

# A Multimodal analysis of Two Commercial and CSR Online Bank Advertisements in Lebanon

## Authors

تحليل متعدد الوسائط لإعلانين مصرفيين عبر الإنترنت في لبنان: إعلان تجاري وإعلان المسؤولية الاجتماعية

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## Abstract

In today's digital landscape, bank advertisements have become increasingly complex, necessitating a deeper understanding of their various components. This research seeks to fill a gap in existing studies by investigating how multimodal analysis frameworks may be applied to Lebanese bank advertisements to uncover the underlying strategies and use of semiotic resources. Specifically, it examines two online advertisements from Creditbank prior to 2019, encompassing both sales and non-sales content. It employs concepts from Kress and Van Leeuwen's metafunctions, Cheong's Generic Structure Potential (GSP), and the text-image relations proposed by Martinec and Salway to analyze the persuasive and visual strategies used in these ads. While previous research has underscored the significance of understanding how

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various semiotic resources interact in ads, there has been limited examination of Lebanese bank ads. Thus, this study seeks to evaluate the relevance of the theoretical frameworks mentioned and illustrate how Creditbank's ads engage and persuade their target audience. The findings contribute significantly to the analysis of multimodal discourse, particularly in the context of the Lebanese banking sector.

**Keywords:** Multimodal analysis, Lebanese bank ads, Creditbank, visual grammar, semiotic resources

### الملخص

في المشهد الرقميّ الزّاهن، أصبحت إعلانات البنوك أكثر تعقيداً، مما يستدعي فهماً أعمق لمكوناتها المتعدّدة. يسعى هذا البحث إلى سدّ فجوة في الدّراسات الحالية من خلال دراسة كيفية تطبيق أطر التّحليل متعدّد الوسائط على إعلانات البنوك اللّبنانيّة، للكشف عن الاستراتيجيات الكامنة واستخدام الموارد الدّلاليّة فيها. على وجه الخصوص، يفحص البحث إعلانين إلكترونيين من بنك الاعتماد اللّبنانيّ قبل العام 2019، ويشمل ذلك محتوى ترويجيّاً وغير ترويجيّ. يستعين البحث بمفاهيم الوظائف اللّغويّة لكريس وفان ليوين، وإمكانات البنية العامة لتشيوغ، وعلاقات النّص-الصّورة التي وضعها مارتينيك وسالوي لتحليل الاستراتيجيات الإقناعيّة والبصريّة في هذه الإعلانات. رغم أنّ الأبحاث السّابقة أكّدت أهمية فهم تفاعل الموارد الدّلاليّة المختلفة في الإعلانات، فإنّ الدّراسات التي تناولت إعلانات البنوك اللّبنانيّة تظلّ محدودة. لذا، يهدف هذا البحث إلى تقييم مدى ملائمة الأطر النّظريّة المشار إليها وبيان كيفية جذب إعلانات بنك الاعتماد اللّبنانيّ لجمهورها المستهدف وإقناعه. تسهم النّتائج إسهاماً مهمّاً في تحليل الخطاب متعدّد الوسائط، لا سيما في سياق القطاع المصرفيّ اللّبنانيّ.

### الكلمات المفتاحيّة

التّحليل متعدّد الوسائط، إعلانات البنوك اللّبنانيّة، بنك الاعتماد اللّبنانيّ، قواعد الصّورة البصريّة، الموارد الدّلاليّة

## 1. Introduction

Multimodal advertisements have become an industry standard, combining visuals and words to convey ad messages more effectively (Kress & van Leeuwen, 2006). The integration of resources is crucial in advertising as it impacts consumer perception and behavior (Macagno & Souza Pinto, 2021). This study investigates the meaning connections between words and images in Lebanese bank ads from Creditbank, focusing on a commercial ad promoting the Visa Signature card and a CSR ad supporting the Movember campaign for men's health. Representing two distinct types of ads—commercial and CSR—both are analyzed using semiotic approaches specific to each.

Using multimodal discourse analysis frameworks, including Kress and van Leeuwen's metafunctions (2006), Cheong's Generic Structure Potential (2004), and Martinec and Salway's text-image relations (2005), this comparative study aims to shed light on the semiotic practices characterizing these two types of ads. While ads like the Visa Signature are quintessentially promotional, CSR initiatives exist with missions to raise awareness and sensitize people to social issues (Njoku & Mbagwu, 2023). This research compares the two, thus broadening the knowledge on how semiotic resources are co-participated in meaning making and how the producers of multimodal advertising texts attempt to manipulate the audience's perceptions and behavior (Macagno & Souza Pinto, 2021). Creditbank's ads were selected due to their dual focus on exclusivity and social responsibility, reflecting broader trends in financial advertising. While other banks also


have relevant ads, Creditbank was chosen for its well-regarded status, the availability of suitable ads, and a preference for its specific approach. This choice ensures the analysis includes representative commercial and CSR ads from the pre-2019 period, without implying that other banks lack similar options.

## **2. Research and findings**

### **2.1 Background of the Problem**

In the banking realm, advertising appeals are employed to grab and retain consumers' attention. This trend is most noticeable in multimodal ads that combine text, image, color, and gesture to communicate a range of messages within a single condensed piece of text (Kress & Van Leeuwen, 2006). These ads harmoniously integrate multiple modes to create compelling stories. Macagno and Souza Pinto (2021) assert that the process of reconstructing the multimodal arguments in an ad requires the involvement of pragmatics and argumentation theory, aiding in understanding how the visual and verbal features shape viewers' perceptions based on the advertisers' intentions. The two ads under study are analyzed using multimodal discourse frameworks and are presented in Figures 1 and 2.

Even if the body of literature on multimodal advertisements, in general, is growing, the analysis of Lebanese bank ads regarding their multimodal elements appears to be an area that has not been adequately researched. Recent studies, such as that by Macagno and Souza Pinto (2021), have emphasized the importance of analyzing the interplay between visual and verbal elements in ads. However, their study overlooked the Middle Eastern perspective.



Njoku and Mbagwu (2023) applied verbal picture decoding in the analysis of multimodal aspects— such as images, bold prints, and the use of figures of speech— of internet ads. Nonetheless, their study addressed only Nigerian banks, which indicates the lack of advertisement research regarding Lebanese banks. Moreover, Kress and Van Leeuwen's metafunctions, Cheong's Generic Structure Potential, and Martinec and Salway's text-image relations, to name a few, have not been applied to Lebanese bank ads as much as researchers would have liked. Cheong (2004) asserts that it is of utmost importance to dissect the structural elements of an ad in order to account for its persuasive effectiveness. In addition, Martinec and Salway (2005) offer an account of the interdependence in multimodal texts through the use of combined codes within the verbal and visual continuum. Using these theoretical frameworks, this study aims to bridge such gaps by providing a detailed analysis of a commercial and non-commercial ad of Creditbank that existed before the year 2019.

## **2.2 Statement of the Problem**

The advancement in technology has greatly enhanced people's understanding of the multifaceted aspects of advertising. Particularly with regard to the banking sector, the breadth of advertisements has evolved to a more sophisticated degree in recent years. Research has demonstrated the significance of understanding the coherent integration of communication modes in ads (Macagno & Souza Pinto, 2021). However, there is a notable gap in the literature regarding the application of these

frameworks to Lebanese bank ads. The current study seeks to bridge this gap by offering an analysis of two of Creditbank's pre-2019 online commercial and non-commercial ads. In particular, it seeks to investigate the verbal and visual composition using Kress and van Leeuwen's theory on metafunctions, Cheong's Generic Structure Potential (GSP), as well as Martinec and Salway's concepts concerning the relation between text and images.

### **2.3 Justification of the Study**

Analyzing commercial and non-commercial ads, this research intends to establish the differences in the strategies of communication and their effects on decision-making and the trust of consumers. Even though this study focuses on advertising before the economic crisis, it is important to profile the current banking issues and their potential influence on advertising models. The ongoing crisis, driven by poor management, growing debt, and political instability, continues to put immense pressure on banks (Uwaydah & Kassir, 2024). Christo and Shustova (2018) note that financial advertisers have increasingly turned to fear-based strategies to engage audiences during uncertain times. They argue that effectively engaging target audiences requires a deep understanding of the semiotic and communicative aspects of ads.

Therefore, the insights from this analysis may inform future advertising strategies and provide a baseline for assessing shifts in advertising discourse and public trust over time. The findings may offer actionable insights for advertisers navigating Lebanon's



evolving economic landscape.

### 3. Materials and Methods

This study utilized qualitative multimodal discourse analysis (MDA) to examine how Creditbank utilizes visual and verbal components in its commercial and corporate social responsibility (CSR) ads. Qualitative MDA was selected since it can provide insight into the complex meanings formed by the interaction of images, text, and colors and allows a deep understanding of how different elements work together to communicate messages (Jewitt & Oyama, 2001). With this MDA approach, the semiotic strategies that quantitative analysis may overlook can be closely examined. The semiotic components in this study are highlighted in Table 1 and Table 2 for the Visa signature and Movember ads respectively (See tables at the end of the document).

The analysis focused on two of Creditbank's advertising strategies: an ad for Visa Signature and another for Movember's corporate social responsibility. They were chosen due to their representation of distinct advertising strategies—commercial and CSR—allowing for a comparative analysis. The Visa ad, sourced from Creditbank's official website: Creditbank. (2017). Visa Signature campaign [Advertising campaign]. Creditbank. <https://www.creditbank.com/-/media/Creditbank/Advertising-Campaigns/Visa-Signature-Campaign-2017.ashx>, emphasizes luxury and exclusivity to appeal to affluent consumers, reflecting common commercial strategies (Okonkwo, 2009). The Movember ad, obtained from Creditbank's Facebook page

Creditbank. (2017, November 2). Movember campaign: Raising awareness for men's health [Post]. Facebook. <https://www.facebook.com/creditbank/beirut>, highlights health awareness and community support, typical of CSR advertising (Chakraborty & Jha, 2019). Together, both offered insight into the genre-specific strategies commonly used in the financial services sector.

Three MDA frameworks were applied in the analysis, and tables were used to organize findings for clarity and comparison. The analytical process involved the following steps:

- Kress and van Leeuwen's metafunctions framework examines the representational, interactive, and compositional aspects of multimodal texts. It looks at how the subjects and themes are represented (representational), how the content engages the audience (interactive), and how the visual and verbal elements are structured (compositional) (Kress & van Leeuwen, 2021).
- Cheong's Generic Structure Potential (GSP) identifies structural components, including the Lead, Display, Emblem, and Announcement (Cheong, 2004), to show how Creditbank designs its ads to highlight either product exclusivity or social advocacy.
- Martinec and Salway's text-image relations framework complements the previous frameworks by examining the logico-semantic and status relations between text and images, highlighting how these elements work together to enhance the overall communicative effect of the ads (Martinec & Salway, 2005).



## 4. Results and Discussion


### 4.1 Visa Signature Advertisement

The Visa Signature ad discussed here is presented in Figure 1, and its semiotic components are summarized in Table 3 (Refer to the end of the document). The analysis of this ad draws upon the theoretical frameworks selected for this study. The Visa Signature ad focuses on a salable product, a premium credit card offering privileges and perks. Given its intent and message, it focuses on premium branding, luxury, and exclusive aspirations as depicted by the headline, the imagery, and color scheme. The image of a man dressed in formal attire and barely illuminated stands out as the Lead (Locus of Attention – LoA) to capture the audience’s attention. Clad in a suit, he exudes confidence, which correlates with the glamorous and high standard of living that the ad aims to portray about the Visa Signature card. The Display and Enhancer are represented by the card and the Visa and PayWave components respectively, which serve as a primary visual feature, underscoring the product’s brand identity and premium appeal. The Creditbank logo is included twice—on the card itself and again in the corner—reinforcing brand awareness and helping build trust with viewers (Lyu et al., 2024). The Announcement, formulated in the Arabic headline which translates to “A Card for Exclusivity” and the preceding words “Visa Signature,” implies exclusivity and high standards, reinforcing the ad’s emphasis on setting the product apart from others. At the bottom of the advertisement, the Call-and-Visit area provides information and invites potential clients to visit Creditbank. This section acts as a channel through which potential customers who need more

details about the Visa Signature card can reach the bank. It is noteworthy to mention the flipped–page effect which enhances the hierarchical flow by directing the viewers’ attention from the LoA to the emblem in the lower right of the ad, perhaps to unveil the advertised high–end experience and create a sense of continuity and movement via the bank.

## 4.2 Movember Advertisement

The Movember ad discussed here is presented in Figure 2, and its semiotic components are summarized in Table 4 (Refer to the end of the document). The analysis of this ad draws upon the theoretical frameworks selected for this study. The Movember ad seeks to raise awareness of different health issues and rally support for a social cause without directly promoting any brand or product. It centers on a young man with a large mustache, creating a jovial portrayal through his interesting, playful expression and the prominent facial features, which together serve as the Lead (Locus of Attention – LoA), gesturing with a lighthearted thumb up for the campaign about men’s health awareness. The Display is symbolized by the man’s bushy mustache, representing men’s participation in Movember, which uses facial hair as a visible marker to raise awareness about men’s health issues (Movember Foundation, 2023). The Emblem is the Creditbank logo, positioned at the lower right of the ad within a blue flipped–page effect, further reinforcing the bank’s association with health awareness. “Movember. Keep that smile healthy” serves as the Announcement, encapsulating the central message; it incorporates the word “smile” to focus on health awareness through the positivity



of happiness. This is complemented by the caption, “November calls for Men’s Health Awareness,” which contextualizes the campaign’s purpose within the Movember initiative and its timing in November. In the same way as other CSR advertisements, there is no clear Call-and-Visit Information that encourages the audience to make direct transactions with Creditbank. Rather, such a call to action is tangential and is directed toward making people aware of men’s health rather than promoting a particular banking product. This aligns with findings by Chae (2021), who highlights that CSR messages often prioritize indirect engagement over explicit calls to action.

### **4.3 Comparative Analysis**

Table 5 provides a comparative analysis of the two advertisements (see Tables at the end of the document). The Movember and the Visa Signature ads have different goals, yet they display some similar semiotic design features. Both use high modality in depicting visuals to enhance credibility and relatability. Additionally, both employ direct gaze, yet this feature drives audience interaction in different ways: The Visa ad inspires aspiration, and the Movember ad creates approachability.

The Call-and-Visit Information highlights a major difference. The Movember ad focuses on raising awareness of men’s health rather than explicitly calling for banking services, while the Visa Signature ad provides direct contact information to encourage instant engagement with the bank’s services.

The core message of the ads is reinforced by the green color, which represents trust and growth in both scenarios (Singh, 2006).

Despite their shared use of color, the ads' target audiences differ. The Movember ad caters to the general public, particularly men, emphasizing relatability and health consciousness, while the Visa Signature ad targets wealthy, aspirational consumers who appreciate exclusivity and luxury.

In terms of text–image relations, both ads employ Equal Status between the Primary Announcements and the men's figures (LoAs), as they are equally prominent in conveying exclusivity and relatability. In other words, the Announcements "Visa Signature – A Card for Exclusivity (translation from Arabic)" and "Movember. Keep that smile healthy" work in tandem with the portrayed men's images to communicate the themes of exclusivity and health respectively.

As for the logico–semantic relations, ads use Enhancement since the Primary Announcements in them reinforce the meanings of the images. However, the Movember ad uniquely incorporates Extension to contextualize the timeframe (November) and purpose (health awareness), adding a layer of meaning absent from the Visa Signature ad.

Finally, the flipped–page effect is also used in the framing of both ads to represent the advertised experiences. Together, these features show how Creditbank's branding approach balances exclusivity and friendliness to reach diverse audiences.

## 5. Conclusion

The results of this analysis demonstrate that commercial and CSR ads employ different semiotic resources to fulfill their respective objectives while also revealing shared design elements that reflect



broader advertising practices in the financial services sector. The emphasis on exclusivity (as in the Visa Signature ad) and the focus on socially responsible marketing (as in the Movember ad) are prevalent in commercial and CSR advertising techniques across the financial services sector, and are not exclusive to a single brand. Upshaw and Amyx (2017) explore various forms of exclusivity in marketing, highlighting its widespread application beyond luxury goods. Additionally, Adewole (2024) examines how CSR initiatives can enhance brand reputation and consumer behavior, indicating a sector-wide adoption of socially responsible marketing initiatives

The findings suggest that the semiotic resources identified in this study—through the application of Kress and Van Leeuwen’s metafunctions, Cheong’s Generic Structure Potential, and Martinec and Salway’s text–image relations—can serve as valuable indicators for categorizing similar commercial and CSR ads. These insights can help advertisers and marketers in the banking sector to design more effective campaigns by leveraging the identified semiotic resources.

By examining the common and different features of Creditbank’s two ads, the study shows how multimodal strategies can be customized for various purposes, such as promoting a sense of exclusivity in commercial ads or fostering community trust in CSR campaigns.

For future research, it would be valuable to study ads from other banks or ad categories to further support these findings. Additionally, exploring how logico–semantic relations are employed


across different ad categories could expand understanding of how multimodal ads shape brand identity and audience perceptions.


Figure 1: Creditbank 2017 Visa Signature Ad Figure 2: Creditbank 2017 Movember Ad



## Tables

Table 1: Analysis of Semiotic Components in the Visa Signature Advertisement Using Cheong's Generic Structure Potential (GSP)

Text	Image
<p><b>The Primary Announcement :</b></p> <p>"VISA Signature" and "الإمتياز بطاقة" (A Card for Exclusivity)</p>	<p><b>The Lead</b> (LoA)</p> 
<p><b>Status: Equal and Complementary:</b></p> <p>Both the text and image reinforce the theme of exclusivity. The text emphasizes the product's prestige, while the image visually represents sophistication and success.</p>	
<p><b>Logico-Semantic Relation: Enhancement</b></p> <p>The text enhances the image by explicitly tying the visual of the man to the product's exclusivity message.</p>	

<p><b>The Primary Announcement:</b></p> <p>“VISA Signature” and “للإمتياز بطاقة” (A Card for Exclusivity)</p>	<p><b>The VISA Signature card (Explicit Display)</b></p> 
<p><b>Status:</b></p> <p>Equal and Complementary: The text and image share equal importance. The text names and describes the card’s exclusivity, and the card visually represents the promoted product.</p>	
<p><b>Logico–semantic relations:</b></p> <p>Enhancement: The text reinforces the exclusivity and prestige of the card.</p>	
<p><b>Enhancer</b></p> <p>The Visa and PayWave on the card</p>	<p><b>Lead (LoA) and Complement to Locus of Attention (Comp. LoA– the dark background)</b></p> 
<p><b>Status: Unequal but Complementary</b></p> <p>The Visa and PayWave on the card provide functional and symbolic value, while the image remains dominant in conveying aspirational success.</p>	
<p><b>Logico–Semantic Relation: Enhancement</b></p> <p>The Visa and PayWave on the card enhance the portrayal of the man’s success, suggesting the product as the enabler.</p>	
<p><b>Emblem</b></p> <p>The Creditbank logo (linguistic element) in the corner of the ad.</p>	<p><b>The Lead (LoA)</b></p> 


**Status: Unequal but Complementary**

The Creditbank logo does not hold equal weight but complements the man's success by establishing the bank's credibility and trustworthiness.

**Logico–Semantic Relation: Elaboration**

The logo elaborates on the man's portrayal of sophistication and success, linking his confidence to the bank's credibility.

**Table 2: Analysis of Semiotic Components in the Movember Advertisement Using Cheong's Generic Structure Potential (GSP)**

Text	Image
<p><b>The Primary Announcement \:</b></p> <p>"Movember. Keep that smile healthy."</p>	<p><b>The Lead</b></p> <p>(LoA)</p> 
<p><b>Status: Equal and Complementary</b></p> <p>Both the text and image work together to communicate the health message. The text clarifies the purpose (Movember's focus on men's health awareness), while the image adds humor and visual appeal.</p>	
<p><b>Logico–Semantic Relation: Enhancement</b></p> <p>The text enhances the image by providing the health-related context behind the playful visual.</p>	
<p><b>Enhancer</b></p> <p>"November calls for Men's Health Awareness."</p>	<p><b>Lead (LoA) and Complement to LoA (Comp. LoA– the white background)</b></p> <p>Background is simple and white, which draws focus to the man and text.</p>



**Status: Unequal**

The text is subordinate to the image, clarifying the broader purpose of the campaign (“Movember” and men’s health awareness).

**Logico–Semantic Relation: Extension**

The text extends the meaning by adding the specific timeframe (November) and campaign focus (health awareness).

Emblem (Linguistic)  
Creditbank logo in the bottom–right corner.

**The  
Lead**  
  
(LoA)

**Status: Unequal but Complementary**

The image (main visual and mustache) is dominant, while the emblem provides context about the sponsor.

**Logico–Semantic Relation: Elaboration**

The logo adds detailed information about the organization behind the campaign, linking it to Creditbank’s support.

**Table 3: Commercial Ad – Visa Signature Card**

Component	Analysis
<b>Lead (Locus of Attention)</b>	Image of a man in formal attire representing the ideal customer—confident, sophisticated, and affluent
<b>Display</b>	The Visa Signature card image, emphasizing the product and brand exclusivity
<b>Emblem</b>	Creditbank logo reinforcing brand recognition and trustworthiness with a flipped page effect, to unveil the advertised high–end experience and create a sense of continuity and movement
<b>Announcement</b>	Arabic headline translating to “A Card for Exclusivity,” directly promoting the exclusivity of the card

<b>Enhancer</b>	The Visa and PayWave logos on the card emphasize global usability, innovative features, and convenience, reinforcing the card's aspirational appeal.
<b>Call-and-Visit Information</b>	Contact information at the bottom left, providing a call-to-action for direct engagement
<b>Gaze &amp; Social Distance</b>	Direct gaze from the man invites viewers to identify with his status; medium-close shot creates aspiration
<b>Color Scheme</b>	Dark colors for exclusivity, white for clarity, green for trust and growth (logo), and blue for dependability and professionalism (Cheong, 2004; Ignyte, 2024; Palmateer, 2019; ColorPsychology.org, 2024).
<b>Framing</b>	Integrated composition—elements are not distinctly separated, connecting the product with the aspirational lifestyle.
<b>Target Audience</b>	Affluent, aspirational consumers who value exclusivity and luxury.

**Table 4: CSR Ad – Movember Campaign for Men's Health Awareness**

<b>Component</b>	<b>Analysis</b>
<b>Lead (Locus of Attention)</b>	Image of a young man holding a playful mustache prop, representing the lighthearted Movember initiative
<b>Display</b>	The mustache prop symbolizing Movember and men's health awareness
<b>Emblem</b>	Creditbank logo in the bottom corner with a flipped page effect, unveiling the advertised experience and symbolizing a sense of continuity movement
<b>Announcement</b>	"Movember. Keep that smile healthy." promoting health awareness rather than a product
<b>Enhancer</b>	"November calls for Men's Health Awareness" caption adds context, connecting the message to the Movember movement

<b>Call-and-Visit Information</b>	No explicit call-to-action for banking services; instead, the ad encourages social engagement
<b>Gaze &amp; Social Distance</b>	Direct, friendly gaze from the man; medium-close shot fosters relatability, making the ad accessible
<b>Color Scheme</b>	Black (mustache) for boldness and Movember's symbolic representation, white for simplicity and clarity, green (logo) for health and growth, blue for trust and reliability, and brown (shirt) for dependability (Movember Foundation, 2023; ColorPsychology.org, 2024; Ignyte, 2024; Palmateer, 2019)
<b>Framing</b>	Open composition; the flipped page effect suggests continuity, and an ongoing health initiative.
<b>Target Audience</b>	Broad public appeal, especially men, emphasizing health awareness and relatability.

**Table 5: Comparative Analysis of the Commercial and CSR Ads**

Feature	Similarities	Differences
<b>Lead (Locus of Attention)</b>	Both use a central figure to represent the core theme of the ads.	The Visa ad features a formal, confident man; the Movember ad uses a cheerful man with a mustache prop.
<b>Display</b>	Both ads prominently feature visual elements that are central to the message.	The Visa ad showcases the card; the Movember ad uses a mustache prop.
<b>Emblem</b>	Both ads feature the Creditbank logo prominently, reinforcing the brand identity.	The Visa ad places the logo on the card and on the bottom right corner; Movember uses it once, in the bottom right corner.
<b>Announcement Text</b>	Both include text to emphasize the advertisement's core message.	The Visa ad focuses on exclusivity; the Movember ad promotes health awareness.
<b>Enhancer</b>	Both ads utilize Enhancers to emphasize key messages.	The Visa ad uses Visa and PayWave; the Movember ad uses a health-awareness caption.
<b>Call-and-Visit Information</b>	Both encourage engagement with the ad's message.	The Visa ad provides contact information; Movember focuses on awareness without direct contact details.
<b>Gaze and Social Distance</b>	Both ads use a direct gaze with a medium-close shot to engage viewers.	The Visa ad's gaze creates aspiration and positions the viewer at the same level as the aspirational figure; the Movember ad's gaze fosters relatability, creating a friendly connection.
<b>Color Scheme</b>	Both use green to signify health and growth, blue to evoke trust and reliability, and white to convey simplicity and clarity.	The Visa ad uses black for exclusivity; The Movember ad also incorporates brown (shirt) to symbolize dependability, which is absent in the Visa ad.


<b>Framing</b>	Both use a flipped page effect to symbolize continuity and movement	The Visa ad integrates composition to connect the product with aspirational lifestyles. The Movember ad's open composition reinforces inclusivity and ongoing health initiatives.
<b>T a r g e t Audience</b>	Both target specific audience segments.	The Visa ad targets affluent consumers, while the Movember ad targets a broader public, especially men.
<b>Purpose</b>	Both aim to establish a strong connection with the audience through meaningful themes.	The Visa ad positions the card as a mark of exclusivity and high status, while the Movember ad promotes men's health awareness and social responsibility.
<b>Text-image relations</b>	Both ads use Enhancement to link the Primary Announcements and Leads; both feature equal status between the Primary Announcements and Leads; and both use Elaboration to Link the Emblems and Lead.	Movember incorporates Extension to add context about timeframe and health awareness.
<b>Brand Image Emphasis</b>	Both reinforce Creditbank's reputation by appealing to audience values.	The Visa ad highlights exclusivity and an upper-crust lifestyle, while the Movember ad positions Creditbank as a socially responsible organization.

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