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INTRODUCTION

INTRODUCTION

Until the late 1970's and early 1980's banks not only in Ireland but also in the rest of Europe had a very sombre, staid and serious approach to the question of (among other things) advertising, corporate logos and marketing strategies.

However with the dawn of the 1980's a noticeable change of direction was seen to be taken in this approach. Television advertisements became punchier, less aggressively 'hard-sell', a new subtlety appeared in them, newspaper advertisements began to fully employ new colour-printing techniques and many of the banks either up-dated or totally changed their logos.

In this thesis I plan to examine the reasons why these changes happened in the 1980's when it can be said that since the 1960's there had been minimal change.

Obviously there are a lot of factors to be considered; social attitudes, new up-dated techniques and processes and growing trends such as consumerism and environmentalism also had a large effect (specially towards the latter half of the 1980's).

In the first chapter I will primarily discuss the logos of three Irish banks that have recently changed or up-dated their logos. These are Bank of Ireland, AIB Bank and ACC Bank. Also, where particularly noteworthy cases crop up I shall draw attention to these.

The approaches in changing their logos and the reasons for doing so are different in each of the above cases and I shall endeavour to document these approaches and discuss them objectively.

Each of the newly-designed or up-dated logos have certain applications, i.e. on letterheads, on calendars, or in advertisements and I shall discuss how successful these applications are; my argument being, that for a successful corporate identity strategy that encompasses everything from logos to the design of annual report, there has to be an integration of all the elements that follows through everything that the bank prints,

advertises or has on show in their branches. This 'lay-out' (for want of a better word) has to be consistent and be implemented with a strong sense of purpose and determination so as to give the bank a strong image that the public will readily identify as being that of the particular bank.

Without this integration, a logo (no matter how striking or colourful) will lose much of its impact.

In the second chapter I shall deal with the different ways in which a bank goes about advertising itself, and how the basic aim behind this advertising is to increase its business. As in advertising anything else, the advertiser targets the people he wants to attract (usually the largest possible group of people or the people with the largest spending power) and he goes after them by pandering to them, playing on their weaknesses and basically gratifying their needs. I shall point-out and highlight the various groups that advertisers put us into and show how the banks' advertising is geared towards this.

In Chapter Three I will deal with other areas in which a corporate image strategy can be implemented such as in the architecture, retail design and staff image. These may all seem small trifling things in themselves but along with television commercials, newspaper advertisements and a logo they serve to get an entire and whole image of the institution that will be more likely to stay in the memory of the public. With this broader recognition, there is usually an up-turn in business which is the ultimate aim behind designing logos and advertising themselves.

CHAPTER 1

BANKS AND THEIR LOGOS

'Critics often accuse corporate advertising as being;

- self-indulgent;
- a waste of money;
- too general since it has no specific targets'

(Lancaster, G.A. and L. Messingham, 1985, p.102)

Certainly when the AIB Bank changed their logo and name (from Allied Irish Banks) in 1989 these views were aired. For many weeks after its launch there were references in the media to the new logo. The media talked, complained, laughed, sometimes even praised the bank's new departure. But the underlying fact was plain, and was that all this interest was doing the bank no harm, and in fact was generating a lot of recognition and maintaining a high profile with the public.

It should be noted that many companies now spend a great deal of time producing, not advertisements, but advertorials, i.e. thinly disguised advertising copy, much of which will find its way into the media in the form of news stories. Since these stories keep the manufacturer's name in the public eye without incurring advertising costs, many companies now spend much time and ingenuity in planning them. (Masterman, L., 1985, p.78)

This certainly appears to have been the AIB Bank's intention. Their new logo (Fig. 2) caused much discussion and in some quarters outrage, because of the large cost involved (over 1 million pounds for the design by Wolff Olins).

However potential investors often feel more comfortable investing in an institution which appears to spend large sums of money on advertising. On a sub-conscious level, the idea that the bank is in fact successful is implanted in our brains, because they obviously have the money to be spent on such things as advertising themselves. Evidence for this is seen in the large amount of new investors with the AIB Bank after the logo's introduction (and all the media-hype that went with it). Figures from the Bank show that for the same period of the year there was a growth of between 8% and 10% more than there had been in previous years.



Figure 1



Figure 2

Despite the criticism levelled at a company involved in corporate advertising, companies today, regard it as being a valuable public relations tool which may be directed at consumers, middle-men, financiers, employers, pressure groups, etc., in order to build up good will and confidence in the firm, create identity and publicise the firm's strengths.

It is interesting then, to see the difference in the approach taken by the Bank of Ireland when they set about changing or rather updating their logo in 1990. Very little has been said in the media about their changes, basically because they built upon their existing logo rather than changing it totally as the AIB Bank did.

As a result of this they have got much less media-coverage and one would assume that their reasons for change were based on different criteria.

Their new logo (Fig. 4) is similar to the original (Fig. 3) with a sleeker, more modern design, but it is still easily recognisable as the symbol for the bank. Where the difference will be noticed by the customers, is in the newly designed bank stationery, which includes a smart new cheque-book and statement design.

The Bank of Ireland obviously felt that their original logo "worked" well with the public where as the AIB Bank must have doubted their logo's strengths. Since it was first introduced in 1971, the Bank of Ireland logo has become a strong brand in its own right, and has been scoring over 85% recall in market research surveys where as the AIB Bank's old logo tended to score around the 45% mark. (MRBI, 1989).

Certainly the AIB Bank's newly designed logo (Fig. 2) has become instantly recognisable in Ireland today and with more public awareness of the logo and the bank itself, it is reckoned by the bank itself that investors with the bank should grow over the next few years (AIB Bank Annual Report, 1990).



Figure 3



Figure 4

The old AIB Bank logo had more in common with the Mercedes Benz car logo than it did with a bank - it was too closely linked with another existing logo and it was in fact often mistaken in market research bureau investigations. Hence the radical departure as seen was taken by the AIB Bank

When such a large change is seen being undertaken by any company it is fundamentally because that company feels that they are getting bad press-coverage or worse no press-coverage at all. Often the company feels that its profile with the public needs shaking up and mammoth change is needed to re-assert its position.

The ACC (Agricultural Credit Corporation) have recently added "bank" to their title and they are to be known as the ACC Bank. With their newly acquired bank status they are introducing a new logo. Their criteria for the new logo is that it has

- i) a modern feel
- ii) shows strength, stability and growth
- iii) it attempts to veer away (but not totally) from the agricultural connotations associated with it.

This is obviously to encourage new, young investors, not necessarily involved with farming or its allied activities. Until now the majority of its investors have been middle-aged people, generally involved with the land. They are thus undertaking to design a new logo in order to enhance and put forward their new stand-point.

Their original logo (Fig. 5) said little about farming, however. It was a classical building of sorts, which had a triangular roof-structure.

Many banks when changing their logos go through many transitional stages over a number of years before they arrive at their ultimate aim. This is particularly seen in the case of ACC Bank.

From their first logo they decided to enlarge the 'ACC' part of the logo so that the letters were the dominant feature of the design. The designer who undertook to do this work was Bill Bolger, now head of the Department of Visual Communications in the National College of Art and Design, Dublin. The triangular structure of the roof was echoed in the manner by which the letters were integrated together with the 'A' as the apex of the triangle and the two 'C's' as the foundation. Eventually the classical building was done away with and the acronym 'ACC' stood by itself (Fig. 6). though for a short time the two were integrated in order to give the public time to readjust their awareness and accept the new logo. Again, this is an obviously different way of approaching the whole concept of a corporate logo, and is certainly different to the approaches I have aforementioned.

I would put forward the view that the least radical and 'safer' of these approaches was the one taken by the Bank of Ireland. It is interesting, therefore, to note what the Bank of Ireland themselves say about the up-dating of their logo.

Brand images get face-lifts for all sorts of reasons; some just look dated, others no longer fully express the corporate message of the firm behind them. The best ones however, never disappear altogether, they just get "freshened up" to meet changing styles and consumer expectations. (Banktalk, Oct. 1990, p.17).

The bank are quite obviously implying that the approach that they undertook is the best one to have taken.

Rita King, the project leader for the corporate identity section of the bank's Corporate Communications Project maintains that the 'old' Bank of Ireland logo was intended as a 'growth symbol'; a foundation for the bank to work from.

Another area that the Bank of Ireland felt needed total rejuvenation was the corporate feel for the whole Bank of Ireland Group.



Figure 6

When one is talking about an entire 'corporate feel' or 'image' one generally means that there is a co-ordinating or a follow-through element in the image that the firm or company portray to the public, by means of their stationery, interior decoration, staff uniforms, etc. Sometimes this co-ordinating element is the logo itself but more often than not it is just simply a colour or feature from the logo that is used extensively on things as diverse as letterheads, carpets for the offices or staff uniforms.

However, in my opinion what this co-ordinating element achieves, more often than not, is that the image of the company or firm is solidified as a whole in our perception and we would tend to remember the company more readily than others when called upon to do so. As a result when the need arose, we would be more likely to invest or do business with that company, because we are more aware of them.

And essentially this is the fundamental reason why companies do spend so much time on researching and implementing their corporate logos and images with the public. They realise (as philosophers such as Freud have said) that we are more comfortable with what we know. Therefore companies try to make themselves known to us by means of their corporate image, logo and advertising themselves, in the hopes that we will invest with them.

This is why, as I stated earlier, the Bank of Ireland felt that it was important to rejuvenate the corporate feel for the whole Bank of Ireland Group. Following the example set by AIB Bank when they introduced their new logo, there is an underlying link seen in all the paraphernalia from the different Group sections in the Bank of Ireland. As they realised themselves there was a problem here that needed to be tackled.

We also needed to re-establish discipline in the application of our corporate identity throughout the entire Group. Quite simply a consistent, strong and well presented corporate identity is a powerful communications tool when we depart from the designated presentation format, we dilute the identity as a whole and reduce its value. (Banktalk, Oct. 1990, p.18).

So essentially, what the Bank of Ireland themselves are saying here reinforces the point I was making earlier; that a strong co-ordinated corporate image as a back-up to the logo of the Bank is all important. Otherwise the impact of the logo is greatly diluted.

I feel that the AIB Bank are very strong in this area of corporate image, backing up the logo and enhancing it as it were. Certainly with the introduction of their new logo a very strong corporate image is portrayed. The Bank of Ireland have not fully introduced their new corporate identity policy so it is difficult to tell as yet how it will succeed. Early indications however, are encouraging and despite the low-key approach taken in its introduction, we should be more aware of it as we move into the mid-1990's.

And, really, I believe that a bank's understanding of the need for an entire corporate philosophy for all its activities is of prime importance. It is sad to witness the fact that so few banks in Ireland are as yet unaware of the potential in this area. Other banks seem to believe that it is sufficient to 'slap down' their logo on annual reports, letterheads, compliment slips, etc., and a corporate identity for the bank will naturally be established.

Yes, the logo is an integral part of a whole corporate identity strategy. It identifies the bank and if it is a successful logo it will impart consciously and indeed sub-consciously the ideas that the bank in question wants to put across about itself. But without an entire corporate philosophy covering every aspect of that bank, something is lost; a very important and intangible thing - impact.

In later chapters I will endeavour to show how banks try to achieve this feel, but at this point I feel that it is important to mention it whilst discussing logos. By itself the logo can only have a limited life-span especially today in our society of quickly changing attitudes and fashions.

Although I have dwelt upon a limited number of banks in this chapter I feel that there are other bank logos worthy of mention. As a logo in itself I think that the National Irish Bank (NIB) has a very successful logo; a shooting star (Fig. 7). It possesses the ideas of hope, strength and growth, though the type-face used is one that may date quickly and that is the element of the design that may need to be up-dated in the coming years. It also possesses a European feel (a star as seen in the European Community flag) which is an important factor as we move closer to 1992 and closer links financially with the rest of the Continent.

The reasons for my choice of AIB Bank, Bank of Ireland and ACC Bank are that they are all banks that in the recent past chose to change and up-date (or are in the process of doing so) their logos. As pointed out the approaches undertaken by these banks were highly different and this is essentially because they had different reasons for doing so. AIB Bank, because they basically lacked a strong identifying mark and corporate philosophy, Bank of Ireland because their's was a bit of a 'mish-mash' and needed a more purposeful direction and ACC Bank because their old intentions were based very much on an agricultural basis and they wanted to broaden their stand-point and ultimately their appeal to potential investors. When other banks and financial institutions choose to change or up-date their logos it may be for a different set of reasons. Yet the ultimate aim of each bank or institution when changing or up-dating their logo is to substantiate an image of themselves so as to be recognised, identified with by the public with the intention of attracting the maximum number of people to the institution in the form of investors and customers. The cynical view is that basically the banks' ultimate aim in submitting themselves to a corporate image philosophy is to make money. Although their approaches in implementing their philosophies may be different this seems to be without exception their ultimate aim.

**National
Irish
Bank**

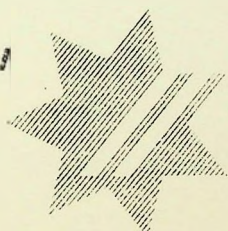


Figure 7

BANKS AND THEIR ADVERTISING

'Corporate advertising is a long-term activity requiring careful planning in order that the company is not faced with sudden crises which undermine its perceived standing' (Masterman, L., 1985, p.83).

One of the most effective ways of marketing a firm's strengths is through the medium of advertising. Whether it be in newspapers, magazines, on television, in the cinema or in the brochures and posters that banks have on show on their premises, it is a very valuable means of attracting customers and enhancing the firm's whole corporate philosophy by making it more accessible to the populus at large.

Not all events can be catered for, but corporate advertising, although it does involve the costs of buying the media time and space - is more controllable than Public Relations because the timing and content of the messages are no longer subject to the whims of editors, sub-editors and journalists.

Although the ultimate purpose of all advertising is to generate sales, to view sales as being the only valid objective is too narrow a view point.

'Modern advertising is far more complex than this. Indirect actions are aimed for, although the ultimate purpose remains that of increased sales' (Lancaster, G.A. and L. Messingham, 1988, p.103).

There are other objectives that must be considered in an advertising campaign, for example;

- influencing attitudes
- creating awareness about products and services
- increasing knowledge of brands and companies
- acting as a reminder
- motivating enquiries
- providing leads for the salesforce.

Here advertising is often used to make buyers aware of the needs they feel.

It is therefore important, I feel to look at the various groups that advertisers and marketing strategists try to categorize us as being members of.

One of the most widely used psychographic approaches used today is VALS (values and life-styles) designed by S.R.I. International in Northern California. Although this does admittedly have an American basis, I think that it can be applied to a European context.

As stated under the VALS grouping there are basically five essential groups of citizens that we fall into

- Belongers
- Emulators
- Emulator-Achievers
- Societally Conscious Achievers
- Need-Directed

Let us look at these in more depth;

1) Belongers (one in three of the population)

This is a group whose consumer profile reflects its old fashioned view of things. A member of this group has a strong community consciousness and in no uncertain terms change is his arch-enemy.

2) Emulators (15% of the population)

This is a small, but impressionable group of (generally) young people, who are in a desperate search for an identity. Advertisers play on their insecurities.

3) Emulator-Achievers (20% of the population)

These are essentially materialists. Although they have achieved a prosperous middle-class plateau they still seek to reap more from the system. Despite their relative affluence three-quarters said that they were dissatisfied with the quality of their lives.

4) Societally Conscious Achievers (fastest growing group)

Basically, these are people who are environmentally aware and are a group who will try anything, be it yoga, ginseng tablets, etc., as long as it fits into their lives. They are aware of health fads, the environment, are against testing on animals and have often unkindly been called 'aging hippies'.

5) Need Directed (about 15% of the population)

The need-directed are survivors. They are more often than not recipients of Social Security and are far too busy trying to make ends meet to be taken-in and affected by advertising.

One of the most important things that any advertiser has to decide on initially is what type of person, or group of people he is targetting and trying to attract to his product.

In an Irish context we have a very young population. The majority of our population are under 35 years of age and a high proportion of them are between 15 and 25 years of age. This is obviously a factor that an advertiser would take into account. (It must be noted that because of easier availability of contraception our birth-rate has fallen dramatically in the past 10 years).

i) Television Commercials

In its recent television commercials the Bank of Ireland has obviously been directing its advertising campaigns at this group. Its television commercial for its student service, Ascent, features a brother and sister walking through the busy Temple Bar area of Dublin - a 'hang-out' for the young and trendy. Music from the 1960's is playing as a back-drop to the action.

I feel that this is a very successful commercial because it attracts different groupings of our young population and yet is not awash with cluttered imagery and messages. It appeals to women; the sister is the one with the money and is lending it to her brother. However, it does not alienate men because we find out that he had money all along (because of the 'convenience' of Ascent and Bank of Ireland) and he pays it back to his sister promptly. They are both casually, but well-dressed and have an air of affluence about them, which would definitely appeal to the Emulators amongst us. The commercial implies that if you are young and have ambitions Ascent is the banking scheme for you.

Indeed, since its introduction in May 1990 many thousands of young people have opened Ascent accounts with the Bank of Ireland. As an in-house promotion the Bank awarded the branch where most accounts were opened - Athlone Town (Banktalk, Nov/Dec. 1990, p.12) Interestingly, in Athlone there is a Regional Technical College full of young people - so obviously the advertisement has worked well for them.

Naturally as a back-up to any advertisement seen on television there are numerous pieces of in-house brochures and posters also aimed at advertising the particular service.

The Bank of Ireland's most recent advertisement (introduced in January 1991) shows people of varying ages all in the throes of their everyday lives. Some are buying houses, others are having babies and others are re-decorating their houses. The song used

in the commercial is Bill Withers' 'Lean on Me'. The staff of the bank appear smart yet highly accessible and friendly - the notion being that if you need financial assistance or advice, Bank of Ireland are the ones to go and see ... you can 'lean on them'. The copy-line at the end of the commercial is 'making things happen' and this is the fundamental message that they are trying to convey.

Whilst the AIB Bank were in the process of re-assessing their old logo and corporate image strategy they put out a television advertisement (McConnells Advertising Agency 1987) which served as a transitional advertisement, between their old image and their new image. In this commercial we see an animated film of a butterfly through its various stages in life; from pupa, to cocoon, until finally, it is a beautiful, full grown butterfly, residing in the heart of an Irish forest. Cynics would ask the question 'What does this have to do with banking or the AIB Bank?'. Once the copy-line appears at the tail-end of the commercial, the ideas that the bank are trying to convey are made more apparent - 'You bring out the best in us'.

Again, this is a very successful commercial but on a more subliminal level. The ideas of growth and friendliness to the environment are being put across, and perhaps, more importantly the idea that the bank is going to grow with its customers, not away from them. The customer is obviously an important and integral part of the AIB Bank's thinking behind the commercial.

Perhaps the most successful commercial on television at the moment is the one advertising Cork and Limerick Savings Bank. In it a husband and wife are 'interviewing' bank managers with whose banks they are considering investing in. Three of the men are old, fat and very austere looking. They also appear very intransigent in their views and essentially dismissive of the needs of their customers. However, the Cork and Limerick Savings Bank manager is young, humorous, eager to please and he seems on top of the

situation. Obviously, these are qualities that the bank wish to convey about themselves.

Advertisements that use comparison are often very successful because it enables the company to highlight and compare themselves favourable to other companies, and it also serves to kill-off the competition.

All banks these days seem to be trying to put across a friendly, accessible and committed-to-their-customers image in their advertisements. Gone seem to be the days when banking was looked upon as sombre and almost secretive activity. This most certainly is in part because of the awareness banks now have of the importance in having an entire corporate philosophy that covers not only their logos but their advertisements as well.

ii) Advertising through other mediums

As a back-up to their televised advertisements, I feel that the Bank of Ireland's printed advertisements have not been as strong as AIB Bank's have been.

To accompany their 'butterfly' television commercial, AIB Bank put out newspapers advertisements and their own in-house brochures which used the copy line from the television commercial - 'You bring out the best in us'. Interestingly despite their recent change of image the AIB Bank have kept this copy-line and it is now seen alongside the bank's new logo. Indeed it is seen on the calendar that the bank published for 1990 (Fig. 8).

This is another area that banks use to advertise themselves. Every year most of the larger banks in Ireland produce a calendar. No expense is spared on these calendars and the highest standards of printing are employed. Often poets such as Brendan Kennelly (AIB Bank Calendar 1990), artists (Jim Fitzpatrick - Bank of Ireland Calendar 1991) and top photographers are employed and their work appears in the calendar.



ST. MARK'S SQUARE, VENICE, ITALY



you bring out the best in us.

15 THURSDAY

16 FRIDAY

17 SATURDAY

18 SUNDAY

19 MONDAY

20 TUESDAY

21 WEDNESDAY

22 THURSDAY

23 FRIDAY

24 SATURDAY

25 SUNDAY

26 MONDAY

27 TUESDAY

28 WEDNESDAY

29 THURSDAY

30 FRIDAY

31 SATURDAY

BANK HOLIDAYS
Republic of Ireland
Monday, 19th
Northern Ireland
Monday, 19th

Figure 8

This really is a very effective way of advertising the bank, because essentially the Bank's logo is on show every single day, every week, every month of the year. The logo is on show all the time in the home or in the office where it is found hanging.

Before we delve much further into the manner in which these different banks have advertised themselves, I feel that it is important to examine the factors that lead an advertisement to be successful;

- it must be seen
- it must be read
- it must be believed
- it must be remembered
- it must be acted upon

(Starch, D., 1929, p.219)

However these assumptions are focused on the advertisement itself rather than on the customer and in effect there is far too much emphasis on the stimulus.

In light of the above assumptions it is then interesting to note

..... that the consumer tends to remember just one thing from an advertisement - one strong claim, or one strong concept ... if an advertisement tries to sell too much it may fail. Effective advertising is secured by making a single, strong and motivating proposition to pull over new customers to your product. (Reeves, R., 1961, p.16).

This is why I think that the AIB Bank's 'butterfly' commercial works well and is successful. When the viewer tries to remember what it is about, the two things that immediately come to mind are the butterfly itself and the copy-line. It is also the same with their printed material.

When the AIB Bank introduce newspaper and magazine advertisements along with their own in-house brochures and posters they stick very rigidly to certain layout in design terms. The Irish design company who look after this end of things for them are Dimension, situated on City Quay, Dublin.

The basic brief that they receive is that the AIB Bank want a lay-out whereby the top half of any advertisement is taken up with a photograph or illustration and the bottom half is to be kept as uncluttered as possible with minimal amounts of text (Fig. 9). This layout appears to have worked well for the AIB Bank because it is essentially a coordinating element that gives their brochures and posters an identity of their own.

The brief that Dimension were also given was that at every available opportunity the natural world was to be portrayed in the photographs as opposed to the man-made world. This, naturally appeals to the environmentally conscious among us and gives across the idea that banks do in fact care about the environment. They are therefore appealing to more potential customers which is, as I pointed out earlier, the ultimate aim of advertising.

ACC Bank's printed literature also veers towards being environmentally friendly. Illustrations in their most recent brochures have been water-colours that are muted, have an airy feel to them and show a dog bounding through the beautiful (presumably Irish) countryside.

The whole 'Green' ethos that is permeating our society is a bandwagon which all the banks appear to want to jump onto, but one would wonder how sincere they are considering facts such as the use of un-recycled paper and the over-abundance of unnecessary and wasteful amounts of paper that are sent to their customers through the post in the form of advertisements, brochures, statements, etc.

With the introduction of their new corporate logo, the Bank of Ireland have designed a set of twelve, colourful new posters and

A PENNY FOR YOUR THOUGHTS



Or a cent. Or a franc. Or a yen for that matter.

Whatever the currency, your thoughts should automatically turn to AIB.

Because, as Ireland's largest bank, we buy and sell more foreign currency, provide more risk management and serve more companies in the international trade sector.

And we treat each transaction with the same unrivalled skill and professionalism.

Whether we're dealing with a multimillion pound portfolio . . . or a pocketful of pesetas.

Because when it comes to foreign exchange transactions, every penny (like every thought) counts!



AIB BRANCH AND CORPORATE TREASURY

with the aim of displaying them in their newly designed offices.

As they say themselves, 'the posters', which are larger than their predecessors are less cluttered with text, tend to reflect themes rather than specific products, but are then backed up by a selection of related leaflets' (Banktalk, Oct. 1990, p.6). Certainly, the posters do seem ambiguous in that they show scores of people surfing and city scapes. However, they are colourful and bright and the best printing techniques have been used.

Often ambiguity is a tool used by a company when advertising its product. This is because when something is not handed to us in an obvious and clear manner, we are more likely to let imagery take over and it becomes more suggestive, rich and evocative. It may be that a mood is created within our own individual minds that makes us more receptive to the service or product on sale. However, I feel that caution should be exercised by advertisers when employing this technique, because if the advertisement is too ambiguous or difficult to understand it becomes worthless and it deflects its own purpose.

iii) Advertising through sponsorship

There are many other ways in which a bank may choose to advertise itself. A very successful method is by sponsorship. Recently ACC Bank have sponsored the 1991 Dublin Film Festival and naturally their logo will be in a prominent position at all the venues for this festival.

Many other banks also sponsor sporting and cultural events. Among some of the recent sponsorship Bank of Ireland has undertaken was when they sponsored the Irish Soccer Team in the 1990 World Cup. Their logo was seen many times (Fig. 10) behind the starts of the team and they received mammoth publicity from their sponsorship of the team especially when the team were relatively successful in Italy.



Figure 10

Bank of Ireland also have their own art collection as do AIB Bank where experts are employed to buy the art for them. Basically they don't want to be seen just as money-making concerns, they want to be patrons of the Arts.

Banks encourage their own staff to take part in sport and the Bank of Ireland, AIB Bank and ACC Bank all have various teams made up of staff members involved in sports such as badminton, golf, soccer and hockey. The benefits of this are obvious. Most of the teams have a fair amount of success and any success serves to further advertise and keep the bank in the public eye. Indeed, in their staff magazine Bank of Ireland even encourage their staff to take part in the RTE television programme 'Secrets' hosted by Gerry Ryan. This is in itself surprising considering the fact that this is a programme full of 'slap-stick' and highly unpredictable. More often than not the members of the public who take part end up looking nothing short of fools.

However, the thinking behind this quite obviously is that any advertising, no matter how obscure, is worthwhile because it generates interest and ultimately attracts more customers.

In summing up this chapter I think that the above is probably the most important point to make. Advertising is not just involved with television commercials or newspaper advertisements by themselves. Everything has to be integrated in order to be successful in bringing the ideas across forcefully and with direction. When this occurs a corporate image of a bank tends to almost fall into place.

There are several ways in which a company can implement a corporate identity strategy. The first is to create a corporate identity manual that outlines the company's values, mission, and vision. This manual can then be used to guide all of the company's communications and marketing efforts. Another way to implement a corporate identity strategy is to create a corporate identity system that includes a logo, color palette, and typography. This system can then be used to create all of the company's communications and marketing materials.

The third way to implement a corporate identity strategy is to create a corporate identity program that includes a variety of activities. These activities can include creating a corporate identity manual, creating a corporate identity system, and creating a corporate identity program. The corporate identity program can then be used to guide all of the company's communications and marketing efforts.

CHAPTER 3

OTHER WAYS IN IMPLEMENTING THE
ENTIRE CORPORATE IDENTITY STRATEGY

As mentioned earlier, there are several ways in which a company can implement a corporate identity strategy. The first is to create a corporate identity manual that outlines the company's values, mission, and vision. This manual can then be used to guide all of the company's communications and marketing efforts.

Another way to implement a corporate identity strategy is to create a corporate identity system that includes a logo, color palette, and typography. This system can then be used to create all of the company's communications and marketing materials.

The third way to implement a corporate identity strategy is to create a corporate identity program that includes a variety of activities. These activities can include creating a corporate identity manual, creating a corporate identity system, and creating a corporate identity program.

There are other ways in which a company can implement a corporate image for themselves; office design, staff wearing uniforms and in the actual architecture of their buildings. Although these are not as obvious as advertising through other mediums, they are still a valid means by which to reinforce a whole corporate image strategy.

The Bank of Ireland want to appear to be very aware of their customers in their new corporate strategy so they have done a lot of market research in this area in order to ascertain what their customer wants and needs. they feel that by giving their customer an environment that makes him feel comfortable and secure, they will encourage that customer to do more business with the bank. As they say themselves,

The corporate objective of the exercise is to have a more customer driven environment (in their offices) which is cost effective and will enable us to sell more effectively and thereby increase the profit potential of our branch network. Traditionally the layout of our bank branches has been operationally led and not customer led with up to 80% of staff time being taken up with processing the business and only 20% actually selling products and services.
(Banktalk, special edition, p.3)

An analysis of their customer needs established that the traditional multi-purpose, branch environment is not always appropriate and the customer will require different degrees of time, privacy and expertise depending on the type of service he requires.

Their Retail Design team under Declan Doyle (Project Leader of the team) has spend the best part of 1990 translating this corporate ideal into a reality. Working in close harmony with the designers and architects employed by the bank they applied their concepts to three poilet branches initially.

As Declan Doyle points out "the most difficult part of the exercise was that the overall design had to take into account the deverse

range of shapes, structures and positioning in the Bank of Ireland networks". So really in effect, what he is saying is that for this project to be successful in the long term, there has to be enough flexibility in the style programme to suit all of their branches.

In fact modern retailing is a science. Colour schemes, lighting, decor and of course product presentation, all have an impact and effect on the behaviour of the customer. The Bank of Ireland realise that despite extensive market research in this area their new ideas might not be fully successful and as a result they have decided to have a three or four month evaluating programme on their three poilet branches (Charleville, Ballinasloe and Merrion Road). This evaluation will involve assessment of customer and staff reactions and 'other agreed success criteria to ascertain the effectiveness of the design concept'.

AIB Bank are also implementing a new design scheme for their offices in the hopes of making it a more customer friendly environment and also as a means to implement their new corporate image atrategy. Specific colour schemes hage been decided upon and where possible these will mingle well with the (often) old carchitecture of their buildings. Banks now seem to realise that it is more effective to make features of the existing architecture of their branches rather than totally modernising them and ruining the Georgian and Victorian architectural elements that are often present.

However the AIB Bank realise that often these new retail design schemes can be expensive to implement.

There is of course, a cost involved - both in the development of the new designs and in their im-plementation. However, we see it as an excellent investment which will repay its cost handsomely over the years. (AIB Bank, Annual Report, 1990, p.2)

In the Bank of Ireland's new colour schemes for their bank branches they have an awareness of new trends in the interior decoration world.

However, their choices had to be based on schemes that would not date prematurely and yet they had to be choices that could (if the need arose) be up-dated and renovated easily.

The bank's designers have created an attractive and consistent colour board which will be used to refer to when decisions have to be made on carpeting and pointing their offices.

Three kinds of wood will be used in the new branches; a pale oak, mahogany and American walnut. Most of their new furniture and dividing screens will feature the American walnut and any laminates used in the design of their desks and writing tables will have a smart blue-grey finish.

As in the case of the AIB Bank, Bank of Ireland feel that their new office designs will be based around an open-plan structure. This is because they feel that it will be easier for the customer to locate exactly who it is that he or she wishes to see. Yet customer privacy has to be taken into account. There are not many of us who would like our financial affairs subject to the scrutiny of other customers of the bank, so this has to be catered for. Discreetly placed divisions, that still preserve the airy and spacious quality of the newly designed banks goes some way to solving this problem. However, when I visited the Merrion Road branch here in Dublin to see the new layout I felt that perhaps more could be done in this area.

Still, it is only a minor criticism in what I found to be a very customer driven environment. The Bank of Ireland have all its services sign-posted in this 'prototype' branch and there is a satisfying ambience to the branch.

Their merchandising in this new branch is visually exciting and everything is co-ordinated together successfully. It will be interesting to see what the Bank of Ireland's re-evaluation of the scheme will turn up regarding the attitudes of their customers to it.

Along with their newly designed offices both AIB Bank and Bank of Ireland have employed top fashion designers to design a 'uniform' for their staff.

The designer chosen by the Bank of Ireland was top fashion designer Paul Costelloe among whose clients are the Princess of Wales and our new president, Mary Robinson.

Paul Costelloe is not a man unfamiliar with designing for large companies. He has also totally re-designed the Aer Lingus uniform. However, as he says himself his brief from the Bank of Ireland was a challenging one, because as a man who is used to designing high couture clothes made from the finest and most expensive linens, wools and silks, he had to think more in terms of sturdier, longer wearing fabrics as well as designs that would suit a large selection of shapes and styles (Fig. 11).

The clothes were definitely not to be "corporate" in appearance (the Bank of Ireland felt that this would "frighten" their customers and make them seem inaccessible to the public) - no logos or bank messages except perhaps very discreetly on a tie. The bank does not use the word "uniform" yet at the same time the clothes had to fill a very functional roll and look as if they were part of a whole.

(Head to Toe, R.T.E. Television, 7.30pm, Tuesday, 26th Feb. 1991).

As a result of his brief from the Bank of Ireland Paul Costelloe chose to design three shapes of jackets and skirts and different suit styles for the men. The Bank of Ireland did a lot of consulting with their staff and, as a result, a very smart and wearable 'uniform' has been produced. It is however an optional 'uniform' but because of the low-cost involved in buying these designer clothes many of the staff have opted to purchase it.



Figure 11

I personally feel however that in order to present a unified corporate image to the public, more of the staff should wear it - if they did the impact would be stronger.

The AIB Bank have also undertaken to redesign their staff uniform and at the time of writing are in the process of producing it. It promises to be as exciting as the Bank of Ireland's and along with the Bank of Ireland they have realised that it is another way by which a unified corporate image can be presented to the public with the hope of creating a customer friendly and relaxed environment in which to do business.

CHAPTER 4

CONCLUSION

In concluding the thesis I think that it is important to reiterate the point that the basic aim in any advertising campaign, re-designing of a logo or introduction of new means (such as interior decoration) of implementing a corporate identity strategy is to increase sales.

Although the cost involved is often very large and may run into many millions of pounds, the banks nowadays regard it as an investment. Certainly both Bank of Ireland and AIB Bank have seen between 8% and 10% of an increase in business since they introduced their new looks in 1989 and 1990 and this in itself is a validation of their efforts.

The Bank of Ireland themselves point out that it is a key element in the future of their business and that each of their four major new initiatives; branch re-design, new merchandising systems, the staff clothing collection and the corporate identity changes are driven by business needs. They should not be seen as cosmetic changes but rather are viewed by the banks as an essential step towards their corporate goals, which are effectively based around business development and in turn making more money.

Each development that the AIB Bank, Bank of Ireland and ACC Bank have taken in their retail design, etc. are geared towards enhancing their corporate identity and corporate image and, if (as seems to be the case) they are getting a return on the money they have invested in these areas, then one can not really quibble with them.

Of course in the various approaches taken, there are deviances and as yet it is difficult to say which of these approaches will prove to be the most successful. Certainly, the AIB Bank's new logo achieves its objective because it has finally given the bank a substantial identifying mark, but their retail design does not look as if it is going to be as far-ranging and comprehensive as the Bank of Ireland's. And, sadly ACC Bank do not as yet seem to have recognised the possibilities inherent in successful retail design and merchandising.

Perhaps the most important thing that the banks can learn (in my opinion) is that although they are obviously in competition with each other, they do have a lot to be learnt from each other in the areas of advertising, corporate logos, etc.

What may be one man's weakness could be another's strength and basically by being aware of this, they can only progress and develop to their utmost.

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