

Representing young people in traditional bank ads: how self-image shapes brand perception

Abstract :

This study examines how traditional banks portray young people in ads and how these portrayals shape young consumers' self-image and relationships with these institutions. Drawing on self-congruity theory and using semiotic analysis and indepth interviews, we explore how young consumers interpret and emotionally respond to these representations. We find limited diversity in visible traits (reflecting primary dimensions of diversity) and in secondary dimensions such as education and work experience. Banks project idealized images, while young people seem to identify more with portrayals of their actual selves. Although identification doesn't directly drive bank choice, alignment with lived realities shapes brand image and long-term decisions.

Keywords: *semiotic; self-congruity; diversity; traditional banks; advertising*

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INTRODUCTION

In recent years, traditional banks¹ have been affected by various environmental and financial scandals, contributing to the erosion of trust among young people and intensifying their distrust, anger, and expectations towards these institutions. Consequently, 54% of French individuals aged 15-24 are willing to consult an independent advisor outside major banking networks², 18% of those aged 18-24 consider “degrading banks” as “acceptable” or “understandable”³, and over a third of those aged 18-35 express the desire for their bank to uphold social and environmental commitments⁴. Moreover, the rise of online banks and neobanks⁵ has made this population more volatile for traditional banks. Despite these challenges, young individuals remain a targeted group for traditional banks that prominently feature them in their advertisements, intensifying efforts to attract and retain them.

Several researchers have investigated the strategies developed by traditional banks to meet the evolving demands of young consumers. Some have examined the tools at their disposal to face new digital competitors (Klein 2019), others have studied the evolution of the banking commercial relationship in the digital era (Audigier 2016), while others have observed the evolution of advertising communications and consumer perceptions of traditional banks (Pavot 1995). From this perspective, Mercanti-Guérin (2011) examined how young people perceive the image of traditional banks during times of crisis, while Gardès et al. (2013) analyzed the social representations associated with six major French banks. Both studies highlight a disconnect between the image banks seek to project and how consumers perceive them. The first study highlights that young consumers tend to perceive all banks as similar, while the second emphasizes that despite substantial investments in sponsorship to associate their brand with specific events, this strategy often fails to resonate with consumers. Elsewhere, exploring the link between bank advertising and customer needs, Mylonakis (2008) found that Greek customers are indifferent to bank advertising when choosing a bank, suggesting that advertising affirms a bank’s market presence rather than influencing their choice of bank. For their part, Mogaji and Danbury (2017) noted that despite the frequent use of emotional appeals in UK bank marketing, consumers showed low enthusiasm for the brands, lacked pride in their association, and viewed all traditional banks as similar, regardless of switching potential.

Although this research provides valuable insights into attracting young consumers by enhancing the image and services of traditional banks, none adopt a visual consumption lens (Schroeder 2002) to propose ways to strengthen the relationship between traditional banks and young consumers. Yet, visual consumption is key to understanding consumer behavior, as images convey social and psychological dynamics – like closeness, involvement and status – that influence perceptions of products, services and organizational identity (Borgerson & Schroeder 2008). Visual consumption research has extensively explored how diverse consumer groups are represented in advertising and how these portrayals influence both brand perceptions and self-image. Studies have examined portrayals of various audiences, including men (Elbadwy et al. 2024; Nixon 2024; Schroeder & Zwick 2004), racialized individuals (Mitchell et al. 2023; Seyidoglu et al. 2022), disabled people (Aspler et al. 2022) and older adults (Rosenthal et al. 2021). However, a significant gap exists in understanding how traditional banks represent young people in their advertisements, particularly in terms of the diversity of these portrayals.

The concept of diversity is essential as it profoundly influences how consumers from diverse backgrounds interpret their connection or disconnection with brand representations. Thus, building on Wellner’s (2002) framework – which differentiates between “primary dimensions” of diversity such as age, ethnicity, and gender and “secondary dimensions” that includes educational background, work experience, marital status, and parenthood – we aim to explore how these portrayals resonate with young audiences and influence their relationships with financial institutions. This approach is particularly relevant given that traditional banks struggle with a damaged reputation among young people and

1 Traditional banks offer various financial services and, unlike new banks (online banks and neobanks), have physical branches where customers can visit to carry on their banking transactions.

2 Deloitte France. (2019) *Relations banques et clients - 9e édition*. (s. d.). Deloitte France. <https://www2.deloitte.com/fr/fr/pages/services-financier/articles/relations-banques-clients.html>

3 Institut Montaigne. (2021). “Une jeunesse plurielle - Enquête auprès des 18-24 ans”. Institut Montaigne. <https://www.institutmontaigne.org/publications/une-jeunesse-plurielle-enquete-aupres-des-18-24-ans#section-contenu-telechargements>

4 Crédit Coopératif et Viaivoice. (2023). *4ème édition de l’Observatoire du sens de l’argent*. Crédit Coopératif. <https://www.credit-cooperatif.coop/votre-banque/a-la-une/4-edition-observatoire-sens-argent/>

5 New digitized financial players that develop digital services and communication strategies more tailored to the means, concerns, and habits of younger generations. Unlike online banks, neobanks operate independently from major banking groups.

considering that with 58% of Europeans aged 18-25 perceiving ads as “full of stereotypes”, 46% feeling that industries fail to understand their generation and over two in five ceasing to purchase products over inappropriate promotional campaigns⁶. By analyzing the portrayal of young individuals, our study aims to provide a nuanced examination of the visual strategies used by traditional banks to engage this audience. This approach helps us assess how well these representations reflect the diversity of young consumers and their effectiveness in fostering meaningful connections with them.

This article draws on the concepts of visual consumption and self-congruity, aligning with the idea that understanding the role of visual consumption is essential for comprehending market structures and addressing sociological concerns of identity (Schroeder 2002).

Our paper is guided by the following research question:

How does the portrayal of young people in traditional banks' advertisements align with their self-image and shape their view of these institutions?

This study aims to:

- 1) Explore the alignment between young people's self-image and their portrayal in traditional banks' advertising campaigns.
- 2) Investigate how young people interpret the diversity promoted by traditional banks' advertisements in representing them.
- 3) Observe the role these representations play in shaping young consumers' view of traditional banks.

Given the limited empirical research in this area, this study adopts an exploratory approach to examine self-congruity, diversity representation and identification processes as they emerge from our analysis. Our semiotic analysis and qualitative interviews capture these theoretical concepts to determine whether young people's representation in traditional banks' advertisements aligns with their self-image and shapes their relationships with these institutions.

The first part of this study establishes the theoretical foundation of this study by examining the role of advertising in perpetuating stereotypes, promoting diversity to attract young consumers, and enhancing consumer self-congruity and brand preference. The second part outlines the methodological approach and presents findings from a semiotic analysis of seven advertising films from traditional banks, along with sixteen qualitative interviews conducted with young French individuals. Finally, the third part offers a discussion, underscores the study's limitations and directions for future research and provides recommendations for traditional banks.

CONCEPTUAL FRAMEWORK / LITERATURE REVIEW

Advertising representations: the negative effects of stereotypes

Adhering to the adage “a picture is worth a thousand words”, advertisers often rely on images containing various verbal and nonverbal signs to communicate effectively with their target audience. To ensure clarity and avoid misinterpretation, they select signs with universally understood meanings (Bush et al. 1993), reflecting “a reality that is not an objective diagnosis, but a typification of what individuals think and how they represent the world” (Sacriste 2001). Thus, advertising relies on stereotypes. Continuous exposure to stereotypical themes and messages can shape social judgments and spread discriminatory beliefs (Harrison et al., 2017). Many studies have documented the stereotypical and often negative ways advertisements depict certain individuals, such as women and racial minorities (Bristol et al. 1995; Cortese 1999; Stern 1993). For instance, the portrayal of various social classes in advertisements can reinforce stereotypes, influence consumer behavior and impact social norms because advertising functions as a social agent that introduces and reinforces ideals of success, beauty, and lifestyles, often achievable only through product consumption. By linking social status and personal identity to the ownership of specific goods, advertising reinforces existing social hierarchies and promotes a sense of exclusivity (Okditazeini et al. 2025).

In 2015, Chen emphasized the importance of recognizing elderly prototypes in TV ads to prevent age-based discrimination and ensure the protection of rights. She cautions that positive stereotypes can also be problematic by defining “successful aging” in terms of youth, competence, and financial ease. Examining how males are portrayed in

⁶ Pasteur, C. (2022). *Qu'attendent vraiment les 18-25 ans de la publicité en 2022 ?* AIR OF MELTY. <https://www.aiofmelty.fr/marques/quattendent-vraiment-18-25-de-publicite-2022-24384.html>

TV advertising, their relationships, and changes from 2003 to 2008, Fowler and Thomas (2015) suggested that certain aspects of these depictions challenge current gender roles, while others reflect societal changes. More recently, Shinoda et al. (2021) highlighted that Brazilian advertising posters perpetuate gender stereotypes, marginalizing certain profiles of women and negatively impacting their well-being.

Enhancing diversity in advertising: a brand strategy to target consumers

In 1997, diversity was defined as “*the condition of being different; an instance or a point of difference*” (Lee and al. 2004). In 2002, Wellner (2002) suggested that diversity is evolving beyond the “primary dimensions” such as age, ethnicity, gender, physical ability, race, and sexual orientation to also encompass “secondary dimensions” like educational background, marital status, parental status, work experience, and more. This broadened perspective on diversity has profound implications for marketing and advertising, particularly in relation to self-congruity theory. By recognizing a wider array of identity markers, brands can create more nuanced and inclusive representations that resonate with a diverse consumer base. Today, diversity in advertising is defined as “*the equitable and proportionate representation of various groups in a promotional context or specific media*” (Eisend 2022). Campbell et al. (2023) have identified seven forms of diversity in advertising that can influence self-image and social norms: age, beauty, body size, gender, LGBTQIA+, physical and mental ability, and race and ethnic origin. These diversity dimensions provide a framework through which we can analyze how banking advertisements create visual representations that consumers may find congruent or incongruent with their various self-images.

Several research show that diverse representations can positively influence brand image and product associations consumers construct in their minds (Liljedal et al. 2020; Baxter et al. 2016), boost perceptions of brand morality, and lead to more favorable attitudes toward a company (Khan & Kalra 2021). For brands, achieving successful diversity initiatives may hinge on audience connectedness (Åkestam et al. 2017; Oakenfull et al. 2008) because if audiences feel disconnected, they likely reject the message, as well as the marketer or brand that shares it (Burgess et al. 2021). Thus, marketers need to understand the extent to which collective audiences perceive belongingness, feelings of positivity, and similarity to the people in the advertisements. These similarities do not have to be direct (e.g., same ethnicity); consumers can connect in response to perceiving similar experiences or because they sense the relevance for other people. For example, heterosexual people positively perceive and react to advertisements containing same-sex couples if they feel connected to a relatable relationship scenario (Åkestam et al. 2017; Russell & Puto 1999).

However, advertisements featuring inadequate or insincere diversity efforts can alienate audiences (Åkestam et al. 2017; Oakenfull et al. 2008). In 2023, Campbell et al. argued that diversity can elicit negative reactions when brands do not prioritize its promotion or when consumers perceive a lack of authenticity from brands. Insincere portrayals of diverse identities can provoke consumer skepticism and backfire, reinforcing negative social norms and perpetuating inequalities among vulnerable groups (Behm-Morawitz & Mastro 2009; Harrison et al. 2017). Therefore, brands that superficially support diversity without truly embracing it risk perpetuating tokenism, which can result in negative outcomes such as rejection (Podoshen et al. 2021).

How we engage with ads: relationship between self-congruity and brand preference

In 1982, Sirgy distinguished the actual self (self-perception), the ideal self (desired self), the actual social self (perceived social perception), and the ideal social self (desired social perception). Self-image theory asserts that a consumer tends to select products or brands that correspond to his/her self-concept. Self-congruity is defined as “*the totality of the individual's thoughts and feelings having reference to himself as an object*” (Rosenberg 1979). Self-congruity specifically addresses the alignment between consumer self-image and brand image. Self-congruity is known to foster positive attitudes and behaviors toward products and brands (Ericksen 1997; Sirgy et al. 1997). As Graeff (1997) emphasizes, “*the more similar a consumer's self-image is to the brand's image, the more favorable their evaluations of that brand should be*”. Research indicate that self-congruity significantly influences advertising effectiveness. Hong and Zinkhan (1995) found that higher congruence between the visual image and consumer's self-image predicts favorable brand attitude and purchase intention. Kang et al. (2015) developed a model linking image congruity (self-congruity and functional congruity) with brand loyalty components (cognitive, affective, and conative loyalty), showing that self-congruity influences cognitive and affective loyalty, while functional congruity affects cognitive loyalty. From another viewpoint, Islam et al. (2018) revealed that symbolic and functional incongruence are key determinants of brand hate.

In advertising literature, personality traits and values are explored dimensions of self-concept. Hong and Zinkhan (1995) demonstrated that advertising messages aligned with consumers' introversion or extroversion generate more

favorable ad attitudes and brand evaluations. LaBarbera et al. (1998) highlighted that visuals consistent with consumers' personality-type processing styles can enhance ad appeal and purchase intentions for various products. More recently, Tooray and Oodith (2017) found that students are slightly more influenced by their actual self when purchasing clothing and mobile phones, while Li et al. (2021) showed that both actual and ideal self-image congruities positively affect brand preference.

METHOD

We conducted a semiotic analysis of seven film advertisements from leading traditional French banks, focusing on their portrayal of young people. The banks were selected based on their revenue and client base, as determined by various online rankings, without considering their specific advertising strategies towards young consumers. This approach ensures our analysis provides a representative view of how France's most influential banks communicate with young consumers, reflecting current market trends. For each bank, we analyzed their most recent advertisement featuring young consumers at the time of the study. These films were selected for featuring individuals aged 15-30, as defined by the most recent periodization of youth established by the INJEP⁷. We focused on film advertisements because, they employ complex codes and conventions, making them open to various readings and interpretations (McQueen 1998). As Bulmer and Buchanan-Oliver (2006) emphasize, "if 'a picture paints a thousand words', then the interpretation of a 30-second television commercial running 25 frames per second has the potential to be equivalent to a lengthy essay."⁸ Moreover, in 2022, banking and insurance ranked among the top five industries most reliant on segmented TV advertising⁸. Additionally, the selected TV commercials from traditional banks were part of 360-degree marketing campaigns designed for seamless adaptation across various media platforms, including social media where 77% of 16- to 24-year-olds engage regularly and two-thirds of them do not use ad blockers⁹. This further underscores the relevance of analyzing traditional bank TV advertisements.

For semiotic analysis, we relied on Ardhiyanto and Son's (2019) adaptation of Barthes' method (1964), Berthelot-Guiet's (2015) semio-communicational approach, and Aumont and Marie's (2020) film analysis method. These guided us through a shot-by-shot analysis of advertising films, focusing on image description (denotation) and interpretation (connotation) across four dimensions: plastic (forms, colors, lighting, texture), scenic (frame, framing, camera angle, composition and layout, linguistic/iconic distribution, and reading path), iconic (editing and content of the images, gestures of the young people depicted), and linguistic (graphic elements, linguistic elements, discourse, background sound, content, and function of linguistic elements).

The semiotic analysis is detailed in a 124-slide PowerPoint document. This preliminary analysis of advertising films allowed us to explore how visual elements in bank advertisements generate complex meanings through cultural codes and symbolic associations. By decoding the signs used by traditional banks to represent young consumers, we uncovered embedded stereotypes in their visual messaging, establishing a foundation for understanding how these institutions portray young people. Building on these findings, we compared the banks' representation with young people's self-image, revealing potential disconnects between projected visuals and how they see themselves (see Appendix A and Appendix B).

To examine the alignment between young individuals' depiction in traditional bank advertisements and their self-image, as well as its influence on their perception of these banks, we conducted semi-structured individual interviews with sixteen participants aged 15 to 30. Participants were recruited through word of mouth, ensuring a balanced representation across three age groups: 15-17 years, 18-24 years, and 25-30 years, with 5-6 respondents per group. Each interview lasted between 35 minutes to 1 hour and was transcribed, resulting in a total of 109 pages of data (see Appendix C and Appendix D).

⁷ INJEP. (2021). *Les chiffres clés de la jeunesse 2021*. INJEP. <https://injep.fr/publication/les-chiffres-cles-de-la-jeunesse-2021/>

⁸ SNP TV (2024). *Les chiffres de la publicité TV segmentée pour l'année 2023: une croissance confirmée*. SNP TV. <https://www.snptv.org/communiqués/les-chiffres-de-la-publicite-tv-segmentee-pour-lannee-2023-une-croissance-confirmee/>

⁹ SuperAwesome (2022). *Découverte Digitale de la Gen Z : stratégies pour les marques qui souhaitent s'investir*. <https://www.superawesome.com/fr-gen-z-report/#genz>

The interview process consisted of two phases. We initially questioned them about their personal approach to youth, including their subjective age, definition of youth and main concerns. Next, we presented the seven advertising films one after the other to gather their perspectives on the portrayal of young people and assess how these representations shape their perception of traditional banks. To implement this protocol, we drew inspiration from Mogaji and Danbury's (2017) study. After each video, we paused to collect participants' immediate reactions and responses to capture their impressions in real-time, ensuring that their feedback was specific to each advertisement and not influenced by subsequent films. The advertisements presented were identical to the seven analyzed in our previous semiotic study. We maintained a consistent viewing order for all participants, strategically alternating between shorter (30 seconds) and longer (45 or 60 seconds) advertisements. This approach was designed to maintain the young participants' engagement and concentration throughout the viewing process, preventing fatigue that might occur from watching several lengthy advertisements consecutively. Actual self-congruity was investigated through direct questions, such as "*What are your main concerns as a young person?*" and "*Do you see yourself reflected in the characters portrayed in this advertisement?*" while actual social self-congruity was assessed by asking if the characters in the advertisements resembled individuals within the participants' social circles. Ideal self-congruity and ideal social self-congruity were explored both through explicit questions like "*What does 'being young' mean to you?*" and organically from participants' responses to open-ended questions about bank messaging and advertisement interpretation. Diversity perceptions also emerged naturally from participants' responses to questions about resemblance and identification with the characters in the advertisements. This multi-faceted approach allowed for a comprehensive examination of how young people relate to their representation in banking advertisements.

FINDINGS

Our semiotic analysis allowed us to identify the signs used by traditional banks to represent young people, offering valuable insight into which dimensions of diversity they prioritize when portraying this audience. This focus on diversity is particularly significant, as research highlights that incorporating diversity in advertisements has become a key branding strategy to engage consumers and meet their evolving expectations regarding social and identity representation. Traditional banks, which communicate broadly to diverse audiences, are likely adopting this approach to strengthen their connection with young consumers. Furthermore, this emphasis on diversity is especially relevant given that young consumers are critical of stereotypes in advertising¹⁰.

Following our semiotic analysis, we conducted qualitative interviews to assess the alignment between traditional banks' portrayal of young people and young people's self-image, while also exploring how these representations contribute to shaping their views of traditional banks. Consequently, our semiotic analysis played an important role in examining the connection between banks' portrayals of young people and the resulting stereotypes and image of banks among this audience.

10 Pasteur, C. (2022). Qu'attendent vraiment les 18-25 ans de la publicité en 2022 ? AIR OF MELTY. <https://www.airofmelty.fr/marques/quattendent-vraiment-18-25-de-publicite-2022-24384.html>

Table 1

How the representation of young people in bank ads relates to their self-image and brand perception

	Explicit figurative signs <i>Appearances and responsibilities</i>	Implicit symbolic signs <i>Habits and concerns</i>	Primary dimensions of diversity <i>Ethnicity and physical ability</i>	Secondary dimensions of diversity <i>Social background and work experiences</i>
How are young people represented in traditional banks' ads?	Young people are portrayed with flawless appearances (e.g., perfect skin, ambiguous age) and assigned adult responsibilities and societal expectations, which obscure their actual stage of development. They are often depicted as active in prestigious professions (such	Everyday moments that reflect the actual lives of young people are depicted (such as waking up early or having coffee with friends). References to a digital-native lifestyle are also incorporated through frequent use of technology and color schemes	Young people from various ethnic backgrounds are featured –reflected in differences of skin tone, hair texture, and facial features – and individuals with physical disabilities, such as wheelchair users, are occasionally included as central figures in group settings. These	Upper-middle-class young people enjoying a prosperous lifestyle in medium-sized cities are predominantly featured, often illustrated by home ownership and access to natural spaces. A traditional family model is typically emphasized, focusing on the nuclear family and idealized
	as entrepreneurs or engineers), dressed in standard business attire with neutral colors, resulting in a standardized representation of their identity	that evoke a digital atmosphere	portrayals aim to convey a positive image of inclusion and integration	closeness, while overlooking the diversity of work by omitting "dirty work" or less socially valued occupations and concentrating on creative or prestigious professions
What are the consequences on young people's identification?	They can struggle to identify with the explicit figurative signs used by traditional banks, associating these representations more with their ideal social self rather than their actual self	They can easily relate to these implicit symbolic signs that resonate with their actual self and actual social self, helping them feel understood and fostering a stronger sense of identification.	Some young people can identify with representations that subtly integrate diversity signs reflecting their actual self.	Some young people can struggle to identify with portrayals that exclude aspects of their actual self and feel unrepresented or disconnected from traditional banks' ads.
What are the consequences on	These explicit figurative signs may lead young people to	These implicit symbolic signs may help traditional banks appear more understanding	These primary diversity signs may negatively affect traditional banks' image if not	The omission of these secondary diversity signs may reinforce the perception of
traditional banks' image?	perceive traditional banks as paternalistic and outdated.	and relatable to young people, potentially reinforcing their trust.	supported by messaging highlighting the challenges faced by minorities or people with disabilities. In such cases, young people may interpret the representation as superficial and opportunistic, viewing the banks as tokenistic.	traditional banks as elitist and disconnected from the realities of many young people.

Young people struggle to identify with the explicit figurative signs used by traditional banks to depict them, they identify more to implicit symbolic signs that mirror their daily lives

Young people's appearance and responsibilities in advertising: traditional banks' broadcasting an idealized portrayal

In advertisements, traditional banks often downplay adolescence's physical traits by utilizing scenic dimensions through close-ups and medium close-up shots showcasing flawless skin. Additionally, they attribute responsibilities to young individuals through rhetoric that imposes societal expectations on them, using impersonal statements like commonplaces to create context-free universal truths and imply timeless validity (Maingueneau 2021). Similarly to American teen movies¹¹, banks' ads create a confusion in the youth' ages and obscure young individuals' developmental stages. Faced with this representation, several young people interviewed mentioned that they can't even identify the depicted age of youth in ads:

"I don't know if she's a teenager or an adult." (Soraya, 15-year-old, high school student)

Regarding workplace, young people are depicted as "active" from an early age. Banks' ads emphasize socially valued professions which promote creativity and innovation, such as actors, entrepreneurs, and engineers. Young people's involvement in work is supported by dynamic speeches revolving around action verbs that celebrate individual merit and success, thus promoting the self-made man idealized figure. This portrayal echoes the concept of affective labor (Hardt 1999) while neglecting the "dirty work" (Hughes 1996). From a plastic perspective, the predominance of nuanced colors lacking aesthetic significance (Pastoreau 1999) suggests a blurring of young people's individuality in the workplace as they conform to the colors of their professional environment, leading to a standardization of their identity. Our interview results showed that some respondents did not relate to the social norms that traditional banks associate with young people. Etienne, a 28-year-old consultant, stated: *"I don't identify with the young guy in a suit because I reject that image for myself. I'm against suits and ties; as a young person, I want to establish the black T-shirt. Here, we see him adopting the dress codes of older generations; he's a young person trying not to look young."* Elias, a 16-year-old high school student, noted that traditional banks often depict young individuals as having strong convictions on life whereas he feels that *"at 16, you might not necessarily have these ideas"*.

Respondents also underscored that traditional banks offer a romanticized image of youth that occult difficulties and real concerns of this audience:

"They try to make us believe that we can achieve everything with them, with the bank, because 'when you're young, you can do anything', 'you can succeed at everything' etc., but they ignore many factors." (Léona, 25-year-old, sales force manager)

Thus, young people's portrayal can be seen as unrealistic and outdated, suggesting that traditional banks don't fully grasp young people's concerns:

"They understand the issues, but they don't know how to talk about them" (Garance, 24-year-old, communication student).

Hence, the way traditional banks portray young people appears to align more with an ideal social self, based on a paternalistic vision, rather than with young people's actual self-image (Sirgy, 1997).

Young people's concerns in advertising: traditional banks' bridging the communication gap

Interviews showed that young people often strongly relate to the atmospheres portrayed in advertisements, particularly when these resonate with their personal experiences or emotions. Léona, described a specific "feeling" that increased her identification with the young characters in the ads she viewed. This connection reinforces her identification to the advertisements:

"In the previous advertisement, we identified with the social class and physical appearance, whereas here, we identify with a feeling we have already experienced or that our friends have shared with us. So, I identify much more here. A feeling lingers; we remember it; it's much stronger than a simple situation like 'oh, I've also picked up a plastic bottle to support a social movement'." (Léona, 25-year-old, sales force manager)

¹¹ Christina Cauterucci. (2017). *The Adult Bodies Playing Teens on TV*. Slate. <https://slate.com/technology/2017/12/what-effect-does-it-have-on-viewers-when-mature-adults-play-teens-on-high-school-television-shows.html>

This emotional connection appears particularly effective when traditional banks use subtle symbolic signs to represent significant life events or personal values that align with young people's real-life experiences. For instance, Anna, a 27-year-old teacher, explained how subtle elements in an advertisement resonated with her personal experiences, making her feel understood and acknowledged:

"When you see the girl getting up in the morning, leaving when it's still dark, I recognize myself in that. (...) It speaks to me more than the girl talking to her friend because I find it hard to believe that my friend will tell me: 'I've changed banks, it's great!' I don't think I'll ever have that conversation." (Anna)

Similarly, Pierre, a 22-year-old medical student, highlighted the importance of familiar settings and activities in advertisements. He noted that these relatable contexts enhanced his ability to identify with the young characters portrayed:

"There is an aspect of identification that also comes from what they are doing: having a coffee on a terrace peacefully with friends (...). The setting, being outside in good weather, having a coffee with friends, is obviously a situation I identify with and project myself into." (Pierre)

Our results revealed that certain elements are particularly effective in mirroring young people's daily realities, especially their relationship with the digital world. Traditional banks often portray young individuals as digital natives with a mastery of new technologies. This expertise is visually represented through the omnipresence of connected devices, frequently captured in horizontal or point-of-view shots. These devices are shown as central to young people's lives, serving as portals for work, information, and entertainment. From a plastic perspective, this representation is supported by colors reminiscent of digital environments, such as shades of blue evoking artificial lights. Our interviews showed that young people expressed a strong sense of identification with these implicit symbolic signs used to depict their daily lives.

"I particularly identify with the guy who wakes up with his phone because, just like me, as soon as I wake up, I grab my phone. It's true that we were born truly into the digital age." (Pomeline, a 19-year-old law student)

Young people take a critical view of the diversity signs used by traditional banks to represent them: they deplore the lack of signs reflecting secondary dimensions of diversity

Traditional banks striving to represent all young people: enhancing primary dimensions of diversity like ethnicity and physical ability

In traditional banks' ads, diversity is often highlighted through the inclusion of young people with characteristics associated with different racial categories (slanted eyes, tanned or dark skin tones, specific hair textures). Iconically, they often appear alongside non-racially marginalized young people, adopting similar gestures to underscore their social integration. After seeing minorities portrayed in a bank advertisement, Rayane, a 22-year-old college student, stated: *"I identify more than the others because I see plenty of different social classes, people of all origins"*. Yet, our results showed that young people not from minorities may identify with portrayals of young individuals if they include implicit signs of diversity (like inclusive discourse), while young people from diverse backgrounds need more explicit signs of diversity to identify with the characters (like same ethnicity).

Nevertheless, the identification of racialized young individuals appears more effective when diversity is combined with discourses addressing the challenges they face:

"Physically, I saw a Black person there, so I immediately identified with her because she was a young Black woman. Furthermore, she talked about "pushing boundaries", "believing in one's ideas", "always striving further", "venturing abroad." (Léona, 25-year-old, sales force manager)

Therefore, it appears that without engaged discourse and effective actions accompanying diversity representations, traditional banks may be perceived as opportunistic and fail to foster young individuals' identification.

Less frequently, but nonetheless noteworthy, traditional bank ads can also represent young people with disabilities. Iconically and scenically, they appear smiling in close-up shots with handheld cameras enhancing a sense of proximity, or at the center of groups of non-disabled peers moving (dancing or walking). These depictions, while focusing

primarily on physical disabilities, aim to challenge negative stereotypes by showcasing the integration and fulfillment of young people with disabilities (see Appendix E). However, our interviews revealed that respondents may view this kind of diversity as unrealistic and remain doubtful about traditional banks' true commitment to supporting diverse initiatives in real life: However, interviews suggest that these representations are often perceived as unrealistic:

"The suburban young individuals dancing together, I have never seen that, in any case it is rare, I haven't seen a scene like that in a long time, no one is dancing with a person with a disability." (Nora, 30-year-old, marketing manager)

After viewing an ad featuring a young person in a wheelchair, Rayane, a 22-year-old college student, displays skepticism about the representation of people with disabilities in bank advertisements, pointing to a potential disconnect between idealized portrayals and reality. His doubts suggest these representations may be driven by strategic motives rather than genuine inclusion, questioning whether banks implement specific measures for young people with disabilities and highlighting concerns about prioritizing image over action:

"With this ad, I have the image of an opportunistic bank, I perceive it a bit negatively because when you see the ad, you might think 'oh, that's cool!' but if we really go into the field and try to apply what they say, will it be the same? I don't know. For example, if you take a person they feature in the ad and bring them to Société Générale with a project, will they treat them like they do in the ad? That's what I wonder. I don't have much trust." (Rayane)

Traditional banks struggling to represent all the young people: occulting secondary dimensions of diversity like work experience and social background

In traditional bank advertisements, young people are often depicted enjoying a certain quality of life in medium-sized cities. Iconically, this idea is illustrated by images of nature integrated into daily life: young people relax in sparsely populated areas and use sustainable transport. Scenically, stone buildings often appear in horizontal shots close to the ground, highlighting their low height and historical roots in the city. From a plastic perspective, several scenes illuminated by natural light reveal beige Haussmannian facades, evoking cleanliness and purity transgress (Pastoureau 1999). The presence of blue (sky, storefronts), a universally accepted color that does not transgress (Pastoureau 1999), suggests both opulence (royalty) and tranquility (universally appealing color) typically associated with prosperous medium-sized cities. Once again, traditional banks seem to depict young people from an ideal self-image, emphasizing the representation of individuals living prosperously. However, this depiction may result in a lack of identification for some, who point out that traditional banks mainly represent an upper social class of youth to which they do not belong:

"In terms of social codes, like physical characteristics, social classes, etc., no, they don't look like me [...], they don't show young people coming from social housing or things like that, so in that sense, they don't look like me." (Rayane, 22-year-old college student)

This lack of diversity is also evident in the representation of young people within their family environment. In the advertising campaigns analyzed, traditional banks strictly adhere to this ideal by consistently portraying a family model composed of a father, a mother, and one or two children. Their closeness and bond are emphasized both scenically, through axial framing that places all family members at the center of the images and, iconically, by having them adopt the same gestures. This depiction of family creates a sense of detachment for some young people who do not see themselves reflected in it:

"They always show the typical family with the dog, the grandparents [...]. In my class, I know people who would easily fit into that family, but for me, I would be more like the outsider who doesn't experience the same issues, who doesn't have the same lifestyle, I'm the person who isn't really targeted by the ad itself." (Ayoub, 18 years old, college student)

"There are parents with a young woman, but beyond that, it doesn't resemble me at all because, for one, I only have my mother." (Léona, 25 years old, sales force manager)

Young people show some detachment from traditional bank advertisements, yet their ads still contribute to shaping the image of these institutions

Young people's skepticism toward traditional bank ads: a deep-seated disconnect

Interviews reveal that young people exhibit a notable skepticism towards traditional bank advertising when evaluating these brands:

"Just because I see an interesting advertisement doesn't mean I'll think 'Oh yes, that bank seems really good!'. For me, what matters more are very practical elements" (Nicolas, 27-year-old, magistrate)

Nicolas emphasis on tangible factors such as lending rates and customer service reflects a pragmatic approach to financial decision-making. This statement may underscore a broader cultural trend characterized by younger audiences' demand for clarity and functionality from brands and advertising.

The linguistic choices made by respondents also offer insight into their relationship with bank advertisements. Their language often reveals a subtle distancing from the perceived intentions behind advertising campaigns and marketing efforts:

"I think it's a bank that wants to address the issues of young people" (Léna, 17-year-old, high school student)

Moreover, our interviews highlight that the perceived lack of relatable characters in bank advertisements appears as a significant factor contributing to this disinterest: when young people struggle to identify with the individuals portrayed, it can result in a diminished connection to the advertising message and, in some cases, a sense of disengagement.

"They don't resemble me (...) I'm the person who isn't affected by the advertisement itself." (Ayoub, 18-year-old, college student)

Ads' role in shaping young people's perception of traditional banks: a positive influence under specific conditions

Despite this apparent disinterest, well-crafted advertisements have the potential to not only capture attention but also enhance the bank's image and position it as a viable option in the minds of young consumers:

"I feel that the bank is cooler, that it understands me better because it understands what I feel and doesn't stigmatize me like the previous one. Let's say if I really need a bank for this, I'll go to them first." (Léona, 25 years-old, sales force manager)

"For now, it's my father who manages, it's hard to connect with the bank, but maybe it will impact me more later, thinking: 'Oh, they will be looking for young people more'." (Victorien, 17-year-old, high school student)

These findings highlight the importance of emotional resonance in advertising. Campaigns that reflect the audience's values and experiences can foster trust and engagement. Thus, while younger generations may initially seem disengaged from traditional financial advertising approaches, it seems that campaigns tailored to their values – such as relatability and emotional appeal – can build brand loyalty and drive meaningful engagement.

DISCUSSION

This study contributes to the literature on visual consumption and self-concept by examining how traditional banks represent young people in their advertisements and how this representation aligns with young people's self-image. While previous research has focused on traditional banks' marketing strategies to attract young customers and compete with neobanks, our study employs semiotic analysis and qualitative interviews to provide a nuanced understanding of the relationship between visual representation and self-congruity in the banking sector.

Our findings underscore the substantial influence of visual elements on how young people interpret and respond to bank advertisements. We discovered that certain symbols and imagery used by banks to represent youth often fail to resonate with how young individuals see themselves. Although congruent representation is not the main factor in

young people's choice of banks, we identified effective signs, such as representations of diversity, that traditional banks can use in their ads to foster positive perceptions and interest among this audience.

This research offers valuable insights for practitioners on how diverse and authentic visual representations can affect young consumers' views and behaviors towards traditional banks.

Our semiotic analysis reveals that traditional banks often represent an idealized and standardized image of young consumers that aligns with dominant societal norms, particularly those linked to professional success. This approach contributes to visual consumption literature by demonstrating how consumers decode and interpret visual advertising elements beyond surface aesthetics, revealing underlying power dynamics and identification mechanisms in advertising communication.

However, the qualitative interviews we conducted reveal that this polished representation often fails to resonate with young consumers which tend to identify more strongly with their actual self than their ideal self (Sirgy 1982; Tooray & Oodith 2017) when it comes to traditional banks advertising. By integrating semiotic analysis with the concept of the "father gaze" which "*signifies a psychological relationship of power, in which the gazer is superior to the object of the gaze*" (Borgerson & Schroeder 2022), we provide a deeper understanding of how advertising images can reflect and reinforce power dynamics, positioning traditional banks as authoritative figures and strengthen feelings of exclusion and distrust toward traditional banking institutions among young consumers.

Moreover, our results reveal that young people are especially attuned to implicit symbolic signs that resonate with their everyday realities. This finding emphasizes the importance of belief congruence – the alignment between advertising messages and consumers' values – in shaping identification. This aligns with existing literature on authentic representation in advertising (Åkestam et al. 2017; Campbell et al. 2023). Hence, our research thus advances self-congruity theory (Sirgy, 1982) by underscoring the importance of realistic and relatable portrayals grounded in consumers' lived experiences within banking advertising.

Additionally, we highlight a significant oversight in traditional banking advertisements: the neglect of secondary dimensions of diversity, such as work experience and social background (Wellner 2002). Our semiotic analysis shows that traditional banks primarily depict young people from privileged socio-cultural backgrounds, often within an idealized nuclear family structure. This result broadens the scope of diversity beyond visible traits and shows how neglecting these factors can create a barrier to young people's identification with bank advertisements and engagement with traditional banks. Moreover, our results confirm the findings of Butt & De Run (2010) regarding the potential for ethnic cues in advertisements to increase engagement while highlighting that when these portrayals are perceived as tokenistic (Podoshen et al. 2021), young audiences tend to be highly critical and struggle to relate to these representations. Thus, our study contributes to critical discussions on the ethics of advertising representation, illustrating how stereotypical and tokenistic portrayals perpetuate exclusion and distrust.

Finally, our study offers a nuanced understanding of the role of advertising in the banking sector, particularly in relation to young consumers. While our findings confirm that identification with characters in advertisements does not directly drive immediate bank choice – supporting Mylonakis's (2008) view that advertising primarily reinforces market presence – they also suggest that the perceived alignment between advertising content and consumers' values can shape long-term attitudes and decisions. Given young audiences' heightened sensitivity to issues of representation and authenticity (Åkestam et al. 2017), the way traditional banks portray them in advertising holds significant implications for future consumer relationships.

LIMITATIONS AND FURTHER RESEARCH

This study has several limitations that provide opportunities for future research. First, our analysis focuses on seven advertisements from French traditional banks and sixteen interviews, which limits generalizability. Additionally, our French-only sample may not capture cultural variations in youth representation across different markets. Future research could expand this study by incorporating quantitative consumer analyses to measure the extent to which the qualitative insights gathered influence trust and brand perception. Additionally, examine how the portrayal of young people in banking advertisements evolves over time, particularly across different media formats such as television, billboards, social media, and bank websites would provide a deeper understanding of these representations. A comparative study between traditional banks and neobanks would provide valuable insights into how these institutions differ in their approach to youth representation. Furthermore, investigating how specific storytelling elements – such as relatable young protagonists, contemporary settings, or youth-centric conflicts – influence brand perception and emotional engagement among young consumers could involve measuring emotional responses, brand recall, and purchase intent after exposure to advertisements. Finally, a cross-cultural analysis of how traditional banks in different geographic contexts depict young individuals – considering varying cultural relationships with youth and money – would offer valuable insights into the role of advertising in shaping consumer attitudes globally. For example, comparing Eastern and Western countries could provide interesting avenues for reflection.

MANAGERIAL IMPLICATIONS

Our findings have several practical implications for traditional banks seeking to enhance their advertising effectiveness with young consumer. Given that trust is essential in financial services, aligning advertising messages with young consumers' realities and values is key to enhancing credibility and engagement. To achieve this, banks could explore secondary dimensions of diversity. For instance, a compelling campaign could spotlight a young entrepreneur who, despite foregoing traditional higher education, successfully launched a thriving tech startup, illustrating how the bank's innovative financial tools supported their journey. This approach not only acknowledges diverse paths to success but also demonstrates the bank's commitment to supporting various routes to financial achievement. Moreover, given the power of implicit symbolic signs in shaping young people's identification with bank advertising, banks could shift towards campaigns that tap into youth culture references – such as memes or viral content – rather than attempting direct representation.

Beyond representations, banks should also reconsider their media strategy. Additionally, banks could leverage the full potential of digital and social media platforms to craft more dynamic and interactive narratives. This strategy is particularly relevant given young consumers' emphasis on emotional connections, as well as digital platforms' unique ability to convey implicit messages and foster deeper relationships. These qualities make them an ideal medium for engaging this audience in a more meaningful way. While many banks already incorporate user-generated content and influencer collaborations, they could refine their approach by partnering with micro-influencers, who often foster more authentic connections with their followers. For example, collaborating with a content creator who openly discusses managing finances while navigating mental health challenges could resonate powerfully with audiences who rarely see such intersections addressed in financial advertising.

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APPENDIX A

Traditional banks' advertisements

Date	Duration	Traditional bank	Advertisement	Link
March 2021	30s	Crédit Agricole	"Génération formidable"	https://youtu.be/QqZvrO4L5sA?si=JMKWc1tiA1 hYPyvu
July 2022	60s	BNP Paribas	"Les Ghostés"	https://youtu.be/9t6-9A9mqv8?si=ygAD3xfGOSBNq spl
October 2021	60s	Banque Populaire	"L'aventure collective"	https://youtu.be/wEgyc5wxZ4?s i=a6YxZ09fNxFDuQW
August 2022	30s	Caisse d'Epargne	"Jeunes actifs"	https://youtu.be/Bdteo_pA6k?si=W rNbXVi340UJ3m_g
October 2021	45s	Société Générale	"C'est vous l'avenir"	https://youtu.be/kDbNiyN0hsg?si
				https://youtu.be/=amP6QBjmb2p UijU7
September 2021	30s	Crédit Mutuel	"Saison 7 épisode 2 - Et du coup voilà !"	https://youtu.be/QW s_N91XloQ ?si=OLiI8QgHta a6fMF6
March 2022	45s	La Banque Postale	"Quand on a 16 ans on a des convictions. Aujourd'hui La Banque Postale a 16 ans."	https://youtu.be/eD6RK5IwV80? si=RrvkT3xhLW DFPrcu

APPENDIX B

Examples: analysis of sequences from traditional banks' ads



PLASTIC

SCENIC

S13A - S13B

FORMS : N/A	FRAME : 16:9 rectangular frames
COLOURS : ■ ■ ■ ■ ■	FRAMEWORK : Close-ups (hand)
LIGHTING : S13A - S13B: natural lighting (daylight)	SHOOTING ANGLE : Horizontal angles
TEXTURE : Smooth images	COMPOSITION AND LAYOUT : Axial constructions (the girl's hand is at the centre of each image)
	LANGUAGE/ICONIC DISTRIBUTION : S13A: « Hello Léa » / « Being 16 today means being born with digital technology »
	READING PATH : Scriptural journey

ICONIC

LINGUISTIC

S13A - S13B

PERFORMANCE (EDITING) : Point-of-view shots Rapid succession of images	GRAPHIC ELEMENTS : S13A - S13B: « Hello Léa » (message displayed on the connected watch)
DESCRIPTION: A young girl wakes up, checks her connected watch, gets out of bed and buys a hot drink to take home	LINGUISTIC ELEMENTS : S13A - S13B: « Being 16 today means being born with digital technology » (everyday vocabulary, declarative sentence)
GESTUALITY : S13A: the girl looks at her wrist S13B: the girl grabs the hot drink she has just bought	SPEECH : S13A - S13B: female voice-over
	SOUNDBACKGROUND : Piano notes
	CONTENT AND FUNCTION : Anchoring: the text reduces the polysemy of the image

EFFECTS OF MEANING/CONNOTATION

S13A - S13B

These images depict the early morning routine of a young girl named Léa, as indicated by the information displayed on her smartwatch. Filmed from a subjective camera angle, these sequences give the impression of seeing through her eyes, creating a close-up effect with the young girl. The shots reveal only Léa's hand, obscuring her identity and suggesting the idea of a uniform youth: it is not necessary to see her face to understand that she is a young girl; her initial actions (checking her smartwatch) and her daily routine (consuming a take-away drink) reveal this. Léa's hand also alludes to the symbol of the invisible hand, a theory developed by economist Adam Smith, which posits that individual actions, guided by self-interest, contribute to wealth and the common good. This hand suggests that the daily activities of young people (purchasing a smartwatch, consuming take-away food, etc.) help to drive economic markets for the benefit of the common interest.

The quick succession of shots illustrates an active and dynamic youth, adopting a frenetic pace of life: Léa gets up quickly, gets informed quickly, eats quickly, etc. Uttered by a female voice-over, the sentence « *Being 16 today means being born with the digital...* » highlights the intertwining of the real world and the virtual world among younger generations.

The dull beige tones of the images evoke sobriety, while the brightly colored pink smartwatch stands out as the only "living" element in this drab environment. The presence of the thermos suggests sustainability and responsible consumption. The fact that the smartwatch and the thermos are prominently featured in each image suggests they hold equivalent importance in the lives of young people and have a similar impact on society. The juxtaposition between the connected device and the sustainable object also evokes a dissonance between the quest for sobriety and the dependence on polluting technologies among young people.



PLASTIC

SCENIC

S9A - S9B - S9C - S9D - S9E

FORMS : N/A	FRAME : 16:9 rectangular frames
COLOURS : 	FRAMEWORK : S9A - S9B - S9C - S9D - S9E: general plans
LIGHTING : S9A - S9B - S9C - S9D - S9E: natural lighting (daylight)	SHOOTING ANGLE : S9A - S9B - S9C - S9D - S9E: horizontal angles
TEXTURE : Smooth images	DESIGN AND LAYOUT : S9A - S9B - S9C - S9D - S9E: axial constructions (the character is at the centre of each image)
	LANGUAGE/ICONIC DISTRIBUTION : S9A - S9B - S9C - S9D - S9E : « Cocotte restaurant » S9D - S9E : TAKEAWAY
	READING PATH : Scriptural journey

ICONIC

LINGUISTIC

S9A - S9B - S9C - S9D - S9E

<p>PERFORMANCE (EDITING) : Sequence plan</p> <p>DESCRIPTION: A young restaurateur integrates takeaway service into his business</p> <p>GESTUALITY : S9A - S9B - S9C: the young restaurateur is standing in front of the entrance to his <i>Cocotte restaurant</i>, chatting to a passer-by, then to a couple. S9D - S9E: The young restaurateur is back on his feet, facing the entrance to his restaurant, several people are seated on the terrace, a woman and a man are picking up their orders at the counter, in the last shot, the restaurateur appears with his hands on his hips, staring into the distance.</p>	<p>GRAPHIC ELEMENTS : S9A - S9B - S9C - S9D - S9E : « <i>Cocotte restaurant</i> » (name of the restaurant) S9D - S9E : « TO BE TAKEN AWAY » (indication on the service)</p> <p>LINGUISTIC ELEMENTS : S9A - S9B - S9C - S9D - S9E: « When everything came to a standstill, I was able to take the right turns and seize new opportunities » (everyday vocabulary, declarative sentence)</p> <p>SPEECH : S9A - S9B - S9C - S9D - S9E: voice of the young restaurateur</p> <p>SOUNDBACKGROUND : Mysterious rhythmic music</p> <p>CONTENT AND FUNCTION : Relay: the linguistic message adds meanings to the iconic message that the latter cannot, or only with difficulty, convey.</p>
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EFFECTS OF MEANING/CONNOTATION

S9A - S9B - S9C - S9D - S9E

These images illustrate the evolution of a restaurant before and after the health crisis, highlighting a socially valued profession: the restaurant business, which nourishes and creates social bonds. The name of the establishment, *Cocotte Restaurant*, refers to the pressure cooker, a pot often used to prepare family dishes in sauce, and to an old expression referring to women of easy virtue, sources of pleasure. This name thus projects the image of a popular restaurant, contrasting with the bourgeois environment, represented by the beige Haussmann-style facades, where it is located.

Filmed in a continuous shot, these images highlight the young restaurateur's ability to quickly adapt to the economic and social context. The restaurateur transforms his business by adding a storefront and a terrace and by offering take-out, thus responding to new consumer needs. The blue and beige tones of the images evoke a peaceful and pure environment, obscuring the health crisis that prompted these changes. This staging suggests the ability of young people to overcome life's challenges, as illustrated by the voice-over: « *I was able to take the right turns and seize new opportunities* ».

APPENDIX C

Interview guide

Introduction

Hello, thank you for agreeing to this discussion... We would like to explore your perspective on several advertising films broadcast by traditional banks...

First Part: Young People's Relationship with the Concept of Youth

1. Can you introduce yourself? How old are you?
2. Do you feel a different age than your actual age? What does "be young" mean to you?
3. What are your main concerns as a young person?

Second Part: Young People's Reaction to Traditional Bank Advertisements

Show the participant each of the seven advertisements. After each one, ask the following three questions:

1. After watching this ad, what are the first words that come to mind? What does this ad remind you of? In your opinion, what message is the bank trying to convey?
2. What do you think of the characters in this ad? Do they resemble you? Do they look like people in your social circle?
3. After watching this ad, what does it evoke about the bank for you? What image does it give you of the bank?

APPENDIX D

Participants' profiles

Respondent	Age	Occupation	Satisfaction with traditional bank
Soraya	15	High school student	N/A
Noémie	15	High school student	DC
Elias	16	High school student	N/A
Léna	17	High school student	DC
Victorien	17	High school student	C
Ayoub	18	Student in sciences preparatory classes	DC
Pomeline	21	Law student	DC
Robin	21	Student in Economics	DC
Pierre	22	Medical student	DC
Rayane	22	Student in Design Innovation	C
Garance	24	Student in communication	C
Léona	25	Sales force manager	CN
Anna	27	Elementary school teacher	C
Nicolas	27	Administrative judge	DC
Etienne	28	Risk management consultant	CN
Nora	30	Marketing manager	DC

Legend:

- DC: Does not consider leaving traditional bank
- C: Considers leaving traditional bank
- CN: Considers leaving traditional bank for neobank

APPENDIX E

Young people with motor disabilities depicted in traditional banks' ads

Crédit Agricole
"Génération formidable"



La Banque Postale
"Quand on a 16 ans on a des convictions. Aujourd'hui La Banque Postale a 16 ans."

