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Social branding and think tanks in the banking sector in Spain

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Introduction: This paper offers a study of branding strategies in the Spanish banking sector, focusing on corporate narratives of a social nature and their relationship with the ideas and trends proposed by Spanish think tanks specialising in the sector. Based on the evolution observed in brand communication strategies following the 2007 economic crisis, we aim to study the redefinition of a new commercial and social narrative for banks through formats and mechanisms that encourage interaction within digital communication ecosystems.

Methodology: To carry this out, we have outlined three phases: In the first phase, we will analyse the socially-oriented advertising and corporate communication actions of the six main banking brands. In the second phase, we will review the communication of Spanish think tanks specialising in the banking sector. In the third phase, we will identify and classify by theme the social ideas proposed by these think tanks through their news sections, trend reports, and corporate audiovisual content, in order to determine whether there is a direct relationship with the corporate proposals of the banking brands analysed.

Results and discussion: The results of the analysis describe a promotional aesthetic of a discourse in Spanish banking that appropriates the commitment to social progress, displaying traits of similarity with those planned by Think tanks.

KEYWORDS

think tanks, banking market, social branding, communication strategies, advertising (discourse)

1 Introduction

Since the economic crisis that impacted the entire national and international financial sector in August 2007, rebuilding the reputation and credibility of financial institutions' brands has largely determined the corporate communication strategies implemented by these entities. This economic crisis triggered a spiral of uncertainty that destabilised and paralysed the banking market, causing significant liquidity problems worldwide and tightening credit granting conditions (Carbó, 2009). In Spain, one of the most critical moments for the banking sector and its corporate reputation occurred in 2012, when the Minister of Economy announced a request for European Union assistance to bail out the Spanish financial system (Ruiz et al., 2014). This situation culminated in a reconfiguration of the market through mergers and acquisitions between banking institutions, resulting in a smaller sector in terms of quantity. The brands analysed in this paper represent part of the banking entities that survived this situation and have since competed in a communicational landscape where they strive to redefine the social and cultural role of their sector, seeking to gain or regain a competitive advantage within it. While the five largest banking institutions in 2008 accounted for 42% of the total market assets, by 2016 this figure had risen to 61.8% (Cruz-García et al., 2018).

In this context, Spanish banking's corporate communication policies have undergone several changes within the brand-communication-consumer triad. The Spanish banking market maintains a delicate balance between corporate reputation and corporate social responsibility, as consumers express a degree of distrust towards the communication actions banks present under this guise. According to [Andreu \(2022\)](#), since the crisis, consumers have become sceptical of banks' social initiatives, perceiving them primarily as reputation-rebuilding strategies rather than genuine efforts to address the social issues of real concern to the public.

It is clearly observable that Spanish banks have launched numerous communication actions aimed at promoting an image of banking as an institution that goes beyond mere commercial enterprises. Therefore, this research seeks to focus on analysing these actions and evaluating the presence and nature of such social and corporate discourse. Our working hypothesis suggests that this orientation has led to the establishment of a consolidated trend of strategic communication aimed at conveying a collective corporate mission to clients and recipients (a sector-wide common discourse). This projects a more social, humane, and transpersonal image of banking, even reconsidering its commercial function and moving away from traditional corporate social responsibility communications.

This study explores the extent of alignment between the corporate narratives that have emerged within the described context and the social ideas and proposals put forward by Spain's main banking think tanks. Thus, it offers an exploratory framework seeking synergies between the corporate narratives of some of the key institutions shaping the current media discourse surrounding Spanish banking.

To this end, we pose two essential questions concerning the connection between current branding management and the ideas, proposals, and trends established by the most relevant think tanks in the sector: Is there a clear strategic communication trend among Spanish banks aimed at projecting a more social image of the sector through their corporate narratives? Are there similarities between the corporate social advertising narratives of the banks and the social ideas or proposals put forward by the think tanks through their news and audiovisual content?

2 Theoretical framework and state of the question: branding and banking think tanks, a strategic and social relationship

Since the 1980s, branding has emerged as one of the dominant factors in organisational marketing management of enterprises ([Arnould et al., 2021](#); [Arvidsson, 2005](#); [Arvidsson and Caliandro, 2015](#)). This practise highlights how the meaning of a brand takes a global and holistic view, providing consumers with the necessary semantics to calibrate and explain their own existence within a community ([Costa, 2013](#)). As [Schumann et al. \(1991\)](#) predicted, companies have had to make their contribution to society and their socioeconomic responsibilities the core of their corporate management, shifting from product and service consumption-focused advertising to corporate advertising that seeks to win over audiences through their corporate image ([Grunig, 2003](#); [García-Uceda, 2008](#)). Corporate advertising has long been responsible for promoting and

defending the culture, language, and identity values of an institution, while also increasing its visibility and image ([Feliu Albaladejo, 2009](#)). However, the current communicative context challenges the traditional functions of advertising, transforming this process into a complex network of strategic decisions and tactical actions, turning any corporate content into a participant in these functions ([Fernández Gómez et al., 2023](#); [César, 2004](#); [Wu, 2020](#)).

To understand the role of think tanks, we must consider [McGann \(2011\)](#) perspective, which defines them based on their research and analytical nature. Their ideas, studies, and analyses aim to provide recommendations on national or international issues. Thus, they help influence decision-making on social and political matters ([Barberà and Arregui, 2011](#)). In this sense, the dissemination of their ideas depends on their ability to win the media battle for visibility. The goal of publicising Think Tank ideas is to influence public opinion through well-designed communication strategies ([Castillo-Esparcia, 2009](#)). Beyond analysing the various factors ([Rich and Weaver, 2000](#)) that influence this process, it is relevant for this work to acknowledge its reality. Understanding the reality of economic think tanks in Spain involves recognising the plurality of factors that shape these institutions. These include their location, functions, political orientation, scope of action, and communication management ([Martínez-Oña López, 2016](#)). Therefore, it is important to acknowledge that the strategic communication of economic think tanks in Spain revolves around creating and disseminating content such as reports, public events, news, or audiovisual formats (e.g., documentaries or interviews). These contents originate and disseminate from the think tanks' corporate websites and social media, with their final destination being the general and specialised press, radio, and television ([Martínez-Oña López, 2016](#)).

Recent studies on corporate and advertising communication in the banking sector offer various approaches and lines of applied research related to this form of corporate communication. Some studies, focusing on the digital reality, examine the role of influencers in the relationship between banks and their publics ([Wasike, 2023](#); [Goodwin et al., 2023](#)) or the management of online banking reputations ([Ramos and Casado-Molina, 2021](#); [Macca et al., 2024](#)). These are complemented by studies analysing how banks align their brand image with the Sustainable Development Goals (SDGs) ([Burhanudin et al., 2021](#); [Barrio-Fraile et al., 2023](#)), the positive media portrayal of bank images ([Bach and Swartz, 2022](#)), and the aesthetics of banking products ([Wang and Ding, 2022](#)). Of particular relevance to our initial approach is the work by [Sund et al. \(2021\)](#) on exploring business models through innovation labs, and the subsequent work by [Mahendru et al. \(2022\)](#), which analyses and maps research on financial well-being and the future of banking research agendas.

In this context, the approaches of the so-called think tanks gain particular relevance. The brands of banking institutions are not only financial entities. Their corporate strategies and narratives are often built on cultural or social foundations, and on the ideas promoted, proposed, and disseminated by think tanks. These institutions offer social discourses that align with the corporate and social narratives of financial brands, positioning them as overseers of societal development and well-being. This understanding helps interpret the direct relationship between the social purposes present in banks' corporate narratives and the ideas proposed by major financial think tanks.

Today, the secularisation of digital publishing, the development of automation processes, the emergence of algorithmic managers, and the rise of social media have led to new communication formats (Berenguel Fernández and Fernández Gómez, 2018). Branded content, brand history, brand placement, and other forms contribute to building corporate communication strategies of a transmedia nature (Scolari, 2013). These strategies promote the creation and projection of narratives across numerous platforms, which together form a cohesive communication strategy (Jenkins and Deuze, 2008). This facilitates the integration of more socially focused and less commercial narratives. These contents sequence narratives that adhere to the same branding strategy, using a consistent concept, slogan, and aesthetic, as seen in the highly successful “Aprendemos juntos” campaign by BBVA (Sánchez Serrano et al., 2023).

This new communication can be associated with a novel way of reorganising the financial market. Rather than addressing a specific dialogic practise, it aims to bring order and understanding to the concept of social development, positioning it as a value that structures the communicative management of banking brands in a time of brand value crises. In such a scenario, the credibility of brand narratives depends on arguments, promises, causes, motivations, and resources that are expressed in a hyper-visible reality through new formats adapted to this new media context. The Anglo-Saxon concept of Social Brand underscores the need for brands to understand the communicative relationship not just between brand and person, but between person–person–brand (Kozinets, 2014), clearly referencing the concept of community. In this sense, this concept would guide a branding management approach based on the commitment that the community and the individual expect, demand, or grant to the brand as a social agent.

3 Methodology

Adopting an approach based on the analysis of specific social realities (Arely Donis and Martín Casado, 2017) is proposed as the chosen method to examine the communicative dynamics addressed in this study. This research, grounded in the analysis of practise, aims to contribute to the discussion on the argumentative, symbolic, and narrative nature—particularly in terms of communicative effectiveness towards its audiences—of this strategic communication exercise. We thus propose to verify how the variety of narratives offered through the different creative strategies of content and media used by Spanish banks and banking think tanks may or may not converge towards constructing corporate narratives that shape a unified communicative approach for the Spanish banking sector. Thus, the objectives of this study are:

- 1 To analyse and describe the branding strategy of the Spanish banking sector with regard to corporate and advertising narratives of a social nature.
- 2 To analyse and describe the ideas or concepts proposed by Spanish banking think tanks as presented in the news sections of their official websites and in the audiovisual corporate content found on their official communication channels.
- 3 To identify the relationships and connections between the ideas or concepts proposed in the narratives shaping the strategy of the banks and those put forward by Spanish banking think

tanks in social matters through their digital communication channels.

- 4 To establish a reflection on this reality from a strategic and communicative perspective, enabling an understanding of how these mechanisms are part of intentional actions in the interest of the corporate image and reputation of Spanish banks’ brands in particular, and the banking sector in general.

The research methodology is qualitative in nature. Content analysis is established as an observational, longitudinal, analytical, and retrospective method. Among others, the proposed content analysis aligns with the key features outlined by Krippendorff (1997): working with a high volume of symbolic material, being non-intrusive, adapting to unstructured material, and being perceptive of the context. In turn, the interpretation and analysis of the narratives are approached from the semiotic and audiovisual tradition through a critical lens (Abril, 2007; Berger, 2016). As Aprile (2000) asserts, semiotic analysis seeks to interpret the efficacy and capacity of a message to evoke in the consumer latent meanings in narratives, turning the consumption process into a symbolic or supersymbolic practise.

The analytical procedure follows the definition of two previously defined templates, each aligned with the respective objectives of the study. In the first case (see Table 1), it is designed to identify relationships and connections between the arguments and images that give meaning to the various advertising narratives analysed, as proposed in similar works (Hellín, 2007; Nicolás Ojeda, 2008, 2010). The second template (see Table 2) compiles a list of Spanish think tanks and identifies their key contributions to social development (Castillo-Esparcia et al., 2020) through their current agenda, trend reports, and audiovisual narratives.

The research process is divided into the following phases and sub-phases:

Phase A:

- A.1. Identify and classify the corporate and social-purpose audiovisual content present in the main Spanish banking brands’ owned media channels.
- A.2. Analyse the narratives or stories in this content and define the arguments used to link the brand with a social purpose or cause.
- A.3. Identify the overarching corporate discourse resulting from the various brand narratives analysed.
- A.4. Interpret these practises as a mechanism for managing the branding of Spanish bank brands.

Phase B:

- B.1. Identify the relationship between the most highly regarded Spanish think tanks in economic and social matters, and select those specialising in the banking sector.
- B.2. Identify the key ideas and trends proposed by these think tanks in social matters.

For the selection of the content in Phase A (see Table 1), the following selection criteria were applied:

- Sample: First, the brandirectory.com database was used to select the Spanish banking brands to be studied (Brand

TABLE 1 Study sample Phase A.

Entity	Slogan or headline	Title	Type of action/content
ING	Nómadas	Nómadas	Trailer
	El banco no banco	El banco no banco.	Spot
	Minuto Naranja	Crisis económicas y caídas en los mercados: entendiendo la situación actual	Spot
	Los 10 millones mejor gastados	Imagina un futuro	Spot
	DE DINERO NO SE HABLA. ¿El dinero es un tabú?	De dinero no se habla. Un estudio de ING libre de tabús sobre nuestra relación con el dinero.	Spot
BBVA	Aprendemos juntos	Descubre las increíbles aventuras de Beta y sus amigos en Aprendemos Juntos 2030 KIDS	Trailer
		En BBVA creemos en el desarrollo de una vida mejor en un mundo más sostenible.	Branded content
		Karla Wheelock - Premio Nobel de la Paz	Branded content
	Los podcast de BBVA	¿Cuáles son los retos de la educación del siglo XXI?	Branded content
	#CompromisoBBVA	¿Es posible un mundo sin bancos?	Spot
Banco Sabadell	Acompañarte	"#Acompañarte. Una conversación musical entre Pau Donés y Andrea Amador"	Music video
	Nuevos Tiempos	Nuevos Tiempos con Juan Luis Arsuaga & Michael López-Alegría	Branded content (dialogue format)
	Cerca	Una conversación privada entre Rafa Nadal & John Carlin	Branded content (dialogue format)
	Somos Más	Voluntarios	Music video
	#sabadellfuturos	Convivencia	Spot
	Más Respuestas Inmediatas	¿Qué es lo que podría salvar el mundo? -	Branded content (interview format)
	Entrevistas	Entrevistas por Julia Otero	Branded content (interview format)
CaixaBank	#inconformistasdeldeporte	CaixaBank con los #inconformistasdeldeporte - MARTA ARCE	Spot sponsoring
	VidaCaixa/Las vueltas que da la vida	En la noria, como en la vida, crecemos y disfrutamos compartiendo viajes con los demás.	Spot
	Caixa Bank. Dualiza	A trabajar se aprende trabajando. Dualiza Bankia, todos trabajando en el futuro	Spot
	Caixa Bank. Tu y yo. Nosotros	Cerca de todos, cerca de ti. CaixaBank con la inclusión financiera	Spot
	EduCaixaTV. (R)evolución Educativa" de EduCaixa TV Día Internacional de la Educación	El mundo del mañana depende de la educación de hoy.	Spot
	El observatorio de lo social	El café del observatorio	Video interview
	vidaCaixa/Las vueltas que da la vida	Solo es progreso si progresamos todos Munic	Spot
Santander	Cuánto. Más allá del dinero	Cuánto. Más allá del dinero con Adriana Ugarte, por Kike Maillo Cuenta 1 2 3 Smart	Spot
	Patrocinio Ferrari	SANTANDER y FERRARI, JUNTOS por un MUNDO más VERDE Banco Santander	Spot
	Banco Responsable	Desarrollo Sostenible, Educación y Sociedad	Spot
	Generación Encontrada	Santander. Un banco para tus ideas	Spot
	Digilosofía	La filosofía digital del Santander	Spot
	Santander. Juntos cambiamos el cuento	Frozen II y Banco Santander #juntoscambiamoselcuento	Spot sponsoring
Bankinter	El banco que ve el dinero como lo ves tú	Tus cuentas de rap a balada. Bankinter, el banco que ve el dinero como lo ves tú.	Musical spot
		Una historia de Progreso	Musical spot
		Don Dinero	Musical spot
		BROKER 0	Musical spot

List of brands, analyzed campaigns and type of action.

TABLE 2 Variables and analysis sample of corporate narratives.

Description	Coding
Registration of the brand that promotes the campaign	Bankinter
Registration of the campaign. Headline/slogan and/or name of the campaign	“El banco que ve el dinero como lo ves tú”
Action and content registration. Campaign title/message	“Una historia de Progreso”
Used format typology	Musical spot
Identification of the cause or social purpose. Multiple response option. Same content can address several topics	A cultural vision of money as generator of progress and social inclusion
Description of the corporate story or narrative and its relationship with the cause or social purpose	Musical spot based on the lyrics of a song and accompanied by an overexposed dance on images that narrate the main historical milestones of Spain as a nation. The events told arise from images present on the euro banknotes and coins issued by the Bank of Spain. The lyrics of the song allude to these events while the images of the historical figures present on the banknotes are projected. Together with the historical facts (e.g., discovery of America), the value of its artistic history, culture, customs and technology is highlighted, but also, mainly, the social advances in gender equality or the fight against heteropatriarchal culture. A vision of the social meaning of consumption is offered through expressions such as “tell me what you buy and I will tell you what you give up” or “tell me what you save and I will tell you your dreams.” The advertiser proposes strategic continuity in the advertisement, both in the brand story and in the aesthetics of the advertisement, aimed at positioning itself as a brand committed to progress in times of uncertainty
Date	05/07/2023
Link	https://www.youtube.com/watch?v=hvv7QKxWI0s
Video views	15.528.888

Phase A, example of analysis application.

Directory, 2023; Brand Directory, 2022a,b). The five Spanish brands listed in the “Brand Finance España 100 2022” ranking, according to their economic value, were chosen: Santander, BBVA, Caixabank, Sabadell, and Bankinter. Subsequently, advertising investment data in Spain (based on Infoadex, 2023) were reviewed, and ING was included as the only brand not in the top 5 by investment but relevant to the study sample.

- Media: The brand-owned media channels used in the study include official websites, social media, video channels, and audio or music platforms such as Spotify.
- Content:

(a) Corporate audiovisual content from corporate advertising campaigns, following the terminology of Eguizábal (2007), and branded content, which can appear as advertising, informative, or entertainment content and is part of the corporate communication strategy of the banking entities from a social perspective (Hellín and San Nicolás, 2016). Example: BBVA’s “Aprendemos juntos” campaign.

(b) Audiovisual content promoting brand narratives focused on social purposes or causes within the Spanish sociocultural context. Examples include youth unemployment, mental health, access to housing, education, emancipation, loneliness, and others.

- Temporal delimitation: Corporate content with a social theme published up to 2023. The time limit follows these interpretations: the time frame should not exceed 2008, as this year marks the banking crisis. To narrow the volume of content, priority is given to selecting videos from 2019 to 2023 (the past 5 years). Content prior to this period is only included if the videos clearly represent the evolution of brand strategy. Priority is also given to selecting

the most-watched videos within the given timeframe, which meet selection criteria (a) and (b).

Finally, the sample for Phase A of the study is structured according to the content collected in Table 1.

The variables of analysis are described and coded in the example provided in Table 2.

According to the selection and analysis of the content in Phase B (Table 3), the following criteria were applied:

- Identification of Spanish think tanks listed in the 2020 Global Go To Think Tank Index Report.
- Identification of Spanish think tanks with the greatest media representation specialising in economic matters (Sirvent and Monzó, 2023), and Spanish think tanks specialising in the following thematic areas.

- Thematic Area 1: Economy/Socioeconomic Policy/Public Administration/Business and Entrepreneurship/Society and Social Welfare.
- Thematic Area 2: Innovation and Entrepreneurship (source: Castillo-Esparcia et al., 2020).

c. Final selection of the sample: think tanks that meet the criteria in points A, B1, and B2, whose description and focus are directly related to the banking sector (Table 3).

d. Media selection: The official websites and audiovisual channels of the institutions under analysis.

e. Selection of current news articles published by the think tanks in their information sections in 2022 and 2023. The selected news covers social topics led by the institution as a result of their own

TABLE 3 Study sample Phase B.

Criterion A. Spanish Think tanks listed in the 2020 Global Go To Think Tank Index Report	Criterion B1. Spanish Think tanks with the greatest media representation specialised in economic issues (Sirvent and Monzó, 2023)	Criterion B2. Spanish think tanks according to their field of work (Castillo-Esparcia et al., 2020)	Criterion C. Final selection of the study sample
<ul style="list-style-type: none"> • Action Against Hunger • Barcelona Centre for International Affairs (CIDOB) • Barcelona Institute for Global Health (ISGlobal) • Basque Centre for Climate Change (BC3) • Centre for Ecological Research and Forestry Applications (CREAF) • Centro de Desarrollo Internacional, Universidad de Navarra • CIDOB, Barcelona • Elcano Royal Instituto • EsadeEcPol • Euro-Mediterranean Study Commission • EuroMeSCo • Fundación Alternativas • Fundación Carolina • Fundación de Estudios de Economía Aplicada (FEDEA) • Fundación Innovación Bankinter • Fundación Internacional Para La Libertad • Fundación para el Análisis y los Estudios Sociales (FAES) • GRAIN • Institución Futuro • Institut Europeu de la Mediterrània (IEMed) • Instituto de Bienes y Políticas Públicas (CCHS) • Instituto Juan de Mariana • Millennium Project • Red Iberoamericana de Estudios Internacionales (RIBEI) 	<ul style="list-style-type: none"> • Fundación de Cajas de Ahorros (FUNCAS) • Fundación de Estudios de Economía Aplicada (FEDEA) • Instituto de Estudios Económicos • Fundación para el Análisis y los Estudios Sociales • Cercle d'Economia • Instituto Valenciano de Investigaciones Económicas • Real Instituto Elcano • Instituto de Estudios Fiscales • Barcelona Institute for Global Health • Center for Economic Policy EsadeEcPol • Fundación Cotec • Fundación Civismo • Fundación Alternativas • Barcelona Centre for International Affairs • Fundación Ecología y Desarrollo • Centro de Investigación Ecológica y Aplicaciones Forestales • Action Against Hunger Spain • Centro Superior de Estudios de la Defensa Nacional • Fundació CatDem • Fundación Pablo Iglesias • Fundació Jaume Bofill • Instituto Español de Estudios Estratégicos • Institute of Agrochemistry and Food Technology • Fundación Carolina • Club de Madrid 	<ul style="list-style-type: none"> • Thematic axis 1: • Circulo de economía • Círculo de empresarios • Fundación Alternativas • Fundación de Estudios de Economía Aplicada (FEDEA) • Fundación de Cajas de Ahorros (FUNCAS) • Fundación Ciudadanía y valores • Fundación de Estudios Financieros • Institución Futuro • Instituto Estudios Financieros • CIVISMO • Institución de Estudios Fiscales • Thematic Area 2: • COTEC • Fundación de la Innovación • BANKINTER • Infonomía.com 	<ul style="list-style-type: none"> • Fundación Innovación Bankinter: • FUNCAS: Fundación de Cajas de Ahorros • Fundación de Estudios de Economía Aplicada (FEDEA)

Think tanks specialised in the Spanish banking sector.

research or activities, which are subsequently shared with the media as part of their communication strategies.

f. Selection of corporate audiovisual content from the think tanks, focused on social issues and published on their official YouTube channels in 2022 and 2023.

Following these criteria, the think tanks selected for this study are:

1. Fundación Innovación Bankinter.
2. FUNCAS: Fundación de Cajas de Ahorros.
3. Fundación de Estudios de Economía Aplicada (FEDEA).

4 Results

4.1 Phase a: results of the analysis of corporate-social narratives of banks

4.1.1 Feature 1: establishing a corporate aesthetic—an identity of “the social”

All the analysed campaigns emphasise a distinctive aesthetic that differentiates each brand and constructs its social narrative. This identity dimension of the discourse allows brands to distinguish themselves from one another while positioning within the same social space. Through this process, brands are legitimised as guarantors of social causes, purposes, and topics in the eyes of consumers. Each brand adopts a unique style and tone, personalising its aesthetic according to the communication strategy used in each campaign.

An individual communication format is developed within each organisation, employing a variety of content types. It is common to find campaigns that blend testimonial advertising, in-depth television interviews, documentaries, short films, musical spots, or formats mimicking a Masterclass.

Examples of programmes with recognisable aesthetics include:

- “Aprendemos Juntos” (BBVA), which features its own logo
- “El café del observatorio” (CaixaBank)
- “Entrevistas” (Banco Sabadell)
- Musical spots by Bankinter

The interview format appears frequently across most brands. For instance, “Entrevistas por Julia Otero” showcases an interview between filmmaker J.A. Bayona and journalist Julia Otero, illustrating the aesthetic construction of this audiovisual style (source: see “Entrevistas por Julia Otero,” Banco Sabadell).¹

4.1.2 Feature 2: education as a guarantee for the future and the construction of more “social” societies

Education and learning serve as two key pillars underpinning the most representative campaigns within this narrative. Initiatives such as “#AprendemosJuntos” (BBVA), UNIVERSIA (Banco Santander), and “EduCaixa TV. El Observatorio de lo Social” (La Caixa) engage in numerous actions where education becomes the central concept

that ensures the brand’s commitment to building more “trained” societies.

The diversity of actions and voices (opinion leaders) employed reflects a plural approach to education, both in subject matter and perspectives. However, the campaigns share a unified advertising promise: the promotion of **common learning as a social guarantee**, fostering a better future led by the educational community. This approach advocates **open access to knowledge** as the axis of social development, embracing the diversity of voices that act as influencers of each communication initiative.

Through these actions, banking brands adopt education and knowledge as central themes to develop their corporate communication strategies, expressed through advertising narratives. For example, the title of EduCaixa TV’s channel reads: “**Creer es crear.**” In these campaigns, the brands position themselves as agents of **social cohesion** during uncertain times. They offer their communities corporate narratives grounded in concepts such as future, challenge, adversity, overcoming, courage, thought, dialogue, humanism, resilience, conflict, commitment, work, diversity, sustainability, childhood, adolescence, and youth.

Ultimately, these campaigns convey a promise to build future societies committed to education (source: see “El mundo del mañana depende de la educación de hoy,” La Caixa Foundation).²

4.1.3 Feature 3: prestige of social influencers

The presence of corporate social discourse in banking brands relies heavily on collaboration with influential voices, reflecting a commitment to the aesthetic of dialogue. These influencers are recognised for their prestige and expertise in their respective fields. For instance, Eduardo Sáenz de Cabezón, a YouTuber from the channel *Derivando* and host of the TVE programme *Órbita Laika*, collaborates with BBVA (Source: see “¿Para qué sirven las matemáticas?” Aprendemos Juntos, BBVA).³

Different formulas can be identified when it comes to shaping the content according to a thematical or audience-oriented segmentation. For example:

- “Kids” section of #AprendemosJuntos invites children with the message, “Join us on an exciting and fun journey to discover how we can make the world a better place.”
- “A mi yo adolescente” section presents content exploring universal themes like love, freedom, friendship, and fear, viewed through the lens of different generations.

The presence of influencers plays a crucial role in shaping the aesthetic of these strategies and legitimising their narratives. High-profile figures such as David Trueba, Elsa Punset, Yuval Noah Harari, Rigoberta Menchú Tum, Michael Sandel, and Ricardo Darín participate in campaigns like #AprendemosJuntos (BBVA), (R)evolución Educativa (EduCaixa TV), and El Observatorio de lo Social (La Caixa). These persons are legitimised by their social reputation, professional success, or expertise, making them authoritative voices in the campaigns.

1 <https://www.youtube.com/watch?v=MPjxI8bfXSA>

2 <https://twitter.com/pituelogro/status/1592359694261424133>

3 <https://www.youtube.com/watch?v=Cwq4dRBWcr8>

However, the narrative appeal of these persons extends beyond their knowledge or expertise. Their personalities, life stories, successes, failures, experiences, and opinions become central elements of the campaigns. One notable example is Rafa Nadal. In the campaign “*Cerca. Una conversación privada entre Rafa Nadal & John Carlin*,” Nadal’s presence exemplifies a social narrative grounded in the social success of the influencer.

In this case, the focus is not on education but on recognising Nadal as a model of social behaviour, leadership, and inspiration—a role model for achieving professional goals who is also portrayed as a committed citizen. The conversation explores how technology contributes to the influencers’ social lives. As described by the brand, the dialogue is “timeless and placeless,” reinforcing the aesthetic of social advertising through dialogue and success.

4.1.4 Feature 4: youth as models and architects of a discoursed based in the future

Young people play a central role in campaigns aimed at constructing future-oriented narratives. Banco Santander’s “Porque tú, porque te, por ti, los primeros” (2021) portrays a new working class driven by effort, enthusiasm, concern, and perseverance. In this campaign, the bank positioned itself as a supporter of projects that represent the future of this entrepreneurial class. However, the defining characteristic was not age, but commitment to oneself and one’s goals. While youth was not the protagonist of the narrative, it served as a reference point for shaping the future through social responsibility and engagement.

Youth plays a key role in several analysed campaigns, reflecting the banks’ commitment to the future. Campaigns such as “Nómadas” (ING) and “Tus cuentas de rap a balada” (Bankinter) delve into socially oriented financial narratives that resonate with younger audiences. This emphasis allows banking brands to project youth as a symbol of social progress and innovation.

In “Tus cuentas de rap a balada,” Bankinter explores the complex relationship between youth and money, in line with the brand’s slogan: “El banco que ve el dinero como lo ves tú.” The campaign uses rap and ballad music genres as metaphors for how young people interpret their dependence on money to shape their identity and lifestyle.

- Rap represents the frenetic rhythm at the start of the month, where spending, enjoyment and celebration serve as rewards for hard work.
- Ballad symbolises a more contemplative stage, where money becomes less of a priority, and life revolves around values such as love and friendship.

“Nómadas” documentary by ING offers a more complex portrayal of 21st-century “native” youth and workers. It highlights how this generation faces labour and social uncertainty. The documentary is a sequence of life stories and testimonies, which represent a kaleidoscopic view that builds a social narrative defined by uncertainty, instability, adaptation, individuality, identity and breaking away from traditional social norms that define the work and human relations. Furthermore, it portrays a particular view of love, work, family, and marriage.

Employment is portrayed not merely as a source of income, but as an aspiration for personal development and a desire to work with

passion (Source: see “Nómadas,” ING).⁴ However, the documentary also reveals the disillusionment many young people experience with the reality of the labour market. Even those with high qualifications often accept jobs outside their field, driven by dignity rather than fulfilment, while still striving to evolve and build a better social future.

4.1.5 Feature 5: the risk of being excluded from social welfare or the social function of money

The portrayal of youth as a social reference in the corporate discourse of banks addresses the fragility of the contemporary economic system, which endangers social structures and the daily lives of individuals. This narrative highlights the vulnerability of the system and the need for institutional intervention to correct its failures, which impact society and its citizens. Elements such as motherhood, marriage, homeownership, and employment are presented as pillars that define the citizen’s life.

Bankinter’s strategy, launched in 2020 under the slogan “**El banco que ve el dinero como lo ves tú**” continues to shape its campaigns. The first advertisement reinterpreted traditional banking promises tied to products such as loans, mortgages, salaries, interest rates, and APR, particularly in the exceptional context of the COVID-19 crisis. The campaign shifted focus from these benefits to a more institutional narrative, presenting the bank as a “social” institution concerned with both its relationship with consumers and the relationships among those consumers. It emphasised the risk of people losing the fundamental elements that structure their social lives.

This collective experience of suffering reframed money as an instrument for social construction, where its loss carries the risk of exclusion. Bankinter’s 2022 campaign, “Don Dinero,” continues this narrative, focusing on economic challenges linked to rising costs and their impact on daily life. In this context, money becomes essential for survival, and the bank is framed as a builder of social well-being. Campaign messages reflect this focus: “The real way to see money is how ordinary people see it, through the problems stemming from rising grocery costs, electricity bills, inflation, petrol, or mortgage payments.” Through musical clips, the campaign’s song lyrics narrate the social risks threatening people’s lives, creating a relatable and emotional connection with audiences. (Source: See “Una Historia de progreso,” Bankinter).⁵

4.1.6 Feature 6: inclusion through equal opportunities and diversity as talent

In response to the risk of social exclusion, banks position themselves as integrative and inclusive institutions. While the previously analysed campaigns reflect this dimension, additional initiatives reinforce this narrative. Campaigns like “Voces del progreso” and CaixaBank’s “#InconformistasDelDeporte” use real-life stories of perseverance, collaboration, and the creation of opportunities to promote social advancement. “Voces del progreso” aims to contribute to a better world by conveying the message: “Progress is only progress if we all progress.” This initiative aligns with CaixaBank’s sponsorship of the Spanish Paralympic team,

4 <https://www.youtube.com/watch?v=PKV5Pc5IOAg>

5 <https://www.youtube.com/watch?v=hww7QKxWI0s>

reflecting a commitment to collective advancement. Similarly, “#InconformistasDelDeporte” shares the personal stories of Spanish Paralympic athletes, emphasising overcoming challenges and presenting sport as a platform for promoting social inclusion.

Through these narratives, banks present themselves as supporters that include diversity, portraying it as valuable when it comes to recognising talent. The campaigns convey the message: “Let us learn to see talent beyond barriers.” These efforts highlight the bank’s role in supporting equal opportunities, with diversity framed as a form of talent to be celebrated (Source: see “#InconformistasDelDeporte: Ricardo Ten, Paralympic Athlete,” CaixaBank).⁶

4.2 Phase B: results—individual analysis of each think tank

4.2.1 B.1. Fundación Innovación Bankinter

The Fundación Innovación Bankinter is a Think tank directly associated with the Bankinter financial institution. Its primary focus is the analysis of social issues through innovation in areas impacting the economy, education, and business. According to the foundation, these activities are grouped into four key areas:

1. Future Trends Forum
2. Startups
3. Akademia
4. CRE100DO

The news and videos produced by this think tank are generated from initiatives within these four areas.

1. Future Trends Forum publishes the annual “Megatrends” report, centred on innovation. This report draws insights from experts across various fields. The news created from this report cover topics such as:

- Technology (AI, digital security, computing, virtual reality).
- Urban development, health and medicine, education, and sustainability.

2. Akademia is presented as an educational programme for recently graduated university students, reinforcing the role of education as a guarantee for the future. The curricula focus on trend analysis, with particular attention to artificial intelligence and computing.
3. Startups and 4. CRE100DO support the development of new businesses and the growth of medium-sized companies, reflecting an economically focused vision.

The Think Tank’s social content primarily emerges from the Future Trends Forum and Akademia programmes. However, the news section of its website is limited, containing only 10 entries. As a result, the analysis focuses on the 170 videos published on the foundation’s YouTube channel between 2022 and 2023.

⁶ <https://www.youtube.com/watch?v=eCTTYW1HTQc>

Of these videos, 52% address social topics across the following three main areas:

1. Education, Science, Technology, and Humanity: This area accounts for the largest volume of content, mainly tied to the Akademia programme. It offers a humanistic, scientific, and educational perspective on topics such as: Artificial intelligence, quantum computing, neuroscience, ethics and technology, health, mobility, cybersecurity, and others.
2. NetZero World: Videos in this area explore energy and production modelsit provides an economic and social analysing the economic, social, and environmental sustainability of these systems.
3. Finance and Consumption: Although this area has fewer videos than the others, it provides an economic and social perspective on the transformation of the financial sector and its impact on consumers and industries.

4.2.2 B.2. FUNCAS—Fundación de Cajas de Ahorros

FUNCAS is a think tank specialised in economic and social research. It operates as part of the social responsibility division of CECA, the governing body representing savings banks and savings institutions. CECA’s members include CaixaBank, Unicaja Banco, ABANCA Corporación Bancaria, Ibercaja Banco, Caja de Ahorros y Monte de Piedad de Ontinyent – Caixa Ontinyent, Colonya Caixa d’Estalvis de Pollença, and Cecabank.

An analysis of FUNCAS’s website structure highlights the significance of its social research efforts. The institution’s research is divided into three main areas:

1. Finance and Digitalisation
2. Economy
3. Social Issues

The Social Issues area is further divided into two sections:

- A Social Studies: Social indicators and immigration data.
- B FUNCAS Social: Financial education, *En clave social* (In Social Terms), and EFQ awards.

This organisational structure reflects how FUNCAS organises its social research into content that is later shared as news or corporate videos. Its press section gathers these outputs as part of its communication strategy to remain relevant in media reporting.

An analysis of FUNCAS’s news section reveals that the number of social-related articles remained consistent between 2022 and 2023. Of the total news items published during these 2 years, 37% addressed social topics. These topics can be grouped into the following general categories (these do not appear on the institution’s website, they are proposed for this analysis):

1. Education: This is the area with the highest amount of news. Topics include schooling, university, financial and digital education, technology, and FUNCAS Educa programmes.
2. Vulnerability: It tackles news related to public safety, housing, youth, financial literacy for the elderly, climate change, wage gaps, and disability.

3. Social Indicators: Employment, immigration, birth rates, ageing population, workplace accidents, marriage, and demographics of ageing.
- 4 Gender Issues: Topics such as women's empowerment, education levels, and domestic work.
- 5 Other Topics: European identity and politics, access to online banking.

This Think Tank's audiovisual content analysis focuses itself on the videos shared on the "En Clave Social" section that FUNCAS presents on their YouTube channel. This section features 23 corporate documentaries, classified into the following thematic areas: 1. Education and Technology; 2. Labour Market; 3. Vulnerability.

Each video follows a similar structure, addressing social challenges that shape the present and future of Spanish society, with a focus on specific population groups.

- 1 Education and Technology: These videos explore the impact of technological evolution on the education system, learning processes, and employability. The focus is on how technology can be leveraged to ensure the design of a better future by critically reflecting on current and future educational models.
- 2 Labour Market: These videos extend the discussions on education, but focusing more on the analysis of the labour market which is determined by the industrial revolutions, digital transformation, research, and labour polarisation.
- 3 Vulnerability: This section addresses the challenges faced by vulnerable population groups, such as those affected by poverty, homelessness, old age, youth unemployment, immigration, or health problems. Specific attention is given to people suffering from conditions such as stroke or autism.

FUNCAS's documentaries reveal three important aspects of its corporate communication strategy:

- 1 Expert Insights: The videos rely heavily on contributions from subject-matter experts to add credibility and depth to the topics discussed.
- 2 Testimonies from Affected Groups: Personal testimonies from the affected population bring the issues to life, providing an emotional dimension to the narratives.
- 3 Media Professionals as Influencers: Some videos feature renowned media professionals associated with the problematics, enhancing the legitimacy and visibility of the issues. These influencers serve as prestigious advocates for social causes.

4.2.3 B.3. FEDEA—Fundación de Estudios de Economía Aplicada

FEDEA receives support from several economic institutions, including Banco de España, CaixaBank, Santander, BBVA, Sabadell, and Fundación Unicaja—all relevant to this study. The think tank defines itself as an institution committed to positively influencing society through research in social and economic issues. Its mission is to influence public discourse through the dissemination of research findings.

FEDEA divides its research into thematic areas, including:

- Economy
- Education
- Public Finance

- Infrastructure
- Macroeconomics
- Labour Market

While these categories cover a broad spectrum, an analysis of the "Current Affairs" section reveals that FEDEA's work prioritises specific topics.

In 2023, the foundation was cited in 850 news articles as the main source of the news. However, only four of these articles focused on education, science, or research, while the majority dealt with economic policies related to unemployment and pensions. This reflects the think tank's focus on economic issues, at least during the period under review.

A deeper look into the "Actualidad FEDEA" section (covering 2016 to 2024) shows that the think tank published:

- 37 articles on education
- 74 articles on public finance
- 107 articles on the labour market

This distribution demonstrates that economic topics dominate FEDEA's research output. The same focus on economics is reflected in FEDEA's audiovisual content. The "Socialfedea" YouTube channel features videos exclusively covering economic topics, such as:

- Fiscal rules and reforms
- Pension systems
- Economic evaluation, among others.

While FEDEA was selected for this study based on the established criteria, the analysis shows that the think tank's engagement with social issues from a media communication perspective is heavily filtered through an economic lens. FEDEA's reports and studies maintain a strong presence in the media, particularly on economic management and policy topics that shape the main areas of the news. Other social topics such as education, immigration, and labour market integration are addressed only from an economic or political perspective, lacking independent focus on their social dimensions.

5 Discussion and conclusions

5.1 Integrated actions in strategic communication programmes that contribute to managing the social branding of banking brands

Each of the contents analysed in Phase A corresponds to actions integrated into broader corporate communication programmes. It is the programme, rather than the individual action, that shapes the projection of the brand image of banking entities associated with social causes, purposes, or themes that are distant from the economic mission of banks. However, the specific analysis of each action in the study sample allows us to identify how these communication programmes are linked to social concepts, which are transformed into communication concepts, giving these entities a social corporate image that distances them from their commercial image, as reflected by ING's slogan: "the bank that is not a bank."

These are not actions that associate the bank's brand image with a specific social cause but actions that contribute to shaping a social

brand. For instance, the “Aprendemos Juntos” programme by BBVA or “EduCaixa” from CaixaBank focuses on science and education, while “El Observatorio de lo Social” emphasises reflection, “#inconformistasdeldeporte” on social inclusion and sport, “#sabadellfuturos” on coexistence, and “Don Dinero” on a particular vision of banking as a generator of social progress. These programmes are developed through actions that avoid direct corporate messaging, but at the same time, they construct a distinct communication style that generates specialised content.

The timeline analysis of the actions recognises Sabadell as one of the pioneers in adopting this strategy as a backbone of its branding efforts. Through in-depth, personal interviews with famous individuals, such as musicians and athletes with significant professional success, a dialogue is forged around the vision of social development and the bank as its validator. Each interviewee is a reference point for their professional success, but their corporate value is measured by their vision of development.

Strategic programmes like BBVA’s “Aprendemos Juntos” are also oriented towards creating content in an interview format, but they stand out for their long-term planning, to the point of becoming a benchmark of quality in science and education. However, not all the actions analysed are part of branded content programmes. The use of the spot format is also quite recurrent in giving a social meaning to the brand by building a corporate narrative. Bankinter’s approach is particularly representative, with its series of musical spots centred around the slogan, “the bank that sees money as you do.”

In this direction, identifying actions planned and organised around corporate communication strategies allows us to assess that the planned coexistence of these actions during the analysed period has led to the creation of a corporate social discourse. We have established how this discourse, although seemingly heterogeneous, revolves around six major traits present to a greater or lesser extent in each brand’s strategy, providing coherence to the idea that a common discourse exists across the sector, given the shared features in all the scrutinised communications.

5.2 Coincidences between think tank communication and corporate proposals from banks

The analysis of the results from both phases shows a clear relationship between banking Think tanks and the brands in the sector in Spain, as these are part of, in one way or another, the foundations analysed. It is evident that the information presented by these institutions has a clear interest in influencing media public opinion, by proposing their ideological lines through reports, news, and audiovisual content of a corporate nature. Although these institutions maintain communicative independence from the banks’ communication, we do find certain coincidences regarding the topics addressed and the focus offered.

In at least two of the three analysed think tanks—FUNCAS and Fundación Innovación Bankinter—the social nature of their content holds significant weight regarding the total volume of information generated (based on [Infodex, 2022, 2023](#) and [Sánchez Eguinoa, 2022](#)). Topics such as education, sustainability and vulnerability emerge as key themes in the social information addressed by these institutions. Moreover, the approach to these topics shows lines of convergence with the features that would define a corporate social discourse in the Spanish banking sector.

Thus, although think tanks do not primarily project a corporate image of their brands focused on social issues, they do position themselves as institutions where the economy is not the sole defining factor. In the realm of education, we observe a clear alignment, with a focus on information and collaborations with programmes from prestigious educational institutions, such as universities or research centres. Science, technology and research are recurrently featured in their content. In this sense, another similarity with the proposals from banking brands is evident: the use of highly regarded experts.

Authoritative voices in social and educational matters channel information, mainly through audiovisual content or journalists whose voice guides the dialogue among several interviewees. Finally, this format is also the most commonly used to highlight these institutions’ focus on the social vulnerability of specific groups such as immigrants, youth, the elderly, women or individuals affected by certain diseases or conditions.

Based on the results and conclusions gathered, this study considers that banking brands project themselves through their corporate communication as a central piece of the social development of contemporary societies.

The construction of meaningful connections with citizens through strategic communication processes is fundamental to their development and evolution as corporate entities. Understanding these strategies is essential to comprehending the evolution of these corporations’ strategic communication. In this highly competitive environment, organisations are required to maintain coherence between their discourse and sustainable practises, as well as demonstrate maximum transparency and value towards individuals, employees, partners, and clients.

For [Castells \(2013\)](#), in recent years we have witnessed an organised social movement in pursuit of more ethical and long-term committed positions. In this sense, [Chevalier and Mazzalovo \(2005\)](#) stated that the act of purchasing is a civic act, a way for consumers to restore the balance of power, and in this regard, it has evident value, even in the formation of civic awareness. In line with [Sinclair \(2012\)](#), this study describes the contribution of banking brands and think tanks to the construction of a global consumer culture, not only from a commercial ideology, but also through the aesthetic power of shaping meanings and trends (a mosaic of meanings without ideology), which contribute to defining the identity (the being) of their recipients through their ‘social’ acts of consumption ([San Nicolás Romera et al., 2022](#)).

The analysis shows that the persistence and temporal evolution of the strategic lines proposed by the main banking brands and think tanks in Spain have led to the creation of a narrative space focused on causes and themes addressing social progress as a communicative platform. The exploration of both institutions to achieve a proactive and consolidated positioning, as well as their interest in becoming organisations with social personality, has resulted in the arbitrary conception of different symbols of our media culture giving way to the commercial and advertising struggle to display these values through the possession and construction of the stories that shape and give meaning to a corporate social discourse within the Spanish banking sector.

The results of the analysis describe a promotional aesthetic of a discourse in Spanish banking that appropriates the commitment to social progress, displaying traits of similarity with those planned by think tanks. This is a conglomeration of plural formats, with a corporate structure that underpins specific strategies for each banking brand and many of the audiovisual actions of these think tanks. The dialogue between influential expertises is projected as the predominant formula to shape the narratives of these formats, ultimately resulting

in the construction of a social discourse associated with concepts of commitment, future, success, admiration, effort, inclusion, education, and hope. A discourse that legitimises the banking sector and its brands as validators and builders of social progress, appropriating narrative territories that initially belonged to other social entities, such as political, educational, healthcare, or non-governmental organisations.

Among the strategic approaches addressed, there is a continuous effort to find mechanisms that provide validity and acceptance to the sector's corporate social discourse. In this sense, the voices of reference influencers serve as vehicles for transmitting the discourse, endowing it with credibility and creating a distinctive aesthetic and social backdrop.

In summary, the analysis identifies a clear trend towards the association of the banking sector and its brands with social discourses and their themes. In their quest to capture the attention, interest, and desire of their consumers, the banking sector and its brands highlight the need to once again be seen as a trusted sector. This is a form of strategic communication in which both banking brands and sector think tanks participate. They reinterpret and reorder the mechanisms, concepts, terms, arguments, stories, and images that prioritise social issues. In doing so, they shape and disseminate specific narratives that focus on social problems close to and of interest to their audiences. It is a discourse that encompasses corporate values and visions far removed from the banking sector's main professional and consumer activity, and one that is recognised through shared aesthetics that embrace and adapt meanings such as social commitment and collective participation. These stories justify the sector's commercial actions through a new social mission of collaboration and contribution to social progress and development.

This collective ideal is driven by the banking sector's intention—through both think tanks and individualised brands—to project its interest in social issues as a staunch defence of the common good and of a new society concerned with sociocultural trends such as sustainability.

Data availability statement

The original contributions presented in the study are included in the article/supplementary material, further inquiries can be directed to the corresponding author.

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