

Advertising Analysis People's Bank of Mauritania Mauritanian Bank for International Trade

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Abstract:

The past decades witnessed a real revolution in online advertising, especially after the emergence of internet and social networks. With the present research, we will explore a series of online ads from Mauritania, specifically online ads for the banking sector.

Our objective is to analyse the online ads published by two banks, Mauritanian bank for international trade and Mauritanian People's Bank, in the period between 2015 and 2021, in order to determine the main features of visual communication employed in the online advertising of the banking sector.

Keywords: *BMCI; Mauritania; Digital; Visual Art; banking sector; BPM.*

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INTRODUCTION

Advertising is important for all products, it leads to the success and continuity of the business cycle, successful advertising contributes in reducing the cost of the product, which leads to cumulative growth through marketing efforts,

On the other hand, advertising helps the consumer to know the product, and the importance of advertising is mainly highlighted, by playing a special role in marketing and promotion, by increasing the ability of this activity to bring about changes in the consumption patterns of society, as well as affect consumer priorities. And Boumeza sees (2006), that advertising not only affects the aspects of marketing, but its impact extends to various aspects of economic activities. On the other hand, it also affects social, educational and cultural activity. The impact is also more acute when it comes to moral values, and from here it contributes in another way to the globalization of life. Boumeza (2006).

Those whom follow the advertisements nowadays will find that it has been affected by many ethical violations, because it has mixed with a lot of fraud, deception and defamation of competing goods and services. Sincere advertising is more important for the modern life. Many media organizations rely heavily on revenue from advertisements. The cultural issue is raised in the midst of the media, economic and political openness that the world is witnessing today. Many advertisers use unreal images of the product as well as the service. When the consumer buys the commodity, he finds it unlike the image he saw in the advertisement, even in services. For example, you find some banks promoting a specific service and exaggerating its quality, but after purchasing the service, you find that it is not in the specifications in the advertisement, even They use celebrity photos in the ads in order to deceive the audience. Al-Awadi (2000, p. 63).

Mauritanian banks have tried to have its own advertising character, and this is what we see in some advertisements, as some of these advertisements are related to the local culture, and this may avoid them clashing in the local culture, because online advertisements in our time are due to a global standard, and may not respect local cultures.

Since Mauritania is a third world country, it is difficult for it to have its privacy in the digital field, and therefore the majority of advertising institutions in Mauritania have relied on external standards, advertising needs a visual identity, and this identity is necessary to be in harmony with the taste of the target community, so that the advertisement is purposeful. In Mauritania, the authority has

put in place a law regulating advertisement, but the visual identity remains, so the designer is the only one capable of making this identity.

on the other had, websites are full of online ads, you hardly open a website, but its sides are full of ads, This shows that there is a lot of money spent on these online ads, because large companies will not be satisfied with placing these ads on their sites unless their revenues are large, and street sign ads are also a major source for the state, but these ads mostly encourage consumption and lack of productivity, in order to reap a lot of profits through the marketing and promotion of their goods, regardless of the reality of those goods and the way they are presented,

As a result of this huge money spent on online advertising, many sites do not investigate the credibility of the advertisement, and due to online advancement, governments are no longer able to manage these ads.

In this research, our analysis will focus on the following questions, in order to obtain an answer to it at the end of the research.

- What are the most visual elements used in banking advertising in Mauritania?
- How are these visual elements together?
- What is the visual delivered as compared to the text message?

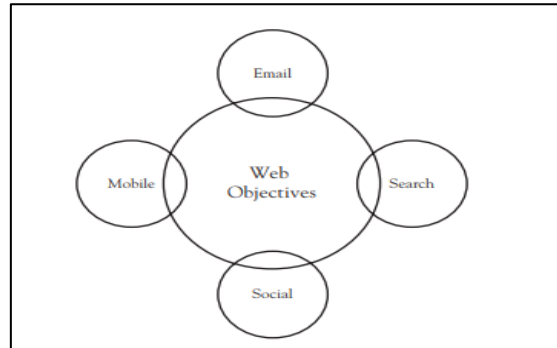
I. Framework theoretical

I.1. Online advertising

According to Bousaada (2012), Online advertising refers to all types of communications; we have gone from word of mouth to paper, to television, and now we are in the digital age. A company makes to advertise and promote its brand, product or service, using various digital platforms and channels.

Therefore, it consist of actions in web browsers, social media pages, blogs, applications, or any other form of online communication, in this way, everything that is done using digital platforms and resources can be considered online advertising. The main goal is to be present exactly where the audience is.

Figure 1, The four foundations of digital marketing



Source: Debra Zahay, (2015).

I chose this drawing because it relates directly to the topic of my research, this graphic shows the different types of online advertisements, however, online advertisements are divided according to the graphic into five types.

I.2 Types of online advertising:

There are many types of digital advertising, and we will show you some examples.

- **Search ads:**, which is also called advertising through search engines, this is an advertisement that often appears in the top search engines using multiple techniques such as **sem** and **serps** as Nobel,c (2011) said.
- **Display advertisement:** It is an online advertisement that contains images, texts, or animations. These types of advertisements are displayed on websites and on it sides, as well as on mobile applications.
- **Social media advertising:** advertisements that appear on social networking sites such as Facebook, LinkedIn, and Twitter.
- **Streaming media advertising:** It is a type of video advertisement that appears via a multimedia broadcast, which is broadcast over the Internet, also known as over-the-top (OTT), without satellite or cable.
- **Online video advertising:** These are ads in a video format. This ad appears at multiple times, during or after the live broadcast according to Humphrei, p(2009).
- **Audio ads:** In the context of online advertising, audio ads are ads that play before, during, or after online audio content, such as streaming music or podcasts.

I.3 online advertising in Mauritania

Online advertising is considered recent in Mauritania, where online advertisements did not appear until the beginning of the 21st century, when funded advertisements began to appear on satellite channels, as well as on the margins of websites. This may be due to

many factors, including the lack of competition in the local market, the nature of the Bedouin society and the weakness of the Internet in Mauritania.

According to statistics in January 2021, the population of Mauritania reached 4.71 million, registering an increase of 124 thousand or 2.7% in the period between January 2020 and January 2021. Females represent 49.8% of the population of Mauritania, while males represent 50.2%. 55.7% of Mauritania's population lives in cities, while 44.3% live in rural areas.

The number of internet users in Mauritania reached 1.56 million internet users in January 2021. This number increased to 189 thousand, an increase of 14% over the previous year, and the internet penetration rate in Mauritania reached 33.1% in January 2021.

The number of social media users reached 940.0 thousand users in Mauritania in January 2021. An increase of 150 thousand, or 19%, over the year 2020, and social media users reached 19.9% of the population in 2021. Data reportal,(2021).

Figure 2, social media users in Mauritania.



Source: Earabicmarket, (2021).

There are many advertising agencies in Mauritania, these agencies design various online ads in multiple languages. These agencies use social media as platforms for communicating with the public, These agencies design online advertisements for the country, and private institutions such as banks, travel agencies and tourism companies.,noted Earabicmarket, (2021).

But there are many problems facing digital workers in Mauritania. The first of these obstacles is the weak production equipments owned by digital workers, and advertisers are not willing to pay significant amounts, so that content creators can work more professionally.

On the other hand, The Advertising Regulatory Authority, is the official authority in Mauritania authorized to regulate and control the advertising sector in the Islamic Republic of Mauritania, and was established by Law No. 017/2018 issued on March 13, 2018 related to advertising, the law stipulates in Article 53.

In Article 53: Audiovisual management,(2018) noted, The source of the advertising message must be known and its content honest and consistent with the provisions of the texts in force, especially the provisions of Article 7. The advertisement must not contain deceptive visual scenes, especially those used in advertisements for fast food restaurants.

Article 54: Commercial advertising messages must not include any statements, testimonials, or pictures of people, institutions or landmarks without obtaining a notarized license in advance.

Article 55: Advertisements that use a woman's image must not include any indication that would cause her harm, degrade her position in society, or affect her dignity or honor.

Article 64 Advertising messages may be issued in the form of writing, drawing, picture, verbal, written, audio-visual or any other kind.

Article 67, if advertising messages are audio-visual, each language must be in a separate medium except for genera that require a mixed medium, such as sketches in which representatives speak several languages.

Article 56: The advertising message may not contain content that could cause moral or physical harm to minors, especially if it includes: Directly inciting minors to purchase a product or service, taking advantage of their inexperience and mental innocence, or inciting them directly to persuade their relatives or others to purchase the said products and services.

Exploiting or undermining the private trust of minors in their parents, teachers and persons who have legal authority.

Exposing minors in a dangerous situation. i did not get article directly addresses the image

(audiovisual management, 2018)

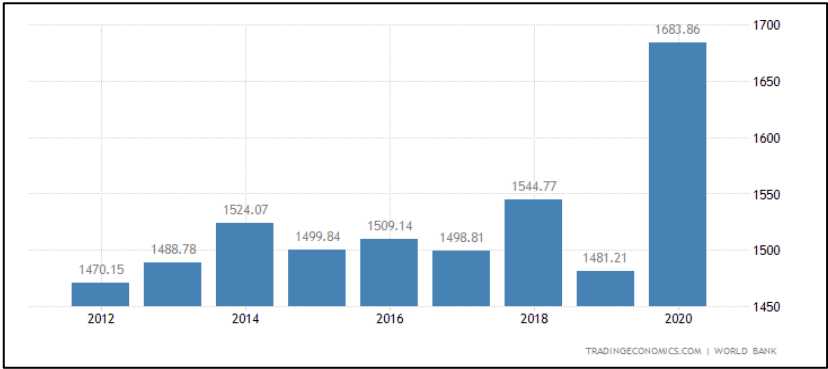
Through my reading of the advertising law in Mauritania, I concluded that these laws included penalties for various violations in the advertising field, yet we still see some deceptive and non-conforming ads, and this is due to several things, including the state's leniency in implementing these penalties, as well as bribes offered to monitors.

1.4 Mauritanian economy

Mauritania was able to enter the twenty-first century with hope and optimism, As a result of the great discoveries in the field of minerals, which it witnessed in the recent decades, but the Mauritanian citizens are still complaining the difficulty of life.

On the other hand, the Mauritanian government launched an economic take-off plan in the beginning of 2020, with a financing of 700 million dollars, despite these, the majority of the Mauritanian are still living below the poverty line.

Figure 3, Mauritanian economy



Source: Arab Monetary Fund, (2021)

According to Arab Monetary Fund, (2021), at the beginning of the eighties, the exploitation of fisheries began, whose importance has increased until it is now the first wealth in the country. As for trade, it plays a pivotal role in the Mauritania economy, which is natural in countries with long trade traditions and a passage for medieval trade caravans between North Africa and sub-Saharan Africa. It is not surprising, then to find the Mauritians successfully adapting, in the context of globalization to the rules and conduct of international trade. As for the agricultural and pastoral sector which represents 20% of the gross domestic product, it is a pillar of the economy no less important than other pillars. But it is still subject to the whims of climatic conditions, and therefore it is unable to cover the self-sufficiency in the field of food.

The level of economic growth is expected to decline, reflecting expectations of lower global prices of iron, whose exports represent about a third of total exports. In this context, global iron prices are expected to decline from about \$88 per dry metric ton in 2019 to about \$70 on average during 2020 and 2021, compared to \$188 per dry metric ton in 2011. It will also remain supported by the expected increase in production in economic activity in the agricultural sectors. Fishing and livestock are supported by government investments and projects aimed at diversifying the economic base.

I.5 Country context

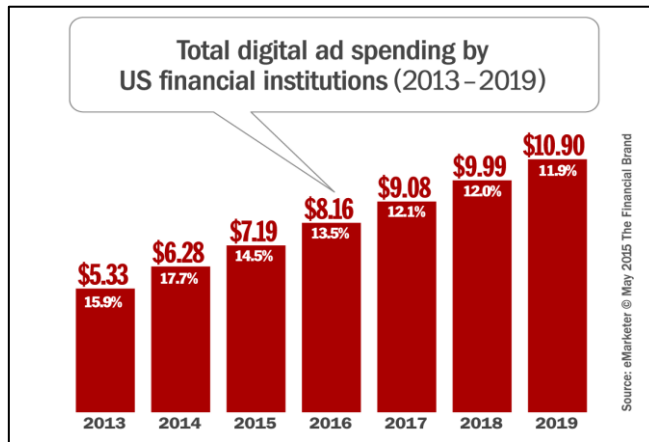
Mauritania is a country rich in resources, and it is the link between Morocco in Africa north of the Sahara, and Senegal in sub-Saharan Africa geographically and culturally. The country consists mostly of desert, with only 5.0 percent of the land considered arable. Mauritania has a population of about 4 million people, and a population density of 9.3 people per square kilometer, making it the fourth least populous country on the African continent. Livestock farming dominates rural life, with most of the productive agriculture concentrated along the Senegal River. On the southern border, thanks to the

wealth of natural resources consisting mainly of iron ore, as well as gold, crude oil and natural gas, the per capita GDP amounted to 1371 US dollars in 2014, compared to 700 US dollars in 2007, which raised Mauritania to the level of middle countries Income from the bottom bracket as Arab monetary fund, (2021) noted.

I.6 Online advertising in the banks sector:

Digitization continues to develop day after day, and digitization has been linked to all aspects of life. It has served societies in all walks of life. The world spends millions of dollars annually on online advertisements in various fields, but in this research we will choose digitization in the banking field, especially online advertisements, We can see an example of this spending in the next figure.

Figure 4, online ad spending



Source: US thefinancialbrand.(2019)

This graphic shows that spending on online advertising is steadily rising, as it increases from year to year, someone may say why I did not take a graph showing the spending of Mauritanian banks instead of American banks. This is due to several reasons, including the lack of statistics in Mauritania. Secondly, the American statistics may be more accurate than the Mauritanian ones.

there are many reasons behind banks' demand for online advertisement, because these types of advertisements are more profitable than other advertisements, and it can reach thousands of people within minutes, also, these types of advertisements can reach all segments of society, all ages, and these advertisements are presented in an interesting way, accompanied by some designs that attract people to watch it.

On the other hand, many researchers believe that small banks are the ones that tend to these types of advertisements, unlike the large banks that have the oldest well-established in the market.

I.7 online advertising in the banks sector in Mauritania.

Recently, online advertisements have appeared in Mauritania, especially in the banking sector, where some banks display their advertisements on websites in the way that is called „Display advertisement”. This type of official advertisement is the most prevalent in Mauritania, where the majority of banks in Mauritania promote their service through these advertisements, which be on the sidelines of the website interfaces.

On the other hand, there are reasons that led to the weakness of online ads in Mauritania, one of these reasons is that most of the large websites in Mauritania or that have visits are news websites, and therefore many of them refrain from these ads because advertisers may impose a certain political orientation on them, also, these advertisements require a large budget, and many banks do not set an item for this type of expenditure

Many Mauritaniens are still reluctant to deal with existing banks in the country, as society still looks suspiciously at banking transactions, and is looking for a way of compatibility between the religious duty that prohibits usury, and the necessities of the times that require dealing with banks, However, with some banks in Mauritania adopting what is known as Islamic banking, (which is based mainly on the prohibition of interest) this case has witnessed a great development as a result of the demand of many Mauritaniens, as El-gamal,(2000) said.

Recent official data showed that the growth of Islamic banking in Mauritania helped to increase banking activity in general, as the volume of deposits and banking assets increased by 22% during the past year 2016. In nearly five years, the number of Islamic bank licenses reached eight, which constituted more than half of the banks currently operating in the local market, before the Central Bank revoked the business licenses of two Islamic banks due to poor management performance and the fragility of financial solvency, according to Arab Bank,(2017).

Islamic banks have relied on developing Sharia-compliant financial institutions' products, launching promotional campaigns to understand the institutions' work mechanisms and issues related to developing their products and explaining theories and practical practices in this field. Despite what Islamic banking has achieved in Mauritania in a short time, experts believe that it can achieve greater results by supporting investment and attracting customers who are afraid of falling into prohibited transactions represented by the obsession with usury, as several reports indicate that there are large sums of money outside the economic cycle and banking transactions in Mauritania, As Dr. Ghassan,(2014) wrote.

Some economic experts like Dr. Mohamed El Amine Ould Ali believes that Islamic banking in Mauritania has witnessed remarkable growth in recent years, represented by the increase in the number of institutions and banks that offer this type of services, amid

increasing demand for them as an important innovation that meets the need of some to benefit from financial services that respect the principles of Sharia.

Dr. Ghassan, an economist, says: "Although Islamic banking is a modern phenomenon in the country, it has achieved promising results thanks to the incentives for success represented in a society that welcomes everything related to Islamic law, in addition to the support of leading institutions in the Islamic financial services industry." They point out that the matter should not stop at finding a services that meets the religious and social need, "rather, Islamic banks must be actual financing institutions that practice their work transparently by supporting the Mauritanian experience in the field of Islamic banking" according to Dr. Ghassan,(2014).

It become clear that, Islamic banking can be effective in advancing the economy by exploiting the factor of fear of usury in financial transactions. The 82% of society does not deal with banks; most of them fear being involved in usurious operations. However, the absence of a legal framework and ignoring the issuance of a law on Islamic banks still stands as an obstacle to achieving a profound impact of Islamic banking on the Mauritanian economy. In this regard, some economic expert's calls, to issue a unified law regulating the work of Islamic banks, enhancing their stability and safeguarding their earnings, according to Finacial times,(2017).

Observers warn against not addressing the challenges and obstacles facing Islamic banking, and consider that its integration into the Mauritanian economic system is linked to the issuance of a law for Islamic banks that suits their privacy and ensures the protection of deposits in Islamic banks from the risks of market fluctuations.

The bankruptcy of the Islamic Bank of Mauritania brought to the fore many questions about the ability of Islamic banks to control their dealings and face challenges and risks that may threaten their growth.

Although, the Mauritanian authorities have expressed more than once their intention to issue a law on Islamic banks, the ambiguity and the absence of the legal framework for Islamic transactions cast a shadow over the development of the performance of these institutions.

The government says, it seeks to develop the banking sector and encourage and support banks that provide such services. so The Central Bank of Mauritania recently signed an agreement with the Islamic Development Bank that aims to create a legal, and regulatory framework for the supervision of Islamic financial institutions in Mauritania and to enhance the human and technical capabilities of the Central Bank in the field of Islamic banking. Ould Salem,(2019) said.

Most of Mauritania's bank retained the traditional and did not take a step to keep pace with the times and the progress witnessed by banking transactions around the world,

Through my research, I realized that, People's Bank of Mauritania and Mauritanian Bank for International Trade are the ones who took a step towards online advertising, so

they developed banking services to suit the services provided by banks around the world, Comviva,(2019) mentioned.

In fact, there are many challenges that may stand in the way of many of these services, for example, the lack of the Internet in many governorates of the country, as well as the lack of strict laws regulating banking services.

I.8 BMCI

The Mauritanian Bank for International Trade was established in 1974 under the name BAAM (Arab African Bank in Mauritania) with joint capital between the Mauritanian state with 51% and the Arab African International Bank (AAIB), and Egyptian financial institution, with 49%.

In 1984, the state share was purchased by Abbas Group and the bank changed its name to B.M.A.A (Arab African African Mauritanian Bank). After a while, the Abbas Group negotiated to buy the Egyptian share of this bank, and in 1986 it became owned by Abbas Group and bears the name BMCI (the Mauritanian Bank for International Trade).

Thus, today this banking institution has gained the leadership and precedence, considering that it represents in the Mauritanian banking sector the first bank in terms of the total balance sheet, number of customers and total deposits, and it also has the largest network of branches and agencies covering all parts of the country.

The Mauritanian Bank for International Trade (BMI) was the first Mauritanian bank to obtain the ISO 9001:2000 certificate in February 2002. It also obtained the ISO 9001:2015 quality certificate in July 2018, BMCI (2021) mentioned.

Consequently, the Mauritanian Bank for State Trade has identified some strategic issues that will enable it to keep pace with the development witnessed by the banking sector:

- 1 Harmonizing the management and regulation processes so that they are more relevant to changes in the banking and financial environment locally and internationally;
Provide better support and appropriate offers to SMEs and SMEs in growth sectors.
- 2 The bank seeks to get closer to its customers and, with the extensive use of new technological tools used by customers, seeks to strengthen its network with a more ambitious digital strategy;
- 3 Adapting offers and products, by promoting offers in various financings, and providing appropriate financings for small and medium enterprises,ABBAS,(2020).

Figure 5 – BMCI Home page (2022)



Source: www.bmci.mr

I.9 BPM

Banque Populaire of Mauritania, is a fully Islamic bank, It was opened in 2012 With a capital of 15325006.80€ . It is based on the duality of novelty in form and tradition in content; This duality is based on investing the latest banking technologies and the latest developments in the Islamic financial industry, while maintaining that all financial products and banking services provided by the bank are carried out in accordance with the noble Islamic Sharia.

Banque Populaire was one of the first banks to move towards digitization, so it created an electronic application that enables customers to complete their various transactions through this application, and on the other hand, the public is constantly informed of new services, through street and funded advertisements on web pages and social media pages.

In order to keep pace with the digital progress witnessed by the world, Banque Populaire of Mauritania launched an electronic application that enables the customer to complete many services, and with a banking rate of about 30%, Banque Populaire of Mauritania is turning towards mobile banking services to encourage financial inclusion in Mauritania. The appearance of this services support the measures taken by the Central Bank in the framework of the renewal and modernization of payment methods.

Banque Populaire Mauritania Mobile Banking is designed and developed by a leading company in the international market. Bankily a brand, inspired by 'money transfer' or mobile payment, smartphone or tablet. This product is available via the Bankily application developed by Banque Populaire of Mauritania or via the USSD code BPM,(2020).

Figure 6 – BPM Home page: BPM (2022).



Source: www.bpm.mr

II- Advertising in Mauritania

According to Aljazeera,(2021), the mid-20th century, Canadian media theorist Marshall McLuhan predicted that the world would be transformed by rapid technological development into a small village. The reality we live in today has proven the correctness of McLuhan's predictions, as the number of mobile phone users has reached 3.8 billion, according to the report prepared by the Hoot suite, and the number of social network users has reached 5.20 billion users, and the number of Internet users has reached. 4.66 billion. Al Mubaidin, (2021).

Mauritania was not isolated from this reality, as many Mauritanian banking institutions recognized the importance of moving to digital banking. It has also worked to keep pace with the development brought about by social networks in the banking sector, taking advantage of this reality, and now it broadcasts its messages in templates that suit the nature of the audience of digital platforms.

II-1 The notion of Advertising

Advertising is a message driven by a company and delivered through a mass media; to the target audience, and the essential target is component of advertising success.

There are three common criteria used to define a company's advertised message, it must be paid for and delivered through the media, and it must have the ability to convince the recipient. Advertisers usually have internal advertising departments or external agencies that develop a strategy for creating, advertising, design and producing for distribution, advertising usually combines elements of visual images and oral or written transcripts that collectively seek to increase company awareness, improve brand image, change customer attitudes, or influence buying behavior.

Advertising is usually designed to make consumers more aware of people, places, or products. In some cases, advertising is done as a public service, such as a campaign to educate people about the dangers of smoking an alcohol or abuse, in other cases, the purpose of advertising is to gain the interest and trust of consumers. Advertisers are looking to selling a product, visit a place, or use a particular service. Commercial advertising is generally the use of advertising to generate revenue.

Ali Arshid,(2007)

An important aspect of online advertising is that, it creates a perceived demand or need for something. Once the consumer has a reason to want, advertising is there to provide a solution to this need. Advertising provides answers to consumer questions, including where to eat, where to go, or what to buy. Effective advertising creates desire while providing an attractive solution.

Al-Issawi,(2004)

The media channels available for advertising are almost unlimited, traditional media include radio and television, along with magazines and newspapers, and the Internet is also a major means of advertising since the end of the twentieth century. Recently, companies have expanded digitally and interactively. Mobile-enabled advertising space, such as mobile phones as delivery mechanisms, billboards, transit, bus seats, antenna, and guides are common examples of media used to place ads that reinforce company messages. Interactive direct marketing methods such as direct mail and email are also popular, and companies analyze the media to determine if a large percentage of audience or readers fit their target market, high investment efficiency is important for advertisers. Safwat,(2004) noted.

II-2. The basics of business advertising.

In addition to traditional radio and television, online and mobile audio and video advertising are becoming increasingly popular in the early 21st century. What sets advertisements apart from other commercials is the dynamic nature of the message. Print ads and billboards contain static messages that do not move and depend on the visual and transcript set, to tell a story, tv and radio ads run for 15 to 60 seconds and send a dynamic message that the listener or viewer must follow it to understand and assimilate.

Advertising plays a major role in influencing the consumer to become less price sensitive. In the same vein, commercial advertising is an excellent source of product identification for consumers, however, image advertising and imposing advertising seem to be less important in creating a product learning process, in other words, advertising has an impact. higher Positive on consumer buying behavior, if the ad includes informational content in addition to the fact that it has been found that the more interactive and the ad becomes more attracting and influencing on the consumer's decision. There are things to consider

- By the advertiser.

- Decide the purpose of the ad
- Use a strong title
- Have a strong show
- Talk about benefits
- Get rid of consumer worries
- Send a call to action
- Make the announcement fast
- Use product certifications
- Use interesting graphics
- Provide complete contact information

Alam,(2000).

Advertising on social networks

Social media advertising is a popular choice for companies because the cost is relatively affordable and you can be very selective with your target audience, for example if you own a retail store, you can use ad targeting options to narrow your audience so that social ads are only shown to people in a certain demographic category, there are a few different social media platforms to choose from for social ads, including Facebook, Instagram and Twitter, Al-Aji,(2000) noted.

The majority of advertisers in Mauritania prefer using sponsored Facebook ads, since the majority of Mauritaniens use Facebook, and Facebook ads are easy and do not need content and they accept affiliating links.

Mobile Ads

According to Nasr Al-Din,(2013), Mobile advertising is a type of digital marketing in which ads are only shown on mobile devices, including smartphones and tablets. Mobile advertising may include:

Mobile graphics ads

mobile search ads

Portable videos

Ads for mobile apps that aim to increase branded app downloads

Ads on social networks are only shown on mobile devices

Having a mobile advertising strategy can pay for business, and eighty-four percent of adult customers under the age of 30 are likely to shop online.

Print ads.

Print advertising was the main method of advertising for companies before the advent of digital marketing, and now print advertising revenue is declining because the cost is much higher than the cost of digital and social advertising and it is also difficult to measure print success advertising campaigns; because it is almost impossible to prove how many people have seen the print ads and continue to buy the product.

But for some local businesses or companies targeting an older and less digitally involved audience, print advertising may still be a good option for advertising spending, and print ads include newspaper ads, magazine ads, and print ads. brochures and flyers.

This type of advertising witnessed a great demand in the early nineties, and despite the emergence of social networking sites, some advertisers still advertise on daily newspapers.

Radio commercials.

Some advertisers may turn to radio advertising, because TV ads are expensive for small companies, and the price of an advertisement depends on many factors, including the duration of the ads, as well as the number of times and time it is broadcast, and it is more expensive when it is before major news releases. However, the advertising cost must be taken into account, as producing a professional TV ad can be very expensive.

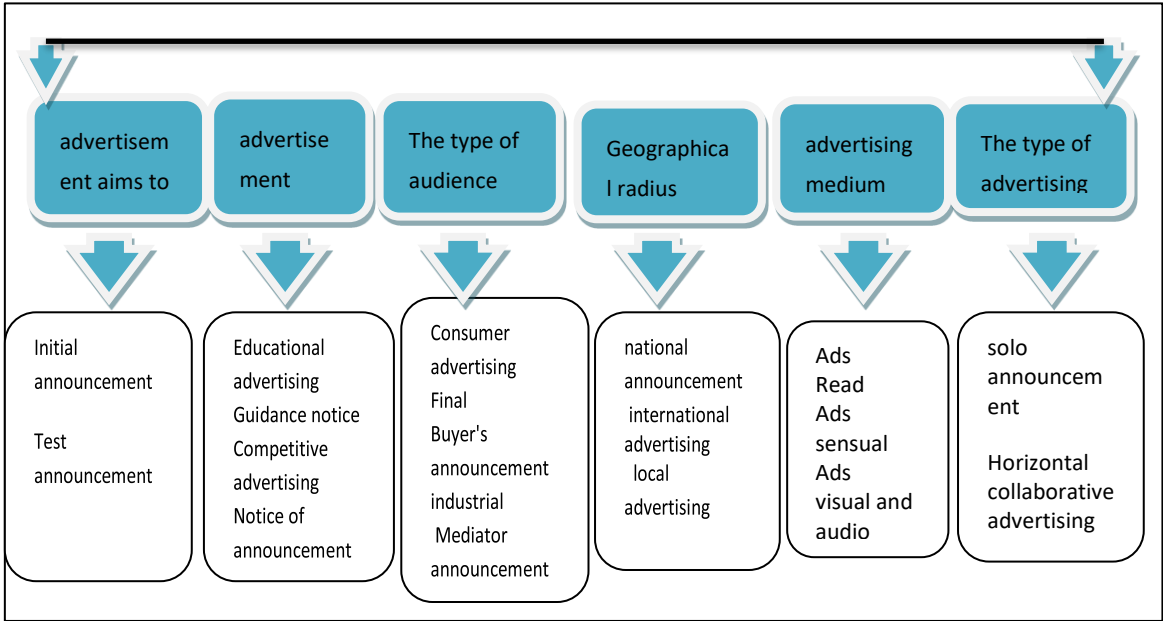
External announcement.

According to Alyan,(2013), Outdoor advertising refers to any advertisement that reaches people when they are outside their homes, it includes billboard advertising, digital signage, transit advertising, such as bus advertising, train advertising, station advertising and Subway etc, advertisements for street furniture, advertisements in sports venues' advertisements. It can be very expensive outside the home, so make sure it fits the advertisement's budget.

Advertising ethics and controls

Researchers in the field of media, education and society have always talked about the misuse of advertising on the target audience, especially with regard to its dissemination of consumer culture in society. The problem that arises here is not related to consumption as an economic process, which contributes to an increase in production as a result of the high level of demand. Rather, it is related to the advertisement's threat to cultural identity through its mastery of displaying some different moral values for the purpose of creating a purchasing desire among the public without considering any other considerations. That is, it affects social values and changes the lifestyles of individuals and society. Advertising intends to promote trends and values that would increase consumption at the expense of other values. What is really unfortunate in addition to these effects is the exploitation of commercial advertisements for women and children, as they portray women and show them in most cases in an unacceptable appearance, as for its effect on children, it is represented in accustoming them to consumer behavior, Ekaete (2010) noted.

Figure7, Advertising Distribution Standards and Types



Source: Hana,(1995).

In line with the economic and social developments of countries, most of the legislation and legal regulations agreed on the need to use advertising in a positive way that ensures that no human, social or moral party is offended. For this reason, controls and laws for advertising must be established that aim and always strive to preserve social values and moral principles, and these laws and controls aim to That advertising plays a role which helps the movement of the national economy, as it preserves advertising from becoming a source of unethical competition, in addition to preserving values in society and protecting the public not only from a commercial perspective, but from a social perspective as well. Kotler,(1996) said.

The Conference of the International Chamber of Commerce in Vienna, which was held in March 1935, stipulated a set of laws related to commercial advertising, among these laws, it is not permit to exploit women and children as a means of promotion, and that the advertisement should be clear and not contain ambiguity or mislead the recipient. The conference also recommended the establishment of a committee to examine the nature of advertising, and it also recommended a global constitution to regulate advertising, but this may not solve the problem in a fundamental way, because each advertisement has its own audience, and therefore the more the audience changes, the type of message changes.

Commercial advertising and consumption.

The media, in its various forms, affects the behaviors, culture, and trends of the audience receiving it, and the intensity of this influence varies according to its cultural and social level, and this influence extends to include ideas and perceptions of other people's behavior patterns and lifestyles. , the recipient acts according to what he sees of advertisements in the streets and buildings, he sees a famous person using an application or a program with us and tries to lead that person, and the problem is that these people are neither doctors nor experts, but they are only made through screens.

It is known that advertisements always call for mainstream consumption. Successful advertisement is what makes a person buy what he does not need. In banking applications, all services are provided in one application, and therefore a person can buy what he needs, and these advertisements did not reach everyone in the past, after The development witnessed by the world of digitization, these advertisements have become everywhere, you can find them on the sidewalks of streets, on mobile applications, YouTube and many others.

With this modern digital development, the advertiser has become able to deliver his advertisement to thousands of people within a few minutes, and online advertisements also allow the customer to purchase the product in a few steps, unlike traditional advertisements on television and radio, in which the person may not be able to memorize the name of the product, and perhaps The recipient is lazy about going to the store to buy the service. Arhim, (2006), noted.

II-3 Visual communication in advertising

According to M. (2010), recent years, online advertising on the Internet and mobile devices has exceeded traditional media. In 2013, spending on online advertising exceeded spending on television advertising. online advertising is one of the best ways to reach the customer, whether the target customer is locally or globally, and this is what has been seen recently. Many advertisers have moved from traditional media to digital media, and this confirms the effectiveness of online advertising compared to advertising through traditional media. Advertisers are turning to digital media instead of traditional media, and there are many motives for this trend, the ease of access to the audience as well as the low cost compared to traditional media. Also, digital media may provide many options that may not be available in traditional media.

Due to the wide availability of broadband connectivity on the Internet, new generations of Etisalat, and the diversity of mobile technologies, more people around the world are able to browse the web for a variety of products. According to eMarketer, my digital, mobile advertising spending quotas in Mauritania are still at the bottom of the list, and spending on traditional advertising may remain stagnant,

Sawhney and others. (2005) believes that companies realize the power of the Internet as a platform for co-creation value with customers, and focus on how the Internet affects the collaborative innovation process. The authors identify the distinctive capabilities of the Internet as a platform for customer engagement, including interaction, enhanced access, persistence, agility, and suggest that companies can use these capabilities to engage customers in collaborative product innovation through a variety of Internet-based mechanisms. Heerden, G. (2009).

Moe & Trusov (2011) believes that potential buyers are steadily relying on information provided online by others, such as ratings and forums, which have greatly increased in numbers since the explosion of the Internet. These matters can greatly affect product sales, given the evolution and dynamics of ratings. From here we can realize that user-provided product ratings do not always accurately reflect product performance, yet they still have the ability to significantly influence product sales, and as a result, many marketers have been investing in activities aimed at creating more environmentally friendly ratings for their products. With the aim of increasing sales Brustein, J. (2014).

One of the strongest levels of visual speech is what appears in the image and in its various formations. You see it in newspapers, magazines, television, cinema, plastic paintings, book covers, wall facades, buses and cars, as well as on columns and billboards beside roads. The image also occupies the appropriate place for it in commercial posters and news sensitization and in light of the culture of the image and its spontaneous and unrealistic consumption, and from here it became obligatory for the recipient to deal with the image's speech in parallel with the classical linguistic discourse, especially since the image, as the Chinese proverb says, a picture is a thousand words.

The term woven appeared after a long absence from the history of art, and woven belongs to the visual sense, taste, touch and hearing, and this is the subject of the visual message and according to Martin Jolly, the woven is the third dimension of the image after nature, linguistic and iconographic message. The case of comparing images, fabrics, like other elements, give a third dimension to the image and explain the components of the linguistic message. Martin Jolly, (2011).

Iconic messages

The study of the iconic message is of great importance, according to the opinion of Martin Julie, who sees that the icon was indexed while performing its verbal link, as the analysis of the iconic message provides an explanation for the reasons leading to the various systems such as the musical uses of things and places.

Linguistic messages:

Linguistic messages are divided into two parts, denoted and connoted, while the denoted is often a sticker or title on the product, and the connoted is more related to culture, for example, like the red color, it is associated in people's minds with love.

The linguistic message contributes to the interpretation of the picture in its entirety and defining its elements and objectives. It also helps the recipient to obtain a unified meaning. The linguistic message is present in all pictures, whether as an article in the newspaper, a title in the newspaper, or an advertisement on one of the websites, Society is a verbal society in which the meaning of the image is firmly established

The analyzer of the advertising image (based on the rhetorical theory) considers its linguistic, iconographic and plastic aspects, considering that it is the center of the arguments that advertising employs to persuade the customer to buy a service or a product, and the effect of advertising goes beyond affecting the emotions and behavior of the recipient, from here the recipient becomes ready to buy the goods Or the service, and if he does not need it, then an advertisement creates a need for the recipient to buy the commodity, and consider it necessary to achieve a life of luxury. The danger in the advertising image is that it provokes the recipient, tempts him, changes his culture, his ambitions, his desires and his choices. Therefore, society no longer has the ability to escape from the power of the image in the arms directed by the capitalist advertiser who is trying to spread its culture, lifestyle, and merchandise. Bouazizi, (2010).

Decoding the Image

By watching the overall mark of the ad as it is shown, the recipient realizes that he sees an advertisement, and therefore he has to deal with three messages, some of which are linguistic and some are symbolic.

Non-coded Messages:

When we watch the advertisement, the visual elements (the signifiers), are equal in this case, and this is the unencrypted message, because what we see is neither historical nor cultural, and therefore we do not need to decipher any encryption, when we see tomatoes represent tomatoes. as Barth says in his book, *The Rhetoric of Image*, we need no knowledge other than what our perception implies.

Coded Messages

When analyzing the technical picture, Barth says, we can distinguish four main signs. These ads create a coherent message, although these signs are discontinuous rather than linear. Bart points out that when you analyze the pure picture, you can distinguish between four main signs that work together to create a coherent message, although it is discontinuous rather than linear, as Barthes, R. (1964) said.

Because of the visual composition, which represents the idea of returning from the market. This is a "significant" element - in this case a generic meaning created by a number of directories. The return from the market also symbolizes the freshness of the product and homemade food.

What indicates the return from the market, We can get to this through a sticky open shopping bag, with some contents leaking, and this bag explains to us the nature of shopping, whether it was local shopping, or from wholesale stores.

As is well known, the color white, red and green are associated with or signify Italy, which is the linguistic significance of the Panzini sign. Barthes, R. (1968) noted.

Proximity to the elements means that Panzini offers a complete culinary service and is the right solution for a quick, fresh, home-cooked meal. The message derives from the visual suggestions or indications provided by the selected organisms, their particular arrangement, and their connotations, and from the encrypted message, it can be concluded that Panzini offers fresh and authentic homemade Italian meals, according to Lesley Lanir.(2019).

The General Semiotics of Visual Messages

At the beginning of this part, we should clarify that both the mechanism of sensation and perception constitute an integral whole. The first is the distinction between natural scenes and the corresponding artificial scenes, and this contrast is moving in the right direction, and its empirical a priori appears as such that spoils the bulk of the visible semiotic works, and the question which Some may ask, are there visible signs? And if the answer is yes, is it a homogeneous section? How are they related? Where is this from the possibility of its systemic and substitutive formations?

we will try to clarify the interrelationship between the cognitive priorities and the semiotic perspective, because many of the presentations used so far do not target any kind of theoretical syncretism, but quite the opposite, that is, we have to study the relationship between expression and content and put this relationship as a special thing, semiotics is not enough To recognize only the correlation by analogy with the hypotheses of cognitive psychology, but it must publicly adhere to the hypotheses that it borrows and apply without distortion, because these hypotheses are necessary to build its own study.

In one of his semiotic interviews, Amirto Eco divided into three sections: general semiotics, which is a form of philosophy, private semiotics, which he said can reach the position of precise science, as well as applied semiotics, which is concerned with literary criticism. But this division may cause us a problem, when we use Special semiotics to reach a natural result, this particular semiotics can push forward thinking about a central problem of general semiotics, and here we fall into a major problem, which is a relationship between a meaning that appears as if it has no physical basis, and a physical instigator that appears as it is, meaningless, as Beagle, (2011) said.

Advertising image

Visual semiotics considere the advertising image as a manifestation unit that can be analyzed, and therefore it is a message composed of iconic signs. This is why image physiology makes communication its reference, The image has evolved with media and digital technology to become images of types and varieties, the most prominent of these types are the static image and the moving image, and the advertising image means that news media image that is intended to excite the recipient, mentally and emotionally, as well

as to affect him kinesthetically and sensually and tickle his emotions to push him to buy a specific product or service.

The advertising image always suggests facilitating life by changing the prevailing stereotype in a particular society by offering a better life. The title of this life is readiness. The advertising image always depends on temptation, dazzling and influence, through color and semantic interactions, which are inherent for a long time, and the replacement of visual formulas. The matter is related to that product, and in all of this, the advertising image seeks to capture the hostage for whom the product was produced. Viktorf, (2015).

III- Research methods

III-1 preamble

During my preparation for this research, I selected two Mauritanian banks, and I collected 40 advertisements for each bank, and these advertisements cover a period of 5 years from 2015 to 2020. I obtained these advertisements from the two banks' websites as well as the social networking pages of the two banks, and we will analyze 10 advertisements for each bank,

In this research, I will analyze a group of online advertisements for two Mauritanian banks; I will limit myself to analyzing the advertisements issued during a period of five years. In this analysis, we will use the semiotic method, and on the other hand, we will try to identify the reasons for the weakness of the online advertising market in Mauritania.

III-2 Method used

In our analysis in this chapter, we will rely on the semiological model, which is the model that allows us to deal in the advertising image and understand its subtleties, and thus we were able to understand the advertising message by reading the image and understanding its implications, icons and rhetorical images that it contains.

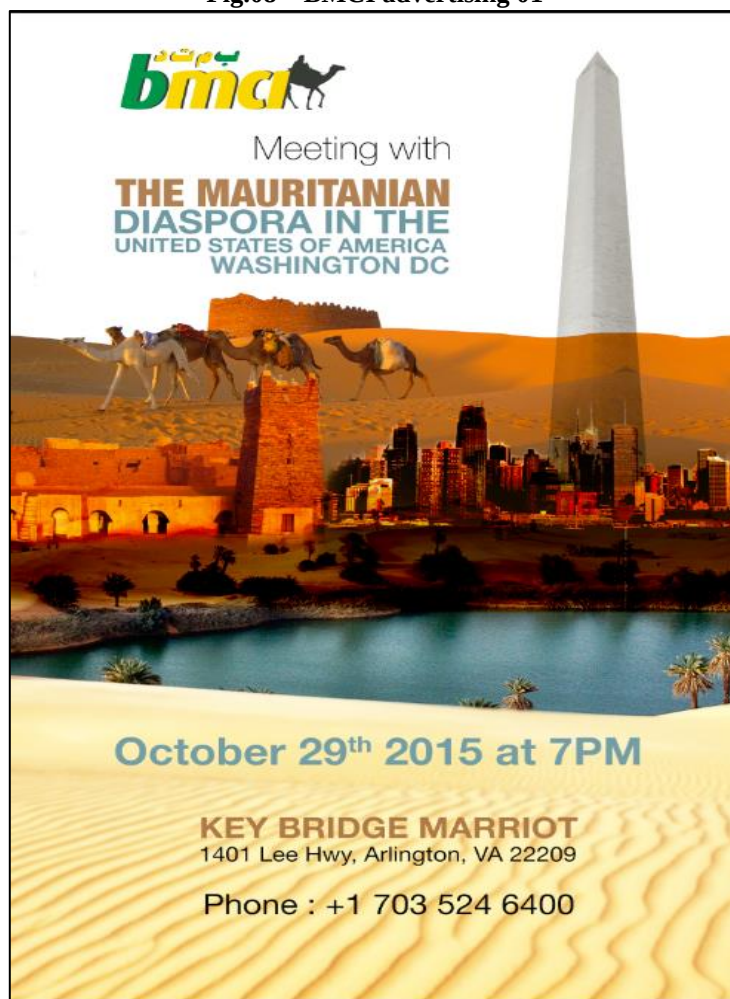
The cinematic language is based mainly on the image first and on the succession of images, meaning that pictures according to the chosen type of narrative in the form of a system of "evidence and symbols", that is, in the form of clips and sequences. Also, this language differs from the human tongue because it does not derive its significance from arbitrary pictures, but through the reproduction of visual and acoustic likeness, The cinematic image is a mixture or arrangement of sensory and visual data that belongs to the same realistic scene from which it was taken and to the same mental scene drawn in the thought of its capture.

The semiotic method has been applied in the field of studying billboards and posters, because of this great development that advertising has witnessed, and its apparent susceptibility to a semiological approach, and among the prominent scholars in this field, we mention Roland Barth, who wrote a series of researches in the treatment of posters and advertising panels, including his book tagged "Eloquently the image" in which he analyzed an advertising image for the Panzani company specialized in the manufacture of advertising

Pastries, to be the first to present a semiological methodology for analyzing the still image, specifically the advertising image, in addition to his quest in general to develop a "rhetoric of the image" as indicated by the title of the study, Bousaada, (2012) noted.

III.3. analysis framework.

Fig.08 – BMCI advertising 01



Source: www.bmci.mr

Table(01) : BMCI advertising 01 analysis

BMCI 01	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	meeting with the Mauritanian Diaspora	Great service, partnership
Element 2–tag line	October 29 th 2015 at 7pm	Conference
Element 3...	BMCI	Abbreviation
CODED ICONIC MESSAGE		
Element 1 - bank logo	BMCI	ship of the desert
Element 2 – Chinguetti Lighthouse	Castle	Historic
Element 3 – Arafalighthouse	Castle	Greatness
Element 4 – Desert	Color	Strong service.
Element 5 – Lake	Lake	Purity
Element 6 – Camels	Camels	History, originality.
NON-CODED ICONIC MESSAGE		
Element 1 – Colors red blue yellow	color	Mauritanian flag
Element 2 – Texture – sand and water	sand and water	Nature
Element 3 – blended images	Camals,desert	We serve you anywhere

By watching this announcement, we realize that it focused on many aspects of the Mauritanian heritage, most notably the Chinguetti Lighthouse, as well as the a "AMAGHTAR" means of transportation known to the Mauritians, transporting goods and people, and the sea and palm trees symbolize diversity.

On the other hand, there is confusion in the advertisement, as if it comes with landmarks from Saudi Arabia that are not relevant to the topic, and the advertisement contained many sentences that might distract the recipient's mind and hinder his understanding of the advertisement, and the colors used in the advertisement are many and do not belong to the bank's color family, I did not understand here as the recipient of the relationship of the advertisement with the towers of the Kingdom of Saudi Arabia, as it appears that the advertisement promotes its services in an American conference, so why, for example, instead of the Saudi towers, there are towers from Washington DC.

Fig.09 – BMCI advertising 01



Source: www.bpm.mr

Table (02): BMP advertising 01 analysis

BPM 01	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Bnkily	Money transfer
Element 2–tag line	Banque de la famille	Special service
Element 3...	Family	Happy, Satisfied
CODED ICONIC MESSAGE		
Element 1 - bank logo	Bankily	Sending money
Element 2 – photo of Family Man Woman Child	Family	serve the family brown skin one child woman have mobile
NON-CODED ICONIC MESSAGE		
Element 3 – Background	Background	Bank’s color, optimism

In this ad, I can see the one-child family, or the modern family, unlike what exists in Mauritania, and the woman here owns a mobile phone, and this is a symbol of women's

leadership, and the family is of brown skin, which is a symbol of equality. The background colors also symbolize comfort and peace.

The colors used in the advertisement were not designed brightly in order to have the ability to attract the attention of the recipient, and the bank's logo was not placed in an appropriate manner, as from my point of view it is appropriate to put the logo only without an explanation, because an advertisement here promotes a specific service and not the bank itself. Also, the Bankily service promoted here was not properly placed, as it would have been better to put its logo without a background, and the same is true for the bank's logo.

Fig. 10 – BMCI advertising 02



source: www.bmci.mr

Table (03): BMCI advertising 02 analysis

BMCI 02	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	La BMCI ET LA BOA	Partnership
Element 2–tag line	12 September 2015	Meeting
Element 3...	Sea	Overseas
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	BMCI
Element 2 - eiffel tower	Tower	France
Element 3 –Boa France	Boa France	Group of bank of africa
Element 4 – Farming	Farming	Diversity of support
Element 5 – Chinguetti Lighthouse	Castle	Mauritania
Element 6 – Camels	Camels	Value
NON-CODED ICONIC MESSAGE		
Element 1 – Colors red yellow	red yellow	Attention & gold
Element 2 –sand and water	sand and water	Nature
Element 3 – blended images	Camals,desert ex	We serve you anywhere

The advertisement is full of visual nutrients, the camel is a symbol of originality, and the Chinguetti lighthouse symbolizes the nobility, and these grouped elements suggest to us the diversity of services and their decentralization, as the thin line indicates softness and kindness, and on the contrary, the stapled line indicates violence, decisiveness and unwaveringness.

On the other hand, the advertisement was not distinguished in terms of the line, as the line was not clear enough, and the line pattern is inconsistent, but the choice of yellow gave the advertisement another revelation, as the Mauritanian flag contains these colors.

Fig. 11 – BPM advertising 02



Source: www.bpm.mr.

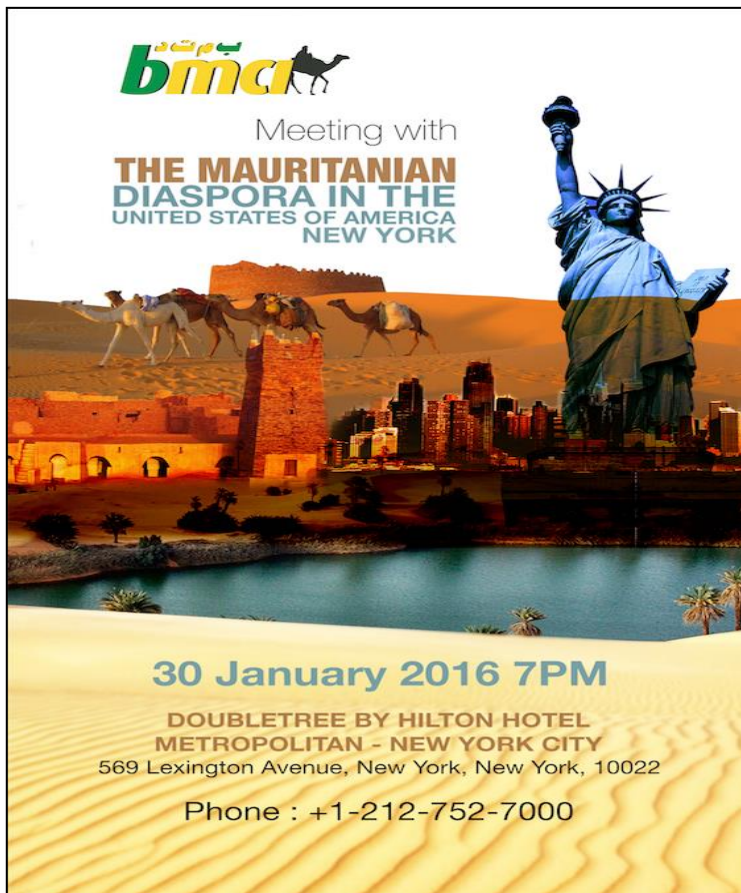
Table (04): BMP advertising 02 analysis

BPM 02	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Bankily	Money trasfer
Element 2–tag line	Taking care of others	Easy services
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	Money transfer
Element 2 – color	Color, blue	Bpm
Element 3 – clothes	Clothes	Expensive
Element 4 – BPM	Bpm	Mauritanian People's Bank
Element 5 –		
Element 6 -		
NON-CODED ICONIC MESSAGE		
Element 1 – Blue	Blue	Peas, winter
Element 2 –Man	Man	wisdom, experience
Element 3 – Woman	Woman	tenderness and kindness,

The use of blue in the background, which symbolizes coldness, and calm, and the use of horizontal lines that represent stability, equality and stability, silence, security, calm and balance, as the descriptions of women were manifested in the advertisement, such as tenderness and tenderness, and the man represents wisdom and strength. There is also an indication that women are leading the way, as they educate men. The advertisement is also consistent.

Furthermore, There were no indications in terms of colors as most of the BMC advertisements contain colors of the Mauritanian national flag, here this advertisement was shortened to the colors of the bank, and this was not successful because the people's clothes do not match the colors of the bank.

Fig. 12 – BMCI advertising 03



source: www.bmci.mr.

Table (05): BMCI advertising 03 analysis

BMCI 03	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Mauritanian Diaspora	We come to you
Element 2–tag line	30 September 2016	Meeting
Element 3...	Sea	Overseas
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	BMCI
Element 2 - freedom Tower	freedom Tower	United States
Element 3 –palms	Palms	Arabes
Element 4 – sea	Sea	Diversity
Element 5 – Chinguetti Lighthouse	Castle	Mauritania
Element 6 – Camels	Camels	Value
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Nature & gold
Element 2 –sand and water	sand and water	Nature
Element 3 – blended images	Camels,desert sea ex	We serve you anywhere

There are many elements in the advertisement, and it combines the past and the present, as well as the near and far. The camel symbolizes originality, and on the other hand, it is linked to the life of the Mauritians, as it transports their belongings from one region to another, and the Statue of Liberty and the Chinguetti Lighthouse symbolize the nobility and originality, while the lines represent stability. Equality and stability Silence, security, calm and balance, hence the advertisement says if you do not come to us, we will come to you wherever you are.

The beacon that appears in the back of the image is one of the oldest heritage areas in Mauritania. and as we have seen in previous advertisements, most of them tend to be traditional, as they show traditional places, as well as animals, and primitive ways of living.

When we look at the advertisement, we find that the writing patterns were not formulated in an excellent way, as the sentences were crooked and were not straight. The advertisement contained many attractive colors such as the color of the sunset, as well as the color of the desert.

Fig. 13 – BPM advertising 03



Source: www.bpm.mr.

Table (06): BMP advertising 03 analysis

BPM 03	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Pack Nouvelle Monnaie	new offer
Element 2–tag line		
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	BPM
Element 2 – Money	Mauritanian currency	Inclusion
Element 3 –gift	Gift	Buy, get the gift
Element 4 – desert	Desert	Greatness
Element 5 –		
Element 6 -		
NON-CODED ICONIC MESSAGE		
Element 1 – Colors green yellow	Green, yellow	Gift & gold
Element 2 –sand	sand	Dimension
Element 3 – blended colors	Green, blue ex	Gold, peace

As we have seen, the advertisement does not contain many visual elements. The gray background color indicates ambiguity, neutrality, formality and seriousness, and the yellow color symbolizes value. The combined elements symbolize joy and happiness.

On the other hand, the golden color dominated the advertisement, which gave the advertisement an attractive and interesting look, and the times used in the advertisement mostly refer to the advertisements in the bank’s logo, and this affiliation with colors and specific elements gives the advertisement strength and makes it entrenched in the mind of

the recipient, just as the colors in the papers The cash as well as the color of the desert created a harmony that extinguished a kind of suspense on the advertisement.

Fig. 14 – BMCI advertising 04



Source: www.bmci.mr.

Table (07): BMCI advertising 04 analysis

BMCI 04	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Transfert Rapide	Great service
Element 2–tag line	Nouveau service	Transfert par GAB
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Mauritania currency	Transferring large amounts
Element 2 - money	Tower	France
Element 3 –ATMs	ATMS	Quick Transfer
Element 4 – shapes	double arrow	Flexibility
Element 5 –		
Element 6 -		
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Logo, gold;
Element 2 –sky	Sky	Serenity
Element 3 – blended images	ATMs	Quick Transfer

The advertisement contains many elements, first of all with regard to colors, as there is the gray color that indicates ambiguity, neutrality, formality and seriousness, as well as the green color that symbolizes coldness, and the yellow color that indicates value. As for the lines, there are diagonal lines, which indicate imbalance as it indicates Softness, tenderness, femininity and significance, and straight lines represent stability, equality, stability, silence, security, calm and balance, and the elements of the combined image indicate the speed of the transfer service.

On the other hand, the advertisement was not output in a good way, as the distribution of the items was not done in an appropriate manner, the ATMS machines were presented in an oblique manner, and the way in which the transfer speed was expressed was not appropriately formulated, it is assumed that the transfer is between a sender and a recipient, but between a machine and a machine Incomprehensible.

Fig. 15 – BPM advertising 04



Source: www.bpm.mr.

Table (08): BMP advertising 04 analysis

BPM 04	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Dernier appel	Offer ends soon
Element 2–tag line	Profitez de la promo	Discount on Master Card
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	Mauritanian People's Bank
Element 2 – Master Card	Master Card	withdraw where you are
Element 3 – Mountain	Mountain	Dimension
Element 4 – sea	Sea	Overseas
Element 5 – desert	Desert	Sunset, upper
Element 6 - hot air balloon	hot air balloon	Globalism
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Peace & gold
Element 2 –sand and water	sand and water	Nature
Element 3 – blended images	Balloon, Card, sea	We serve you anywhere

The advertisement is a promotion of subscription to the MasterCard service. There are many visual elements that can be observed, among these elements the green color symbolizes joy and calm, and the yellow color symbolizes the color of greatness, while straight lines represent stability, equality, stability, silence, security, calmness and balance, as well as all together, the elements represent diversity and excellence.

On the other hand, there are many attractive colors, especially the golden color, there was no strange color outside the bank's colors, and the colors of the Mater Card contain the same colors found in the bank's logo, which prevents the mind of the customer from being distracted, and the color of the desert In the background, he added an art board to the advertisement, and the symbol of the appearance gives a sense of expansion and speed, the color distribution is excellent on the upper side of the advertisement.

Fig. 16 – BMCI advertising 05



Source: www.bmci.mr.

Table (09): BMCI advertising 05 analysis

BMCI 05	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Optimal for all services	easy payment
Element 2–tag line	Masrvi	Transfer money
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	BMCI
Element 2 – baks app	baks app	Transfer money
Element 3 – number 0	0	0 comition
Element 4 – bags	Bags	Multiple gifts
Element 5 – Clothing	shopping cart	Diversity
Element 6 -		
NON-CODED ICONIC MESSAGE		
Element 1 – Colors white yellow	White yellow	Bank color, & gold
Element 2 –		
Element 3 – blended images	Cart, clothes, gift	Diversity

There is a set of elements that we can analyze, the light in the background leads to the secretion of certain hormones that occur a set of physiological processes, and thus direct control over our thinking, mood and behavior, and the colors of clothes symbolize the diversity of choices, and there are symbols of gifts and rewards.

The advertiser used several colors in the advertisement, which made it more attractive, there is the attractive golden color, but some of the colors are faded as the

background, for example, were not as required, perhaps this color was chosen so as not to cover the bank logo and the two service logos, on the other hand we can see the clothes in different colors This is a good thing because it enables the recipient to make a mental choice, because when he sees many colors, he will surely find his favorite color among them.

Fig. 17 – BPM advertising 05



Source: www.bpm.mr.

Table (10): BMP advertising 05 analysis

BPM 05	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Payez	Sale
Element 2–tag line	écoles partenaires	schools is easy with Bankily
Element 3...Bankily	Bankily	Money transfer.
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	Mauritanian People's Bank
Element 2 – notebooks	Notebooks	Diligence
Element 3 – Map	Map	Edocation
Element 4 – apple	Apple	Health, diet
Element 5 – bag	Bag	Cheap
Element 6 – eye glasses	eye glasses	Diligenta
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Peace & gold
Element 2 –		
Element 3 – blended images	Glasses, Bag, notebooks	Inclusion

This advertisement symbolizes many things, including the full bag, which indicates sufficiency, and the glasses indicate diligence and perseverance, and the apple also indicates a healthy diet, And the advertisement was not limited only to the educational aspect, but it also included the health aspect of its role in the student’s life.

Through the colors in the advertisement, we can say that the things in the advertisement all belong to school students, however, the colors are faded and fade into each other, and the colors in the background are not clear, the thing they symbolize cannot be predicted, it is not due to the color of the bank logo nor for other colors.

Fig. 18 – BMCI advertising 06



Source: www.bmci.mr.

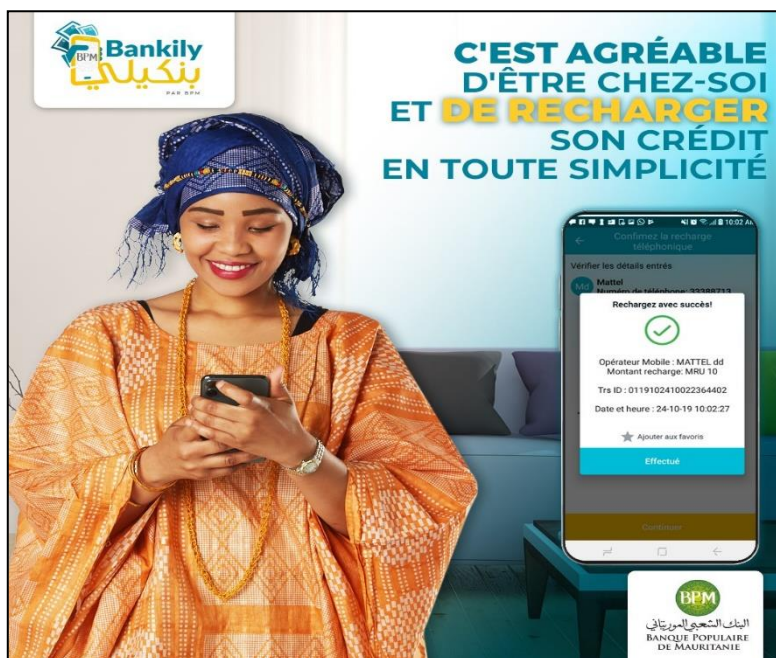
Table (11): BMCI advertising 06 analysis

BMCI 06	Signifiers		Signifieds
LINGUISTIC MESSAGE			
Element 1 – Headline	CLIENTS	NON-	offers for all
Element 2–tag line	Nouveau		Take the opportunity
CODED ICONIC MESSAGE			
Element 1 - bank logo	Logo		Abbreviation
Element 2 – receipt	Receipt		Easy to pay
Element 3 – car	Hilux		Favorite car in Mauritania
Element 4 – the speed	109		respect the law
Element 5 – arrow	Arrow		straight ahead
NON-CODED ICONIC MESSAGE			
Element 1 – Colors Blue yellow	Blue yellow		Peace & gold
Element 2 –grey	Grey		Mystery and savvy
Element 3 – blended images	Speed, receipt, city		Organized

The image of the car in this advertisement has many symbols. Placing the city as a background for the speedometer means we are waiting for you, so do not drive so fast, and the wheels of the car symbolize that the car is moving, and the mixture between the warm yellow color, and the cold green color is significant.

From my point of view, there are some errors in the wording of this advertisement, such as the arrows in the background of the image, as it was better to put them in appropriate colors, and it was better to display the car windows in a transparent way so that the recipient could see the car from the inside

Fig. 19 – BPM advertising 06



source: www.bpm.mr.

Table (12): BMP advertising 06 analysis

BPM 06	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	c'est agréable	Send with one click
Element 2–tag line	Bankily	Money transfer
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	Mauritanian People's Bank
Element 2 – Mobile	Mobile	fast service
Element 3 – house	House	Flexibility

Element 4 – women	Women	Youth
Element 5 – clothes	Clothes	Social status
Element 6 – Table	Table	simultaneous
ANGNON-CODED MESSAGE	ICONIC	
Element 1 – Colors Blue orang	Blue orang	Peace & sun color
Element 2 –		
Element 3 – blended images	Orange, Blue,	Pease, value

One of the main symbols in this advertisement is the image of the woman in expensive clothes and with a wide smile, symbolizes satisfaction with the services of the bank, as well as the presence of the phone with a message stating that the transaction has been completed , and the use of a brunette in the advertisement is evidence of non-racism.

In fact, the colors in the advertisement are harmonious, and there are no strange colors, but what caught my attention is the office tiles, which seem as if the office is a caravan, and the rosary that the woman puts on her neck has no place in the advertisement, as it was appropriate to be the color of the clothes In harmony with the colors of the advertisement.

Fig. 20 – BMCI advertising 07



Source: www.bmci.mr.

Table (13): BMCI advertising 07 analysis

BMCI 07	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Payez vos factures	Elctricity, water, internet
Element 2–tag line	SNDE SOMELEC	Companies water,elctricity
Element 3...	à seulement	cheap
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	Abbreviation
Element 2 – Masrvi	Masrvi	Money transefere
Element 3 – google play	google play	It one google play
Element 4 – app store	app store	App is on app store
Element 5 – Mobile & bill	Mobile & bill	Easy secure,
Element 6 – man	Man	Pleased & satisfied
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Peace & gold
Element 2 –grey	Grey	Mystery and savvy
Element 3 – blended images	Clothes, receipt, tea	luxury and achievement

At the first look at the advertisement, we see a smiling man drinking a cup of local tea and holding his mobile, the man is wearing luxurious clothes of local designs, this suggests the quality and smoothness of the service, as well as customer satisfaction, and the background of the advertisement symbolizes optimism.

The elements in this ad were not arranged well, as it is good to put Google Play and the App Store in foot note, as placing them in the middle of the ad is not appropriate, because it is known that the applications are found on these two markets only, and the background color does not fit with The color of the man's clothes was better if the colors were different.

Fig. 21 – BPM advertising 07



Source: www.bpm.mr.

Table (14): BMP advertising 07 analysis

BPM 07	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Bankily	Serves everyone .
Element 2–tag line	Bankily	You bank in your hand
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	Mauritanian People's Bank
Element 2 – Old Man	Old Man	Services for all ages
Element 3 – old woman	old woman	women appreciation
Element 4 – woman	Woman	Freedom
Element 5 – men	Men	youth support
Element 6 – app	App	All services are availble
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue, yellow	Peace & gold ,Bank color
Element 2 –		
Element 3 – blended images	People in deffirent ages	Services for al ages

In this advertisement we see a group of people of different ages, as if the bank was telling us that we provide services for all ages. The man who is holding an old mobile phone, (and this is the tendency of the majority of the elderly), as they do not own modern mobile phones, and the woman, in turn, carries an old mobile phone, as if the bank was saying Its services do not require smart phones, on the other hand, young people have smart phones, and this implies that the bank provides you with the service you need regardless of the mobile phone you have. In the advertisement, the green color, which symbolizes calm, is combined with the red color, which symbolizes alertness.

It was better for this advertisement to be landscape and not portrait, or at least to avoid randomness in the advertisement, as it was better for the two people in Second row to stand in the middle, and the two women in the advertisement look as if they were taking a souvenir photo, not an advertisement, and that The application is not placed in the right place.

Fig. 22 – BMCI advertising 08



Source: www.bmci.mr.

Table (15): BMCI advertising 08 analysis

BMCI 08	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Une nouvelle génération	service development
Element 2–tag line	Masrvi	Money transfer
Element 3...		
CODED ICONIC MESSAGE		

Element 1 – logo	Logo	BMCi
Element 2 – Man	Man	Subscribe to Masrvi
Element 3 –woman	woman	Subscribe to Masrvi
Element 4 – google play	google play	App is on google play
Element 5 – app stor	App store	App available on app store
Element 6 -		
NON-CODED MESSAGE	ICONIC	
Element 1 – Colors Blue yellow	Blue yellow	Nature & gold
Element 2 –		Nature
Element 3 – blended images	Mam and women	Tolerent

One of the main characters in the advertisement is a young man and woman. It seems that the advertisement calls for a breach of the custom known to the Mauritians, as they are accustomed that a white man does not befriend a brunette woman, and that a young woman holds a sum of cash, and this is a kind of granting leadership to women even though she is not white.

In this ad, the elements in the ad were distributed in a good way, but the blue color is considered a strange color, and it does not belong to the color of the bank, and it would have been better for the shot here to be a general shot because the background is incomprehensible.

Fig. 23 – BPM advertising 08

The advertisement is for Moov Mauritel, a mobile service. It features a woman in traditional Mauritanian dress (blue and white patterned dress and headscarf) holding a smartphone. The phone screen shows the Moov app interface with options like 'Rechargez votre appareil et entrez les détails', 'Quel service voulez-vous?', 'Numéro de téléphone', 'Choisissez le montant de recharge', and 'Choisissez parmi des recharges immédiates'. The background is a light blue with a geometric pattern. The Moov Mauritel logo is in the top right. Text on the right side reads 'NOUVEAU RECHARGE TÉLÉPHONIQUE MOOV MAURITEL' and 'VOTRE NUMÉRO DE TÉLÉPHONE SERA AUTOMATIQUEMENT CRÉDITÉ AVEC LE MONTANT SÉLECTIONNÉ (PLUS DE RECHARGE DE CARTES !)'.

At the bottom, there is a yellow banner with the text 'POUR PROFITER DES OFFRES MOOV MAURITEL, FAITES LE *444#'. Below this, it says 'TÉLÉCHARGEZ L'APPLICATION SUR App Store Google play' and 'EN COMPOSANT *888#'. The bottom of the ad includes contact information for Bankily (Bankily 020 45 20 17 17 36 37 68 02) and BPM (Banque Populaire de Mauritanie).

source: www.bpm.mr

Table (16): BMP advertising 08 analysis

BPM 08	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Moov Mauritel	Partner
Element 2–tag line	Bnkily	Money transfer
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	Mauritanian People's Bank
Element 2 – Mobile	Mobile	How to open an account
Element 3 –woman	Woman	Customer
Element 4 – app store	app store	App is on app store
Element 5 – google play	google play	App is on google play
Element 6 -		
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Peace & gold
Element 2 –		
Element 3 – blended images	Woman, mobile, logo	to make sense

There are not many elements in this advertisement, there is a picture of a young woman smiling, and this indicates her satisfaction with the service provided, and there are many different fonts, which in turn symbolize different things. Horizontal lines represent stability, equality, stability, silence, security, calm and balance.

On the other hand, In this ad, the colors were chosen in a good way, as all the colors belong to the colors of the bank, the phone was supposed to be displayed in a straight way so that the recipient could understand what was written in it, and it was un appropriate for woman's shoulder to be out frame.

Fig. 24 – BMCI advertising 09



Source: www.bmci.mr.

Table (17): BMCI advertising 09 analysis

BMCI 09	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	tous le services	Subscription is free
Element 2–tag line	Gratuit pendant 2 moi	Limited offer
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	BMCI
Element 2 – Money machine	Money machine	Liquidity
Element 3 –Woman	Woman	Customer
Element 4 – Mobile	Mobile	Money transfer
Element 5 – Motions	Motions	happy expressions
Element 6 -		
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Nature & gold
Element 2 –		
Element 3 – blended images	Motions,Money, woman,ex	Happiness, liquidity

This advertisement says that a free banking service for two months, and the brown woman with a broad smile, expresses satisfaction with a banking service, liquidity and joy are expressed through various expressions, and the bright background color expresses gold and value.

In this ad, I see many colors, most of these colors belong to the bank's color family, but the blue color is a strange color and does not belong to this family, and the strange thing is that the application interface is displayed in a color other than its original color.

Fig. 25 – BPM advertising 09



Source: www.bpm.mr.

Table (18): BMP advertising 09 analysis

BPM 09	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Hello Monday	Happy to serve you
Element 2–tag line	Bankily	Money transfer
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	Mauritanian People's Bank
Element 2 – Desert	Desert	Service expansion
Element 3 – camels	Camels	services for all
Element 4 – Man	Man	Originality
Element 5 – trees	Trees	Mauritanian tree
Element 6 – sky	Sky	desert hardness
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Peace gold eternity ,
Element 2 –sand	sand	Nature
Element 3 – blended images	Camels, Desert, Trees	We serve you anywhere

This advertisement reminds of the beginning of the working days, and accordingly the customer can subscribe to the service he wants, and the man who rides a camel symbolizes the comprehensiveness of the service. The Sahara connects the life of the Mauritaniens, and their souls always yearns for it. The Markh tree is one of the important trees for Mauritaniens, as their animals feed on it, as well as warm themselves with it.

Almost all of the colors in this ad are colors belonging to the bank's color family, and the other items are natural, not artificial.

Fig. 26 – BMCI advertising 10



Source: www.bmci.mr.

Table (19): BMCI advertising 10 analysis

BMCI 10	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Payez vos factures	Water, Electricity,internet
Element 2–tag line	Nouveaute	a change for better
Element 3...		
CODED ICONIC MESSAGE		
Element 1 – ADSL	ADSL	Internet subscription
Element 2 – Moov	Moov	Internet company
Element 3 –palm	Palm	Arab, originality
Element 4 – woman	Woman	Satisfaction
Element 5 – sofa	Sofa	diversity of services
Element 6 – Mobile	Mobile	Fast services
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Nature & gold
Element 2 –light	Light	Day
Element 3 – blended images	woman,sofa Mobile ex	Elegance

There are many elements in this advertisement that can be taken into account. The image of the brunette woman with a broad smile indicates satisfaction with the service. The placement of other elements in the advertisement also denotes luxury and elegance. Also, the phone in this advertisement indicates the speed of completion of the transactions provided by the bank, The light in the background represents the day, as well as honesty and integrity.

This advertisement contained many colors, but all the strange colors are natural colors such as the background color, for example, the blue color here is not strange because it is the color of the Moov company, which has cooperation with the bank, and the advertisement here promotes this cooperation,

Fig. 27 – BPM advertising 10



Source: www.bpm.mr.

Table (20): BMP advertising 10 analysis

BPM 10	Signifiers	Signifieds
LINGUISTIC MESSAGE		
Element 1 – Headline	Payez votre employés	Smoothness
Element 2–tag line	Bankily	Money trasfer
Element 3...		
CODED ICONIC MESSAGE		
Element 1 - bank logo	Logo	Mauritanian People's Bank
Element 2 – Mobiles	Mobiles	Fast service
Element 3 – Black man with suit	Black man with suit	Manager
Element 4 – Black man with hat	Black man with hat	Labor
Element 5 – white man	white man	Expert

Element 6 –Mobile	Mobile	Mobile
NON-CODED ICONIC MESSAGE		
Element 1 – Colors Blue yellow	Blue yellow	Peace & gold
Element 2 –		
Element 3 – blended images	Men	Unity, integrity

Three people from different segments appear in this advertisement, the white person was not the manager, but the black person, and the arrow between the manager and the employees symbolizes the speed of money transfer through my bank, where happiness can be seen on the face of the employee, as well as the manager,

All the colors in this advertisement belong to the color of the bank, but the background color is somewhat faded, and it would have been better to design it in another way, and the advertisement promotes the transfer of salaries through a bank applicatio,. It is assumed that the two people have mobiles, because the appearance of one person with a mobile phone and the other without a mobile phone disturbs the message.

IV. Results and discussion:

The search results generally indicate the following things:

The researcher in this field faces many obstacles, including the absence or scarcity of research on this topic in Mauritania, and even topics close to this topic. One of these obstacles is the scarcity of research paths or lines of research for Mauritanian researchers in the field of digital banking, as well as advertising in general. So is the relative absence of quantitative studies and even studies that include descriptive statistics. I even used statistics from other countries. The absence of joint authorship is another obstacle, as there is no cooperation in the field of research, and the only research center in Mauritania is supervised by people outside the specialty. Hoever, there are no modern research tools in Mauritania, and there are no studies to analyze the content. Also, the poor internet in Mauritania led to the ads not reaching the majority of the audience, and as a result of the absence of all these obstacles, the ads became randomly generated. Randomness in online ads, as most of them are designed randomly.

The level of digitization is still below the level in the Mauritanian banking sector. When you enter the application of a bank, you find many services that can be accomplished through the application, but when you apply for a service, the bank does nothing, and therefore you need to go to the bank yourself in order to obtain the service. However, the bank promotes all these services through advertisements, and they claim that it can be implemented through the application.

Also, the weakness of digitization in the banking sector is an obstacle to accessing information, as the majority of banks' websites are an interface that contains a set of buttons, when you press the Button, you do not find the information titled to it, and there is no tab for the bank's departments,

As I was preparing for this research, I tried to reach the department responsible for digitization in the bank, but I did not find any way to contact them, and what I got from the information was through the company concerned with the digitization industry.

There is a lot of corruption in the Internet sector in Mauritania, as companies do not care about the customer. A while ago, Internet companies in Mauritania announced the provision of the 4th generation service, but in fact what they offer does not reach the 3rd generation. But all this does not matter to the telecommunications companies, as they give bribes to the censorship authority.

Moreover, the internet in Mauritania is very weak, and this is not the only problem facing internet users in Mauritania. In Mauritania, you must subscribe to all the telecommunications companies operating in the country, as the coverage is not at the same level in all regions, each region has its own company, Even sometimes you have to go up to the roof in order to get internet signal.

Bank advertisements in Mauritania do not reach the target audience at the required level, as the public no longer trusts these advertisements, as they often promote services that do not exist on the ground. To make matters worse, the majority of the people in the ads are clowns, so the recipient receives the ad as if it were slapstick.

During my preparation for this research, I realized that some Mauritanian banks are not looking for clients at all. These banks are owned by wealthy people and they established these banks to cover their foreign transfers.

The majority of Mauritanian bank advertisements are designed for the eye, and therefore it is necessary to focus on the visual elements, The advertisements of Mauritanian banks focused on images and graphics, as they occupy the first place among the elements of the advertisement, because the image is one of the most important methods of conveying ideas and information in the advertisement to viewers, and at the same time it is more effective in the hearts of viewers than the use of words and sentences.

using image in advertising strengthens the attention of the reader and viewer of the advertisement, however, the image helps the recipient understand the message and remember it permanently even and to believe it, because he sees the commodity or its uses with his own eyes, so it is necessary that these drawings and images ensure some creativity and ingenuity in their use and in a good expression of the content of the advertisement In full proportion to the words and sentences formulated in the text of this announcement.

Harmony of these elements through colors, and this harmony creates combinations that are pleasing to the human eye, and color harmony is a major concern for designers because colors always exist in the presence of other colors in a shape or space, and when a designer coordinates colors, the relationships between a group of colors are improved to increase the way which complement each other. The colors are coordinated to achieve a balanced, uniform effect that is aesthetically pleasing to the viewer.

The image overshadowed the majority of Mauritanian bank advertisements, and the text had a simple role, as this role was shortened to the titles and some simple explanations, on the sidelines of the advertisement, and this is normal because the majority of society, visually, watches the image and does not read the text.

Online ads often vary in Mauritania, due to the nature of the Mauritanian people, as the ads target urban and Bedouin, and this is evident in the ads that we analyzed, as most of these ads link between Bedouin and urban visuals, as camels are present in most of the

ads, Even the BMCI’s logo contains a picture of a camel. The camel is an integral part of the Mauritanian Bedouin life, and traditional clothing is present in the ads of both banks.

The human presence is close between men and women, although the presence of women is more than men, and this is due to the sensitivity of the position of women in Mauritanian society, given the male dominance prevailing in society, as if the digitization department says we are not subject to this control. Also, most of the women who appeared in the ads were black, a symbol of equality. In the next table, we'll sort how often visuals appear in the ads we analyzed.

Table (21): Human presence in analysed advertisings

Visual Elements appearance	Single	with other elements
Camals		In 3 BMCI ads
Black family	1 in BPM ads	
brown woman with Smartphone	4 BMCI 1 in BPM ads	In 4 BMCI ads
white woman with Smartphone		1 in BPM ads
Sea		In 3 BMCI ads
Chinguetti lighthouse		In 3 BMCI ads
Palms		In 2 BMCI ads
Desert		In 2 BMCI ads
Eiffel tower		In 2 BMCI ads
Family		in 2 BPM ads
urban nomads together		In 3 BMCI ads
Old white woman with old mobile		in 2 BPM ads
Old white man with old mobile		1 in BPM ads
Brown woman holding money		In 1 BMCI ads
white man with Smartphone	1 BMCI	1 BMCI 1 in BPM ads

By looking at the table, we find that BMCI Bank combined Bedouin and urban in its advertisements, while BPM focused more on urban areas, and the presence of dark-skinned people was more in BMCI's advertisements than in BPM. And both banks often put women in the leadership position. BMCI also differed in its international dimension, as BPM advertisements are mostly local.

Conclusion:

In the first chapter of this research, I touched on online advertisements, in order to understand the topic more, I used some drawings to understand the topic more, and make it clear to the reader, and since the online advertisements are related to technology, it is constantly changing, and evolving day after day, and therefore in it Often the researcher in this field cannot use past studies, as he must keep pace with technological progress,

however, there is also a strong conflict in the digital field between the local and the global, and therefore the advertiser must maintain the taste of the target audience.

As this research about online advertisements for Mauritanian banks, it was necessary to review the laws regulating advertisements in Mauritania, I have included some articles regarding the image in the advertisement, and the form it should be, and these laws have established multiple penalties for violators, and these laws are of great importance, as they preserve the rights of others, regulate the field and maintain its flexibility.

Since the topic of my research is related to digitization in Mauritania, there have been difficulties in obtaining accurate statistics, because digitization in Mauritania is still in its infancy, I tried to link digitization with the economic level, as these two fields have a close relationship.

Successive Mauritanian governments drew multiple plans and allocated large sums of money in order to advance the country, but all plans remain ink on paper, and the money goes into the pockets of government members, without the citizen finding a single cent, and the interests of those loans continue to accumulate on generations, therefore, some experts believe that it is better for the Mauritanian wealth to remain underground until someone comes to exploit it impartially.

In the middle of the last decade, some banks began to move towards digitization, in response to the desire of their customers. In this research, I tried to study the online advertisements of two banks, the Mauritanian Bank for International Trade, and Banque Populaire, and due to the lack of statistics related to advertisements and spending on them, I used some statistics in other countries. On the other hand, these banks do not serve the citizen outside the country, as all the cards issued by Mauritanian banks are local cards, and therefore the customer cannot withdraw with it from outside Mauritania.

In the second chapter of this research, I tried to collect some definitions of advertising according to different schools, and I also touched on some statistics related to the number of users of the digital field, as this number is rising day by day, and Mauritania is not isolated from this rise, as users in Mauritania are rising dramatically. Steady, but this rise is slower than the other world.

Since the subject of my research is related to the image, I used some rules defined by experts in the field of visuals, in order to understand the advertisements that I will analyze, because to bring out the beauty of the image, and to understand its meaning requires more mechanisms.

As is well known, the advertisement is analyzed from many aspects, Every image has a Signifier and Signified, and in order to understand these two concepts, the analyst in this field needs to use many rules, and I used here the Barth method, which is one of the most important method. and the messages of the announcement also contain what is known as coded and non-coded, messages, however, the angles of The image and the level of light, have its meaning.

In addition, There is the general shot that provides the receiver with information about the environment, and there is the narrow shot, which is used to frame a specific thing, and therefore the image analyst should take this into account.

In the third chapter of this research, I collected 10 advertisements for each of the Mauritanian Bank for International Trade and Banque Populaire, and I used the semiotic method in order to study these advertisements, because I will study these advertisements visually.

These advertisements were in the period between 2015 and 2020, and I chose various advertisements with various messages and contents, in order to understand the topic more, and most of these advertisements were on social networking sites, as the two banks rely mainly on social networking sites as a means of communicating with the public .

In this chapter, I faced some difficulties, including not getting the bank's digital vision, as there is no information related to digitization on the bank's website. I tried to contact the bank's digitization official, but I did not receive a response, and I resorted to taking some information from the company producing the digitization.

At the end, we hope that we have succeeded in answering the questions posed in the introduction to this research. I have chosen a group of advertisements for two different Mauritanian banks with the aim of obtaining a mechanism that enables me to study advertising. I have studied these advertisements through several indications, the significance linguistic as well as expressive, in order to reach through them the meanings of the hidden declaration that is behind the expressions and colors.

It is known that each advertisement has multiple readings, and therefore each reader can read it in his own way, whether the reading is true or false, but there are hidden meanings that cannot be easily perceived, such as colors and facial expressions.

As for the effect of advertising on the recipient, it may pass through several stages as seen by some communication scholars, and these stages are observation, then attention, then adoption. And when the recipient buys the service, it signifies the success of the advertisement.

We hope at the end of this research that we have provided something useful and answered questions that were stuck in the minds of some, and we also hope that this research will be a basis for those who will research in the future on this subject.

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