (2026b). Advancing sustainability in international arbitration: The development of the Arbitration Sustainability Index (ASI). *Conflict Resolution Quarterly*. Advance online publication. <https://doi.org/10.1002/crq.70041>
14. Alhasan, T., & Burr, A. (2025). Beyond words: Ensuring due process in multilingual arbitrations. *International Journal for the Semiotics of Law*, 38(7), 2219-2241. <https://doi.org/10.1007/s11196-025-10278-9>
15. Almanasra, M., Alkhseilat, A., Haider, A. S., Abu Issa, H., Meqdad, S., & Khater, M. N. (2025). Judges' perspectives on the use of modern standard Arabic versus vernacular in court proceedings. *Research Journal in Advanced Humanities*, 6(4). <https://doi.org/10.58256/9vb1qg73>
16. AlMarayat, . S., Almazaidah, I., & Alkayid, . O. (2025). Hedges in political discourse: An elusive strategic technique. *Research Journal in Advanced Humanities*, 6(4). <https://doi.org/10.58256/sfg6nv04>
17. Al-Thunebat, S. A., Al-Masarwah, T. I., & Almazaedh, I. S. (2024). The duality of cohesion and coherence in Ibn Zurayq's poem "Do Not Reproach Him". *International Journal of English Language and Literature Studies*, 13(2), 227-239. <https://doi.org/10.55493/5019.v13i2.5036>
18. Apaua, R., & Lallie, H. S. (2022). Measuring user perceived security of mobile banking applications. arXiv. <https://arxiv.org/abs/2201.03052>
19. Austin, J. L. (1962). *How to do things with words*. Oxford University Press.
20. Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking: An application of the UTAUT2 model. *International Journal of Information Management*, 47, 38-52.

21. Bagozzi, R. P. (2007). The legacy of the technology acceptance model and a proposal for a paradigm shift. *Journal of the Association for Information Systems*, 8(4), 244-254.
22. Beaugrande, R. de, & Dressler, W. U. (1981). *Introduction to text linguistics*. Longman.
23. Bhatia, V. K. (1993). *Analysing genre: Language use in professional settings*. Longman.
24. Brown, G., & Yule, G. (1983). *Discourse analysis*. Cambridge University Press.
25. Chami, Y., Mahdy, E., Qutieshat, E., Adel, M. A., & Khater, M. (2026). Legal discourse analysis: Foundations of forensic linguistics and its applications in legislation and litigation. *Research Journal in Advanced Humanities*, 7(2). <https://doi.org/10.58256/g09ere43>
26. Che, M., Say, S. Y. A., Yu, H., Zhou, Q., Shu, J., Sun, W., Luo, X., & Xu, H. (2023). Investigating customers' continuous trust towards mobile banking apps. *Humanities and Social Sciences Communications*, 10, Article 897. <https://doi.org/10.1057/s41599-023-02483-3>
27. Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). SAGE.
28. Crystal, D. (2011). *Internet linguistics: A student guide*. Routledge.
29. Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340.
30. Demircuguc-Kunt, A., Klapper, L., Singer, D., & Ansar, S. (2022). The Global Findex Database 2021: Financial inclusion, digital payments, and resilience in the age of COVID-19. World Bank.
31. Dubai Islamic Bank. (n.d.). Digital banking channels and DIB alt application. <https://www.dib.ae>
32. Dwivedi, Y. K., Ismagilova, E., Hughes, D. L., Carlson, J., Filieri, R., Jacobson, J., Jain, V., Karjaluoto, H., Kefi, H., Krishen, A. S., Kumar, V., Rahman, M. M., Raman, R., Rauschnabel, P. A., Rowley, J., Salo, J., Tran, G. A., & Wang, Y. (2021). Setting the future of digital and social media marketing research: Perspectives and research propositions. *International Journal of Information Management*, 59, Article 102168.
33. Elhalafawy A.I., Abou Adel M.A., Khalifa S.H., El Mezien B.M., Alrefai A.A. (2025). From Text to Performance: A Lehmannian Study of Postdramatic Strategies in Churchill's *Escape Alone* and Stephens' *Light Falls*. *Journal of Language Teaching and Research*. V6. pp. 1824-1832. Doi: <https://doi.org/10.17507/jltr.1606.04>
34. Emirates NBD. (n.d.). ENBD X: The best mobile banking app in the UAE.
35. European Banking Authority. (2019). EBA guidelines on ICT and security risk management. European Banking Authority.
36. Fadl, S. (1992). *Balaghat al-khitab wa-ilm al-nass* [Rhetoric of discourse and text science]. Alam Al-Maarifa.
37. First Abu Dhabi Bank. (n.d.). Digital banking channels and FAB Mobile application. <https://www.bankfab.com>
38. Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51-90.
39. Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018). On the Fintech revolution: Interpreting the forces of innovation, disruption, and transformation in financial services. *Journal of Management Information Systems*, 35(1), 220-265.
40. Grice, H. P. (1975). Logic and conversation. In P. Cole & J. L. Morgan (Eds.), *Syntax and semantics: Vol. 3. Speech acts* (pp. 41-58). Academic Press.
41. Halliday, M. A. K., & Hasan, R. (1976). *Cohesion in English*. Longman.
42. Halliday, M. A. K., & Matthiessen, C. M. I. M. (2014). *Halliday's introduction to functional grammar* (4th ed.). Routledge.
43. Herring, S. C. (2013). Discourse in Web 2.0: Familiar, reconfigured, and emergent. In D. Tannen & A. M. Trester (Eds.), *Discourse 2.0: Language and new media* (pp. 1-25). Georgetown University Press.
44. Hoey, M. (1991). *Patterns of lexis in text*. Oxford University Press.
45. <https://www.emiratesnbd.com/ar/ways-of-banking/mobile-banking>
46. Hyland, K. (2005). *Metadiscourse: Exploring interaction in writing*. Continuum.
47. Ibrahim, A. M. A., Almazaedh, I. S., & Allawzi, A. K. (2024). Literary theory and its role in modern and contemporary criticism: A critical approach. *Research Journal in Advanced Humanities*, 5(1), 131-144. <https://doi.org/10.58256/zebr1z41>

48. International Organization for Standardization. (2019). Ergonomics of human-system interaction: Part 210: Human-centred design for interactive systems (ISO 9241-210:2019). ISO.
49. Issa, H. A., Gourari, F. M., Alhasan, T. K., Juwaihah, M., & Khater, M. N. (2026). Mistaken instant transfers in Jordan: From unjust enrichment to criminal liability. *Journal of Economic Criminology*, 13, Article 100233. <https://doi.org/10.1016/j.jeconc.2026.100233>
50. Jafri, J. A., Amin, S. I. M., Abdul Rahman, A., & Mohd Nor, S. (2024). A systematic literature review of the role of trust and security on Fintech adoption in banking. *Heliyon*, 10(1), Article e22980. <https://doi.org/10.1016/j.heliyon.2023.e22980>
51. Khater, M. N., Issa, H. A., Meqdad, S. A. A., & Al-Hawawsheh, S. (2026). The semiotics of threatening language in Jordanian courts: A forensic-linguistic analysis of criminal cases from 2023 to 2024. *International Journal for the Semiotics of Law*, 39(1), 127-142. <https://doi.org/10.1007/s11196-025-10338-0>
52. Khattabi, M. (1991). *Lisaniyyat al-nass: Madkhal ila insijam al-khitab* [Text linguistics: An introduction to discourse coherence]. Arab Cultural Center.
53. Krippendorff, K. (2018). *Content analysis: An introduction to its methodology* (4th ed.). SAGE.
54. Krug, S. (2014). *Don't make me think, revisited: A common sense approach to web usability* (3rd ed.). New Riders.
55. Kumar, P., Chauhan, S., Gupta, P., & Jaiswal, M. P. (2023). A meta-analysis of trust in mobile banking: The moderating role of cultural dimensions. *International Journal of Bank Marketing*, 41(6), 1207-1238.
56. Lazar, J., Feng, J. H., & Hochheiser, H. (2017). *Research methods in human-computer interaction* (2nd ed.). Morgan Kaufmann.
57. Leech, G. N. (1983). *Principles of pragmatics*. Longman.
58. Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69-96.
59. Luarn, P., & Lin, H. H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in Human Behavior*, 21(6), 873-891.
60. Martin, J. R., & Rose, D. (2007). *Working with discourse: Meaning beyond the clause* (2nd ed.). Continuum.
61. Mashreq Bank. (n.d.). Digital banking channels and Mashreq UAE application. <https://www.mashreq.com>
62. McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research*, 13(3), 334-359.
63. Meqdad, S. (2020). Perspectives on the renewal of Arabic syntax by Arab renewal scholars in the second half of the twentieth century. *Jordanian Journal of Applied Science: Humanities Series*, 22(1). <https://doi.org/10.35192/jjoas-h.v22i1.4>
64. Meqdad, S. A., Abu-Rahme, M. O., Al-Hawawsheh, S. H., & Al-Taher, M. A. (2022). The semantic connotation of contradictory contrast in the Noble Qur'an, represented in Serr (concealment) and Alan (announcement). *Theory and Practice in Language Studies*, 12(7), 1410-1418. <https://doi.org/10.17507/tpls.1207.22>
65. Meqdad, S., & Abu Issa, H. M. (2024). Foundations for drafting an appeal petition in Jordanian courts. *Pakistan Journal of Criminology*, 16(1), 377-387. <https://doi.org/10.62271/pjc.16.1.377.387>
66. Meqdad, S., & Al-Shamali, N. (2023). The arabized and the intruder: A survey of Arabic linguists' efforts. *Multidisciplinary Reviews*, 6(4), Article 2023050. <https://doi.org/10.31893/multirev.2023050>
67. Meqdad, S. A., Abu Issa, H. M., & Alwerikat, N. M. (2022). Definition of the term "the wound" in the Jordanian Penal Law. *Theory and Practice in Language Studies*, 12(8), 1630-1633. <https://doi.org/10.17507/tpls.1208.20>
68. Nielsen, J. (1994). *Usability engineering*. Morgan Kaufmann.
69. Nielsen, J., & Loranger, H. (2006). *Prioritizing web usability*. New Riders.
70. Norman, D. A. (2013). *The design of everyday things* (Rev. ed.). Basic Books.
71. Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101-134.
72. Petrovic, D. R., Nedeljkovic, I., & Marinkovic, V. (2022). The role of the hedonistic and utilitarian quality dimensions in enhancing user satisfaction in mobile banking. *International Journal of Bank Marketing*, 40(7), 1610-1631.

73. Qiqieh, S., Hussein, E., & Abou Adel, M. (2025). The impact of WhatsApp on first-year students' transition to university life. *Frontiers in Education*, 10, Article 1552278. <https://doi.org/10.3389/feduc.2025.1552278>
74. Rajaobelina, L., Brun, I., Line, R., & Cloutier-Bilodeau, C. (2021). Not all elderly are the same: Fostering trust through mobile banking service experience. *International Journal of Bank Marketing*, 39(1), 85-106.
75. Rogers, E. M. (2003). *Diffusion of innovations* (5th ed.). Free Press.
76. Searle, J. R. (1969). *Speech acts: An essay in the philosophy of language*. Cambridge University Press.
77. Shahid, S., Islam, J. U., Malik, S., & Hasan, U. (2022). Examining consumer experience in using m-banking apps: A study of its antecedents and outcomes. *Journal of Retailing and Consumer Services*, 65, Article 102870.
78. Shankar, A., & Rishi, B. (2020). Convenience matter in mobile banking adoption intention? *Australasian Marketing Journal*, 28(4), 273-285.
79. Shankar, A., Jebarajakirthy, C., & Ashaduzzaman, M. (2020). How do electronic word of mouth practices contribute to mobile banking adoption? *Journal of Retailing and Consumer Services*, 52, Article 101920.
80. Shareef, M. A., Baabdullah, A., Dutta, S., Kumar, V., & Dwivedi, Y. K. (2018). Consumer adoption of mobile banking services: An empirical examination of factors according to adoption stages. *Journal of Retailing and Consumer Services*, 43, 54-67.
81. Shneiderman, B., Plaisant, C., Cohen, M., Jacobs, S., Elmqvist, N., & Diakopoulos, N. (2016). *Designing the user interface: Strategies for effective human-computer interaction* (6th ed.). Pearson.
82. Souiden, N., Ladhari, R., & Chaouali, W. (2021). Mobile banking adoption: A systematic review. *International Journal of Bank Marketing*, 39(2), 214-241.
83. Tannen, D., Hamilton, H. E., & Schiffrin, D. (Eds.). (2015). *The handbook of discourse analysis* (2nd ed.). Wiley Blackwell.
84. Thakor, A. V. (2020). Fintech and banking: What do we know? *Journal of Financial Intermediation*, 41, Article 100833.
85. van Dijk, T. A. (1977). *Text and context: Explorations in the semantics and pragmatics of discourse*. Longman.
86. van Dijk, T. A. (2008). *Discourse and context: A sociocognitive approach*. Cambridge University Press.
87. Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425-478.
88. Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157-178.
89. Verhoef, P. C., Lemon, K. N., Parasuraman, A., Roggeveen, A., Tsiros, M., & Schlesinger, L. A. (2009). Customer experience creation: Determinants, dynamics and management strategies. *Journal of Retailing*, 85(1), 31-41.
90. World Bank. (2022). *The Global Findex Database 2021: Financial inclusion, digital payments and resilience in the age of COVID-19*. World Bank.
91. Youssef, N. A., & Almazaedh, I. S. (2026). Users' perceptions of algorithmic communicative agency in the United Arab Emirates: An exploratory study of the impact of recommendation and trending systems on digital public discourse. *Research Journal in Advanced Humanities*, 7(1). <https://doi.org/10.58256/28mrj183>
92. Yus, F. (2011). *Cyberpragmatics: Internet-mediated communication in context*. John Benjamins.
93. Zhang, Z., Wu, D., Li, L., & Gao, D. (2022). On the usability (in)security of in-app browsing interfaces in mobile apps. *arXiv*. <https://arxiv.org/abs/2209.01568>
94. Zhou, T. (2011). An empirical examination of initial trust in mobile banking. *Internet Research*, 21(5), 527-540.
95. Zhou, T. (2012). Examining mobile banking user adoption from the perspectives of trust and flow experience. *Information Technology and Management*, 13(1), 27-37.
96. Zhou, T., Lu, Y., & Wang, B. (2010). Integrating TTF and UTAUT to explain mobile banking user adoption. *Computers in Human Behavior*, 26(4), 760-767.