## REFERENCES

Aaker, D. A., & Stayman, D. M. (1992). Implementing the concept of transformational advertising. *Psychology & Marketing*, 9(3), 237–253.

Albers-Miller, N. D., & Gelb, B. D. (1996). Business advertising appeals as a mirror of cultural dimensions: A study of eleven countries. *Journal of Advertising*, 25(4), 57–70.

Albers-Miller, N. D., & Stafford, M. R. (1999a). International services advertising: An examination of variation in appeal use for experiential and utilitarian services. *Journal of Services Marketing*, 13(4/5), 390–406.

Albers-Miller, N. D., & Stafford, M. R. (1999b). An international analysis of emotional and rational appeals in services vs goods advertising. *Journal of Consumer Marketing*, 16(1), 42–57.

Albers-Miller, N. D., & Straughan, R. D. (2000). Financial services advertising in eight non-English speaking countries. *International Journal of Bank Marketing*, 8(7), 347–358.

Ang, S. H., & Low, S. Y. (2000). Exploring the dimensions of ad creativity. *Psychology & Marketing*, 17(10), 835–854.

Arnold, M., & Noonan, L. (2016). Will foreign banks leave the UK after Brexit? *Financial Times*, June 25. Retrieved

from https://www.ft.com/content/52d968b0-3a52-11e6-9a05-82a9b15a8ee7. Accessed on October 2, 2017.

Aronson, J. (1995). A pragmatic view of thematic analysis. *The Qualitative Report*, 2(1), 1-3.

ASA. (2018). *Relevant code rule*. London: Advertising Standards Authority. Retrieved from https://www.asa.org.uk/type/bcapcode/code\_rule/14.11.html. Accessed on January 3, 2018.

Ashurst. (2016). Brexit: The potential impact on the UK's banking industry. *Ashurst*, March 1. Retrieved from https://www.ashurst.com/en/news-and-insights/insights/brexit-potential-impact-on-the-uk-banking-industry/. Accessed on January 10, 2017.

Aslam, M. M. (2006). Are you selling the right colour? A cross-cultural review of colour as a marketing cue. *Journal of Marketing Communications*, 12(1), 15–30.

Bagozzi, R. P., Gopinath, M., & Nyer, P. U. (1999). The role of emotions in marketing. *Journal of the Academy of Marketing Science*, 27(2), 184–206.

Baines, P., Fill, C., & Page, K. (2013). Essentials of marketing. New York, NY: Oxford University Press.

Barber, L. (2014). Can banking clean up its act? *Vital Speeches of the Day*, 80(7), 243–246.

Belam, M. (2017). Threats to boycott Tesco after Muslim family features in Christmas ad. *The Guardian*, November 13. Retrieved from https://www.theguardian.com/business/2017/nov/13/threats-boycott-tesco-muslim-family-christmas-ad. Accessed on December 1, 2017.

Bovee, C., & Arens, W. F. (2000). Contemporary advertising (4th ed.). Homewood, IL: Irwin.

Brader, T. (2006). Campaigning for hearts and minds: How emotional appeals in political ads work. Chicago, IL: University of Chicago Press.

Braverman, J. (2008). Testimonials versus informational persuasive messages: The moderating effect of delivery mode and personal involvement. *Communication Research*, *35*(5), 666–694.

Broderick, A., Jogi, A., & Garry, T. (2003). Tickled pink: The personal meaning of cause related marketing for customers. *Journal of Marketing Management*, 19(5–6), 583–610.

Brown, M. (2012). *How should voiceovers be used in ads?* Retrieved from http://www.wpp.com/wpp/marketing/advertising/how-should-voiceovers-be-used-in-ads/. Accessed on October 9, 2017.

Bushfield, A. (2015, November 6). *Mulberry replaces Jesus Christ with handbag in Christmas advert*. Retrieved from https://www.premier.org.uk/News/UK/Mulberry-replaces-Jesus-Christ-with-handbag-in-Christmas-advert. Accessed on October 10, 2017.

Carlsson Hauff, J., Carlander, A., Gamble, A., Gärling, T., & Holmen, M. (2014). Storytelling as a means to increase consumers' processing of financial information. *International Journal of Bank Marketing*, 32(6), 494–514.

Chang, C., & Li, H. (2010). Why are childlike portrayals appealing in East Asia? A cross-cultural comparison between Taiwan and the US. *International Journal of Advertising*, 3, 451–472.

Cheng, H. (1994). Reflections of cultural values: A content analysis of Chinese magazine advertisements from 1982 and 1992. *International Journal of Advertising*, 13(2), 167–183.

Cho, C., & Cheon, H. J. (2005). Cross-cultural comparisons of interactivity on corporate web sites: The United States, the United Kingdom, Japan, and South Korea. *Journal of Advertising*, 34(2), 99–115.

Chowdhury, R. M., Olsen, G. D., & Pracejus, J. W. (2011). How many pictures should your print ad have? *Journal of Business Research*, 64(1), 3–6.

Clemes, M. D., Gan, C., & Zhang, D. (2010). Customer switching behaviour in the Chinese retail banking industry. *International Journal of Bank Marketing*, 28(7), 519–546.

Clow, K. E., Berry, C. T., Kranenburg, K. E., & James, K. E. (2005). An examination of the visual element of service advertisements. *Marketing Management Journal*, 15(1), 33–45.

Czarnecka, B., & Evans, J. (2013). Wisdom appeals in UK financial services advertising. *Journal of Promotion Management*, 19(4), 418–434.

De Bortoli, M., & Maroto, J. (2011). Colours across cultures: Translating colours in interactive marketing communications. Granada: Global Propaganda. Retrieved from https://global-propaganda.com/articles/TranslatingColours.pdf. Accessed on October 5, 2017.

Decrop, A. (2007). The influence of message format on the effectiveness of print advertisements for tourism destinations. *International Journal of Advertising*, 26(4), 505–525.

Deen, S. (2016, November 14). The Sainsbury's Christmas advert stars James Corden — And a brilliant song you won't get out of your head. Retrieved from http://metro.co.uk/2016/11/14/the-sainsburys-christmas-advert-stars-james-corden-and-a-brilliant-song-you-wont-get-out-of-your-head-6255114/. Accessed on January 10, 2017.

Denning, S. (2013, February 14). Five steps that banks must take to achieve the good society. Retrieved from https://www.forbes.com/sites/stevedenning/2013/02/14/five-steps-that-banks-must-take-to-achieve-the-good-society/#4416222714ca. Accessed on October 10, 2016.

Duncan, T., & Moriarty, S. E. (1998). A communication-based marketing model for managing relationships. *Journal of Marketing*, 62(2), 1–13.

Elliott, M. T. (1995). Differences in the portrayal of blacks: A content analysis of general media versus culturally-targeted commercials. *Journal of Current Issues & Research in Advertising*, 17(1), 75–86.

European Central Bank. (2017). Number of monetary financial institutions (MFIs) in the non-participating Member States: December 2017. European Central Bank. Retrieved from https://www.ecb.europa.eu/stats/ecb\_statistics/escb/html/table.en.html?id=JDF\_MFI\_MFI\_LIST\_NEA. Accessed on January 3, 2018.

Evans, R. (2012, June 30). Can we trust the banks to look after our money? Retrieved from http://www.telegraph.co.uk/finance/personalfinance/bank-accounts/9365003/Can-wetrust-the-banks-to-look-after-our-money.html. Accessed on October 10, 2015.

FCA. (2016). Financial promotions and adverts. *Financial Conduct Authority*, May 8. Retrieved from https://www.fca.org.uk/firms/financial-promotions-adverts. Accessed on February 4, 2017.

Fennis, B. M., Das, E., & Fransen, M. L. (2012). Print advertising: Vivid content. *Journal of Business Research*, 6, 861–864.

Fowles, J. (1998). Advertising's fifteen basic appeals. In M. Petracca & M. Sorapure (Eds.), Common culture: Reading and writing about American popular culture (pp. 73–76). Upper Saddle River, NJ: Prentice Hall.

FSMA. (2000). *Financial Services and Markets Act* 2000. London. Retrieved from http://www.legislation.gov.uk/ukpga/2000/8/contents

Gagnon, M., Jacob, J. D., & Holmes, D. (2010). Governing through (in) security: A critical analysis of a fear-based public health campaign. *Critical Public Health*, 20(2), 245–256.

GfK. (2014). Financial research survey. Retrieved from http://www.gfk.com/uk/industries/financial-services/financial-research-survey/Pages/default.aspx. Accessed on October 3, 2015.

Ghodeswar, B. M. (2008). Building brand identity in competitive markets: A conceptual model. *Journal of Product & Brand Management*, 17(1), 4–12.

Gillespie, N., & Hurley, R. (2013). Trust and the global financial crisis. In R. Bachmann & A. Zahee (Eds.), *Advances in trust research* (pp. 177–204). Chichester: Edward Elgar.

Gordon, M., & Chapman, M. (2012). Bank to pay \$450 million to settle widespread charges of market manipulation. Retrieved from http://www.huffingtonpost.com/2012/06/27/barclays-libor-settlement-charges\_n\_1630644.html. Accessed on October 7, 2015.

Green, T. (2017). Who needs branches? 10 mobile-only banks doing it all from the app. Retrieved from https://www.hottopics.ht/9467/needs-branches-10-mobile-banks-app/. Accessed on December 12, 2017.

Gritten, A. (2011). New insights into consumer confidence in financial services. *International Journal of Bank Marketing*, 29(2), 90–106.

Ha, L. (1996). Observations: Advertising clutter in consumer magazines: Dimensions and effects. *Journal of Advertising Research*, 36(3), 76–84.

Hampel, S., Heinrich, D., & Campbell, C. (2012). Is an advertisement worth the paper it's printed on? *Journal of Advertising Research*, 52(1), 118–127.

Hartmann, P., Apaolaza, I. V., & Forcada, S. (2005). Green branding effects on attitude: Functional versus emotional positioning strategies. *Marketing Intelligence & Planning*, 23(1), 9–29.

Heinonen, K. (2014). Multiple perspectives on customer relationships. *International Journal of Bank Marketing*, 32(6), 450–456.

Hetsroni, A. (2000). The relationship between values and appeals in Israeli advertising: A smallest space analysis. *Journal of Advertising*, 29(3), 55–68.

Hinde, N. (2017). Maltesers unveil braille advert with a humorous hidden message. *Huffington Post*, January 6. Retrieved from http://www.huffingtonpost.co.uk/entry/maltesers-unveil-braille-advert-made-from-chocolate\_uk\_ 586fa3c0e4b0961f0937d012. Accessed on October 10, 2017.

Homer, P. M. (1995). Ad size as an indicator of perceived advertising costs and effort: The effects on memory and perceptions. *Journal of Advertising*, 24(4), 1–12.

Huang, J. (1993). Color in US and Taiwanese industrial advertising. *Industrial Marketing Management*, 22(3), 195–198.

Huang, M. (1997). Exploring a new typology of emotional appeals: Basic, versus social, emotional advertising. *Journal of Current Issues & Research in Advertising*, 19(2), 23–37.

Huron, D. (1989). Music in advertising: An analytic paradigm. *Musical Quarterly*, 73(4), 557–574.

ICB. (2011). *Independent commission on banking. Final report recommendations*. Domarn Group, London.

Investopedia. (2018). *High street bank definition*. Retrieved from http://www.investopedia.com/terms/h/high-street-bank. asp. Accessed on January 3, 2018.

Jamieson, A. (April 3, 2011). *Dogs overtaking cats as Britain's favourite pet* (2011-last update). Retrieved from http://www.telegraph.co.uk/lifestyle/pets/8423449/Dogs-overtaking-cats-as-Britains-favourite-pet.html. Accessed on October 7, 2015.

Jarvinen, R. A. (2014). Consumer trust in banking relationships in Europe. *International Journal of Bank Marketing*, 32(6), 551–566.

Johar, J. S., & Sirgy, M. J. (1991). Value-expressive versus utilitarian advertising appeals: When and why to use which appeal. *Journal of Advertising*, 20(3), 23–33.

Johnson, A. (2010, March 21). *RBS Hit By £28.6M fine in loan price-fixing scandal*. Retrieved from http://www.express.co.uk/finance/city/166240/RBS-hit-by-28-6m-fine-in-loan-price-fixing-scandal. Accessed on October 10, 2015.

Jones, J. P. (1990). Advertising: Strong force or weak force? Two views an ocean apart. *International Journal of Advertising*, 9(3), 233–246.

Kenning, P., & Plassmann, H. (2005). NeuroEconomics: An overview from an economic perspective. *Brain Research Bulletin*, 67(5), 343–354.

King, N. (1998). Template analysis. In G. Symon & C. Cassell (Eds.), *Qualitative methods and analysis in organizational research: A practical guide* (pp. 118–134). Thousand Oaks, CA: Sage.

Kinnear, T. C., Bernhardt, L., & Krentler, K. H. (1995). *Principles of marketing*. New York, NY: Harper Collins.

Knight, M. T., Wykes, T., & Hayward, P. (2003). 'People don't understand': An investigation of stigma in schizophrenia using Interpretative Phenomenological Analysis (IPA). *Journal of Mental Health*, 12(3), 209–222.

Kotler, P. (1967). *Marketing management: Analysis, planning and control.* Englewood Cliffs, NJ: Prentice Hall.

Kotler, P., & Armstrong, G. (2013). *Principles of marketing* (15th Global ed.). Essex: Pearson.

Kotler, P. R. (1997). *Marketing management* (9th ed.). Upper Saddle River, NJ: Prentice-Hall.

Lawson, D., Borgman, R., & Brotherton, T. (2007). A content analysis of financial services magazine print ads: Are they reaching women? *Journal of Financial Services Marketing*, 12(1), 17–29.

Lee, T., Chung, W., & Taylor, R. E. (2011). A strategic response to the financial crisis: An empirical analysis of financial services advertising before and during the financial crisis. *Journal of Services Marketing*, 25(3), 150–164.

Lester, P. M. (2006). *Visual communication: Images with messages* (4th ed.). Belmont, CA: Thomson Wadsworth.

Li, Z. (2017). The "Celeb" series: A close analysis of audio-visual elements in 2008 US Presidential Campaign

Ads. Undergraduate Journal of Humanistic Studies, 4(1), 1–16.

Marketline. (2014). Banks industry profile: United Kingdom. London: MarketLine Research.

Maxwell, C. (2012). Competition in the financial services sector. London: Office of Fair Trading.

McCracken, G. (1986). Culture and consumption: A theoretical account of the structure and movement of the cultural meaning of consumer goods. *Journal of Consumer Research*, 13(1), 71–84.

McKechinie, S. (2011). Consumer confidence in financial services after the crunch: New theories and insights. *International Journal of Bank Marketing*, 29(2), 90–106.

Merriam, S. B., & Tisdell, E. J. (2015). *Qualitative research: A guide to design and implementation*. Hoboken, NJ: John Wiley & Sons.

Meyers-Levy, J., & Peracchio, L. A. (1995). Understanding the effects of color: How the correspondence between available and required resources affects attitudes. *Journal of Consumer Research*, 22(2), 121–138.

Mezo, R. E. (1997). An adaptation of Aristotle: A note on the types of oratory. *Rhetoric Review*, 16(1), 164–165.

Mishra, A. (2009). Indian perspective about advertising appeal. *International Journal of Marketing Studies*, 1(2), 23–34.

Misra, S., & Beatty, S. E. (1990). Celebrity spokesperson and brand congruence: An assessment of recall and affect. *Journal of Business Research*, 21(2), 159–173.

Mogaji, E. (2015). Reflecting a diversified country: A content analysis of newspaper advertisements in Great Britain. *Marketing Intelligence & Planning*, 33(6), 908–926.

Mogaji, E. (2016a). *Emotional appeals in UK banks' print advertisment*. Unpublished Ph.D. thesis, University of Bedforfshire, Luton, Bedforshire.

Mogaji, E. (2016b). This advert makes me cry: Disclosure of emotional response to advertisement on Facebook. *Cogent Business & Management*, 3(1), 1–16.

Mogaji, E., Czarnecka, B., & Danbury, A. (2018). Emotional appeals in UK business-to-business financial services advertisements. *International Journal of Bank Marketing*, *36*(1), 208–217.

Mogaji, E., & Danbury, A. H. (2017). Making the brand appealing: Advertising strategies and consumers' attitude towards UK retail bank brands. *Journal of Product & Brand Management*, 26(6), 531–544. Retrieved from http://emeral-dinsight.com/doi/10.1108/jpbm-07-2016-1285. Accessed on January 16, 2018.

Mollenkamp, C., & Wolf, B. (2012, April 23). *U.S. probing money laundering in check processing*. Retrieved from https://www.reuters.com/article/us-financial-banks-laundering/u-s-probing-money-laundering-in-check-processing-idUSBRE83M1DG20120423. Accessed on December 3, 2015.

Moriarty, S. E. (1991). *Creative advertising theory and practice* (2nd ed.). Englewood Cliffs, NJ: Prentice-Hall.

Morris, J. D., Woo, C., Geason, J. A., & Kim, J. (2002). The power of affect: Predicting intention. *Journal of Advertising Research*, 42(3), 7–17.

Mortimer, K. (2008). Identifying the components of effective service advertisements. *Journal of Services Marketing*, 22(2), 104–113.

O'Guinn, T., Allen, C., & Semenik, R. (2006). *Advertising and integrated brand promotion* (4th ed.). Mason, OH: Thomson South-Western.

OFT. (2010). Review of barriers to entry expansion and exit in retail banking. London: Office of Fair Trading.

OFT. (2013). Review of the personal current account market. London: Office of Fair Trading.

Olsen, G. D., Pracejus, J. W., & O'Guinn, T. C. (2012). Print advertising: White space. *Journal of Business Research*, 65(6), 855–860.

Open Banking. (2018, January 2). *Open Banking*. Retrieved from https://www.openbanking.org.uk/. Accessed on January 2, 2018.

Ortony, A., & Turner, T. J. (1990). What's basic about basic emotions? *Psychological Review*, 97(3), 315–331.

Panda, T. K., Panda, T. K., & Mishra, K. (2013). Does emotional appeal work in advertising? The rationality behind using emotional appeal to create favorable brand attitude. *IUP Journal of Brand Management*, 10(2), 7–23.

Park, C. W., & Young, S. M. (1986). Consumer response to television commercials: The impact of involvement and background music on brand attitude formation. *Journal of Marketing Research*, 23(1), 11–24.

Patton, M. Q. (2015). Qualitative evaluation and research methods (4th ed.). Thousand Oaks, CA: Sage.

Pavey, H. (2017, September 6). Lamb advertisement condemned by Hindus for depicting vegetarian deity eating meat. Retrieved from https://www.msn.com/en-gb/news/newslondon/lamb-advertisement-condemned-by-hindus-for-depicting-vegetarian-deity-eating-meat/ar-AArnUOb. Accessed on January 2, 2018.

Percy, L. (2003). *Understanding the role of emotion in advertising*. Department of Marketing, Copenhagen Business School, Copenhagen.

Percy, L., & Rosenbaum-Elliott, R. (2016). *Strategic advertising management*. (5th ed.). Oxford: Oxford University Press.

Pollay, P. W. (1985). The subsiding sizzle: A descriptive history of print advertising, 1900-1980. *The Journal of Marketing*, 49(3), 24–37.

Pollay, R. W. (1983). Measuring the cultural values manifest in advertising. *Current Issues and Research in Advertising*, 6(1), 71–92.

Pollay, R. W., & Gallagher, K. (1990). Advertising and cultural values: Reflections in the distorted mirror. *International Journal of Advertising*, 9(4), 361–374.

Pracejus, J. W., Olsen, G. D., & O'Guinn, T. C. (2006). How nothing became something: White space, rhetoric, history, and meaning. *Journal of Consumer Research*, 1, 82–90.

Premier Print Group. (2017, October 10). *Paper types*. Retrieved from http://www.premierprintgroup.com/resources/paper-types. Accessed on January 2, 2018.

Robins, W. (2015, June 5). *Lloyds hit by record £117M fine over PPI failures*. Retrieved from http://citywire.co.uk/money/lloyds-hit-by-record-117m-fine-over-ppi-failures/a818871. Accessed on October 10, 2016.

Rossiter, J. R., & Percy, L. (1997). Advertising communications & promotion management. New York, NY: McGraw-Hill.

Saiz, B., & Pilorge, P. (2010). *Understanding customer behavior in retail banking: The impact of the credit crisis across Europe*. London: Ernst&Young.

Salander, B. (2010). *Emotionality in business-to-business marketing communications*. Unpublished Ph.D. thesis, University of Northumbria at Newcastle, Newcastle.

Santander. (2017). *Our business*. Retrieved from https://www.santander.co.uk/uk/about-santander-uk/our-business. Accessed on October 10, 2017.

Schiffer, J. (2015, July 7). *I second that emotion: The emotive power of music in advertising media*. Retrieved from http://www.nielsen.com/us/en/insights/news/2015/i-second-that-emotion-the-emotive-power-of-music-in-advertising.html. Accessed on December 15, 2016.

Scollon, C. N., Diener, E., Oishi, S., & Biswas-Diener, R. (2004). Emotions across cultures and methods. *Journal of Cross-Cultural Psychology*, 35(3), 304–326.

Scott, L. M. (1994). Images in advertising: The need for a theory of visual rhetoric. *Journal of Consumer Research*, 21(2), 252–273.

Shenton, A. K. (2004). Strategies for ensuring trustworthiness in qualitative research projects. *Education for Information*, 22(2), 63–75.

Siegel, D. J. (2001). Toward an interpersonal neurobiology of the developing mind: Attachment relationship, "mindsight", and neural integration. *Infant Mental Health Journal*, 22(1–2), 67–94.

Small, D. A., & Verrochi, N. M. (2009). The face of need: Facial emotion expression on charity advertisements. *Journal of Marketing Research*, 46(6), 777–787.

Srivastava, M., & Sharma, M. (2008). The role of emotional appeals in Internet advertising: A study of the contributing factors involved. *ICFAI Journal of Management Research*, 7(9), 27–36.

Stanton, J. V., & Guion, D. T. (2013). Taking advantage of a vulnerable group? Emotional cues in ads targeting parents. *Journal of Consumer Affairs*, 47(3), 485–517.

Statista. (2017). Leading pets, ranked by household ownership in the United Kingdom (UK) in 2017. Retrieved from https://www.statista.com/statistics/308218/leading-ten-petsranked-by-household-ownership-in-the-united-kingdom-uk/. Accessed on January 10, 2018.

Stewart, K. (1998). An exploration of customer exit in retail banking. *International Journal of Bank Marketing*, 16(1), 6–14.

Strach, P., Zuber, K., Fowler, E. F., & Ridout, T. N. (2015). In a different voice? Explaining the use of men and women as voice-over announcers in political advertising. *Political Communication*, 32(2), 183–205.

Taylor, C. R., Wilson, R. D., & Miracle, G. E. (1994). The impact of brand differentiating messages on the effectiveness of Korean advertising. *Journal of International Marketing*, 2(4), 31–52.

Teixeira, T., Wedel, M., & Pieters, R. (2012). Emotion-induced engagement in internet video advertisements. *Journal of Marketing Research*, 49(2), 144–159.

Treanor, J. (2012, June 26). *RBS Glitch Needs Full Investigation, Says Mervyn King*. Retrieved from http://www.theguardian.com/business/2012/jun/26/rbs-glitch-investigation-mervyn-king. Accessed on July 5, 2015.

Unnava, H. R., & Burnkrant, R. E. (1991). An imagery-processing view of the role of pictures in print advertisements. *Journal of Marketing Research*, 28(2), 226–231.

Wilmshurst, J., & Mackay, A. (2010). Fundamentals of advertising (2nd ed.). London: Routledge.

Yu, L. (2007). Relating the visual and the headline in Chinese print advertisements. *Visible Language*, 41(2), 163–189.