

# **Decoding Visual Metaphors in Print Banking Advertisements in India**

*A Thesis submitted in partial fulfillment of the  
requirements for the degree of*

**Doctor of Philosophy**  
*in Design*

*by*

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**APRIL 2025**





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## DECLARATION

I, **Mr Partha Das (Roll No. 186105103)**, a bonafide student of the Department of Design, Indian Institute of Technology Guwahati, hereby declare that the work contained in this thesis titled '*Decoding Visual Metaphors in Print Banking Advertisements in India*' is carried out by me during my enrollment period as a student (January 2019 – April 2025) under the supervision of Dr Manoj Majhi, Associate Professor, Department of Design, Indian Institute of Technology Guwahati, Assam, India. This work, carried out for the award of Doctor of Philosophy (Design), is my original contribution done under the supervision of my supervisor. **It has not been submitted elsewhere for the award of any degree or diploma.** The guidelines provided by the institution have been duly followed while preparing this thesis, and I have confirmed the norms and guidelines prescribed in the institute's ethical code of conduct.

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## CERTIFICATE

This is to certify that the work contained in this thesis titled '*Decoding Visual Metaphors in Print Banking Advertisements in India*' has been carried out under my guidance and supervision. It is a bonafide research work of my research scholar, **Mr. Partha Das, Roll No. 186105103**. This work, submitted for the degree of Doctor of Philosophy (Design), is original and contains no materials previously published or written by any other person for the award of any degree or diploma at the Indian Institute of Technology Guwahati or any other institute or university. All the requirements (including mandatory coursework) as per the rules and regulations prescribed in the PhD ordinance for submitting the thesis for the PhD degree of the Indian Institute of Technology Guwahati have been fulfilled by the candidate.

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***Dedicated***  
***to***  
***Ma & Baba***  
***Smt. Bharati Das***  
***&***  
***Shri. Samar Das***

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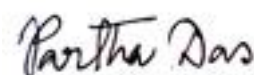
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## LIST of ABBREVIATIONS

### ABBREVIATION

VMS

WVM

WOVM

CLWVM

CLWOVM

ELWVM

ELWOVM

FDWVM

FDWOVM

FDJ

FDF

FDR

CCJ

CCF

CCR

HLJ

HLF

HLR

AHP

ANOVA

### FULL FORM

Visual Metaphor Study

With Visual Metaphor

Without Visual Metaphor

Car Loans With Visual Metaphor

Car Loans Without Visual Metaphor

Education Loans With Visual Metaphor

Education Loans Without Visual Metaphor

Fixed Deposit With Visual Metaphor

Fixed Deposit Without Visual Metaphor

Fixed Deposit Juxtaposition

Fixed Deposit Fusion

Fixed Deposit Replacement

Credit Card Juxtaposition

Credit Card Fusion

Credit Card Replacement

Home Loan Juxtaposition

Home Loan Fusion

Home Loan Replacement

Analytic Hierarchy Process

Analysis of Variance

## Abstract

Banks play a key role in economic growth by helping people save money and funding businesses and infrastructure. It is an important aspect, especially in developing countries such as India, where banks are the major source of financial support due to weaker capital markets. In this domain, advertisements (banking advertisements) play a crucial role in shaping consumer perceptions, developing brand loyalty, and enhancing financial performance. Advertisements are important in differentiating services and creating a strong brand identity in the competitive banking sector. Print advertisements in newspapers and magazines are a trusted way to explain complex financial products. In a global context, the use of print advertisements is reducing day by day; however, in India, they remain vital due to their credibility and deep cultural connection, reaching diverse audiences through daily reading habits.

Indian banking print advertisements exhibit a recurring structural pattern. It remains unclear whether this structure is this pattern is deliberately designed or coincidentally adopted by advertisers and designers. However, the appropriateness of this structure in effectively engaging consumers and conveying messages has not been systematically evaluated. Existing research on advertising across various product categories suggests that visual metaphors (VMs) enhance message clarity and audience engagement. Despite this, their role in Indian banking print advertisements remains unexplored. This study seeks to address this gap by investigating how different metaphor typologies impact consumer engagement and message clarity in banking advertisements. Furthermore, it also analyses gender-based responses to assess whether the current approach appeals equally to all groups or reinforces biases.

To address these research gaps, the research adopted a systematic approach phase-wise. In the first phase, a bibliometric analysis and an in-depth analysis of available literature were carried out. Through bibliometric analysis, research trend patterns of visual metaphors in advertisements were examined, and an in-depth analysis of the literature provided significant thematic categories. This comprehensive literature serves as a foundation for research by identifying existing studies, theoretical frameworks, and methodological approaches relevant to the topic. It helped recognize gaps in the literature, allowing refine the research questions and select appropriate methodologies.

In the second phase, a taxonomy of banking advertisements was conducted to understand the key design components and their rank of priority in banking advertisements. Content analysis and Analytic Hierarchy Process (AHP) methods were adopted for the study. 110 advertisements were selected for content analysis, and five experts from the advertising industry participated in the AHP analysis. The study found nine key components of banking advertisements and their rank of priority. The visual metaphor was a key component in banking advertisements, and its rank of priority was also significantly important.

In the third phase, a comparative study of published Indian banking advertisements with visual metaphor (WVM) and without visual metaphor (WOVM) was conducted to measure the ad-liking of audiences and their interpretation differences based on gender. A total of 102 (51 Males, 51 Females) participants took part in the experiments. A mixed-method approach was adopted for the study. The result showed that both qualitative and quantitative analysis participants were more like WVM over WOVM banking advertisements. Quantitative analysis showed that there was no significant difference in interpretation across genders. Furthermore, qualitative analysis revealed distinct thematic contrasts in how advertisements portray male and female psychological orientations. Males, traditionally framed as primary earners, were more frequently aligned with pragmatic themes like financial responsibility and data-driven decision-making. In contrast, females demonstrated a wider range of analytical engagement and emotional nuance, engaging with the advertisements beyond the financial narrative. Their indirect linkage of education with freedom and opportunity portrayed aspiration and empowerment, reflecting societal demand for change.

In the final phase, this study examines the impact of visual metaphor typologies, juxtaposition, fusion, and replacement on Indian audiences' comprehension, perceived complexity, and aesthetic appeal in banking advertisements. It also explores whether responses to these metaphors vary by gender. For the experiment, proxy advertisements for credit cards, home loans, and fixed deposits were designed, validated by experts, and tested on 1044 participants. Statistical analyses (ANOVA, t-tests) showed replacement metaphors consistently outperformed juxtaposition and fusion, achieving higher comprehension, perceived complexity, and aesthetic pleasure, suggesting audiences associate complexity with sophistication. Gender differences were observed in credit card advertisement comprehension and home loan aesthetic appeal, but no significant disparities were found in perceived complexity. These results support dual-process theories, showing that replacement metaphors improve comprehension by creating clear and logical messages, while juxtaposition and fusion

may confuse. This study suggests using replacement metaphors to improve likability in banking advertisements. Advertisers should focus more on gender-sensitive messages to different audiences, such as the importance of financial independence for females. These findings link visual rhetoric theory with real-world banking ads and provide useful insights for developing relevant advertising strategies in India's evolving financial market.

The overall research findings suggest advertisers and designers should use visual metaphors to create engaging and appealing banking advertisements. This study also provides a taxonomy that advances marketing communication theory by organizing design practices and contributing practical insights for both novice and professional designers to prioritize key components. The higher likability of replacement metaphors compared to juxtaposition and fusion suggests that advertisers and designers should use replacement metaphors to create a more effective visual structure for banking advertisements. The research bridges theoretical and practical gaps, offering financial institutions a structured framework to improve advertising impact in the financial sector.

**Keywords:** Banking Advertisements, Visual Metaphor (VM), Audience Response, Visual Metaphor Typology, Gender Differences.

# 1

## Introduction

### ***Abstract***

*The banking sector is the foundation of India's economic growth, with print advertising serving as a critical medium for consumer engagement in a competitive landscape. While visual metaphors have emerged as potent tools for simplifying complex financial concepts in advertising, their application and efficacy within India's socio-culturally diverse context remain underexplored, particularly in non-Western scholarly discourse. This study addresses this gap by examining the role of visual metaphors in Indian banking print advertisements, focusing on their design hierarchies, audience perceptions, and gender-mediated interpretations. This chapter discusses the background of the research area, research gaps, research questions, aim & objectives, motivation and justification for choosing the present research, framework of the thesis, and outline of the thesis.*

### **1.1 Background**

Globally, the banking sector is integral to economic development, as it aids in capital formation, strengthens financial stability, and ensures the efficient allocation of resources. Acting as financial intermediaries, banks mobilize savings and direct them toward productive investments, thereby fostering economic growth. This role is particularly crucial in developing economies, where capital markets are often underdeveloped, positioning banks as the primary sources of financing for businesses and infrastructure projects (Alam et al., 2021; Mhadhbi et al., 2019). The banking sector is a key driver of India's economy, with projections indicating it could become the third largest globally by 2025. Contributing 7.7% to GDP and employing 1.5 million people (TimesPro, 2023), banking advertisements play a pivotal role in shaping consumer perceptions, fostering brand loyalty, and enhancing financial performance within a highly competitive industry. Given the intense competition in the banking sector, effective advertising strategies are essential for differentiating services and establishing a distinct brand



identity. Mogaji and Danbury (2017) highlighted that trust is a fundamental component of financial services, requiring advertisements to accurately represent offerings to sustain consumer confidence. Additionally, the use of emotional and experiential appeals in advertising further strengthens this trust, significantly influencing customer perceptions of credibility (Lacroix et al., 2020; Rajaobelina et al., 2019). Print advertisements, particularly in newspapers and magazines, serve as a trusted medium for communicating complex financial products. In India, print advertising remains a cornerstone of the marketing landscape, celebrated for its credibility and deep cultural integration. Daily rituals, like reading the morning newspaper over tea, ensure consistent engagement across diverse demographics. Industries such as automotive, Fast-Moving Consumer Goods, real estate, and Banking, Financial Services, and Insurance heavily invest in print advertisements to connect with affluent, trust-oriented audiences through localized campaigns. In 2024, print advertisement revenue witnessed a 7% growth, surpassing ₹20,000 crore, driven by economic expansion and major events like elections and festivals (Mukherjee, 2024). Despite global trends, India's print advertisement market maintains a 20% share of total ad spends, supported by affordable subscriptions, robust home delivery networks, and innovative digital-print integrations. Print media's role as a trusted information source and its influence on decision-makers ensure its continued relevance. As digital platforms grow, print is expected to coexist as a premium, credibility-driven medium, especially for high-stakes campaigns. Publishers' ability to balance tradition with adaptability will keep print indispensable in India's evolving media landscape (Mukherjee, 2024).

Visual metaphors a rhetorical device that conveys abstract concepts through imagery have emerged as a powerful tool in advertising to simplify intricate ideas, evoke emotional responses, and enhance memorability (Forceville, 1996). For instance, metaphors like "banks as pillars of security" or "savings as growing trees" are frequently used to bridge the gap between technical banking terminology and consumer understanding. However, while existing research has extensively examined the use of visual metaphors in Western advertising (Phillips & McQuarrie, 2004; Gkiouzepas et al., 2011; Jeong, 2008; Mohanty & Ratneshwar, 2015; Margariti et al., 2019; Ryoo et al., 2021; Van Mulken et al., 2014, 2010; Ventalon et al., 2020; Alousque, 2015; Tarigan & Stevani, 2021), there is still a significant gap in understanding how they are used and interpreted in non-Western, culturally diverse markets. In particular, India, a country with rich symbolic traditions, multiple languages, and diverse consumer behaviours, has received little attention in this area of research.



Empirical studies on Indian banking advertisements reveal sector-specific dynamics, with Sharma & Bhalla (2016) identifying divergent customer preferences patrons prioritize public relations, while customers favour advertising efficacy. Gupta & Mittal (2008) highlight strategic bifurcations, noting private banks' reliance on innovation-driven campaigns (e.g., digital engagement) versus public banks' emphasis on community-centric trust-building. Mulchandani & Attri (2019) demonstrate asymmetric financial impacts, revealing that private banks achieve faster returns on interest income and asset performance from advertising investments than public counterparts, which face delayed operational income effects. Banking advertisements often use visual symbols to represent trust, innovation, and security. However, the specific elements that make up these advertisements have not been studied in detail. So far, no research has attempted to classify or organize banking advertisements into a structured framework, leaving a gap in understanding how they communicate their messages.

An important part of this research is to explore how visual metaphors contribute to making banking advertisements more effective. While prior research suggests that gender influences the interpretation of visual metaphors, the nature of this influence remains uncertain. Ziemkiewicz and Kosara (2009) emphasize the role of cognitive schemas in shaping metaphor comprehension, suggesting that personal experiences and learned associations influence how metaphors are understood. Mohanty and Ratneshwar (2014) argue that incongruity in visual metaphors can lead to gender-based differences in interpretation, though their findings are more subjective than empirical. Meanwhile, Van Mulken et al. (2010) propose that women may exhibit greater sensitivity to metaphorical complexity due to socialization, yet there is no conclusive evidence to confirm distinct cognitive processing patterns between genders. Although extensive research exists on advertisements incorporating visual metaphors, studies specifically examining gender-based responses remain limited.

Furthermore, metaphor typologies such as juxtaposition (side-by-side imagery), fusion (blended elements), and replacement (substituting one image for another) are well-documented in advertising research (Ryoo et al., 2021; Huang, 2020; Chang et al., 2018; Peterson, 2019), their comparative effectiveness in Indian print media remains largely unexplored, especially within culturally sensitive domains such as banking. Given the financial sector's emphasis on trust and credibility, understanding how different demographic groups, particularly men and women, respond to various metaphorical strategies is essential. To bridge these gaps, this study examines the role and typology of visual metaphors in Indian banking print advertisements,

exploring their effectiveness from an Indian audience's perspective. Through an empirical analysis of audience response, this research seeks to generate actionable insights for advertisers, ensuring that banking advertisements are not only visually compelling but also culturally and demographically inclusive.

## **1.2 Problem Statement**

Indian print banking advertisements appear to follow a common structure. Though it remains unclear whether this structure is consciously established or simply a recurring pattern, it is used by advertisers and designers. However, the appropriateness of this structure in effectively engaging consumers and conveying messages has not been systematically evaluated. In other advertisement product categories, the integration of visual metaphors has been shown to enhance message clarity and audience engagement. Conversely, the role of visual metaphors in Indian banking print advertisements remains underexplored. This study seeks to address this gap by investigating how different metaphor typologies impact consumer engagement and message clarity in banking advertisements. Furthermore, analysing gender differences in audience responses will reveal whether the existing approach appeals equally to all groups or unintentionally reinforces biases. The findings will offer insights for advertisers, designers, and marketing strategists to refine visual storytelling techniques for improved effectiveness.

## **1.3 Research Questions**

- RQ 1:** What are the current research trends and prevailing landscape of visual metaphors in Indian print advertising?
- RQ 2:** What are the key design components present in Indian print banking advertisements, and what is their priority in advertisement design, according to the experts?
- RQ 3:** How do Indian audiences respond to print banking advertisements with and without visual metaphors?
- RQ 4:** How do gender differences influence the responses of Indian audiences to banking advertisements in print media?
- RQ 5:** How does the Indian audience respond to print banking advertisements created with variations in visual metaphorical typologies (juxtaposition, fusion, and replacement)?

**RQ.6.** How do gender differences influence the responses of Indian audiences to print banking advertisements using different visual metaphorical typologies (juxtaposition, fusion, and replacement)?

## **1.4 Research Aim and Objectives**

The study aims to understand the role of visual metaphors in Indian banking print advertisements. The following objectives have been adopted to achieve this aim:

1. To map the current research trends and prevailing landscape of visual metaphors in Indian print advertising.
2. To identify key design components, present in Indian print banking advertisements.
3. To rank the priority of the design component(s) present in Indian print banking advertisements according to experts.
4. To analyse how Indian audiences respond to print advertisements in the banking sector with and without visual metaphors.
5. To examine the responses of Indian audiences to print banking advertisements with and without visual metaphors based on gender variations.
6. To assess the responses of Indian audiences to print banking advertising with variations of visual metaphorical typologies (juxtaposition, fusion, and replacement).
7. To examine how Indian audiences respond to print banking advertisements that use different types of visual metaphors (juxtaposition, fusion, and replacement) while considering gender differences.

## **1.5 Motivation and justification for choosing the present research**

In recent years, the Indian banking sector has witnessed a significant transformation, with increasing competition and digitalization driving the need for more effective advertising strategies. Visual metaphors have emerged as a powerful tool in banking advertisements, enabling brands to communicate complex financial concepts engagingly with better brand recall. However, despite their widespread use, there remains a gap in understanding how Indian audiences perceive and interpret these visual metaphors, particularly from a design perspective.

Existing research on advertising effectiveness has focused mainly on textual and rhetorical strategies, with limited attention given to the role of visual metaphors in shaping audience engagement and perception. Given the growing reliance on visual communication in the

banking sector, it is imperative to investigate how different visual metaphors, such as juxtaposition, fusion, and replacement - affect audience interpretation and message clarity. Additionally, gender-based variations in metaphor perception remain underexplored, despite evidence suggesting that cognitive and cultural factors influence metaphor comprehension.

A preliminary review of Indian banking advertisements reveals significant inconsistencies in the use of visual metaphors, with some ads effectively enhancing brand recall and comprehension while others create ambiguity or misinterpretation. This highlights the need for a systematic study to classify and evaluate the effectiveness of visual metaphors in banking advertisements. Understanding these dynamics can provide advertisers, designers and marketers with actionable insights, enabling them to craft more compelling and audience-centric visual narratives.

Given the increasing competition in the banking sector and the necessity for clear, persuasive communication, this research aims to bridge the existing knowledge gap by examining the typology of visual metaphors in Indian banking print advertisements. By conducting an empirical study on audience perception, this study seeks to provide valuable insights that can inform the strategic use of visual metaphors, ultimately enhancing the effectiveness of banking advertisements in India.

## **1.6 Framework of the thesis**

The current research is presented in a thesis form comprising six chapters based on the study workflow. The following Figure 1.1 brief about the thesis workflow, and the corresponding Table 1.1 summarizes the research questions, objectives, and associated scholarly outcomes as addressed in the individual chapters.

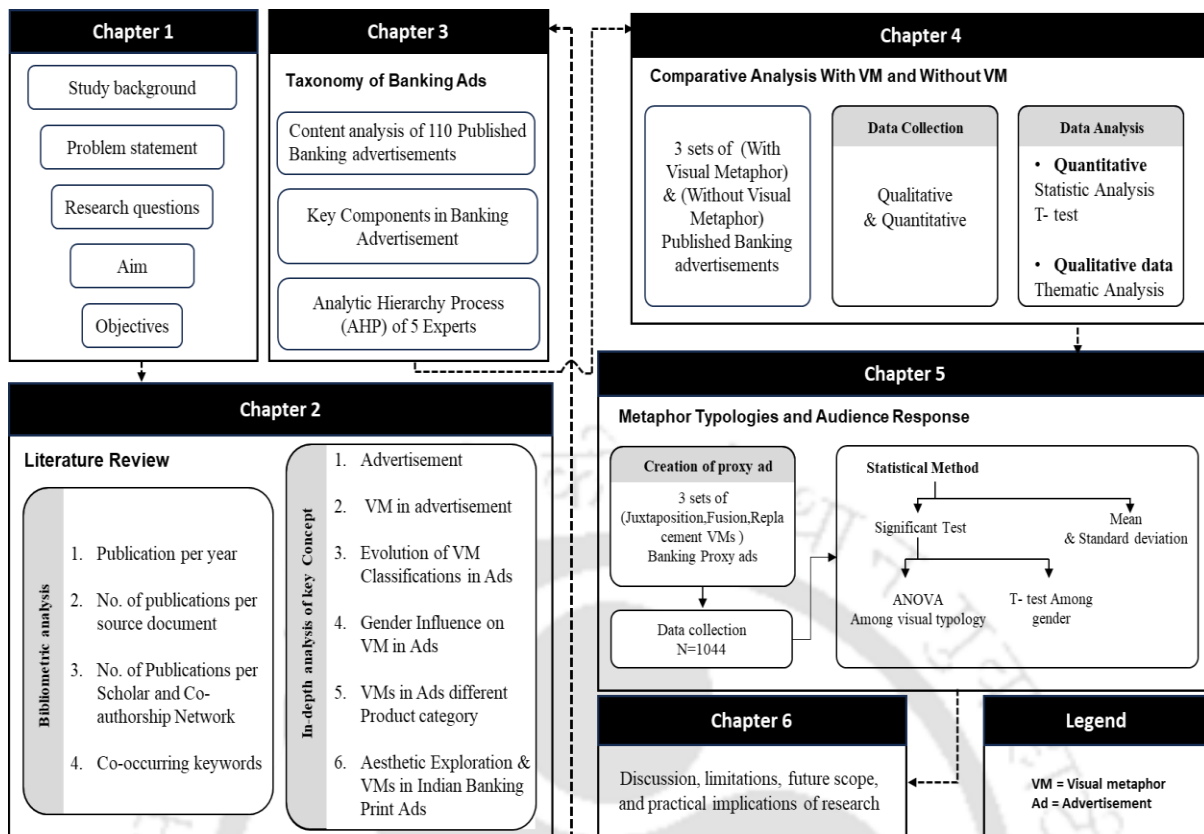


Figure 1.1 Thesis workflow and content of various chapters

Table 1.1. Research questions and objectives are organized in various chapters and associated scholarly outcomes.

| Chapter | Research Questions                                                                                                          | Objectives                                                                                    | Publications                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2       | <b>RQ.1.</b> What are the current research trends and prevailing landscape of visual metaphors in Indian print advertising? | <b>Objective 1.</b> To understand the role of visual metaphor in Indian print advertisements. | <p>Das, Partha, Ankit Basak, and Manoj Majhi. 2025. Visual Metaphors in Advertisements: A Roadmap for New Researchers. <i>The International Journal of Visual Design</i> 19 (1): 61-85. doi:10.18848/2325-1581/CGP/v19i01/6 85.<br/>DOI:<a href="https://doi.org/10.18848/23251581/CGP/v19i01/61-85">10.18848/23251581/CGP/v19i01/61-85</a><br/><b>[Scopus Q2]</b></p> <p>Das, P., Majhi, M. (2022). Gender Role Portrayal in Indian Advertisement: A Review. In: Chakrabarti, D., Karmakar, S., Salve, U.R. (eds) <i>Ergonomics for Design and Innovation</i>. HWWE 2021. Lecture Notes in Networks and Systems, vol 391. Springer, Cham. <a href="https://doi.org/10.1007/978-3-030-94277-9_40">https://doi.org/10.1007/978-3-030-94277-9_40</a>.<br/><b>[Scopus]</b></p> |



|   |                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | <p><b>RQ 2.</b> What are the key design components present in Indian print banking advertisements, and their priority in advertisement design according to the experts?</p>                                                                       | <p><b>Objective 2.</b> To study key design components, present in Indian print banking advertisements.</p> <p><b>Objective 3.</b> To rank the priority of the design components present in Indian print banking advertisements according to experts</p>                                                                  | <p>Yet to be Published</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 4 | <p><b>RQ 3.</b> How do Indian audiences respond to print banking advertisements with and without visual metaphors?</p> <p><b>RQ 4.</b> How do gender differences influence the responses of Indian audiences to print banking advertisements?</p> | <p><b>Objective 4.</b> To analyse how Indian audiences respond to print advertisements in the banking sector with and without visual metaphors</p> <p><b>Objective 5.</b> To examine the responses of Indian audiences to print banking advertisements with and without visual metaphors based on gender variations.</p> | <p>Das, P., Basak, A., Vaidya, G., Singh, G., &amp; Majhi, M. (2024). Unveiling Gender Differences in Visual Metaphor Interpretation in Indian Banking Print Advertising. <i>Archives of Design Research</i>, 37(4), 99-116 <a href="http://dx.doi.org/10.15187/adr.2024.08.37.4.99">http://dx.doi.org/10.15187/adr.2024.08.37.4.99</a><br/> <b>[Scopus Q1]</b></p> <p>Das, P., Singh, G., Banik, G., Majhi, M. (2025). Do Indian Audiences Prefer Banking Print Advertisement Visual Metaphor? The 4th Asian Conference on Ergonomics and Design, jointly with Humanizing Work and Work Environment (HWWE) &amp; BRICS plus HFE Conference 2023, IIM Mumbai. <b>(In production)</b><br/> <b>[Scopus]</b></p> |



|   |                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5 | <p><b>RQ 5.</b> How does the Indian audience respond to print banking advertisements created with variations in visual metaphorical typologies (juxtaposition, fusion, and replacement)?</p> <p><b>RQ.6.</b> How do gender differences influence the responses of Indian audiences to print banking advertisements using different visual metaphorical typologies (juxtaposition, fusion, and replacement)?</p> | <p><b>Objective 6.</b> To assess the responses of Indian audiences to print banking advertising with variations of visual metaphorical typologies (juxtaposition, fusion, and replacement).</p> <p><b>Objective 7.</b> To examine the responses of Indian audiences to print banking advertising with variations of visual metaphorical typologies (juxtaposition, fusion, and replacement) based on gender variations.</p> | <p>Das, P., Singh, G., Banik, G., Majhi, M. (2024). Creating a Proxy Advertisement for Cognitive Response Evaluation in Visual Metaphor Studies Under Advertisement Research. In: Martins, N., Brandão, D. (eds) <i>Advances in Design and Digital Communication IV</i>. DIGICOM 2023. Springer Series in Design and Innovation, vol 35. Springer, Cham.<br/> <a href="https://doi.org/10.1007/978-3-031-47281-7_62">https://doi.org/10.1007/978-3-031-47281-7_62</a><br/> <b>[Scopus]</b><br/> <br/> Yet to be Published</p> |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## 1.7 Outline of the Thesis

The present research study has been divided into six chapters. A summary of each chapter is discussed below:

**Chapter 1:** This chapter establishes the foundation of the study by presenting its background, purpose, research questions, aims, and objectives. It delineates the scope of the research, summarises research outputs (scholarly) and outlines the structure of the thesis, guiding the reader through the subsequent chapters.

**Chapter 2:** This chapter presents the literature review, structured into two sections: (1) Bibliometric analysis and (2) in-depth analysis of the core concept. The review examines existing research trends and the scholarly landscape, focusing on visual metaphors in advertising, their classification and evolution, their application across different product categories, and the role of gender in metaphor interpretation. This comprehensive analysis identifies research gaps and establishes a conceptual foundation to guide the study, ensuring a systematic approach to understanding visual metaphors in Indian banking advertisements.

**Chapter 3:** This chapter introduces a systematic classification of banking advertisements, focusing on the analysis of expertise regarding their key components. It provides a structured framework for understanding the various elements that constitute effective banking advertisements.

**Chapter 4:** This chapter presents a comparative analysis of banking advertisements with and without visual metaphors to assess audience ad-liking. The study employs both quantitative (statistical methods) and qualitative (thematic analysis) approaches to analyse the data. Furthermore, it explores gender-based differences in responses, providing insights into how male and female audiences engage with these advertisements.

**Chapter 5:** This chapter presents an empirical investigation into different types of visual metaphors, specifically juxtaposition, fusion, and replacement, and their effects on audience responses within Indian banking advertisements. It examines the likability of these visual metaphors and explores gender-specific reactions, providing insights into how the Indian audience interprets and engages with these advertising strategies.

**Chapter 6:** The final chapter synthesizes the key findings of the research, discussing their implications for theory and practice in the field of banking advertising. It reflects on the study's limitations and proposes directions for future research, offering a comprehensive conclusion to the thesis.



# 2

## Literature Review

### **Abstract**

*Visual metaphors play a crucial role in advertising, conveying complex messages through imagery. This chapter presents a systematic literature review to identify research trends, key contributions, and future directions in visual metaphor studies, with a focus on Indian banking advertisements. Findings reveal a significant gap, as most research originates from developed countries, with limited attention to India. While marketing and communication studies have examined visual metaphors, the role of design elements such as composition, color, and layout remains underexplored. Additionally, interdisciplinary collaboration integrating design, psychology, and language studies is lacking. The absence of a structured classification system further limits understanding, and gender-based differences in consumer perception remain insufficiently studied. Moreover, existing metaphor classifications have not been tested in banking advertisements. Addressing these gaps through interdisciplinary and region-specific research will enhance the theoretical and practical understanding of visual metaphors, contributing to more effective banking advertisements.*

### **2.1 Introduction**

Imagery in design often bridges abstract concepts and audience understanding, with visual metaphors serving as one of the most effective tools. A visual metaphor is a meticulously designed image that includes perceptually based inconsistencies, prompting viewers to make connections between various domains to understand the intended message (Bolognesi & Aina,

2019). Visual metaphors are subjective and in the eye of the beholder in contrast to text-based metaphors. Both the person who created the metaphor and the observer must draw from their own experiences to arrive at a shared cognitive interpretation (Engelkamp et al., 2020). According to Refaie (2003), visual metaphors help people think in metaphorical ways by replacing unexpected visual traits with expected ones. They are seen as pictures of ideas or concepts that are used as metaphors and help people understand them better (Stamenković & Tasić, 2014).

Visual metaphors are powerful tools in many professional domains, including media, advertising, design, and communication. Indirect persuasion is achieved by its utilization (Jeong, 2008). Thus, advertising relies heavily on the use of visual metaphors to increase the persuasive power of its messaging. Jeong (2008) presents various research showing that commercials using visual metaphors can substantially affect consumers' attitudes and perceptions, thus making it crucial in the domain of visual communication. Metaphors are widely regarded as beneficial due to their capacity to prompt subconscious responses (Antil & Verma, 2020). This can also be extended to the domain of visual metaphors as well. It utilizes the viewer's preexisting knowledge and senses to cultivate a more profound and nuanced comprehension of the subject matter being presented, making it a crucial field in visual communication.

Despite visual metaphors playing a significant role in creative visual communication, the domain still poses a challenge for new researchers to explore, especially in advertisement design. Bowdle and Gentner (2005) suggest that this problem might be due to the interdisciplinary nature and the complexity of understanding how metaphors establish correspondences between dissimilar knowledge domains.

This research aims to address this issue by informing researchers about the domain through a systematic inquiry procedure. It investigates and reveals the current research state, trends, and priority concerns in the field of visual metaphor in creative communication through a systematic literature review and highlights gaps in the current research for new researchers to address in their future studies. Hence, this investigation is motivated by the following research aim of exploring and analyzing the scholarly landscape of visual metaphors in advertisements. The aim was subdivided into the following objectives:

- To examine the publications and keywords in the field of visual metaphors in advertising.
- To examine the leading authors, co-authorship, organizations, and countries contributing to the domain of visual metaphor in advertising.
- To examine the state-of-the-art in the use of visual metaphors in advertising.
- To identify research gaps and suggest directions for future research in the area of visual metaphors in advertising.
- To create a database of keywords for exploration of the subdomain of visual metaphors.

Based on these objectives, the research seeks to systematically map the scholarly contributions and emerging trends in the study of visual metaphors, while identifying critical areas that require further investigation and offering a foundation for future research efforts.

## **2.2 Research Methodology**

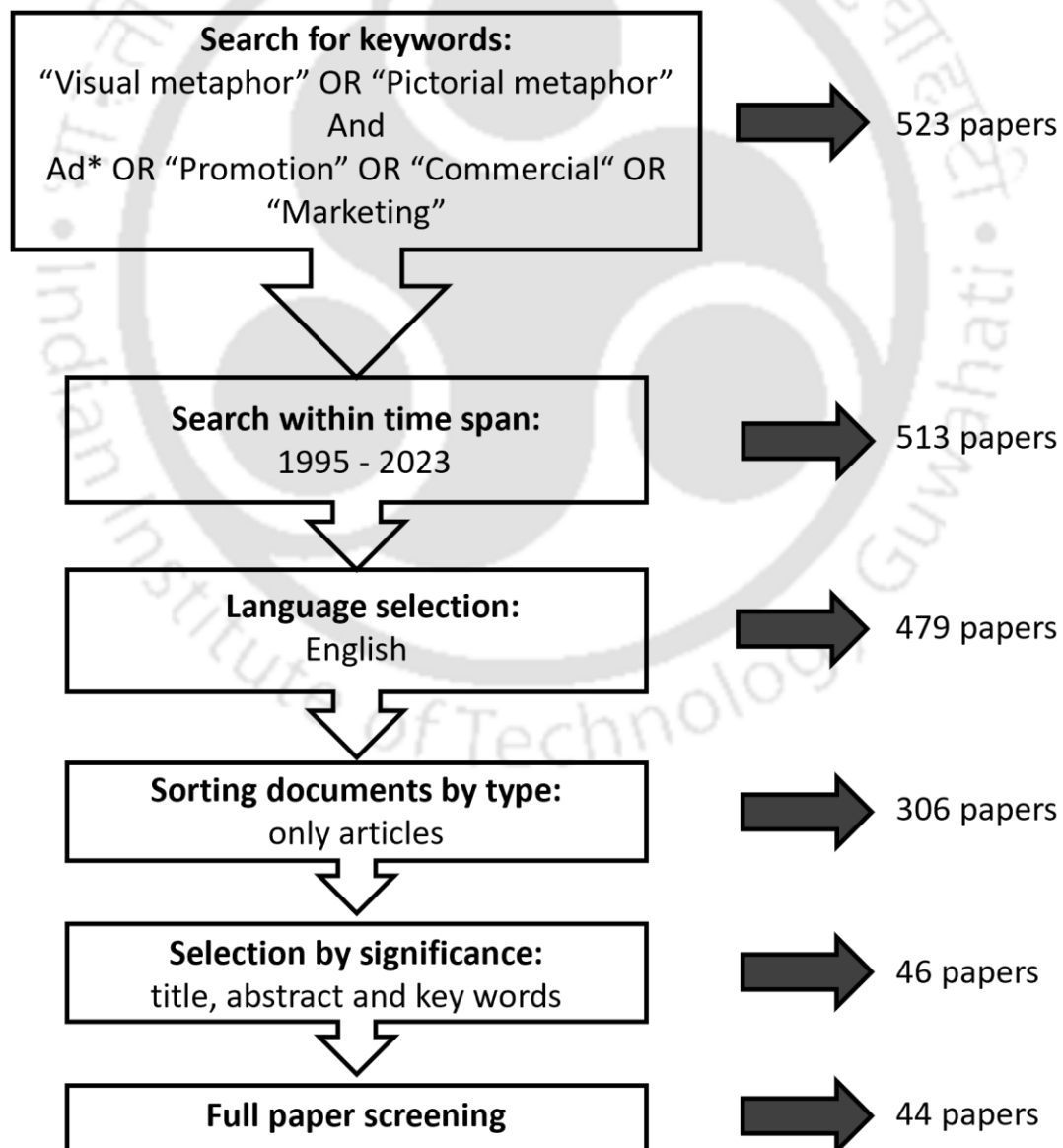
This section outlines the research methodology, encompassing both the data collection procedures and the data analysis techniques employed.

### **2.2.1 Data Collection**

The Scopus database was used to retrieve the literature. Elsevier, a major publisher of scientific, technical, and medical documents, introduced Scopus in 2004 as an abstract and reference library. It includes many academic fields, such as health, technology, the arts and literature, the social sciences, and science. Scopus is a vast database of peer-reviewed literature that has millions of research papers from thousands of publications and conference proceedings. It offers powerful software tools for accessing essential metadata, such as abstracts, cited references, citation dates, author affiliations, and geographical data, etc. (Ballew, 2009). It enables the examination of citation trends beforehand, assisting in the identification of authors and papers that are often cited. This study employed Scopus because of its extensive coverage. Scopus searches include papers from other databases that have their abstracts indexed within Scopus, allowing for a broader range of samples using the snowball approach.

The citation database was obtained from the Scopus Core Collection from 10 February 2024 to 22 March 2024. The search string “Visual metaphor” OR “Pictorial metaphor” AND Ad\* OR “Commercial” OR “Marketing” led to an initial identification of 523 papers. Subsequently, several filters were applied. The initial filter narrowed the publication period, resulting in 513 articles published between 1995 and 2023. The second filter limited the selection to English-

language publications, reducing the number to 479 papers. A third filter focused on document type, specifically selecting journal articles, which are considered the most reliable sources for research (Kraus et al., 2020), yielding 306 articles. Titles, abstracts, and keywords were then reviewed, resulting in the identification of 46 relevant articles. Finally, a comprehensive full article screening retrieved 44 articles that contribute to the knowledge of visual metaphors in advertising. The study included articles with the term 'Visual metaphor in advertisements' in the title and/or keywords that generally highlighted the central subject of the article. However, in several instances, the phrase 'Visual metaphor in advertisements' was addressed in the abstract and was not an integral part of the main discussion and/or theoretical framework. In the aforementioned instances, the article was eliminated from the sample. Figure 2.1 presents the search results and selection criteria used for the data collection.





### 2.2.2 Data Analysis

The selection of the literature was followed by the use of bibliometric analysis to examine visual metaphors in advertisements over 30 years. Bibliometric analysis is the statistical examination of bibliographic data to quantify scientific output, hence uncovering trends and patterns (Kastrin et.al 2021). It uses citation and co-citation analysis, which are fundamental techniques used in research (White et.al 1998). In this study, the VOS viewer tool has been used for the bibliometric analysis. VOS viewer presents the analysis in graphical representations. The graphs depict individuals as vertices linked by edges, visually representing keyword connections. The graphs aid in the visualization of co-authorships, co-citations, and word/topic co-occurrences. The study also utilizes citation analysis, a method that investigates the references mentioned in each publication, which might indicate a shared intellectual connection between them (Tahai & Meyer, 1999). Increased citation rates are an indication of growing topic significance (Small, 1973). Co-citation analysis, in particular, helps identify shared content or theoretical foundations among papers that are mentioned together at the same time (White, 1989). Co-cited publications are likely to be part of the same study field or topic (Eom 2003). This approach, which is being utilized increasingly in numerous disciplines, reveals the structures inside a particular field (Di Stefano, Peteraf, and Verona 2010).

Co-occurrence analysis generates clusters based on terms used together, rather than those related to comparable areas of activity. Therefore, affinity mapping was also employed to organize the keywords. Affinity mapping, also known as diagramming, was first created by Jiro Kawakita in the 1960s as a method to organize qualitative data in a very efficient manner. (Haskins Lisle et al. 2020). A team-based approach has historically been utilized as a creative but methodical way to produce and refine ideas into broad, conceptual categories (Haskins Lisle et al., 2020). Individual keywords were categorized into groups based on their thematic similarities. These smaller groups are then further clustered together to form more prominent, overarching themes or concepts. The affinity mapping was done using Atlas-ti 24. The keywords were categorized by 2 researchers, with the intercoder agreement of 0.757 using Krippendorff's  $\kappa$  (Hayes & Krippendorff, 2007), signifying substantial agreement among the coders. The high intercoder agreement is essential as it ensures the validity of the findings (Kirilenko & Stepchenkova, 2016).

## 2.3 Result and Analysis

This section presents the results and analysis. The result is systematically examined to the annual count of published articles, highly cited publications, most contributing authors, co-authorship network, publications per organization, and co-occurring keywords.

### 2.3.1 Publication per Year

Figure 2.2 shows the temporal progression of papers about visual metaphors within the domain of advertising. It is essential to report that there was a lack of research conducted in this field before 1995. Figure 2.2 shows that between 1995 and 2010, the number of publications did not increase significantly. Subsequently, there was a progressive increase in the number of articles between the years 2011 and 2023, as seen by the growth from three publications in 2011 to six publications in 2020. Despite experiencing minor fluctuations in previous years, the number of papers published in 2023 remains the second most significant. There is an expectation that further research will be conducted and communicated in the field of visual metaphor in advertising, which has significant importance within the realm of advertising and marketing.

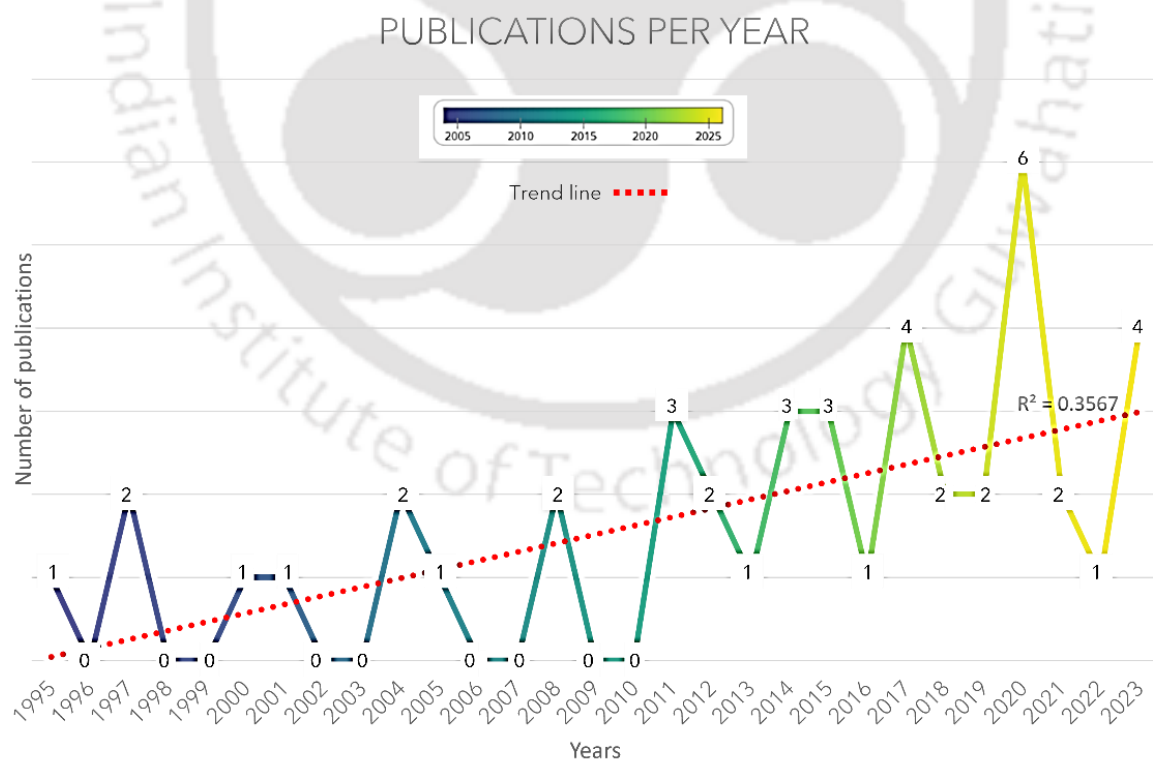


Figure 2.2. Annual count of published articles from 1995 until 2023

### 2.3.2 Number of Publications per Source Document

The sources of the gathered articles were also summarized and shown in Table 2.1. Table of Journal Titles. During the specified time, a total of 44 articles were published across 27 different publications. Table 2.1 shows the journals that have at least one published article and two citations from journals within the study topic. It has been found that the Journal of Advertising and Journal of Marketing Communications, with eight articles (773 citations) and four articles (166 citations), are the most prolific publications in visual metaphors in advertising. The following journals have received citations: Howard Journal of Communications (one article, 39 citations), Frontiers in Psychology (four articles, 28 citations), International Journal of Advertising (four articles, 27 citations), Poetics (one article, 25 citations), Metaphor and the Social World (one article, 24 citations), Journal of Global Marketing (one article, 23 citations), Journal of Promotion Management (two articles, 21 citations), and Journal of Linguistic Anthropology (one article, 19 citations).

Table 2.1. Table of Journal Titles

| <i>Journal titles</i>                | <i>Documents</i> | <i>Total citation</i> |
|--------------------------------------|------------------|-----------------------|
| Journal of Advertising               | 8                | 773                   |
| Journal of Marketing Communications  | 4                | 166                   |
| Howard Journal of Communications     | 1                | 39                    |
| Frontiers in Psychology              | 4                | 28                    |
| International Journal of Advertising | 4                | 27                    |
| Poetics                              | 1                | 25                    |
| Metaphor and the Social World        | 1                | 24                    |
| Journal of Global Marketing          | 1                | 23                    |
| Journal of Promotion Management      | 2                | 21                    |
| Journal of Linguistic Anthropology   | 1                | 19                    |

### 2.3.3 Highly Cited Publications

The evaluation of the retrieved articles is crucial to comprehending the study of visual metaphor in advertising, as it allows for the identification of highly cited papers and their

respective areas of interest. Among the 44 research papers retrieved, 25 publications were found to have been mentioned at least 10 times. Table 2.2: Highly Cited Publications shows that 14 articles, which account for fifty per cent (50%) of all entries in the domain, were cited at least twenty times. The research conducted by Delbaere et al. (2011), which centres on the use of personification in advertising as a means to evoke anthropomorphism through visual metaphors, received more citations than other scholarly works. Table 2.2 indicates that the majority of the reviewed publications focused on several key study areas, including Language and Semiotics (Bergkvist et al., 2012; Forcevill, 1995; Jeong, 2008; Merskin, 2001), Advertising Research and Analysis (Phillips 1997; 2000; Lagerwerf and Meijers 2008; Šorm and Steen 2013; Van Mulken, Van Hooft, and Nederstigt 2014), Marketing and Consumer Behavior (Delbaere et al., 2011; Gkiouzepas & Hogg, 2011), Psychological Factors (Mohanty & Ratneshwar, 2015) Cultural and Social Studies (Hornikx & le Pair, 2017) and Neuroscientific and Cognitive Research (García-Madariaga et al., 2020).

Table 2.2: Highly Cited Publications

| <i>Authors</i>            | <i>Title</i>                                                                                                            | <i>Theme</i>                      | <i>Cited by</i> |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------|
| (Delbaere et al., 2011)   | Personification in advertising: Using a visual metaphor to trigger anthropomorphism                                     | Marketing and Consumer Behavior   | 243             |
| (Phillips, 2000)          | The impact of verbal anchoring on consumer response to image Ads                                                        | Advertising Research and Analysis | 137             |
| (Jeong, 2008)             | Visual metaphor in advertising: Is the persuasive effect attributable to visual argumentation or metaphorical rhetoric? | Language and Semiotics            | 129             |
| (Phillips, 1997)          | Thinking into it: Consumer interpretation of complex advertising images                                                 | Advertising research and analysis | 124             |
| (Gkiouzepas & Hogg, 2011) | Articulating a new framework for visual metaphors in advertising: A structural, conceptual, and pragmatic investigation | Marketing and Consumer Behavior   | 81              |

|                                 |                                                                                                                                 |                                        |    |
|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----|
| (Van Mulken et al., 2014)       | Finding the tipping point: Visual metaphor and conceptual complexity in advertising                                             | Advertising Research and Analysis      | 66 |
| (Lagerwerf & Meijers, 2008)     | Openness in metaphorical and straightforward advertisements: Appreciation effects                                               | Advertising Research and Analysis      | 51 |
| (Mohanty & Ratneshwar, 2015)    | Did You Get It? Factors Influencing Subjective Comprehension of Visual Metaphors in Advertising                                 | Psychological Factors                  | 47 |
| (Merskin, 2001)                 | Winnebagos, Cherokees, Apaches, and Dakotas: The Persistence of Stereotyping of American Indians in American Advertising Brands | Language and Semiotics                 | 39 |
| (Forcevill, 1995)               | IBM is a tuning fork: Degrees of freedom in the interpretation of pictorial metaphors                                           | Language and Semiotics                 | 25 |
| (Bergkvist et al., 2012)        | The brand communication effects of using a headline to prompt the key benefit in ADS with pictorial metaphors                   | Language and Semiotics                 | 24 |
| (Šorm & Steen, 2013)            | Processing visual metaphor: A study in thinking out loud                                                                        | Advertising Research and Analysis      | 24 |
| (Hornikx & Le Pair, 2017)       | The Influence of High-/Low-Context Culture on Perceived Ad Complexity and Liking                                                | Cultural and Social Studies            | 23 |
| (García-Madariaga et al., 2020) | Revealing Unconscious Consumer Reactions to Advertisements That Include Visual Metaphors. A Neurophysiological Experiment       | Neuroscientific and Cognitive Research | 21 |

### 2.3.4 Number of Publications per Scholar and Co-authorship Network

The analysed documents comprised 95 academicians, including both corresponding authors and co-authors. A minimal threshold of one document number and two citation numbers was established, identifying seven experts. In Table 2.3, the authors and their respective affiliations

are displayed, highlighting their significant contributions to the field of visual metaphor in advertising. The analysis of Table 2.3 shows that the leading researchers in the field of visual metaphor are Phillips B.J., with 3 articles and 504 citations. Following closely behind are Ratneshwar S., with 2 articles and 64 citations; Maes A., with 2 articles and 24 citations; and Schilperoord J., with 2 articles and 24 citations. Despite the publication of 3 articles by Cao, S., the number of citations for those works was limited to 6. Figure 2.3 shows the identification of 4 prominent author clusters that have consistently made significant contributions to the body of work on visual metaphor in advertising.

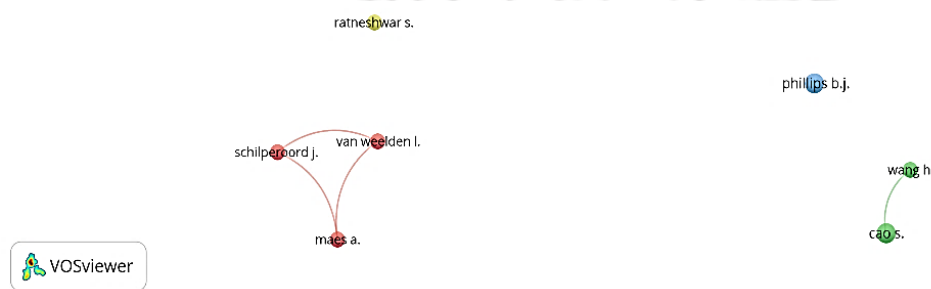


Figure 2.3 Most contributing authors

The initial set of significant researchers who commenced publishing articles on visual metaphors in advertisements was Phillips B.J., Forcevil C., Clarck C., Amouzadeh M., Meister M., Merskin D., and Papasolomou I. & Proctor S. These co-authorships existed from 2005 - 2010 and are deep blue color in the map. Most scholars who published articles recently were Huang Y., Chen S.& Wen S., Bronkhost E.& Van Enschor R., Yun F., Zheng S. & Fu Y. in Visual Metaphor in Advertisement. These co-authorships existed after 2020 and are the yellow color on the map, as shown in Figure 2.4. The map indicates that there has been little collaboration among the individual groups of researchers in the field of visual metaphors in advertisements. Researchers from various departments within the same institute collaborated, although it is rare for separate institutions or universities to collaborate on research on the subject of visual metaphors in advertising. Moreover, it is very rare for universities from different countries to collaborate on the same study in this field. From a network of co-authorship points of view, the domain has not flourished enough; there is potential for collaboration.



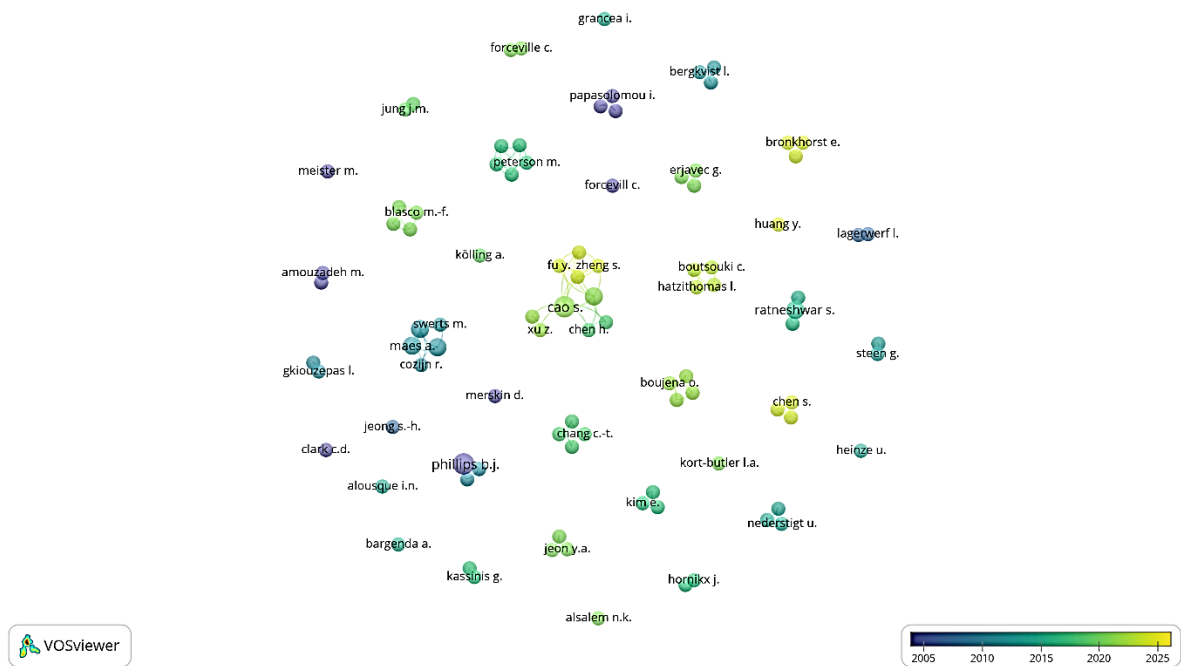


Figure 2.4 Co-authorship network visualization

Table 2.3 Number of publications per individual researcher and the network of co-authorship

| Authors         | Institution                                                                                                                   | Documents | Citations |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Phillips B.J.   | University of Saskatchewan, Canada                                                                                            | 3         | 504       |
| Cao S.          | Dalian University of Technology, Dalian, China<br>School of Foreign Languages, Dalian University of Technology, Dalian, China | 3         | 6         |
| Ratneshwar S.   | University of Missouri, Columbia, Missouri, USA                                                                               | 2         | 62        |
| Maes A.         | Tilburg Center for Cognition and Communication, Netherlands                                                                   | 2         | 24        |
| Wang H.         | Dalian University of Technology, Dalian, China<br>School of Foreign Languages, Dalian University of Technology, Dalian, China | 2         | 6         |
| Schilperoord J. | Tilburg Center for Cognition and Communication, School of Humanities, Tilburg University Tilburg, Netherlands                 | 2         | 24        |



|                   |                                                                                                                      |   |    |
|-------------------|----------------------------------------------------------------------------------------------------------------------|---|----|
| Van Weelden<br>L. | Tilburg Center for Cognition and<br>Communication, School of Humanities,<br>Tilburg University, Tilburg, Netherlands | 2 | 24 |
|-------------------|----------------------------------------------------------------------------------------------------------------------|---|----|

### 2.3.5 Publications per Organization

A total of 66 organizations/institutions from 15 countries contributed to the domain. Among the 66 organization departments dealing with language and communication (18 articles), management and economics (11 articles), media and journalism (4 articles) and art and design (1 article) and 21 educational or research institutes were found that did not specify contributing departments are mentioned in Table 2.4.

*Table 2.4 Relevant departments contributing to the area of the subject*

| <i>Department Linkage</i>  | <i>Department/Institute Name</i>                         | <i>Articles</i> |
|----------------------------|----------------------------------------------------------|-----------------|
| Language and communication | School of Foreign Languages                              | 3               |
|                            | Department of Languages, Literature and Communication    | 1               |
|                            | Department of Language and Communication                 | 1               |
|                            | Department of Persian and Linguistics                    | 1               |
|                            | Department of Communication                              | 3               |
|                            | Department of Communication and Cognition                | 1               |
|                            | Department of Communication and Internet Studies         | 1               |
|                            | Department of Communication Science and Public Relations | 1               |
|                            | Department of Marketing and Communication                | 1               |
|                            | Communication Science Department                         | 1               |
|                            | Annenberg School for Communication                       | 1               |
|                            | Tilburg Center for Cognition and Communication           | 2               |
|                            | Institute of Communications Research                     | 1               |
| Management and Economics   | Faculty of Management and Economics                      | 2               |
|                            | Department of Business Administration                    | 1               |
|                            | Department of Economics                                  | 1               |
|                            | Management and Marketing Department                      | 1               |
|                            | Department of Business Management                        | 1               |
|                            | Department of Business and Public Administration         | 2               |

|                                     |                                             |   |
|-------------------------------------|---------------------------------------------|---|
|                                     | Department of Management and Marketing      | 1 |
|                                     | College of Commerce                         | 1 |
|                                     | Department of Advertising                   | 1 |
|                                     | Faculty of Management and Economics         | 2 |
| Media and Journalism                | Department of Media Studies                 | 1 |
|                                     | School of Journalism                        | 1 |
|                                     | School of Journalism & Communication        | 1 |
| Arts and Design                     | School of Art and Design                    | 1 |
| Education and Research Institutions | Neoma Business School                       | 1 |
|                                     | Shaqua University                           | 1 |
|                                     | University of Nebraska-Lincoln              | 1 |
|                                     | Southern Illinois University                | 1 |
|                                     | Northern Illinois University                | 1 |
|                                     | Korea University                            | 1 |
|                                     | California State Polytechnic University     | 1 |
|                                     | University of Gothenburg                    | 1 |
|                                     | National Sun Yat-sen University             | 1 |
|                                     | Louisiana State University                  | 1 |
|                                     | University of Missouri                      | 1 |
|                                     | Governors State University                  | 2 |
|                                     | Alexandria University                       | 1 |
|                                     | Nottingham University Business School China | 1 |
|                                     | University of Oregon                        | 1 |
|                                     | North Dakota State University               | 1 |
|                                     | University of Saskatchewan                  | 2 |
|                                     | Free University of Amsterdam                | 1 |
|                                     | Instituto de Neurociencia IUNE              | 1 |
|                                     | Whitby High School                          | 1 |
|                                     | Intercollege                                | 1 |
|                                     | Pennsylvania State University               | 1 |

Table 2.5 lists the top 3 organizations with a minimum of two studies. School of Foreign Languages, Dalian University of Technology, Dalian, China, organization has 3 documents and 6 citations. Faculty of Management and Economics, Dalian University of Technology, Dalian, China, has 2 documents and 6 citations. University of Missouri, Columbia, MO, United States, has 3 documents and 62 citations. However, it was noted that the highest contributing organization was not the same as the highest cited organizations. Thus, Table 2.6 summarizes

the organization with the highest citations. Department of Marketing, Edwards School of Business, University of Saskatchewan, Canada collaborated with the Department of Marketing, Leavy School of Business, Santa Clara University, United States to produce the highest cited article (243 citations), Department of Management and Marketing, College of Commerce, University of Saskatchewan, Canada (137 citations), Annenberg School for Communication, University of Pennsylvania, Philadelphia, United States collaborated with University of Pennsylvania, Philadelphia, United States to produce the third highest cited article (129 citations) and the University of Saskatchewan, Canada (124 citations).

*Table 2.5 Organization Published per documents*

| <i>Organization Name</i>                                                            | <i>Documents</i> | <i>Citations</i> |
|-------------------------------------------------------------------------------------|------------------|------------------|
| School of Foreign Languages, Dalian University of Technology, Dalian, China         | 3                | 6                |
| Faculty of Management and Economics, Dalian University of Technology, Dalian, China | 2                | 6                |
| University of Missouri, Columbia, Mo, United States                                 | 2                | 62               |

*Table 2.6 Organization Published more cited work*

| <i>Organization Name</i>                                                                                                                                                            | <i>Citations</i> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| Department of Marketing, Edwards School of Business, University of Saskatchewan, Canada<br>Department of Marketing, Leavy School of Business, Santa Clara University, United States | 243              |
| Department of Management and Marketing, College of Commerce, University of Saskatchewan, Canada                                                                                     | 137              |
| Annenberg School for Communication, University of Pennsylvania, Philadelphia, United States<br>University of Pennsylvania, Philadelphia, United States                              | 129              |
| University of Saskatchewan, Canada                                                                                                                                                  | 124              |
| Amaretto Group, Thessaloniki, Greece<br>Department of Marketing, Lancaster University Management School, Lancaster, United Kingdom                                                  | 81               |
| Department of Communication and Information Studies, Radboud University Nijmegen, Nijmegen, Netherlands                                                                             | 66               |
| University Of Missouri, Columbia, Mo, United States                                                                                                                                 | 62               |

|                                                                                                                                                  |    |
|--------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Communication Science Department, Vu University Amsterdam                                                                                        | 51 |
| Governors State University, College of Business and Public Administration, One University Parkway, University Park, IL 60484-0975, United States | 47 |
| School Of Journalism & Communication, University of Oregon, Eugene, OR, United States                                                            | 39 |

### 2.3.6 Top Fifteen Countries with Their Citations

The search result shows the contribution of 15 nations to visual metaphors in advertisements. Table 2.7 lists the top 15 countries with their citation. According to the result of the analysis, the United States has the highest number of documents and citations; the country has 13 documents and 549 citations. Followed by Canada 3 documents and citations 504, Netherlands 9 documents and citations 228, United Kingdom 3 documents and citations 102, Greece 2 documents and citations 92, Cyprus 3 documents and citations 34, Spain 3 documents and citations 34, China 5 documents and citations 31, Sweden 2 documents and citations 24, France 3 documents and citations 11. Taiwan, Iran, South Korea, Saudi Arabia, and Romania, these five countries have 1 document, and their citation are respectively 18,14,6,2,1. Figure 2.5 Publications per country demonstrates the use of the VOS viewer software to generate a network representation of publications across various countries. The size of the circular area depicted in the visualization exhibits a clear correlation with the quantity of publications. As the quantity of publications escalates, the circle correspondingly expands in size. The intertwined strands of various colors represent the cooperative collaboration among nations. There exists a lack of interconnectivity across six nations, with the identification of just three distinct clusters, specifically China, the United States, and Cyprus. China has established relations with Sweden and Spain. A connection exists among the United States, Canada, and South Korea, whereas Cyprus correlates with the United Kingdom and Greece.

Table 2.7 Title of Table in Title Case

| Country        | Documents | Citations |
|----------------|-----------|-----------|
| United States  | 13        | 549       |
| Canada         | 3         | 504       |
| Netherlands    | 9         | 228       |
| United Kingdom | 3         | 102       |
| Greece         | 2         | 92        |
| Cyprus         | 3         | 34        |
| Spain          | 3         | 34        |
| China          | 5         | 31        |
| Sweden         | 2         | 24        |
| Taiwan         | 1         | 18        |
| Iran           | 1         | 14        |
| France         | 3         | 11        |
| South Korea    | 1         | 6         |
| Saudi Arabia   | 1         | 2         |
| Romania        | 1         | 1         |

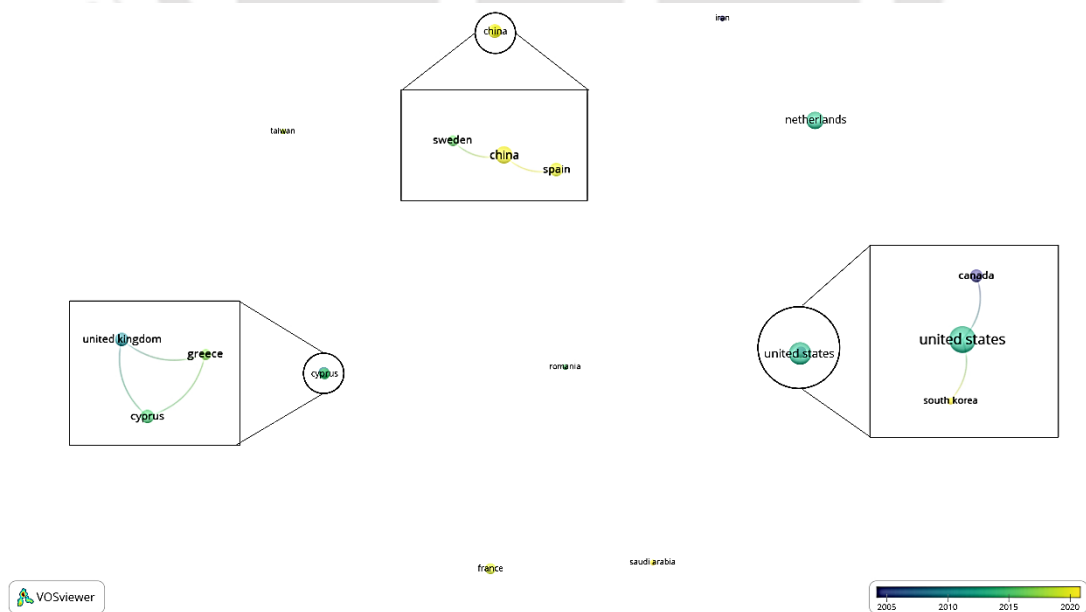


Figure 2.5 Publications per country

### 2.3.7 Research Concentration Centred on Co-occurring Keywords

Keywords are essential for summarizing the main content of published articles (Lee and Su, 2010). Therefore, it is important to group keywords into distinct categories to understand the focus of the existing research work (Aghimien et al., 2019). To use the VOS viewer effectively, choose both "Authors keywords" and indexed keywords while using the "Full counting" method. Additionally, set the co-occurrence minimum number of keywords to 2. The collected data was modified by removing plural forms (such as 'humans' were modified to 'human' and 'metaphors' were modified to 'metaphor') and synonyms or abbreviations (such as 'ads' were modified to 'advertisement' and 'pictorial metaphor' was modified to 'visual metaphor'). General keywords such as "article" and "literature" were eliminated. In all, a total of 17 keywords were identified from the 44 articles that were brought out. The VOS viewer generates a cluster of keywords in co-occurrence analysis based on their use together. This cluster is illustrated in Figure 2.6 Visualization of keyword clusters. Keywords such as "human," "female," "male," "human experiment," "Child," "perception," and "attitude towards the ad" have often been used in past research of visual metaphors in advertisements; however, their occurrence has remained low, with a maximum occurrence of 3. The high number of visual metaphors was observed 19 times, whereas advertising occurred 12 times. The connecting lines in Figure 2.6 indicate the level of inter-closeness between a pair of keywords.

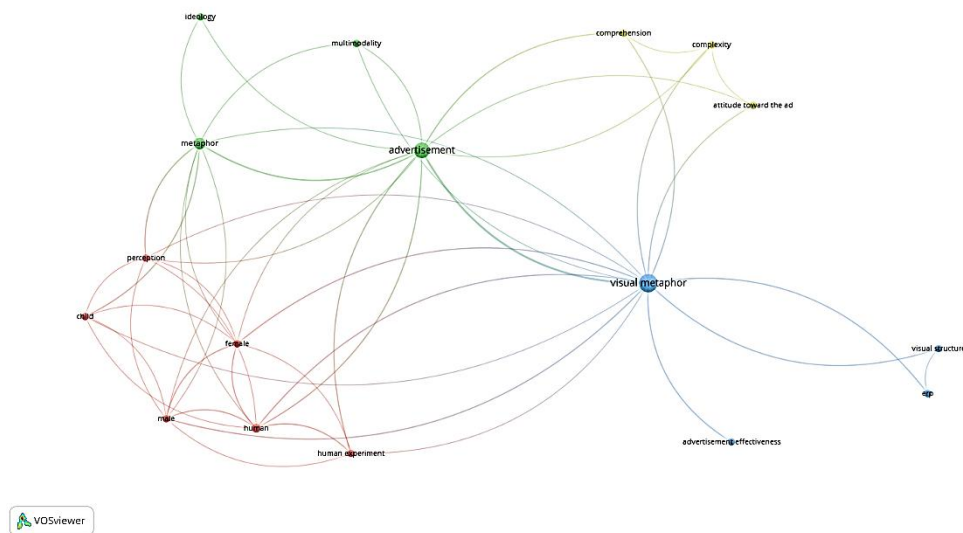


Figure 2.6 Visualization of keyword clusters

On further inspection of the connections, 4 interesting nodes were found that provide critical insights on the previous research in the domain of visual metaphor in the advertisement as mentioned below: Visual metaphor has mainly been linked to 4 subdomains as shown in Figure 2.7 first domain relates to advertising (in a green color cluster), the second domain relates to



the understanding of visual metaphor (in a yellow color cluster) followed by the perception of humans (in a red color cluster) and lastly visual metaphor structure and its effectiveness (in a blue color cluster).

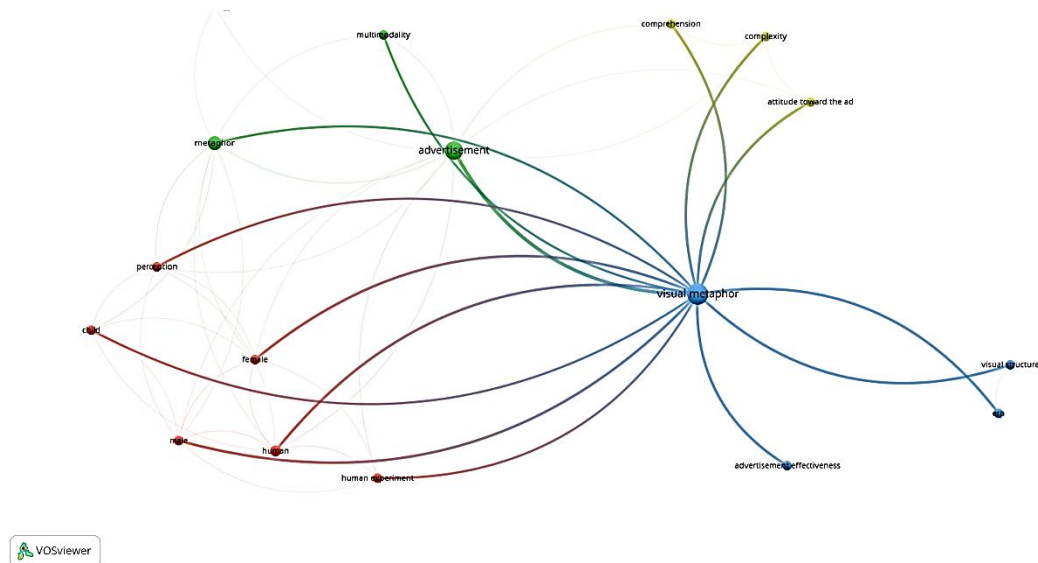


Figure 2.7 Visualization of keyword linkage centred on visual metaphor keyword

The blue cluster in Figure 2.8 represents that visual structure and advertisement effectiveness have been previously studied; however, there is a lack of interconnectivity among the different keywords in this cluster mapping. The keywords advertisement, metaphor, multimodality and ideologies were found to be related to each other, as shown in Figure 2.8, apart from being connected to the keyword visual metaphor. It was also noted that advertisement was also related to the perception of humans, and it was further found to be connected to all the individual keywords in the cluster of understanding of visual metaphor.

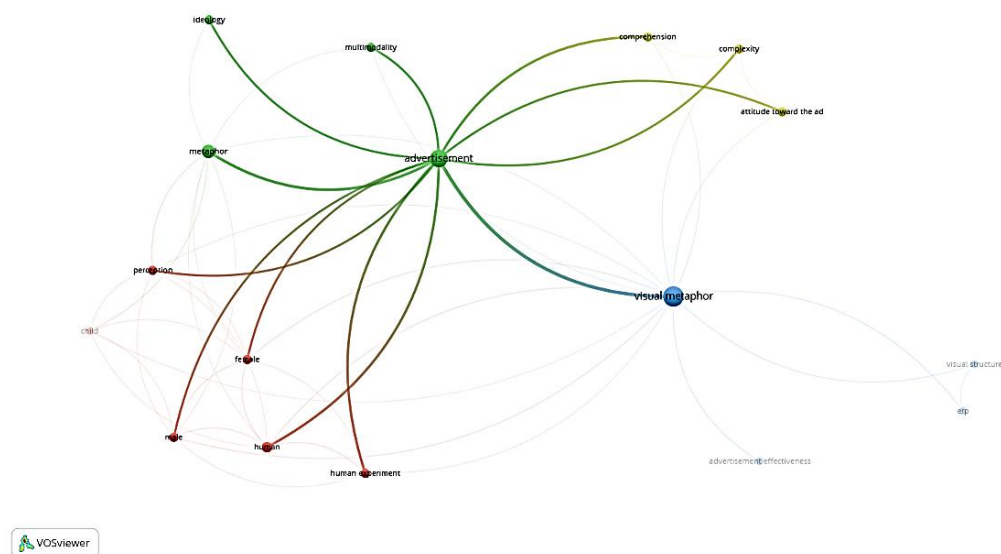


Figure 2.8 Visualization of keyword linkage centered on advertisement keyword



The cluster human perception has mainly explored human experimentation and was found connected to keywords like male and female (human experiment concerning gender) and child and perception, as well as shown in Figure 2.9.

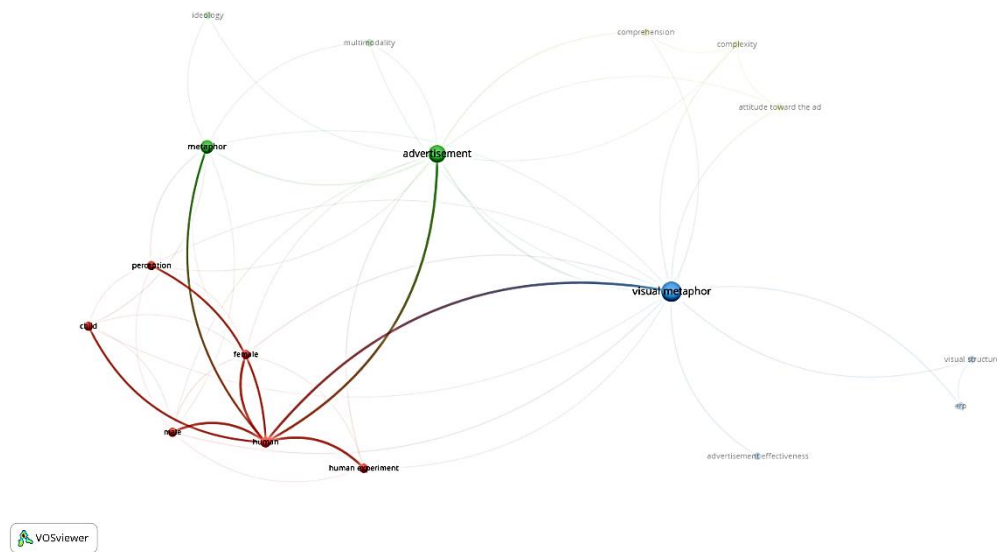


Figure 2.9 Visualization of keyword linkage centered on human keyword

Figure 2.10 presents a comprehensive exploration of visual metaphors, focusing on their relationship to complexity, audience attitudes toward the advertisement, and overall comprehension.

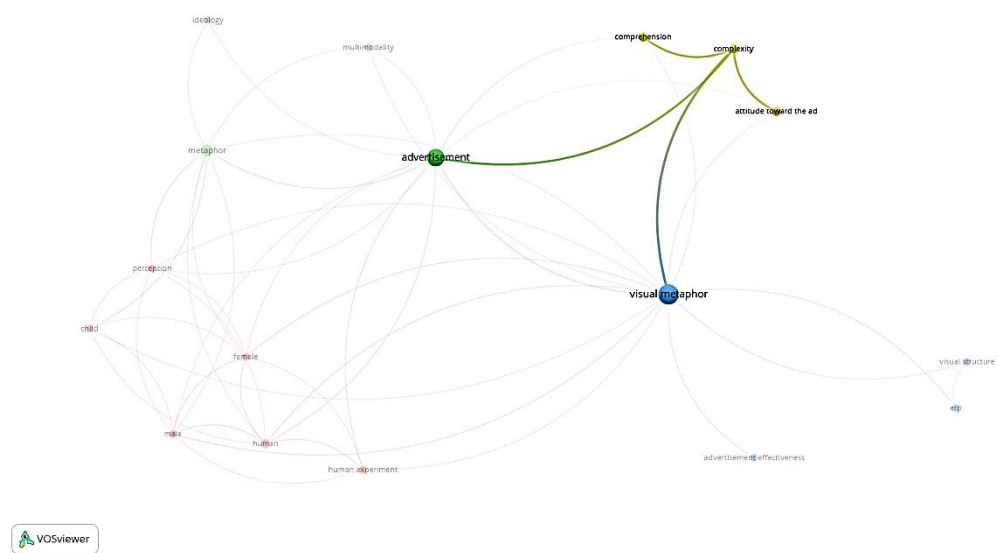


Figure 2.10 Visualization of keyword linkage centred on complexity keyword

## 2.4 In-depth Analysis of the Core Concept

A comprehensive analysis of the core concepts within this domain is essential to identifying research gaps in the study of visual metaphors in advertising. The following paragraphs provide

an in-depth examination and critical evaluation of these concepts, highlighting existing gaps and areas requiring further scholarly attention.

### **2.4.1 Advertisement**

Advertising, in its simplest form, involves drawing attention to something or notifying and informing individuals (Dyer, 2008). As a dominant mode of social communication, it shapes attitudes, self-image, and preferences, while influencing market dynamics by creating diverse personal needs. While often seen as an economic activity aimed at selling, advertising also reflects and drives cultural evolution, capturing historical contexts and shaping future trends. Advertisers emphasize its transformative power, noting its significant impact on the marketplace. Advertising has been defined in various ways. Bovee (1992) describe it as "the non-personal communication of information, usually paid for and persuasive in nature, about products, services, or ideas by identified sponsors through various media." Wright and Warner (1966) similarly define it as a paid, non-personal promotion of ideas, goods, or services by an identified sponsor. Central to these definitions is the persuasive nature of advertising, which serves as a key tool for marketers to influence consumer behaviour and encourage brand preference (Narendra, 2018). Beyond commercial promotion, Goddard (2002) highlights its role in enhancing the image of individuals, groups, or organizations.

The mechanics of advertising range from informal word-of-mouth methods to structured approaches like posters, newspaper ads, and radio broadcasts (Dyer, 2008). Advertising functions as a primary tool of mass communication, delivering targeted messages effectively and efficiently (Aleieksieiva et.al, 2023). Its core objectives are to attract new customers, increase usage among existing ones, and guide consumer choices among competing brands. Advertising appeals to human emotions and sentiments, making it both impactful and complex. It shapes perceptions of products, services, and lifestyles through diverse media channels. In the era of globalization, advertising has intensified consumerism by amplifying the global visibility of companies (Chithra, 2014). Historically, the relationship between advertising and consumer behaviour was considered straightforward, with models like AIDA (Attention, Interest, Desire, Action) emphasizing the progression from awareness to action (Tadajewski, 2020). Today, advertising remains indispensable in a globalized, information-driven world. Liberalized economies and international trade have heightened its role in maintaining competition. Beyond marketing, advertisements educate consumers, influence purchasing decisions, and reflect cultural dynamics, making them both a mirror and driver of

societal change (Mooij,2019). The interplay between advertising and culture has also strengthened the media industry, as advertising revenue sustains media operations. Furthermore, advertisements often serve social purposes, such as raising awareness about critical issues. For instance, Hindustan Unilever Limited's CSR campaign, *Start A Little Good*, promotes water conservation, demonstrating how advertising can integrate social and environmental consciousness with marketing objectives.

Advertisements can be classified into three primary categories: business, public service, and political advertisements (Das & Sharma,2016). Business advertisements promote products, services, or corporate images, whereas public service advertisements encourage behaviours or attitudes that benefit society. Political advertisements aim to influence voter decisions or advocate for legislative issues. Media channels, including print, broadcast, and online platforms, serve as the primary media for advertising.

Print advertising, one of the oldest forms of advertising, includes newspapers, magazines, newsletters, and flyers (Jibril,2017). Newspapers typically target broad audiences within specific geographic regions, providing an affordable and effective advertising medium (Elejalde & Schifanella,2019). Magazines, in contrast, appeal to readers in more relaxed settings, offering advertisers the opportunity to employ more creative strategies.

Although global print media has experienced a decline, India's print advertising industry has continued to flourish. In 2024, print advertising revenue in India surpassed 20,000 crore rupees, a growth driven by affordable newspaper prices and a diverse base of advertisers (Mukherjee, 2024). This sustained success underscores the adaptability of India's print media sector, which continues to leverage its large audience and strategic growth initiatives to remain a dominant force in the industry.

#### **2.4.2 Visual Metaphor in Advertisement**

Metaphor is a fundamental linguistic and cognitive phenomenon that enables the understanding of one domain in terms of another. It serves as a mechanism of conceptualization, facilitating the comprehension of abstract concepts through concrete experiences. Lakoff and Johnson's conceptual metaphor theory suggests that metaphors are rooted in human cognition and cultural practices, extending beyond language (Forceville, 2007). The theory describes three main types of metaphors. Structural metaphors help us understand one idea by comparing it to another. For example, the phrase "time is money" shows how we think of time as something valuable,

like money. Orientational metaphors rely on spatial orientation, such as "happy is up" or "sad is down," reflecting associations between emotions and physical positioning (Hermandra et.al, 2023). Ontological metaphors treat abstract concepts as tangible entities, enabling a more concrete understanding of experiences, such as perceiving love as a container (Maya, 2017). The influence of metaphors extends beyond language, shaping perceptions, emotions, and cognitive processes. Research demonstrates their role in fostering understanding and empathy, particularly in contexts such as counselling and education, highlighting their emotional and cognitive significance (Chesley et al., 2008). Furthermore, metaphors are culturally dynamic, evolving to reflect societal values. Their applications across literature, music, and advertising not only enhance meaning but also evoke emotional resonance, underscoring their cultural and communicative power (Rahmat et.al, 2023).

A pictorial analogy, commonly known as a visual metaphor, is a complex and versatile tool in visual arts, advertising, and cognitive representation. It uses imagery to convey meanings that go beyond the surface level, relying on the audience's ability to interpret and derive metaphorical connections (Lagerwerf et al., 2023). In the context of advertising, visual metaphors act as advanced rhetorical strategies, forming symbolic links between a product or brand (the target domain) and a familiar concept or image (the source domain). These connections help audiences understand the message better while fostering emotional engagement with the advertisement (Šorm & Steen, 2013; Ang & Lim, 2006). By concisely presenting intricate ideas, visual metaphors evoke emotional reactions that can profoundly influence consumer behaviour (Mothersbaugh et al., 2002; Cao et al., 2018). Studies underscore the ability of visual metaphors to capture attention and encourage prolonged processing, often leading to more favourable perceptions of the brand (Cao et al., 2018; Ding et al., 2022). This increased engagement is particularly important in a competitive marketplace, where capturing and sustaining consumer interest is essential (Ang & Lim, 2006). A significant benefit of visual metaphors is their capacity to communicate indirectly, eliminating the need for explicit verbal explanations. This subtle messaging creates positive associations between the product and appealing concepts, strengthening the brand image and aiding product recall (Fenko et al., 2018; Pérez-Sobrino et al., 2018). Moreover, visual metaphors evoke immediate and powerful responses due to their intuitive and emotional processing, thereby strengthening the consumer's bond with the brand (Fenko et al., 2018). Visual metaphors also encourage deeper engagement compared to direct advertising approaches, resulting in better brand recall and more positive consumer attitudes (Ding et al., 2022; Vance & Virtue, 2011). This cognitive involvement is crucial for developing narratives that align with consumer values and lifestyles

(Djafarova, 2016). By influencing perceptions of brand identity and personality, visual metaphors help create experiences that resonate with audiences on a personal level (Djafarova, 2016; Zhao & Lin, 2019). In summary, the exploration of visual metaphors in advertising is essential due to their ability to foster emotional connections, enhance brand recognition, and engage consumers cognitively. By leveraging the power of visual metaphors, advertisers can create compelling narratives that resonate with their target audience, ultimately driving consumer preference and loyalty.

### **2.4.3 Evolution of Visual Metaphor Typologies in Advertising**

Metaphorical advertising has been a focal point of scholarly inquiry for over two decades, with research consistently underscoring its efficacy in enhancing message engagement and persuasion (Mothersbaugh et al., 2002). Metaphors, as rhetorical devices, are distinguished by their capacity to foreground the stylistic delivery of information rather than its literal content, thereby enabling advertisers to convey abstract concepts through symbolic associations. Within this domain, visual metaphors have emerged as a critical area of study, with scholars proposing diverse structural classifications to systematize their application and interpretation. This section synthesizes the evolution of these classifications, tracing their theoretical foundations and analytical frameworks while identifying gaps that warrant further investigation.

Early conceptualizations of visual metaphors emphasized their structural simplicity. Carroll (1994), for instance, defined visual metaphors as the “fusion” of two distinct elements into a singular representation, positing that this blending process facilitates cognitive resonance between the product and its symbolic counterpart. While Carroll’s work laid foundational groundwork, Forceville (2002) expanded this understanding by introducing a tripartite typology that remains influential in contemporary research. Forceville categorized visual metaphors into juxtaposition, fusion, and replacement, each differing in its spatial and semiotic organization. Juxtaposition involves placing two elements (e.g., a product and its metaphorical referent) adjacently to imply a relationship, whereas fusion merges them into a composite image. Replacement, alternatively termed contextual metaphor, substitutes one element with another, requiring audiences to infer the absent component through contextual cues such as text, background imagery, or cultural knowledge (Mulken & Forceville, 2010). Forceville’s framework provided a nuanced lens for analyzing how visual metaphors operate across varying degrees of explicitness and abstraction.



Subsequent scholars built upon Forceville's typology to incorporate additional dimensions of analysis. Phillips and McQuarrie (2004), for example, introduced two axes, complexity and richness—to evaluate metaphorical advertisements. Complexity pertains to the spatial arrangement of visual elements, aligning with Forceville's categories (substitution, fusion, juxtaposition), while richness captures the semantic depth of metaphors through associations, similarities, and contrasts. This dual-axis model advanced the field by integrating structural and interpretive considerations, thereby offering a more holistic tool for dissecting how metaphors evoke layered meanings.

Further refinements emerged in the work of Gkiouzepas and Hogg (2011), who proposed a matrix of six combinational mechanisms by intersecting two overarching categories: representation and visual scenarios. Representation focuses on the spatial configuration of elements, encompassing juxtaposition (distinct elements placed side by side) and synthesis (blended elements), while visual scenarios emphasize narrative or contextual relevance through realistic symbiosis (naturalistic integration), replacement (contextual substitution), and artificial symbiosis (deliberately constructed hybrid scenes). This framework underscores the interplay between form and context, acknowledging that metaphors derive meaning not only from their composition but also from their situatedness within a broader communicative environment.

Despite these advancements, Forceville's original typology of juxtaposition, fusion, and replacement remains the most widely adopted in empirical studies. Its enduring relevance lies in its adaptability to diverse media formats and its capacity to accommodate both explicit and implicit metaphorical structures. Researchers such as Mulken and Forceville (2010) have validated its utility in cross-cultural and multimodal contexts, while others have leveraged it to explore cognitive processing differences among audiences (Phillips & McQuarrie, 2004). The typology's parsimony—balancing analytical rigour with practical applicability, positions it as a robust foundation for future investigations into visual metaphor efficacy, particularly in dynamic advertising landscapes where symbolic resonance is critical to consumer engagement.

However, while these classifications have been extensively applied across various industries, such as consumer goods, pharmaceuticals, and high-tech products, their relevance in financial advertising, particularly in banking and investment services, remains largely unexplored. Financial advertisements often rely on metaphors to simplify complex economic concepts and evoke trust, yet no established framework systematically examines how different metaphor

structures influence consumer perception in this domain. Given the unique cognitive demands of financial decision-making, future research should investigate whether traditional classifications of visual metaphors (juxtaposition, fusion, and replacement) are equally effective in financial advertising or if new metaphorical strategies are required. Additionally, exploring how consumers with varying financial literacy levels interpret these metaphors could provide valuable insights into their persuasive potential.

The evolution of visual metaphor classifications reflects a trajectory toward increasingly granular and context-sensitive frameworks. While newer models like those of Phillips and McQuarrie (2004) and Gkiouzepas and Hogg (2011) offer valuable multidimensional insights, Forceville's tripartite typology continues to dominate scholarly discourse due to its theoretical clarity and empirical versatility. Nevertheless, a significant research gap exists in understanding how visual metaphors function in financial advertising. Future research should aim to bridge this gap by integrating metaphor classifications with financial communication strategies, thereby enhancing both theoretical understanding and practical applications in financial marketing.

#### **2.4.4 Gender Influence on Visual Metaphors in Advertisements**

The influence of gender on visual metaphors in advertising is a multifaceted topic that connects cultural beliefs, social roles, and marketing strategies. Advertisements often mirror and reinforce societal gender stereotypes, significantly shaping consumer perceptions and behaviours. Studies reveal that traditional gender roles are frequently depicted in advertisements, with women commonly shown in domestic settings, emphasizing their roles as homemakers and caregivers. For example, Pathak et al. (2023) highlight that women in advertisements are often portrayed as weak and dependent, focusing on housework and childcare, while their broader societal roles remain underrepresented. Similarly, Gentry and Harrison (2012) argue that such portrayals perpetuate male dominance and hinder societal progress toward gender equality. Eisend's meta-analysis further demonstrates that gender representations in advertising often fail to reflect contemporary societal values, which can lead to consumer backlash against brands that fail to adapt (Eisend, 2009).

Batool et al. (2020), the strategic use of visual metaphors enhances brand appeal among female consumers and significantly shapes brand perception. Similarly, Cao et al. (2018) demonstrate that visual metaphors capture attention, enhance ad credibility, and positively influence



purchase intentions. Sports-related metaphors are often used to depict men, evoking ideas of strength and competition, thus perpetuating hegemonic masculinity (Wörsching, 2000). On the other hand, inclusive and diverse visual metaphors can promote gender equity, appealing to a wider audience and fostering inclusivity.

Gender significantly influences how visual metaphors are used in advertising, with traditional stereotypes coexisting alongside more empowering portrayals. The thoughtful application of visual metaphors enables marketers to connect with contemporary audiences while challenging outdated norms. However, within the Indian context, research on the use of visual metaphors in advertising from a gender perspective remains limited, highlighting an important area for further academic exploration.

#### **2.4.5 Visual Metaphors in Advertisements: Different Product Categories**

Studies on visual metaphors in advertising have demonstrated their varying effectiveness across different product categories, yet their application in the financial sector remains largely unexplored. Research has shown that metaphor usage depends on product type and consumer perception. Ang (2002) found that metaphors enhance the emotional appeal of utilitarian products, while Ang and Lim (2006) further demonstrated that metaphors could increase perceptions of sophistication and excitement but may reduce sincerity. Chang and Yen (2013) distinguished between hedonic and utilitarian products, revealing that implicit metaphors are more effective for hedonic products, whereas explicit metaphors work better for utilitarian ones. Similarly, Chang et al. (2018) examined metaphor effectiveness in "search" and "experience" products, showing gender-based differences in consumer responses. Foreman et al. (2019) found that consumers with strong imaginative abilities better comprehend prescription drug advertisements using fused rather than juxtaposed visual metaphors. In the high-tech sector, Taneva et al. (2025) emphasized the necessity of consumer research when using visual metaphors, particularly for abstract concepts such as digital security and advanced technology. Additionally, cross-cultural studies highlight variations in metaphor effectiveness; for instance, Margariti et al. (2019) found that visual metaphors in food advertising had a stronger impact in high-context cultures like India than in low-context cultures such as the United States. While these studies provide valuable insights into metaphor use in multiple industries, research on their effectiveness in financial advertising, particularly in banking, remains insufficient. This gap in the literature underscores the need for further investigation

into how visual metaphors influence consumer perception and decision-making in financial advertisements.

#### **2.4.6 Visual Metaphors and Aesthetic Strategies in Indian Banking Advertising**

The visual communication research of banking print advertisements, particularly within the Indian context, remains an underexplored domain in academic research, despite the sector's evolving competitive dynamics and increasing reliance on human-centric design principles. While in the global context, studies have scrutinized discrete elements such as logos (Wilson, 2021), emotional appeal, and value communication (Czarnecka & Mogaji, 2020). In financial advertising, the role of visual metaphors as a powerful tool for conveying abstract concepts and fostering symbolic associations remains noticeably absent from scholarly discourse. This gap is particularly noticeable given the Indian banking sector's transformation over recent decades, marked by shifts from public to private ownership and the emergence of monopolistic competition (Sathye, 2010). In this environment, banks increasingly prioritize customer satisfaction and loyalty over traditional metrics of service quality, such as technical efficiency and tangible infrastructure (Lenka et al., 2009). However, the mechanisms through which visual communication design, specifically metaphorical imagery, shapes consumer perceptions and brand relationships in this sector remain poorly understood.

The Indian banking landscape's competitive intensification has encouraged empirical investigations into advertising effectiveness, particularly comparisons between private and public sector banks (Mulchandani et al., 2019). These studies highlight divergent strategies in messaging and audience targeting but offer limited insight into the aesthetic or symbolic dimensions of advertisements. Similarly, research on brand value's correlation with financial performance underscores the growing recognition of customer-centric strategies as drivers of business success (Arora & Chaudhary, 2016). Yet, the visual rhetoric employed to communicate this value, especially metaphors that might simplify complex financial concepts or evoke emotional resonance, remains unexamined. This oversight is paradoxical, given the sector's reliance on print media to navigate literacy and cultural diversity, where visual metaphors could serve as universalizing tools. Emerging scholarship underscores the need to interrogate brand models and their alignment with user preferences in banking communication (Gombos & Bíró-Szigeti, 2023). For instance, Srivastava and Dey's (2016) analysis of global versus local banks in India reveals a fragmented marketplace where multinational and domestic institutions coexist, necessitating tailored visual strategies to appeal to heterogeneous

consumer segments. However, their work, like much of the existing literature, focuses on overt brand elements (e.g., logos, color schemes) rather than subtler metaphorical constructs. This gap is compounded by the sector's unique challenges: financial services are inherently abstract, often requiring consumers to trust intangible outcomes (e.g., investment returns, loan security). Visual metaphors, with their capacity to materialize abstractions through symbolic juxtaposition or fusion (Forceville, 2002), could bridge this cognitive divide, yet their application and efficacy in Indian banking contexts remain unexplored.

Furthermore, while studies have explored the role of service design and user experience in fostering loyalty (Lenka et al., 2009), the interplay between aesthetic design in print advertisements and consumer behaviour remains under-theorized. The monopolistically competitive environment described by Sathye (2010) demands differentiation strategies that transcend functional benefits, positioning visual communication as a critical lever for emotional engagement. Metaphors, by their nature, invite audiences to co-create meaning through inferential reasoning (Mulken & Forceville, 2010), a process that could deepen brand attachment in a sector historically perceived as impersonal. Nevertheless, no studies to date have systematically analysed how metaphors in Indian banking ads might mitigate this perception or enhance brand relatability.

A crucial step toward addressing this gap is the development of a taxonomy of banking advertisements, which would categorize and analyse the various components used in financial print advertising, including visual metaphors, textual elements, brand messaging strategies, and emotional appeals. Taxonomy analysis would provide a structured framework to understand how different types of advertisements convey financial concepts, differentiate brands, and resonate with diverse consumer segments. Given the multifaceted nature of banking services, such a taxonomy could offer valuable insights into how metaphors function within the broader ecosystem of banking communication. It would also facilitate comparisons between metaphor usage in banking and other sectors, revealing whether distinct patterns emerge due to the abstract and trust-based nature of financial services.

The literature reveals a critical disconnection: while the Indian banking sector's shift toward customer-centricity and visual branding is well-documented, the strategic use of visual metaphors in print advertisements remains an untapped area of inquiry. Existing research prioritizes technical and tangible aspects of service quality or overt brand elements, neglecting the symbolic potential of metaphors to simplify complexity, evoke trust, and foster emotional

connections. Addressing this gap is imperative, as metaphors could offer a nuanced mechanism for banks to differentiate themselves in a saturated market, communicate value propositions more effectively, and align with diverse consumer psychographics. A taxonomy-driven analysis of banking advertisements would provide a systematic foundation for understanding visual structures and their impact on consumer perception. Furthermore, research should thus explore how metaphors are deployed in Indian banking ads, their cognitive and emotional effects on audiences, and their role in shaping brand equity in an era of heightened competition and consumer empowerment.

## 2.5 Summary of Literature Review

Research on visual metaphors in Indian print advertising, particularly in the banking and financial services sector, remains limited. Most existing studies focus on developed nations, leaving a significant gap in understanding how visual metaphors function in the Indian context. While visual metaphors have been widely explored in advertising, marketing, and communication, there is a lack of research from a design perspective. This highlights the need for an interdisciplinary approach to studying visual metaphors in banking advertisements. The key research gaps identified in the systematic literature review are as follows:

- a) **Limited research in the Indian context** – Most studies on visual metaphors in advertising have been conducted in developed countries, with very few focusing on Indian advertisements, especially print advertisements. The banking and financial sector in India remains largely unexplored in this regard.
- b) **Lack of a design perspective** – Research on visual metaphors has primarily emerged from the marketing and communication fields. However, studies from a design perspective are rare, although design elements such as composition, color schemes, and layout play a crucial role in advertising effectiveness.
- c) **Absence of interdisciplinary collaboration** – Existing studies often focus on either language, communication, psychology, or marketing, without integrating insights from the field of design. A more interdisciplinary approach is needed to fully understand how visual metaphors function in advertisements.
- d) **Need for a structured classification system** – Developing a systematic taxonomy for categorizing the design components of banking advertisements would enhance the understanding of how visual metaphors, textual elements, and design features work together. While research has explored aspects such as brand value and consumer trust,

an integrated framework would provide a more comprehensive approach to analysing banking advertisements.

- e) **Underexplored aesthetic and symbolic roles** – There is limited research on how visual composition, metaphorical structures, and color schemes contribute to the meaning and impact of banking advertisements. The symbolic and aesthetic aspects of visual metaphors remain insufficiently studied.
- f) **Opportunity to explore audience perception** – Investigating how consumers interpret and engage with visual metaphors in advertisements, particularly in the Indian banking sector, presents a valuable research opportunity. While some studies have explored audience engagement with visual metaphors globally, there is significant scope for examining this aspect within the Indian context to gain deeper insights into consumer perception.
- g) **Lack of research on gender-based differences** – It is unclear how men and women perceive and engage with visual metaphors in banking advertisements. Existing studies have not sufficiently explored gender-based differences in audience responses to these advertisements.
- h) **Unclear effectiveness of metaphor classifications** – Traditional classifications of visual metaphors, such as Forceville's typologies (juxtaposition, fusion, and replacement), have not been specifically tested for banking advertisements. The effectiveness of these categories in banking advertising remains uncertain.
- i) **Scope for empirical comparisons** – Exploring how different visual metaphor typologies influence audience responses in financial advertising offers a valuable research direction. Specifically, studying how men and women react to various metaphorical structures in banking advertisements would provide deeper insights into gender-based differences in perception and engagement.

Addressing these research gaps through interdisciplinary and geographically diverse studies will provide a more comprehensive understanding of the role of visual metaphors in Indian banking print advertisements.



# 3

## Taxonomy of Banking Advertisements

### **Abstract**

*Design plays a crucial role in crafting competitive banking advertisements, yet prior research lacks a holistic understanding of design components as an integrated system, especially needed by novice designers. Addressing this gap, this study develops a framework to evaluate advertising efficacy by synthesizing design elements into a cohesive taxonomy. A PRISMA-guided content analysis of 110 banking advertisements identified nine recurrent components: main image, font style, headline, benefit details, iconography, visual metaphor, branding, emotional appeal, and call to action. The Analytic Hierarchy Process (AHP) with five design experts assessed their relative significance, revealing branding, main image, and headline as significant elements in framing a banking advertisement's likability. The findings advance marketing communication theory by systematizing design practices and offer actionable insights for both novice designers and professional designers to prioritize core components. This research bridges theoretical and practical gaps, providing financial institutions with a structured framework to enhance advertising impact in the financial sector.*

### **3.1 Introduction**

Banks are indispensable pillars of modern society, facilitating financial transactions for individuals, communities, and all economic entities, a profession widely acknowledged as one of the oldest. The banking sector is one of the highly competitive sectors. Therefore, the

role of banking advertisement is crucial to address various aspects such as customer engagement, brand perception, and financial performance (Khan et al., 2016). Consumer memories of a brand are forged through brand-related connections, continually influencing thoughts, assessments, and, ultimately, purchasing decisions (Khan et al., 2012). Hence, banks require advertising methods to distinguish themselves in a market since banking services are primarily similar (Mulchandani et al. 2019). Prior studies have established a strong correlation between advertising design and banks' financial performance, with increased advertising investment linked to higher profitability and market share (Acar & Temiz, 2017). Consequently, Mullineaux & Pyles (2010) highlighted that banks that allocate more resources to advertising and promotion tend to experience higher profits and improved market positioning. In this context, design has become crucial in helping banks secure their brand position. In consumer perception, design aspects are pivotal, influencing the visualization of items and their assessment and purchase. The incorporation of visual brand identity, encompassing palette, typeface, and visual representations, has a substantial impact on consumer reactions. Phillips et al. (2014) emphasized that visual components, such as the color of the background and the style of the typeface, can evoke unique emotional reactions, which lead to a unified brand image. Similarly, Lieven et al. (2015) examined the impact of brand design components, such as logos and color schemes, on forming brand personality and its subsequent effect on customer preferences. Chatterjee, in their study, used eye-tracking technology and revealed that visual elements, such as images and colors, are pivotal were capturing consumer attention in print advertisements (Chatterjee, 2024). These studies highlight that design plays a crucial role in the financial advertisement sector.

Despite the important role of design, there needs to be more focus on the challenges that novices face in the banking advertisement sector. Novice designers need help in designing effective advertisements. For instance, effective banking marketing necessitates a deep comprehension of the service marketing mix, including product, price, place, and promotion explicitly tailored to the banking context (Turki & Sabbar,2023). This complexity can overwhelm novice designers developing their skills and understanding of marketing principles. Furthermore, the highly competitive landscape of the banking industry highlights that differentiation is crucial. Novice designers may need help to create advertisements that effectively highlight a bank's unique value proposition amidst a sea of similar offerings. The urgency of this challenge is underscored by the need for banks to maintain a positive image and reputation, which is critical for attracting and retaining customers (Shpak et al., 2020).



Novice designers may not yet possess the strategic insight required to navigate these competitive pressures effectively, leading to advertisements that fail to resonate with target audiences. They may struggle to understand how to effectively craft messages that enhance consumer awareness and influence decision-making, which is crucial in a competitive banking environment where established brands dominate consumer recognition (Honka et al., 2017). Without a solid grasp of the design components of advertisements, novice designers may fail to create compelling advertisements that capture attention and drive engagement.

Similar explorations have been done in the context of other advertisements, such as food advertisements (Pallottino et al., 2016; Mascarello et al., 2014), healthcare advertisements (Chiang & Jackson, 2016; Bhutada et al., 2013; Godbold Kean & Prividera, 2007; Mehta & Purvis, 2003), automotive (Chatterjee, 2024) and Dairy advertisements (Askarifar et al., 2023). However, a holistic understanding of the design components of advertisements is lacking, especially in the financial sector, where not much work has been done (Das et al., 2024). Establishing such a framework could simplify and improve not only the execution of banking advertisement design but advertisement as a whole.

### **3.1.1 Requirement of Taxonomy**

This study adopts a realist ontological perspective to address the issue by proposing a taxonomy of design components in banking advertisements. Taxonomy, as a scientific discipline, focuses on the classification, identification, and systematic naming of entities ranging from organisms and concepts to objects based on shared characteristics. This process organizes entities into structured categories or groups, facilitating enhanced understanding, communication, and further exploration across diverse domains (Cheng & Xia, 2023). While its applications vary from classifying biological species to organizing information in data science (Padial et al., 2010) its core purpose remains the systematic categorization of entities for clarity and utility.

Taxonomies in design are significantly used to clarify and standardize concepts, which is essential for effective communication among designers and stakeholders. For instance, Mengual et al. (2023) highlight how a taxonomy of physical interaction platforms guides designers in creating spaces that are not only innovative but also sustainable and purpose-suitable. This structured categorization allows designers to align their projects with broader

business models and innovation strategies, thus enhancing the overall value-creation process. Similarly, Nickerson et al. emphasize that taxonomies can order complex concepts, enabling researchers to hypothesize about relationships and interactions within a field, thereby fostering deeper insights into design principles (Nickerson et al., 2013). Taxonomy also plays a vital role in the design of visual representations by addressing user requirements with efficiency and precision. For instance, Plaisant (2005) introduced the "Data by Tasks" taxonomy, which categorizes information visualizations tasks based on user objectives. Similarly, taxonomies can enhance user interactions and improve visualization provenance, as highlighted by Xu et al. (2020). By offering a cohesive framework, taxonomies enable researchers to gain deeper insights into user behavior, ultimately advancing visualizations systems (Voigt et al., 2022).

Given its foundational role in guiding the creation of effective visual designs, there is a pressing need for a taxonomy of design components specifically tailored to advertisements. Such a taxonomy would provide a structured framework for understanding and improving the design components of banking advertisements, ensuring they are both impactful and user-centric.

### **3.1.2 Research Questions**

Even though design factors significantly influence the efficacy of advertisements, thorough research is lacking in the domain. The research gap calls for studies highlighting different parts of advertisements that contribute to the taxonomy of advertisements. Since banking advertisements play a significant role in distinguishing different brands (banks) rather than making people aware of the services, the use of taxonomy for the creation of banking advertisements would be beneficial, especially for novice designers, since novice designers require design support at the initial stages (Chen et.al.,2022). A taxonomy would not only contribute to the practice of designing advertisements but also to the domain of design education and advertisement strategies.

Developing a taxonomy for design components in banking advertisements is essential for advancing design education and providing a structured framework for understanding the complexities of advertising in the financial sector. The taxonomy would enable both novice designers and professionals to analyse and evaluate various advertising strategies, fostering creativity and innovation. By categorising these components, design education can emphasise technical proficiency and clear communication. Cheung (2011) underscores the need to

balance creativity with practicality in advertising, and a taxonomy would aid in evaluating diverse creative strategies. As the domain of marketing evolves, design education must adapt to industry demands, with curriculum developers leveraging taxonomies to ensure relevance.

Hence, this study attempts to address the gap by answering the following research questions:

**RQ 1:** What are the key design components present in banking advertisements?

**RQ 2:** What is the rank of priority assigned to design components in Indian banking advertisements according to experts?

## 3.2 Methodology

The study takes a pragmatic stance towards the research question through a realist ontological approach (Figure 3.1). The realist approach requires the acknowledgement of objective reality and the recognition of subjective interpretations. The two research questions were formulated to identify essential design components in banking advertisements and determine the fundamental design components that constitute effective banking advertising. The PRISMA guidelines (Page et al., 2021) were used to develop the search strategy for the advertisement's selection, inclusion and exclusion criteria, and quality assessment criteria for the systematic review. The review design entailed an initial protocol preparation phase. Data (ads) collection occurred over one month, with concurrent data entry completed within the same timeframe. The analysis was conducted in alignment with the research questions. Lastly, reporting study findings and results was achieved. This was followed by identifying which components are mostly considered while designing a banking advertisement using the Analytic Hierarchy Process (AHP).

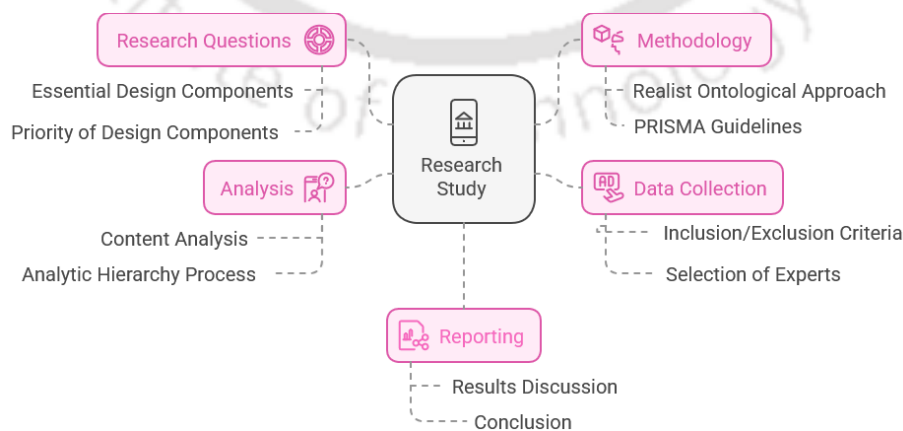


Figure 3.1 Visual Representation of Research Study

### **3.2.1 Selection of Advertisements**

The selection criteria for advertisements in this study were guided by the PRISMA statement (Page et al., 2021). Although the PRISMA statement is traditionally applied to identify literature, its adaptable framework enabled its application for selecting advertisements in this context. The primary aim of the search was to map existing, published banking advertisements. This process yielded 657 banking advertisements sourced from various data repositories, with the distribution of advertisements obtained from each repository detailed in Appendix A. Subsequently, these advertisements were filtered according to predefined inclusion and exclusion criteria to ensure the selection of appropriate content for the review.

### **3.2.2 Inclusion and Exclusion Criteria**

The advertisement selection process resulted in a substantial collection of advertisements, requiring the removal of duplicates based on established exclusion criteria. While the advertisements were located using a carefully developed search, applying rigorous inclusion and exclusion criteria was essential to filter relevant advertisements that addressed the research questions. These criteria were collaboratively developed with two design educators skilled in creativity assessment, all of whom have extensive experience conducting systematic reviews and have previously worked on studies of a similar nature.

To ensure rigour and validity, each expert conducted the data extraction and selection process independently, with subsequent cross-verifying results to enhance reliability. Any inconsistencies in the selection outcomes were resolved through group brainstorming sessions. The finalised advertisement filtering criteria are presented in Table 3.1, and these were systematically applied to each advertisement's title, description, and full content to establish the final selection of advertisements included in this systematic review. Each decision was reviewed individually and collectively to uphold accuracy and consistency throughout the process.

Table 3.1 Inclusion and exclusion criteria

| Inclusion criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Exclusion criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Print and digital advertisements were selected.</li> <li>• Advertisements must come solely from banking institutions (e.g., commercial or investment banks, credit unions)</li> <li>• Advertisements promoting banking services like savings accounts, loans, credit cards, or mobile banking.</li> <li>• Advertisements targeting the Indian market are aligned with the focus on Indian banking advertisements.</li> <li>• Advertisements are created in the English language.</li> <li>• Advertisements published in the timespan 2017 and 2023 to capture current trends in design and messaging.</li> <li>• Static advertisement</li> </ul> | <ul style="list-style-type: none"> <li>• Non-banking advertisements.</li> <li>• Advertisements related to festival offers</li> <li>• Ads focused on corporate social responsibility were excluded.</li> <li>• Advertisements that targeted non-Indian markets, including those from Indian banks</li> <li>• Advertisements aimed at foreign audiences.</li> <li>• Advertisements using foreign or Indian regional languages.</li> <li>• Ads using mixed-language content, such as a combination of English and regional languages, were excluded.</li> <li>• The advertisements published that are published before 2016</li> <li>• Short-Lived Social Media Posts (Instagram story, Facebook status)</li> <li>• Ads are designed for internal communication or employee engagement rather than customer-facing marketing efforts.</li> <li>• Ambiguous origin</li> <li>• Incomplete design</li> <li>• Conceptual design</li> </ul> |

We conducted a comprehensive content analysis to explore the various attributes of advertisements, following a systematic approach to examine the content (Krippendorff, 2018). Content analysis offers deeper insights by interpreting and coding data to uncover themes and draw meaningful conclusions (Lombard et al., 2002). Our findings highlight the importance of a qualitative approach in gaining a more complete understanding of advertisements. Therefore, we adopted a content analysis method, progressing through three steps, starting with content identification, familiarising ourselves with the data, and then conducting coding on the selected content.



### **3.2.3 Analytic Hierarchy Process (AHP)**

Once the design components were identified, the Analytic Hierarchy Process (AHP) was employed to determine the relative importance of each component in designing banking advertisements. Developed by Thomas Saaty in the 1980s, AHP is a systematic method for tackling complex multi-criteria decision-making (MCDM) problems. It structures decision issues into a hierarchical framework, allowing for evaluating alternatives based on multiple criteria. AHP uses pairwise comparisons to assess the relative importance of each criterion, and these comparisons are synthesised to produce priority scales for ranking the alternatives (Saaty, 2008).

### **3.2.4 Expert Selection**

Five experts were selected for the AHP analysis, each with at least two years of professional experience in advertising agencies. The first expert has been the Creative Director at Interactive Avenues, Mumbai, a leading advertising agency in India, for seven years. The second and third experts have worked as designers at Ogilvy in Kolkata for five and six years, respectively. The fourth expert has 2.5 years of experience as a designer at Tata Consultancy Services. The fifth expert has been associated as an advertisement production manager with Joshua Tree Films, Mumbai, for 2.5 years. The group CRmax was 2% of the experts, and the average AHP group consensus was 73.2%, which is good in terms of group consensus Rel. Homogeneity S: 87.6%. A CRmax of 2% (0.02) indicates an excellent level of consistency in the judgments provided by the experts, signifying minimal inconsistencies in their pairwise comparisons. A value of 73.2% suggests a good level of consensus, meaning most experts were in alignment regarding their evaluations and decisions. An S value of 87.6% means that the group's responses were highly homogeneous, reflecting strong alignment in their perceptions or evaluations (Goepel, 2013; Wind & Saaty, 1980).

## **3.3 Results**

The results are organised into two sections. Based on content analysis, the first section identifies the key design components of banking advertisements. The second section, utilising AHP analysis, assesses the relative importance of these design components. The subsequent sections provide a detailed discussion of the findings.



### 3.3.1 Key Design Components (Result of Content Analysis)

A thorough content analysis of 110 published banking advertisements identified nine key components (shown in Figure 3.2 ). These components are presented and discussed with the analysis findings (shown in Figure 3.3).



Figure 3.2 Content analysis of Banking advertisements

#### Main Image

The visual component functions as the central component that captures the audience's attention and communicates the advertisement's key message or theme. All the images (n=110) were designed around a main image conveying the central theme. It is the most foundational design component, and it establishes an initial impression consistent with the brand's identity.

#### Font Style

Font style plays a pivotal role in establishing the tone and mood of advertisements by shaping audience perceptions of the brand through its aesthetic qualities. In the analysed images (n = 110), font styles were consistently utilised. The findings indicate that sans-serif fonts were predominantly employed in the advertisements, while a combination of sans-serif and serif fonts was observed in a smaller subset. This suggests a strong preference for sans-serif fonts in banking advertisements, highlighting their popularity in this sector.

## Branding

Branding is a strategic process aimed at creating a unique identity for a product or company by consistently applying logos, color schemes, and other design components, thereby enhancing brand recognition and fostering consumer connection. Content analysis of almost every advertisement (n=108) prominently featured a branding component, highlighting the critical role of consistency in establishing a cohesive and recognizable brand identity.

## Headline

The headline serves as a concise and compelling statement that conveys the core message of the advertisement. Strategically crafted, it captures the audience's attention and prompts further engagement. The results indicate a strong presence of this component, with high groundedness observed in (99 out of 110) advertisements, highlighting its critical role in effective advertising.

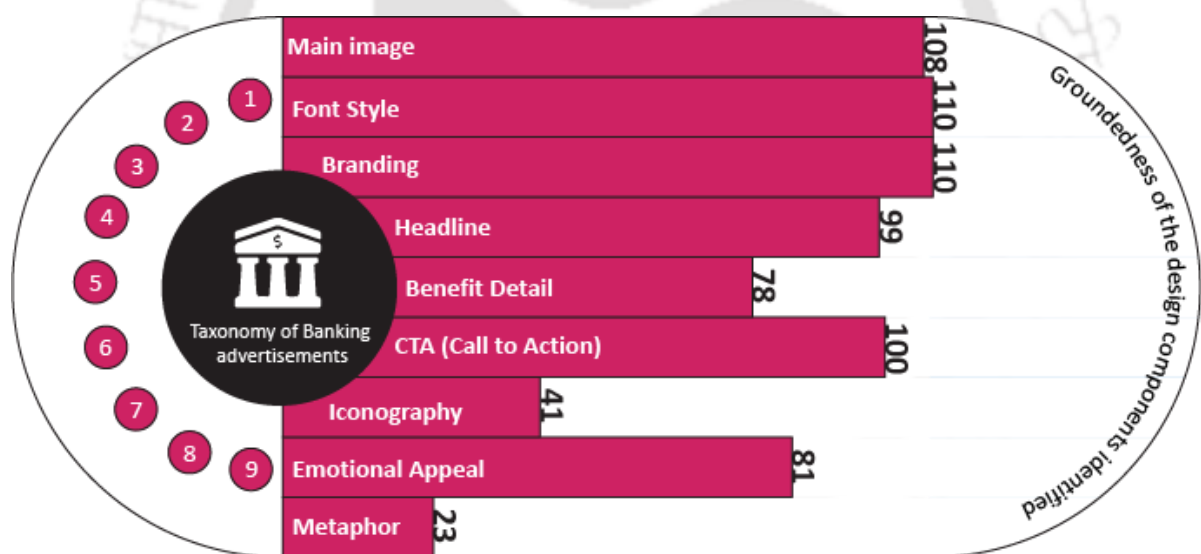


Figure 3.3 The result of content analysis

## Benefit Details

This component underscores the product or service's specific benefits or positive outcomes, emphasising its ability to meet consumer needs and stand out from competitors. The results revealed a considerable prominence (110 out of 78), highlighting the significance of this component in advertisements.

### *Call to Action (CTA)*

This component provides a clear directive to prompt immediate audience engagement, such as purchasing or signing up for a service. Its essential role in driving prompt consumer action is evident. The results demonstrated high relevance (110 out of 78), highlighting the critical importance of this component in advertisements.

### *Iconography*

This component leverages symbols to convey complex ideas or product functionalities effectively, enhancing visual clarity and improving the overall comprehension of the advertisement. It plays a crucial role in simplifying communication through symbolic representation. The results demonstrated considerable relevance (110 out of 41), underscoring the critical importance of this component in advertisements.

### *Emotional Appeal*

This component utilises psychological triggers, such as happiness, fear, or nostalgia, to create a deeper emotional connection between the consumer and the brand. Its importance lies in fostering strong emotional ties that resonate with the audience. The results indicated that this is a noteworthy component (110 out of 81), emphasising its role in effectively engaging consumers.

### *Metaphor*

The advertisement effectively utilises rhetorical comparisons to simplify abstract concepts by associating them with familiar ideas. This strategy enhances the accessibility of the message and aids in improving audience recall, thereby fostering greater engagement with the advertisement. The results indicated that this is one of the key components (110 out of 23), underscoring its significance in effectively engaging consumers.

### 3.3.2 Relative Consideration of the Design Components (Result of AHP analysis)

Table 3.2 Hierarchy with Consolidated Priorities Individual weightage by each expert

| Experts  | Main image | Font style | Branding | Headline | Benefit details | Call to Action | Iconography | Emotional appeal | Metaphor | CR <sub>max</sub> |
|----------|------------|------------|----------|----------|-----------------|----------------|-------------|------------------|----------|-------------------|
| Expert 1 | 20.40%     | 1.80%      | 19.20%   | 25.80%   | 2.80%           | 11.50%         | 3.00%       | 7.10%            | 8.50%    | 7.20%             |
| Expert 2 | 42.20%     | 10.20%     | 10.20%   | 19.40%   | 10.20%          | 2.40%          | 1.80%       | 2.10%            | 1.50%    | 9.60%             |
| Expert 3 | 17.30%     | 1.50%      | 38.00%   | 12.70%   | 8.60%           | 5.30%          | 2.30%       | 9.90%            | 4.40%    | 9.00%             |
| Expert 4 | 25.70%     | 1.90%      | 28.80%   | 14.30%   | 2.90%           | 9.90%          | 3.30%       | 7.50%            | 5.80%    | 8.40%             |
| Expert 5 | 27.50%     | 1.60%      | 9.50%    | 19.60%   | 4.40%           | 2.80%          | 2.40%       | 8.80%            | 23.50%   | 8.30%             |

The consolidated priorities in Table 3.2 highlight distinct patterns in expert evaluations of various components in banking advertisements. The main image consistently emerges as a highly prioritized element, receiving substantial weightage from multiple experts, particularly Expert 2 (42.20%), underscoring its significance in creating visual impact. Similarly, branding is emphasized, with Expert 3 (38.00%) and Expert 4 (28.80%) attributing notable importance, indicating its role in fostering brand identity and consistency. Font style and headline reflect varied significance, with font style receiving notable attention from Expert 3 (38.00%) and headlines prioritized by Expert 1 (25.80%) and Expert 5 (19.60%), showcasing their role in textual clarity and message delivery. Emotional resonance, represented by emotional appeal, garners attention, with Expert 5 assigning the highest weightage (23.50%), suggesting its influence in engaging audiences emotionally. Lower emphasis on benefit details, call-to-action (CTA), and iconography indicates their situational relevance, though they are recognized for their functional roles. Metaphors, while less emphasized overall, gain notable

weightage from Expert 5 (23.50%), hinting at their potential role in creating depth and meaning. The derived metric CRmax demonstrates varying levels of importance across experts, reflecting individual differences in analytical prioritization. These patterns collectively showcase a multifaceted approach to the design elements in advertisements.

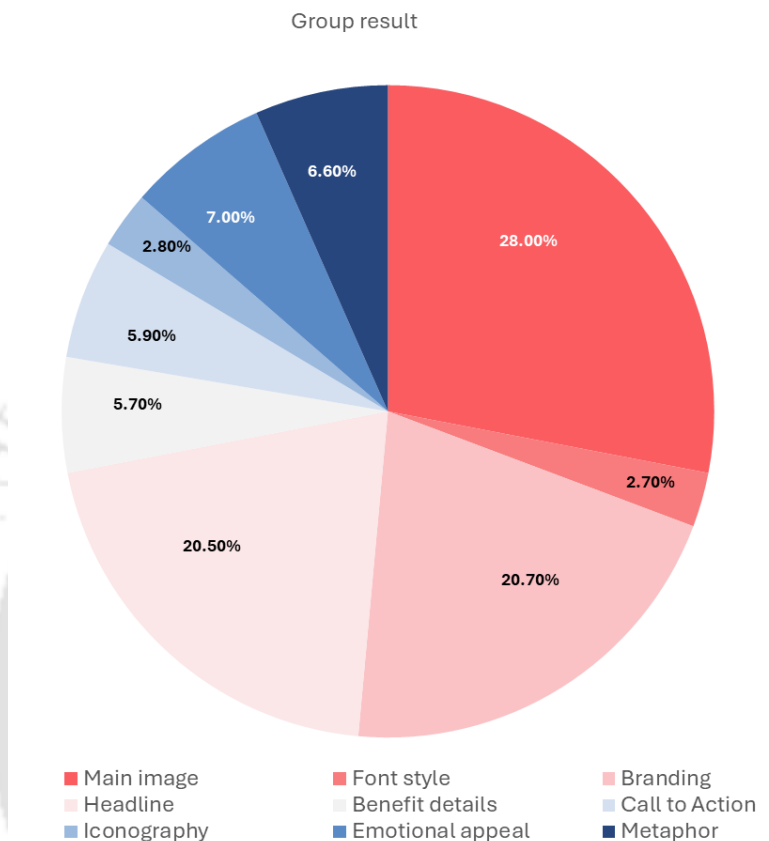


Figure 3.4 Hierarchy with Consolidated Priorities by Five Experts (Group weightage)

The group weightage shown in Figure 3.4 highlights the consolidated importance of various components in banking advertisements based on expert evaluations. The main image is the most significant element, with a weightage of 28.00%, reflecting its central role in visual communication and capturing attention. Branding (20.70%) and headline (20.50%) follow closely, underscoring their importance in establishing brand identity and effectively conveying the advertisement's message. Emotional appeal (7.00%) and metaphor (6.60%) demonstrate moderate weightage, suggesting their contribution to creating deeper audience engagement and adding layers of meaning. Functional components such as benefit details (5.70%) and call-to-action (CTA) (5.90%) hold slightly lower priority, indicating their situational relevance in guiding consumer behaviour. Font style (2.70%) and iconography (2.80%) receive minimal emphasis, reflecting their supporting roles in overall design coherence. These weightages present a multifaceted perspective on the design priorities of banking advertisements.

### 3.4 Discussion

As presented by Mengual et al. (2023) and Nickerson et al. (2013), taxonomies in design help to clarify and standardize concepts. The study identifies nine design components that significantly contribute to the effectiveness of banking advertisements, ranging from foundational aspects like branding and headlines to stylistic components such as font styles and iconography. These components collectively shape how advertisements communicate with their audience, emphasizing a shift from descriptive to prescriptive messaging strategies. The components can further be used to break down any advertisement (see Figure 3.2) to study individual components in isolation for in-depth understanding. Among the nine components, the study also informs about “call to action”, suggesting that banking advertisements prioritise directing audience behaviour—such as visiting a branch or signing up for a service—over merely informing them about the benefits of financial products or services (an example has been shown in Figure 3.5). Similarly, a headline also performs a similar job of directing the reader to an action. Headline, along with call to action, offers clear, actionable instructions that reinforce the strategic objective of influencing audience behaviour. This finding aligns with the findings of Khan et al. (2012), which state that brand-related connections influence customer decisions.



Figure 3.5 Example of Indian Banking Advertisement from database



The Analytical Hierarchy Process (AHP) analysis reveals a hierarchical distribution of importance among the nine design components, demonstrating that their contributions to the advertisement's effectiveness are not uniform (Figure 3.5). Three key components—main image, branding, and headline account for approximately 69% of the total weight in the AHP framework. These components collectively play a pivotal role in capturing audience attention, fostering brand recognition, and delivering the core message. The main image is the primary visual hook, attracting initial attention, while branding ensures continuity and identity recognition, aligning with the findings of Chatterjee (2024). Headlines, on the other hand, encapsulate the advertisement's core message succinctly and engagingly, bridging the visual and textual components of the advertisement.

Secondary components, including font style, iconography, and benefit details, complement these primary components by adding depth, coherence, and aesthetic appeal. While they do not command the same level of strategic importance, their role in enhancing the overall design and ensuring alignment with the advertisement's objectives cannot be overlooked. These components contribute to a cohesive and functional advertisement that balances visual appeal with effective communication. Although the main image, branding, and headline consistently emerge as the most impactful components, their execution and relative importance may vary based on contextual factors. For example, advertisements targeting younger demographics or promoting digital banking services often leverage emotional appeals to create a more engaging narrative. In contrast, traditional banking advertisements may prioritize straightforward messaging and conventional aesthetics to appeal to older or more conservative audiences. Figure 3.6 presents two ads from a bank Figure 3.6 (a) though for the elderly is targeted towards the youth and showcases emotional appeal while the traditional banking ad Figure 3.6 (b) showcases a more straightforward message. This variability highlights the necessity for a flexible and context-sensitive approach to designing banking advertisements.

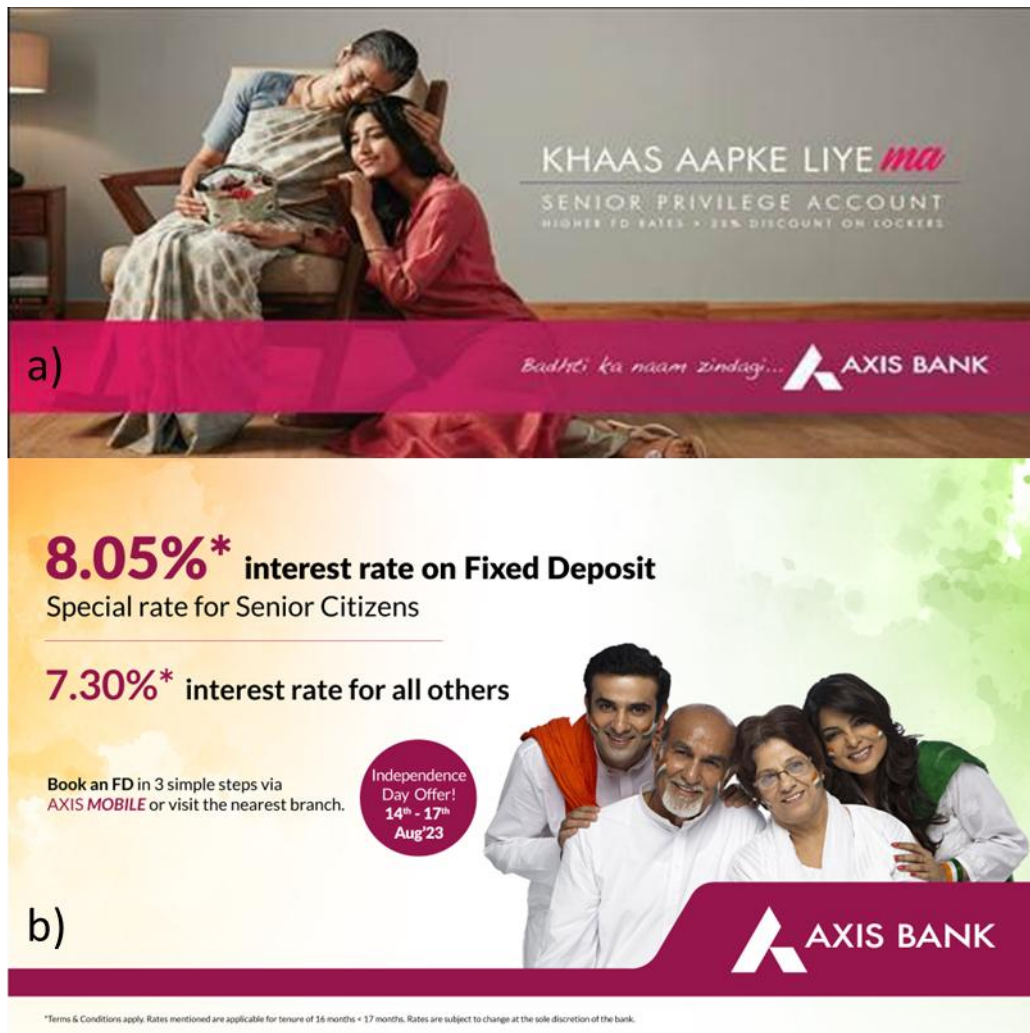


Figure 3.6 a) Banking Advertisement Targeted towards Youth from Database b) Traditional Banking Advertisement from Database

Designers must carefully evaluate the demographic and psychographic characteristics of the target audience and adapt the emphasis on different components accordingly. Such strategic allocation of creativity and resources ensures that the advertisement resonates with its intended audience and achieves its communicative and functional goals effectively. By focusing on the most impactful components, such as branding, main imagery, and headlines, novice designers can ensure alignment with audience expectations and the strategic goals of the advertisement. Furthermore, this study emphasises the need for context-specific adaptability, enabling designers to tailor advertisements to diverse demographic, psychographic, and cultural contexts. For researchers, this study provides a systematic basis for further exploration of design components in banking advertisements. The taxonomy fills a critical theoretical gap and opens avenues for interdisciplinary research integrating design, psychology, marketing, and communication studies. By bridging these disciplines, the study fosters a deeper

understanding of how design components influence consumer behaviour and decision-making processes. In addressing both theoretical and practical gaps, this research advances the academic discourse on banking advertisements while offering actionable insights to optimize their visual, functional, and communicative effectiveness.

### **3.5 Conclusion**

This study establishes a comprehensive taxonomy of design components in banking advertisements and evaluates their relative significance using the Analytical Hierarchy Process (AHP). The findings underscore the pivotal roles of visual and textual components—main image, branding, and headline, which collectively account for nearly 70% of the total design impact. These components serve as the backbone of effective banking advertisements, attracting attention, fostering brand recognition, and delivering key messages.

Secondary components, such as font style, iconography, benefit details, and emotional appeals, complement the primary components by enhancing aesthetic coherence and audience engagement. The results highlight the necessity of balancing these components to achieve strategic communication goals. The emphasis on specific design components varies with audience demographics and psychographics, underscoring the importance of adaptable and context-sensitive design strategies.

This research contributes to the academic discourse by offering a structured framework that integrates design, psychology, and marketing perspectives, bridging a critical theoretical gap in advertising studies. The taxonomy provides actionable insights for practitioners to optimise banking advertisements' visual and functional impact, tailoring them to diverse cultural and consumer contexts. This work has been restricted to a qualitative assessment of Indian advertisements. Future research could build on this framework to explore dynamic interactions among design components and their influence on evolving consumer behaviours, particularly in digital and cross-cultural advertising landscapes. This study thus serves as a foundational reference for advancing academic inquiry and professional practice in advertising design.

# Visual Metaphor in Banking Advertisement

## Abstract

*Visual metaphors (VMs) serve as influential tools in advertisements, affecting cognitive and emotional responses. However, limited research has explored audience preferences for banking advertisements featuring VMs. This study investigates consumer ad-liking for advertisements 'with' and 'without' visual metaphors in the Indian banking sector, while also examining gender-based differences in interpretation and engagement.*

*A three-month online survey was conducted with 102 participants (51 males, 51 females) who evaluated six Indian banking print advertisements, three incorporating VMs and three without. Quantitative analysis, using independent *t*-tests, demonstrated a general preference for advertisements with VMs. Female participants consistently scored higher for WVM ads, while male participants exhibited greater variability in their responses. However, the statistical difference between WVM and WOVN groups remained moderate, necessitating qualitative analysis.*

*The content analysis revealed distinct thematic engagement across genders. Male participants aligned more with financial and analytical themes, reflecting pragmatic decision-making, whereas female participants displayed heightened emotional engagement and linked*

*education-related ads to freedom and empowerment. These findings highlight the need for gender-sensitive advertising strategies in the Indian banking sector.*

## **4.1 Introduction**

India's banking sector has a massive arena of public and private brands serving close to a billion people (Singh & Milan, 2023), and it forms a premise of a competitive landscape where attracting and retaining customers is most important. In this context, advertising plays a crucial role, with banks allocating significant resources to print and online campaigns to gain a competitive advantage over other brands. While logos, visual symbols, and value communication have been individually explored in banking advertising, the intricate use of visual metaphors remains unexplored. Foroudi et al. (2014) and Guo (2017) highlighted the influence of logos and culturally-aligned visuals on customer perception. In banking advertisements, advertisers use visual symbols and visual metaphors. A visual symbol is an image, icon, or graphic representing an idea, concept, object, or action, conveying clear messages quickly and efficiently without words. Visual symbols are powerful because they transcend language barriers, providing a universal form of communication. It is widely used in art, literature, branding, signage, and communication (Latała-Matysiak & Marciniak, 2021; García-Peñalvo et al., 2012). Visual metaphor, or pictorial metaphor, develops when an image represents a notion or concept that is distinct from its literal representation. It entails using visual components to communicate intangible ideas or connections. Visual metaphors are powerful tools in communication since they can elicit emotions, clarify complex concepts, and improve comprehension via the use of imagery (Indurkha & Ojha, 2017). The design process of visual metaphor plays a crucial role in creating distinct and engaging messaging that often employs the art of the metaphor (Phillips & McQuarrie, 2004). Amidst this pool of campaigns, visual metaphors emerge as a powerful tool that transfers features of one thing onto another, even if they seem dissimilar (Sopory & Dillard, 2002). Visual metaphors have gained significant attention in advertising studies throughout the years (Huang, 2023; Hatzithomas et al., 2021; Margariti et al., 2021; Huang, 2020; Lagerwerf et al., 2012; Gkiouzepas & Hogg, 2011; Phillips & McQuarrie, 2004, 2002).

Despite the hefty budgets banks use for advertising (Nethala et al., 2022), there is a dearth of research on the impact of visual metaphors in print advertisements concerning gender within the Indian



context and the global context. Presently, a limited number of available articles explore the use of visual metaphors in banking and financial advertisement (Das et al., 2023). The importance of visual metaphor in advertisement design and the lack of studies on the impact of visual metaphor highlight the need for comparative practices between different cultural contexts and the semiotic strategies employed in banking advertising (Yu, 2011; Bargenda, 2015). Thus, this study aims to understand how visual metaphors are perceived by both genders, and it could serve as the primary understanding of how visual metaphors can be used as visual communication strategies for the banking sector.

## **4.2 Literature Review**

The present research acknowledges the limited study in this domain and highlights the potential significance of investigating this intersection of visual metaphors and print advertisement of banking and finance. The following sections of this article serve as a base for the research, providing the current knowledge scenario in the domain.

### **4.2.1 Visual Metaphors in Advertising**

Visual metaphors in advertising are essential for conveying complex messages to consumers. These metaphors utilize visual elements to represent abstract concepts, establishing a connection between the image and the intended message (Ang & Lim 2006). By artfully deviating from viewers' expectations, metaphors give ads a potent duality while conveying practical information and captivating imaginations (Phillips & McQuarrie, 2009). Prior research indicates that visual metaphors in advertising can be more effective in generating positive outcomes than verbal metaphors (Phillips & McQuarrie, 2009). According to Mulken et al. (2010), using visual metaphors in advertising can potentially improve understanding and appreciation. However, the perception of these metaphors varies depending on their complexity, variation, and comprehension in different nations. Jeong (2008) investigates the persuasive impact of visual metaphors in advertising, explicitly exploring whether these effects come from visual reasoning or metaphorical rhetoric. Scott (1994) emphasizes the need for a theory of visual rhetoric in advertising to understand the persuasive influence of visual aspects. In addition, Zhao & Lin (2019) examine the influence of visual metaphors on advertisement reaction, emphasizing the persuasive power of visual rhetoric. Furthermore, Forceville (2007) examines imaginative advertising metaphors that combine words, visuals, and non-verbal elements to improve communication and create influence. This effect shows the complex interplay between several modalities in efficiently communicating information. This highlights that visual metaphor plays a significant role in the context of advertising. However, the use of visual metaphors in the context of Indian banking print advertisements is underexplored,



especially when it has already been established that gender has an important role in interpreting these metaphors.

#### **4.2.2 Gender Roles in Interpreting Advertisement**

Gender roles in advertisements have been extensively researched. Prior research shows that there is a considerable gender difference in the way that individuals process information and respond to advertisements (Das & Majhi, 2021; Booth & Nolen, 2012; Graham et al., 2002). It is suggested that both males and females possess the capacity to comprehend social cues to the same degree. However, differences arise in the degree to which they respond to these cues, with women being more vulnerable to their influence (Venkatesh et al., 2000). Moreover, a proposition has been made suggesting that women are more inclined to systematically evaluate the content of an advertisement when presented with comprehensive information. At the same time, males prefer to analyze advertisements using heuristics (Boshoff & Toerien, 2017). Gender and language theorists have generally supported the sex-role socialization model, which affirms that gender identity development occurs in early childhood within familial or same-sex peer groups. They also suggested and highlighted that gender roles influence language practices to a great extent (Carter, 2014). Sczesny et al.'s (2016) study examines gender variations in language usage, which has shown that using gender-fair language may effectively decrease gender stereotyping and discrimination (Sczesny et al., 2016). Studies have investigated the impact of cultural backgrounds, age groups, and genders on audience responses to gendered commercials, revealing that these elements have a role in shaping reactions (Furnham & Paltzer, 2010).

In the Indian context, the interpretation of advertisements by males and females is influenced by the determination of gender stereotyping in the media. Kumari & Shivani (2014) highlight the continuing dependence on traditional gender tropes in marketing communication, which reinforces existing biases and expectations. This practice affects how males and females see advertisements, often perpetuating traditional roles and behaviors. Chitra (2023) shows concern in her study of the gender imbalance in children's television advertising in India, showing how early exposure to such content can shape young minds. Boys and girls may develop different sensitivities to their roles and capabilities, influenced by the stereotypical representations they encounter. Indumathi & Nivedhitha (2017) emphasize the reinforcement of traditional gender roles in Indian advertisements, suggesting that these societal norms heavily color the interpretation of ads by both sexes. However, Pathak (2024) and Barthwal (2023) note a shift towards more professional and empowered representations of women, reflecting changing societal dynamics. While women might feel empowered and

validated by these evolving portrayals, men may view them as either a reflection of progress or a challenge to traditional roles. This evolving landscape in advertising highlights the complex and dynamic nature of gender interpretations in media. However, a lacuna has been observed in the domain of visual metaphor interpretation through the gender perspective in the Indian context. Therefore, the present study focuses on comprehending different gender interpretations of banking print advertisements: 'with visual metaphors' and 'without visual metaphors' to gain valuable insights.

### **4.2.3 Indian Banking Sector**

There is a lack of exploration in the domain of aesthetics in banking print advertisements, with various gaps in the literature. However, logos, emotional appeal, and value communication (Wilson, 2021; Czarnecka & Mogaji, 2020) have been separately explored in banking print advertising. Interestingly, the use of visual metaphors remains unexplored.

The Indian banking sector has undergone significant changes over the years, switching from private to public and again to private ownership (Sathye, 2010). Due to this change, the competitive environment is now marked by monopolistic competition. As a result, this sector has shifted towards human-centric design aspects, such as user (customer) satisfaction and loyalty, which nowadays have become much more essential than service quality's critical aspects comprising technical and tangible factors (Lenka et al., 2009). Additionally, the effectiveness of advertising in Indian banks has been a subject of study, focusing on comparative analysis between private and public sector banks (Mulchandani et al., 2019). Furthermore, the impact of brand value on the financial performance of banks has been empirically studied, which indicates a growing realization among Indian banks that business success depends on user service and satisfaction (Arora & Chaudhary, 2016).

In the visual communication design context, examining brand models and their correlations with user preferences regarding banking products has been highlighted as an area for further examination (Gombos & Bíró-Szigeti, 2023). Srivastava & Dey (2016) examined brand analysis of global and local banks in India, which revealed the coexistence of significant players in the banking industry, suggesting the need for a nuanced approach to visual communication design that caters to diverse consumer segments. However, scant research relating to banking print advertisements focuses on determining the role and use of visual metaphors in conveying complex financial concepts and shaping brand relationships with the target customers within the banking sector, especially from a gender perspective.

### 4.3 Research Questions

It is evident from the literature that a research gap lies in understanding the impact of visual metaphors on gender, especially in the Indian banking and finance context. This research aims to identify the difference in interpretation and engagement of the gender 'with visual metaphors' and 'without visual metaphors' print advertisements for banking services in India. The research attempts to answer the following research questions:

**RQ.1:** What is the difference between the responses of Indian participants for the banking print advertisements of India 'with visual metaphors' and 'without visual metaphors'?

**RQ.2:** What are the similarities and dissimilarities between the responses of male and female participants for the banking print advertisements of India 'with visual metaphors' and 'without visual metaphors'?

### 4.4 Methodology

This research takes a positivist stance towards the research question, stating that the answer to the research question exists among the people, especially those targeted by the advertisements' designers. The target audiences were shown 6 advertisements, based on which data on their opinion was collected. The following sections elaborate on the different methods used to gain information from the people.

#### 4.4.1 Participant Selection and Demographic Profile

The snowball sampling was adapted to collect the data through Google Forms. Snowball sampling is a recruiting strategy that involves encouraging current participants to suggest others from their social network to participate in the study. This allows researchers to access the participants' social circles and engage in their social networks (Shepherd et al., 2020). In this study, the participants were gathered through an online survey spread via Google Forms, which remained open for three months (See Appendix B). The link to the Google form was disseminated through two social media platforms - WhatsApp and Facebook Messenger. A total of 109 participants responded. 102 responses (51 males and 51 females) were selected for the study, with the mean age of participants as 28.4 years. The participants in this study were university students from various institutions across India, such as Jawaharlal Nehru University, covering the northern part of India, University of Calcutta and Jadavpur University, covering the eastern part of India, Guwahati University, and India Institute of Technology Guwahati covering the northeast part of India, and finally, University of Hyderabad covering the southern part of India. The inclusion criteria for the study focused on age,

with participants ranging from 20 to 40 years old. This age range was selected to capture a diverse set of perspectives and experiences, reflecting both younger and more mature student demographics. Educational qualifications of participants were also considered significant for the survey, with all respondents having completed at least a bachelor's degree, spanning various fields of study (Cao et al. 2020).

#### **4.4.2 Selection of Stimuli**

Since the study focuses on banking print advertisements, the images were sourced from popular Indian magazines such as India Today, Outlook, and The Week, spanning the last five years (2017-2022), as shown in Figure 4.1, Figure 4.2, and Figure 4.3.

To ensure the appropriate selection of images 'with visual metaphors' and 'without visual metaphors', two experts were employed. The experts were selected based on the inclusion criteria of at least six years of experience in design. The first expert has been working as the creative director of Interactive Avenues, one of the leading advertising agencies in India, for the last 7 years. The second expert is an assistant professor at the Department of Design in Kala Bhavan in Visva Bharati University with over six years of experience in visual communication research. The experts selected advertisements based on their extensive knowledge and mutual discussion. The selection parameters focused on the strength of metaphors in the advertisements, evaluating whether the ads contained metaphorical clues and to what degree these clues were present. For advertisements without metaphors, the clarity of the message was the primary consideration. The expertise reviewed 30 advertisements, 15 featuring 'with visual metaphors' and 15 'without visual metaphors.' The selection was eventually narrowed down to six advertisements through iterative review. These included a pair of advertisements comprising 'with visual metaphors' and 'without visual metaphors.' These pairs included car loan ads, education loan ads, and fixed deposit ads, which play a significant role in the banking industry. These themes were selected as previous research on banking-related products has highlighted that loans are a lifeline for numerous students pursuing professional courses (Pant et al., 2021). Similarly, allocating bank loans to specific sectors, such as the automotive and real estate industries, is essential for economic growth and development (Hacievliyagil & Ekşi, 2019). The following figures (Figure 4.1a), b), Figure 4.2a),b) and Figure 4.3 a),b) illustrate these ads 'with visual metaphors' and 'without visual metaphors' for the car loan, education loan, and fixed deposit, respectively.



Figure 4.1 a) Ad 'with metaphor' (Car Loan) b) Ad 'without metaphor' (Car Loan)

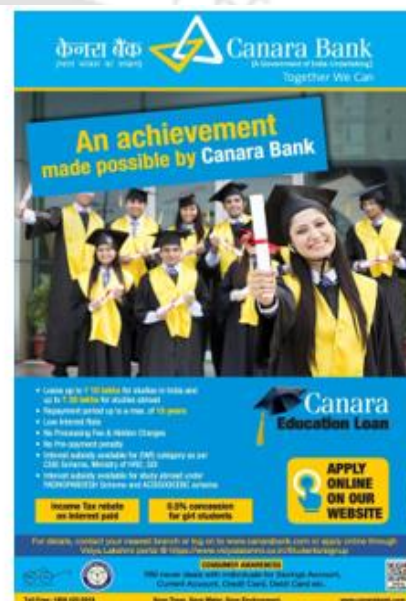


Figure 4.2 a) Ad 'with metaphor' (Education Loan) b) Ad 'without metaphor' (Education Loan)



Figure 4.3 a) Ad 'with metaphor' (Fixed Deposit) b) Ad 'without metaphor' (Fixed Deposit)



#### 4.4.3 Data Analysis

Data were gathered through an online survey to collect quantitative and qualitative insights, and a mixed-method approach was utilized to describe the current scenario and to understand the rationale behind it. The content analysis method (Nelson & Paek, 2007; Hetsroni & Tukachinsky, 2005) was deployed to identify prevalent themes and words within the data, quantifying the occurrence of coded themes, followed by comparative analysis (Dall'Olio & Vakratsas, 2023) to explore similarities and differences in responses between genders and among the different types of advertisements. The coding process was conducted using ATLAS.ti 24 software. A 7-point Likert scale on liking ('1' being least liked and '7' being most liked) was used to obtain the data on respondents' "ad-liking" towards the ads. A paired t-test and an independent t-test were performed in IBM SPSS Statistics 22 to observe if there were statistically significant changes between the means of two separate groups. The triangulation method (content analysis and statistics) was applied to comprehend the data of respondents' (audience) interpretations and the impact of visual metaphors in banking advertisements.

### 4.5 Results

The results of the study are presented in two parts. The first part depicts the statistical test result of the liking rating, and the second part reflects the content analysis results.

#### 4.5.1 Statistical Analysis of Ad-liking

##### *A Comparative Analysis of Advertisements: With Visual Metaphors vs. Without Visual Metaphors*

The statistical analysis evaluates the comparative analysis of ad-liking between 'with visual metaphor' (WVM) and 'without visual metaphors' (WOVM) advertisements for car loans (CL), education loans (EL), and fixed deposit (FD) advertisements. A paired samples t-test was conducted to compare the ad-liking of two advertising WVM and WOVM (shown in Figure 4.4). Additionally, an independent t-test was performed to examine gender differences in responses between male and female respondents (shown in Figure 4.5). The data elucidated details regarding the mean scores, standard deviations (SD), and standard errors of the mean (SEM).

Regarding the car loan advertisement, the paired samples t-test revealed a significant difference between car loans with visual metaphor (CLWVM) and car loans without visual metaphor (CLWOVM). The mean difference was  $(M)=0.725$ , with a standard deviation of  $(SD)=1.802$



and a standard error mean of (SEM)= 0.178. The 95% confidence interval for the difference ranged from 0.371 to 1.079. The t-value was 4.064, with 101 degrees of freedom (df), and the result was statistically significant ( $p < .001$ ).

Similarly, for the education loan advertisement, the mean difference between education loans with visual metaphor (ELWVM) and education loans without visual metaphor (ELWOVM) was (M)= 0.686, with a standard deviation of (SD) = 1.116 and a standard error mean of (SEM) = 0.110. The 95% confidence interval for the difference ranged from 0.466 to 0.905. The t-value was 6.206, with 101 degrees of freedom(df), and the result was statistically significant ( $p < .001$ ).

For the fixed deposit advertisement, the paired samples t-test indicated a mean difference of (M)= 0.598 between fixed deposit with visual metaphor (FDWVM) and fixed deposit without visual metaphor (FDWOVM), with a standard deviation of (SD) = 1.083 and a standard error mean of (SEM) = 0.107. The 95% confidence interval for the difference ranged from 0.385 to 0.810. The t-value was 5.576, with 101 degrees of freedom(df), and the result was statistically significant ( $p < .001$ ).

The results of the paired samples t-test suggest that advertisements incorporating 'with visual metaphor' (WVM) are significantly more effective than those 'without visual metaphor' (WOVM) across car loans, education loans, and fixed deposit advertisements.

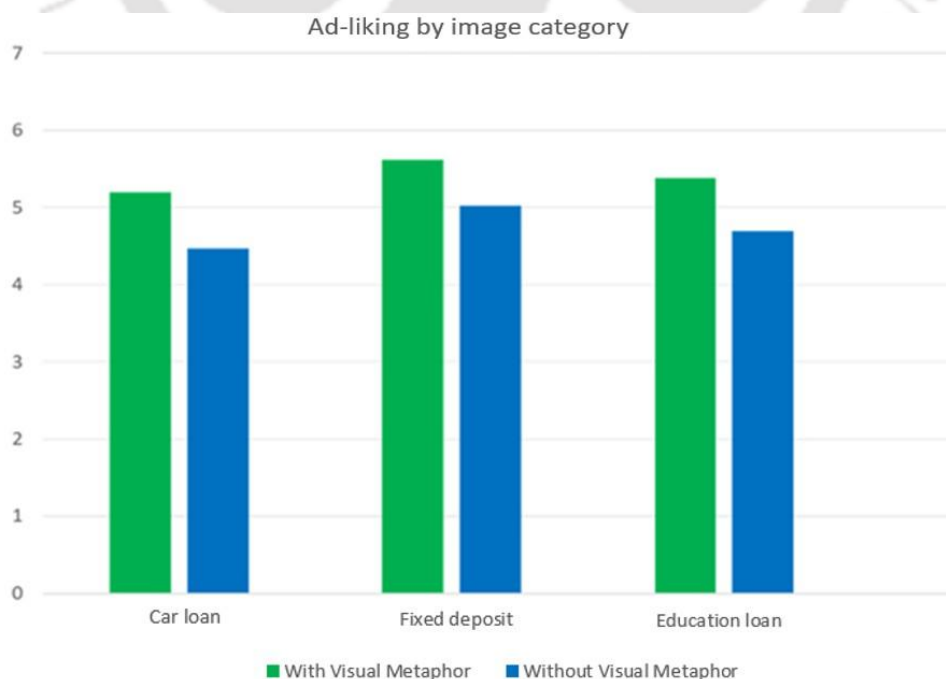


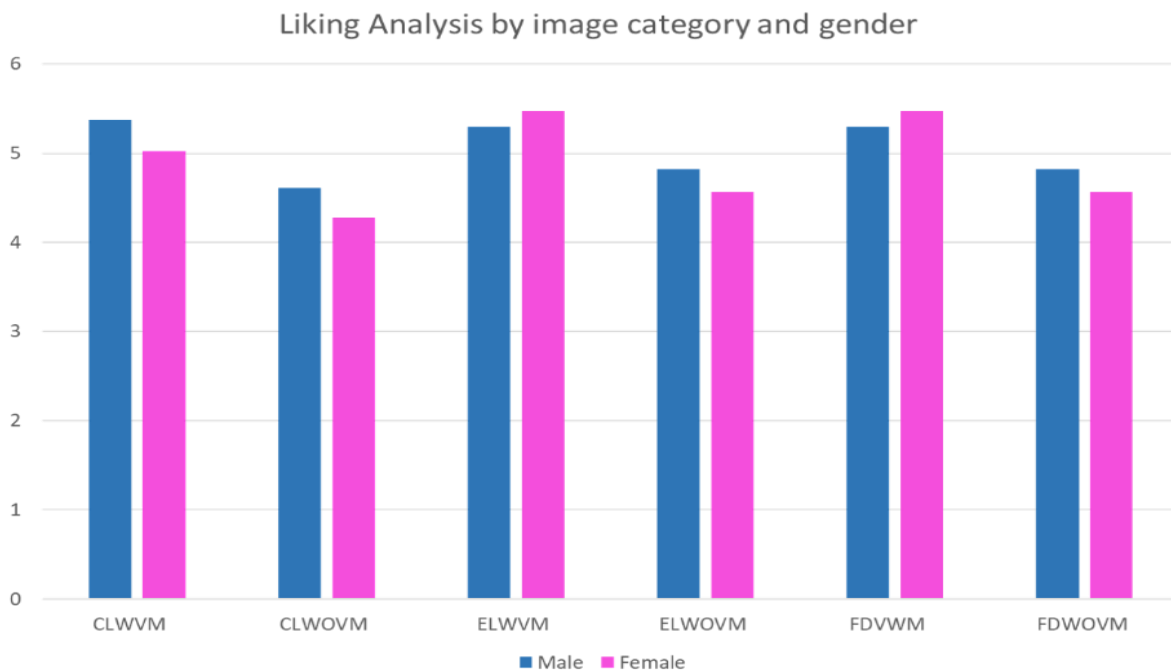
Figure 4.4 Analysis of ad-liking 'With Visual Metaphor' and 'Without Visual Metaphors' Advertisements

### ***Gender-Based Analysis: With Visual Metaphors and Without Visual Metaphors***

Pertaining to ads for car loans, the data indicate that males exposed to ads for car loans 'with visual metaphor' (CLWVM) reported a higher mean score ( $M = 5.372$ ,  $SD = 0.915$ ,  $SEM = 0.128$ ) compared to females ( $M = 5.019$ ,  $SD = 1.655$ ,  $SEM = 0.231$ ). Similarly, for the car loan ad 'without visual metaphors' (CLWOVM), males exhibited a lower mean score ( $M = 4.607$ ,  $SD = 1.844$ ,  $SEM = 0.258$ ) than females ( $M = 4.274$ ,  $SD = 1.898$ ,  $SEM = 0.265$ ).

Concerning the ads for education loans, males 'with visual metaphors' ads (ELWVM) indicated a mean score of 5.294 ( $SD = 1.540$ ,  $SEM = 0.210$ ), whereas the female audience scored slightly higher ( $M = 5.470$ ,  $SD = 1.63$ ,  $SEM = 0.231$ ). For the education loan ads 'without visual metaphors' (ELWOVM), males scored a mean score of 4.823 ( $SD = 1.492$ ,  $SEM = 0.209$ ), and females fetched a mean score of 4.568 ( $SD = 1.565$ ,  $SEM = 0.219$ ).

In the context of ads related to fixed deposits, males 'with visual metaphors' (FDWVM) exhibited a mean score of 5.294 ( $SD = 1.540$ ,  $SEM = 0.164$ ). However, females 'with visual metaphors' showed a mean score of 5.470 ( $SD = 1.653$ ,  $SEM = 0.175$ ). Interestingly, for ads 'without visual metaphors' (FDWOVM), both males and females exhibited lower mean scores of 4.823 ( $SD = 1.492$ ,  $SEM = 0.202$ ) and 4.568 ( $SD = 1.565$ ,  $SEM = 0.197$ ), respectively. Figure 4.5 illustrates the graphical representation of the data discussed above.



*Figure 4.5 Analysis of Male and Female Liking 'With Visual Metaphor' and 'Without Visual Metaphors' Advertisements*

From the analysis of the presented data, it can be inferred that the presence of visual metaphors had a varying impact on the mean scores across different banking product advertisements. Females have consistently depicted a higher mean score in the presence of visual metaphors across all categories of banking product-related advertisements. In contrast, the males' scores exhibited greater variability. However, the difference in mean scores between the groups 'with visual metaphors' and 'without visual metaphors' is not substantial in any categories. Thus, there is a need to analyse the data further from a qualitative perspective to determine whether any difference lies in the interpretation of the ads being viewed 'with visual metaphors' and 'without visual metaphors' by the participants from both genders.

#### 4.5.2 Content Analysis

In the purview of the content analysis of the participant responses (both genders), the four major themes emerged: finance, analytics, emotion, and education. Table 4.1 shows the process of emerging themes from codes. Two different types of themes regarding education emerged. The first was education, where the participants directly referenced the context of education. The second theme that emerged, which was related to education, was termed the indirect concept of education, as these respondents, instead of having a direct reference to education, made an indirect comparison of education, such as empowerment, freedom, etc. Figure 4.6 shows the analysis of male and female Interpretations of advertisement content 'With Visual Metaphor ' and 'Without Visual Metaphor'. While analysing the female responses, it was observed that instead of using indirect linkage with the theme of education, female participants used indirect linkage codes like freedom, opportunity, liberty, empowerment, fly, and fulfillment.

Table 4.1 Summary of the coding process for emerging themes

| Coded concept                                                                                                                                                                                                                                                                                                                         | Themes and Description                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| availability of loan; accessible; attractive returns; bank advertisement; discounted price; emergency fund; EMI; family security; future strategy; future planning; prospects; future security; growth-oriented; importance of loan; incentive; increment indicator; interest rate; interest rate; investment; liquidity; loan; micro | <b>Finance:</b> The finance theme revolves around coded concepts of finance-related words and phrases. These concepts describe banking-related terms, banking facilities, financial security, wealth growth, financial strategies, and plans to secure customers' futures and their families. |

|                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>saving; onboarding; peaceful savings; practical savings; prioritization; promotional; promotional offers; prospects; protected investment; reassurance; rising returns; savings; savings plan; secure future; secure growth; safe investment; security; security assurance; senior rate; smart investing; traditional savings; transparent savings; valuation; wealth growth; wealth building; wise investment</p> |                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <p>analogy; assurance; attention grabber; clarity issue; clear communication; clear intent; compelling; competitive; comprehensibility; concept clarity; confused; consideration; critique; dislike; distracting focus; effective messaging; engaging; exploitation; interpretability; misleading; persuasive; promising; propensity; prudence; recognition; visual clarity; well-structured</p>                      | <p><b>Analytics:</b> The coded concept's clarity issue, clear communication, compelling, distracting focus, effective messaging, interpretability, misleading, visual clarity, and well-structured reflect an analytical theme. These terms represent the logical breakdown and evaluation of banking advertisements' visual and messaging components to ensure clear, effective, and accurate communication.</p> |
| <p>ambitions; appealing; aspiration; self-assurance; desire; disfavor; enjoy; family care; happiness; hope; joyful; jubilation; likability; nostalgic; peace of mind; satisfaction; self-belief; stress; tension</p>                                                                                                                                                                                                  | <p><b>Emotion:</b> The concepts of ambition, aspiration, self-assurance, family care, happiness, hope, and peace of mind reflect an emotional theme. These terms capture the strong feelings evoked by banking advertisements, highlighting their effectiveness in engaging the audience with passion.</p>                                                                                                        |
| <p>enlightenment; financial guidance; financial independence; financial wisdom; financial education; financial fundamentals; financial literacy; financial</p>                                                                                                                                                                                                                                                        | <p><b>Education:</b> The concepts of enlightenment, financial guidance, financial independence, financial wisdom, financial education, financial literacy, and guidance all reflect an</p>                                                                                                                                                                                                                        |

|                                                                                         |                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>wisdom; guidance; quality education; value of education; value of education loan</p> | <p>educational theme. These terms represent banking advertisements' teaching and training aspects, helping the audience better understand banking-related terms. They align with the idea of education, ensuring that the advertisements empower the audience to make informed banking decisions.</p>                      |
| <p>empowerment; freedom; liberty; fulfilment; opportunity; fly</p>                      | <p><b>Indirect Concept of Education:</b> The theme includes terms such as empowerment, freedom, fulfillment, opportunity, and fly. These terms highlight the impact of education. In the context of banking advertisements, these words resonate with the aspiration that the banking advertisement tries to showcase.</p> |

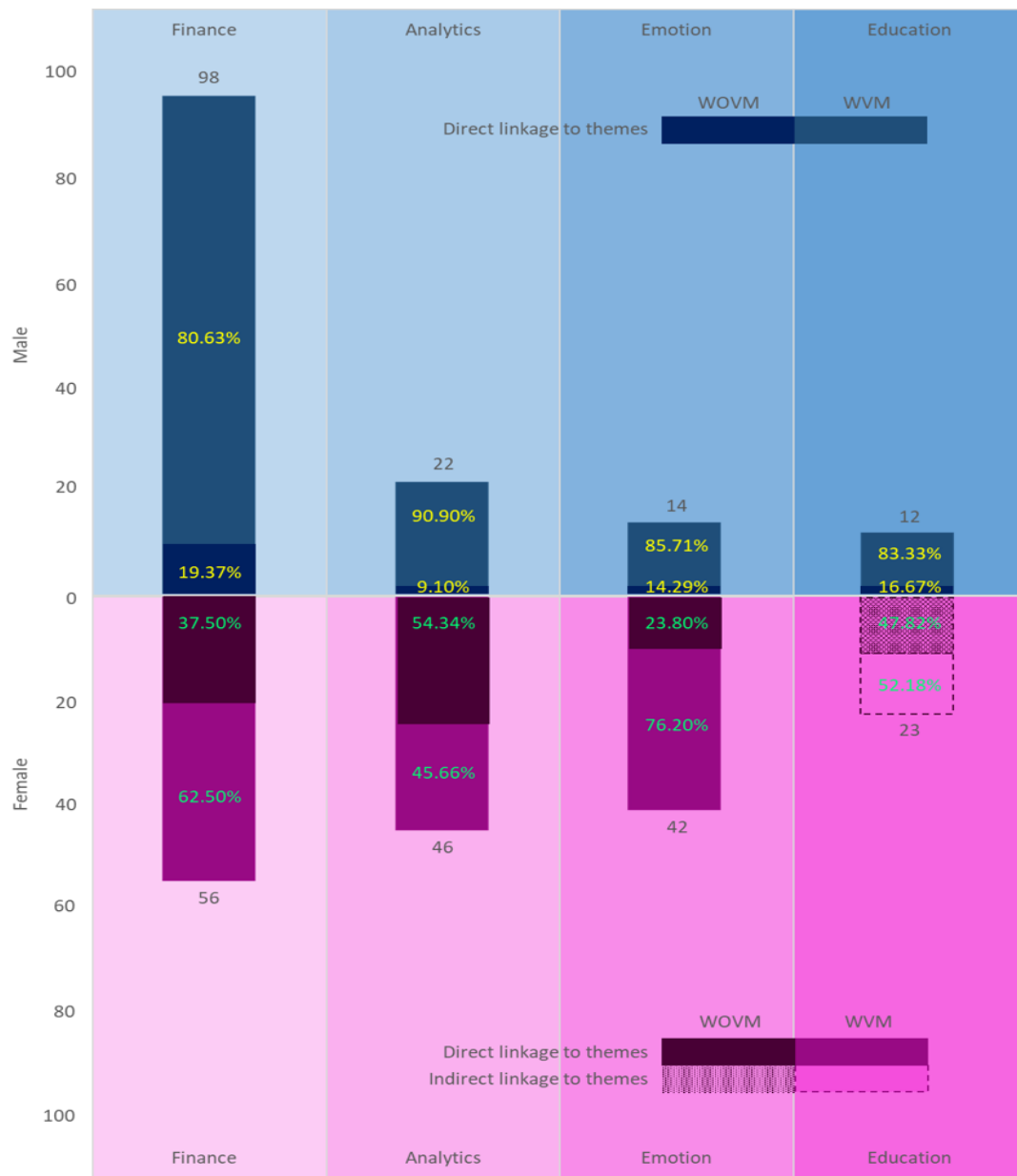


Figure 4.6 Analysis of Male vs. Female Interpretations of Advertisement Content 'With Visual Metaphor' and 'Without Visual Metaphor'

In the case of male participants, the distribution of coded themes (finance, analytics, emotion, and education) was uneven, as shown in Figure 4.6. Male participants gave more importance to finance, with an occurrence of 98 times (67.12% of total male-coded concepts), followed by analytics, with the occurrence of 22 times (15.06% of total male-coded concepts), followed by emotion, an occurrence of 14 times (9.58% of total male coded concepts), and lastly education with the occurrence of 12 times (8.23% of total male coded concepts). On the other hand, the responses of the female participants showed different frequencies, with finance with the occurrence of 56 times (38.88% of total female-coded concepts), followed by analytics with the occurrence of 46 times (31.94% of total female-coded concepts) and followed by emotion



with the occurrence of 42 (29.18% of total female coded concepts). Lastly, no occurrence was found regarding the education theme among the female participants. Instead, they gave responses in the form of indirect linkage words, as discussed above.

The finance theme contains 80.86% of the coded concepts from the advertisement 'with metaphor' and 19.37% of the coded concepts 'without metaphor' by male participants. In contrast, the occurrence of female participants was 62.50% 'with metaphor' and 37.50% concepts 'without metaphor'. In this case, 90.90% of the coded concepts were from the advertisement 'with metaphor', and 9.10% were from 'without metaphor' by male participants. However, female participants showed a different trend, where 45.66% were 'with metaphor' and 54.34% were 'without metaphor'. The emotional theme showed a similar trend with finance, where 85.71% of the coded concepts from the advertisement were from 'with metaphor' and 14.29% of the coded concepts were from 'without metaphor' by male participants. The occurrence of female participants was 76.20% 'without metaphor' and 23.80% 'without metaphor' by female participants. A similar trend was also found in the education theme, where 83.33% of the coded concepts from the advertisement were from 'with metaphor' and 16.67% of the coded concepts were from 'without metaphor' by male participants. The occurrence of female participants was 52.18% from 'with metaphor' and 47.82% from 'without metaphor.'

## 4.6 Discussion

The purpose of the study is to understand the difference between the responses of Indian participants for the banking print advertisements of India 'with visual metaphors' and 'without visual metaphors' and the similarities and dissimilarities between the responses of male and female participants. The statistical analysis demonstrates that advertisements incorporating visual metaphors consistently achieve higher mean scores than those without visual metaphors across different financial products, including car loans, education loans, and fixed deposits. The result indicates that there are significant differences due to the effectiveness of the visual metaphors in increasing the scale and response to such advertisements. These results propose that integrating visual metaphors into advertising strategies can be a powerful tool to advance consumer engagement and efficiency in financial product advertising. The results align with previous research highlighting the persuasive power of visual metaphors in advertising. Ding et al. (2022) demonstrated that metaphorical representations attract greater visual attention and

elicit more positive attitudes compared to non-metaphorical messages, emphasizing their role in shaping consumer perceptions. Similarly, Bolognesi and Lievers (2018) found that advertisements employing visual metaphors significantly outperformed non-metaphorical advertisements in terms of recognition. Furthermore, Mulken et al. (2010) observed that visual metaphors are often perceived as more complex and engaging, contributing to greater appreciation among viewers when effectively processed.

Fenko et al. (2018) and Zaho and Lin (2019) suggested that there may be differences in how males and females process visual information, which could extend to the interpretation of visual metaphors. These studies, however, could not answer the difference between their responses, and it is unclear if it can also be extended to a specific context and category of advertisement. The current study uses three banking advertisements to explore the difference between the genders' responses. It collects survey responses from both genders regarding their liking of the advertisement and interpretation of the ads. The study shows that both genders prefer advertisements 'with visual metaphors' to advertisements 'without visual metaphors.'

However, the visualization of the liking analysis in Figure 4.5 shows that there is not much variation in liking advertisements by both genders. Hence, content analysis was used to identify if there were any differences between the interpretations of the genders.

The content analysis revealed that in the case of the finance theme, the occurrence of coded concepts was higher in male participants' comments. That shows males' financial understanding is better than that of their counterparts. A few similar results were also found in prior studies in the Indian context. Rink et al. (2021) found, using the national sample of India, that females are generally less informed about diverse financial instruments and practices than males. Another study by Banerjee & Roy (2020) found that the top Indian literate states of Kerala, where the financial literacy level of women remains lower compared to men. Mohammed et al.'s (2020) study defines a rational reason for males' better understanding of financial instruments and practices. Their findings show that males are still considered family breadwinners, and most of the financial responsibility falls on males in Indian society.

In the instance of the analytical theme, women were found to respond to the advertisement with greater analytical ability. This conclusion is consistent with Ruhina & Sridevi's findings (2021), which revealed that women outperformed men in phonemic verbal skills and picture recognition tests. The study also found that women performed better in terms of cognitive

processes and visual depth perception. Females are considered more emotional than their male counterparts, which is reflected in the result of the content analysis of the present study, where themes of emotion were more prevalent among the female participants. A previous study also showed that females outperformed males in emotional information processing (Chen X et al., 2018). The result of the content analysis initially showed that females did not mention education in the comments, which was unlikely. A re-evaluation of the content revealed that female participants linked education with themes like fly, freedom, opportunity, etc. They are more focused on their freedom of choice in settling their own life without social pressure. They found education as an opportunity to break the barriers of society. According to Nirui Si (2022), all over Asia, female literacy rates are the lowest in India due to a lack of emphasis on it. This might have resulted in a difference in the interpretation of education loan advertisements.

A few general observations regarding the style and stature of participants' answers (responses) were also noted while scrutinizing the participants' responses. Most male participants used long sentences to interpret the advertisement and express their approach toward its narrative. In contrast, female participants mainly used short sentences to interpret the ad, and female participants tried describing their responses more explicitly (expressing emotions using few words). In some cases, female participants interpreted the metaphor of the advertisement literally (word-to-word meaning); they were not very interested in decoding the meaning. The participants of both genders mainly concentrated on the visual part of the ads. There is some agreement between this result and that of Hutton and Nolte (2011), who highlighted the significance of visual elements in capturing viewer attention and supporting the idea of focusing on appropriate images to communicate messages in advertisements effectively. Moreover, the present study also observed that only when the participants were having trouble understanding the advertisements did they try to find and read the text. For this sake, they tried searching for clues in the ad's text. Even after doing so, if they still fail to understand it, their attitude turns negative/ indifferent towards the ad. It may be because they feel deceived and think they cannot grasp the ad's meaning.

## 4.7 Conclusion

The study examined the preferences of Indian audiences regarding banking print advertisements. The results revealed that Indian audiences have a stronger preference for advertisements that utilize 'with visual metaphors' than those 'without visual metaphors'. Furthermore, the revelations of this study on the impact of visual metaphors in banking advertisements in India present several insights

into gender-based interpretations and preferences. The statistical analysis laid the foundation by highlighting a unanimous inclination towards advertisements 'with visual metaphors' across genders, though the degree of liking varied minimally. It revealed that ads 'with visual metaphors' were attractive and more engaging. In addition, such ads 'with visual metaphor' also hint at deeper meanings worth looking into.

In reference to the inferences drawn from the content analysis, the current study explored distinct thematic resonance with the male and female psyche. Males, anchoring in the traditional role of family breadwinners, resonated more with themes of finance and analytics, embodying a pragmatic approach to the advertisements. Conversely, females exhibited a broader analytical attitude and emotional depth, reflecting a nuanced engagement with the advertisements beyond the surface-level financial narrative. Their indirect linkage of education with themes of freedom and opportunity painted a picture of aspiration and empowerment, echoing a societal demand for change.

The divergent paths in theme engagement between genders underscore a profound insight: advertisements, especially those 'with visual metaphors,' are not merely captivated; they are experienced and interpreted through the lens of societal roles, personal aspirations, and cognitive predispositions. The male audience's preference for finance and analytics and the female's inclination towards emotional depth and aspirational themes highlight the multifaceted nature of advertisement interpretation and show the normative roles of the genders. This research finding is in line with those of Venkatesh et al. (2000), who mention that there are differences in the degree to which the genders respond to the cues. The research also identified the minute differences that the designers can use to design advertisements that can target specific genders.

This study looks deeply into the banking sector's advertisement design and subsequent audience reception (through visual metaphors and non-metaphor-based ads). It further attempts to mirror the evolving societal constructs that shape gender interpretations. The subtle yet significant differences in thematic engagement highlight the need for advertisers to craft messages that resonate on multiple levels, transcending traditional gender roles to connect on a more human and universal scale.

Moreover, in a world where advertisements are not just seen but felt, the insights that emerged from this study inform marketers and designers to delve deeper into the psychological realms of their audience, creating advertisements that not only capture attention but also kindle the imagination, inspire change, and resonate with the core of human aspiration. The novelty of this study lies in understanding and providing a basis for future explorations into the intricate interaction between visual metaphors and the human psyche.

# 5

## Response of Indian Audience on Visual Metaphor Typology in Banking Advertisements

### Abstract

*This chapter investigates the impact of visual metaphor typologies—juxtaposition, fusion, and replacement, on Indian audiences’ comprehension, perceived complexity, and aesthetic appeal in banking advertisements while exploring gender-based response variations. For the experiment, proxy advertisements for credit cards, home loans, and fixed deposits were designed, validated by experts, and tested on 1044 participants. Statistical analyses (ANOVA, t-tests) revealed that replacement metaphors consistently outperformed juxtaposition and fusion, achieving higher comprehension, perceived complexity, and aesthetic pleasure, suggesting audiences associate complexity with sophistication. Gender differences emerged in credit card advertisement comprehension and home loan aesthetic appeal, but no significant disparities were found in perceived complexity. The findings align with dual-process theories, indicating replacement metaphors enhance cognitive engagement through cohesive narratives, while juxtaposition and fusion risk ambiguity. This study suggests using replacement metaphors to improve clarity and emotional appeal in banking advertisements. Advertisers should also adjust messages to fit different audience preferences, such as highlighting financial independence for females. The findings help connect visual rhetoric theory with real-world banking ads, providing useful insights for creating relevant advertising strategies in India’s changing financial market.*



## 5.1 Introduction

The Indian banking sector is essential to the country's economy; it is a backbone for financial services, economic growth, and development. Like many other emerging market economies, India's banking system has become increasingly global and interconnected (India Brand Equity Foundation, 2024). The rapid change in demographics and increasing financial literacy provide growth opportunities, making the sector indispensable to India's economy and setting it up for further development and expansion. Banking advertisements serve as strategic instruments to navigate multifaceted challenges, including customer engagement dynamics, brand perception management, and financial performance optimization. Given the intensely competitive nature of the market, the development of effective advertising strategies becomes imperative for banks to achieve differentiation. Consequently, advertisements assume a pivotal role in fostering competitive distinctions within the banking sector, particularly in contexts where service offerings exhibit functional homogeneity (Mulchandani et.al, 2019). Therefore, studying the visual communication aspect of advertisement is important. The visual metaphor is a crucial tool in visual communication to make advertisements more likeable (Das et al., 2025). It captures attention more effectively than straightforward messages in advertising and promotes favourable buying intentions due to their longer processing time (Ding et al., 2022). It enhances cognitive engagement, improving brand recall and fostering a more positive attitude toward the advertisement (Zhao & Lin, 2019). Furthermore, the complexity of visual metaphors allows for richer interpretation, uncovering multiple layers of meaning (Platonova, 2019). It also evokes emotional responses and impacts consumer perceptions of brand identity, aiding in constructing a brand's narrative and influencing consumer associations (Ang & Lim, 2006).

Visual structures influence the interpretation of visual metaphors, with various typologies of visual rhetoric categorizing rhetorical figures to explain and differentiate their cognitive processing. (Xu., Cao, & Zhao, 2021). Hence, visual metaphor typology plays an important part in designing advertisements by creating a language of visual representation that combines form and content (Köksal, 2022). The typology of visual metaphors involves classifying and analysing visual elements that convey meaning through metaphorical associations. This typology is crucial for understanding how visual components communicate complex ideas and emotions, particularly in contexts such as advertising, media, and art (Ventelon et al., 2023).

In banking advertisements, it has been found that visual metaphor is more likeable than non-visual metaphorical advertisement (Das et al., 2024). However, the impact of visual metaphor



typology has not yet been explored in the context of banking advertisements. The study examines the likability of visual structures based on visual metaphor typology (juxtaposition, fusion, and replacement) of banking advertisements interpreted by Indian audiences.

## **5.2 Literature Review**

The literature review section is divided into three sections: 1) Previous Research on Visual Metaphors Typology, 2) Visual Metaphors in Advertising Across Product Categories and 3) constructs of Likability in Visual Metaphors in Advertising.

### **5.2.1 Previous Research on Visual Metaphors Typology**

The study of visual metaphors has produced significant insights into their mechanisms and effects across various contexts. One of the earliest contributions in this field was made by Durand (1987), who proposed that the complexity of visual metaphors could be predicted based on how their elements are combined. His foundational work has since served as the basis for further research on visual metaphor theory.

Building upon Durand's insights, Forceville (1996) developed one of the first comprehensive theories of pictorial metaphor, with a particular focus on the presentation of visual metaphors, especially in relation to the number of elements depicted. His framework has been instrumental in shaping subsequent studies on the use of visual metaphors in media. Further advancing this area of research, Phillips and McQuarrie (2004) introduced a classification system comprising nine distinct types of visual metaphors, categorized according to their levels of complexity and ambiguity. This classification provides a structured approach for predicting how different types of metaphors influence cognitive processes and shape individuals' beliefs.

Empirical studies have further refined these theoretical perspectives. For instance, Lagerwerf and Meijers (2008) examined how factors such as gender, cognitive needs, and education level influence the comprehension of visual metaphors, emphasizing the role of metaphor transparency in shaping interpretation. Gkiouzepas and Hogg (2011) investigated metaphors formed through the combination of distinct objects, demonstrating that while such metaphors can evoke positive responses, they may also lead to negative effects when the combined elements are perceived as excessively dissimilar. Additionally, Chang and Yen (2013, 2018) explored the impact of metaphor subtlety and gender differences on effectiveness, revealing

that the success of visual metaphors depends upon cognitive capacity and individual differences.

Building upon these established theoretical frameworks, the present study seeks to examine Forceville's (1996) typology within the context of banking advertisements, aiming to enhance the understanding of how visual metaphors operate in this specific domain.

### **5.2.2 Visual Metaphors in Advertising Across Product Categories**

Research on visual metaphor advertisements across different product types and categories reveals significant insights into how these metaphors function and their varying effects based on the nature of the product and the target audience. Early studies, such as Ang (2002), highlighted the differential impact of metaphors in symbolic versus utilitarian products, suggesting that utilitarian products benefit from metaphors by adding an emotional dimension that compensates for their otherwise logical appeal. Ang and Lim (2006) further expanded on this by showing that metaphors could enhance perceptions of sophistication and excitement in utilitarian products, although they might reduce perceptions of sincerity. Chang and Yen (2013) introduced the distinction between hedonic and utilitarian products, finding that hedonic products gain more from implicit metaphors, while utilitarian products are better served by explicit metaphors. This differentiation underscores the importance of adapting metaphor usage to the specific emotional and functional attributes of the product category. Further research by Chang et al. (2018) examined the effectiveness of metaphors in "search" versus "experience" products, noting that female consumers responded better to replacement metaphors in search products, while juxtaposition metaphors were more effective for experience products, especially among male consumers. A cross-cultural study by Margariti et al. (2018) compared the impact of visual metaphors in food advertising between high-context (India) and low-context (USA) cultures. The study found that visual metaphors had a significantly more positive influence on attitudes toward both the advertisement and the brand in high-context cultures. Despite the broad categorization of products in these studies, the specific placement of financial or banking advertisements within these categories remains unclear. Furthermore, how different genders interpret visual metaphors in banking advertisements has not been explored, indicating a research gap that this study aims to address.

### 5.2.3 Constructs of Likability in Visual Metaphors in Advertising

Likability refers to the quality of being easy to like, often characterized by traits that evoke a favorable impression, such as being pleasant and agreeable (Nguyen et.al, 2013; Bergkvist & Rossiter,2008). The construct of likability is multifaceted, encompassing various dimensions that influence interpersonal perceptions and social interactions. Research indicates that likability is closely associated with warmth, which is one of the fundamental dimensions underlying social judgments alongside competence. This duality is often referred to as the "Big Two" in social psychology, where warmth (or likability) and competence are essential for evaluating individuals in social contexts (Niiya & Crocker, 2019; Fiske et al., 2002). The interplay between these dimensions suggests that individuals perceived as warm are often viewed more favourably, which can enhance their social standing and influence (Cheng et al., 2013).

Moreover, likability is not solely a subjective measure; it can be operationalized and quantified through various scales and assessments. For instance, Reysen's (2005) likability scale employs specific items to gauge an individual's likability based on peer evaluations, demonstrating that likability can be systematically measured in social settings. This scale highlights the importance of social relationships and peer perceptions in determining likability, which is further supported by findings that emphasize the role of emotional competence and socially appropriate behaviours in enhancing peer likability among children (Sette et al., 2016; Denham et al., 2003).

The cognitive processes underlying likability also reveal that it is influenced by social knowledge and the perception of others' internal states. Studies utilizing brain imaging techniques have shown that dimensions such as valence and social impact significantly correlate with how likability is represented in the brain (Alcalá-López & Soto, 2020). This suggests that likability is not merely a superficial trait but is deeply embedded in our cognitive and emotional frameworks, influencing how we interpret and respond to social cues, such as celebrity endorsement, emotional appeal, usability, aesthetic emotions, comprehension, aesthetic appeal, and perceived complexity. However, we found that only comprehension, aesthetic appeal, and perceived complexity while others might not be the true constructs of likability (see Appendix C).

## ***Comprehension***

Comprehension is a critical determinant of an advertisement's likability. Research suggests that advertisements that are easily understood are generally received more favourably by consumers. The clarity of the message and the ease with which viewers process the content significantly shape their attitudes toward the advertisement (Pieters et al., 2010). When an advertisement effectively communicates its message, it enhances cognitive processing, leading to a more positive evaluation (Wu et al., 2020). Furthermore, studies indicate that advertisements perceived as informative tend to be rated higher in likability (Wu et al., 2020). Thus, comprehension serves as a fundamental factor in enhancing an advertisement's overall appeal.

### ***Comprehension in the Context of Visual Metaphors***

The comprehension of visual metaphors in advertising plays a crucial role in shaping audience perception and evaluation, as these metaphors convey complex meanings through imagery (Forceville, 2008). Since visual cues are deeply embedded in cultural contexts, their interpretation varies, influencing consumer attitudes and engagement (Pérez-Sobrinó et al., 2019). Research shows that visual metaphors generate stronger purchase intentions and more positive responses than textual metaphors, reinforcing their persuasive power (Ang & Lim, 2006). McQuarrie and Mick (1999) further suggest that visual metaphors enhance consumer perceptions without demanding additional cognitive effort.

The study of visual metaphor comprehension has shifted from recognizing explicit metaphors to analyzing the cognitive processes behind interpretation (Zhao & Lin, 2019). Mulken et al. (2010) examined how complexity, deviation, and comprehension influence consumer appreciation, highlighting cross-cultural variations. The debate continues on whether their persuasive strength lies in rhetorical effectiveness or visual argumentation (Jeong, 2008). Recent studies emphasize the cognitive mechanisms of metaphor processing, revealing that visual metaphors are understood and appreciated faster than verbal ones (Pérez-Sobrinó et al., 2019). Overall, the research underscores the intricate balance of cognitive and cultural factors that determine the effectiveness of visual metaphors in advertising (Pérez-Sobrinó et al., 2018; Šorm & Steen, 2013).

### ***Perceived Complexity***

Perceived complexity, particularly in terms of visual and cognitive load, also plays a significant role in advertisement likability. Advertisements that strike a balance between being visually engaging and not overwhelming tend to be more appealing to consumers. Research suggests that while moderate design complexity can enhance attention and comprehension, excessive complexity may lead to confusion and a negative perception of the advertisement (Pieters et al., 2010). Therefore, managing perceived complexity is essential to ensure a positive viewer experience. This balance is crucial, as overly simplistic ads may fail to engage the audience, whereas overly complex ones may alienate potential consumers (Pieters et al., 2010; Kaur et al., 2023).

### ***Perceived Complexity in the Context of Visual Metaphors***

The comprehension of visual metaphors in advertising is closely linked to their perceived complexity, which shapes audience interpretation and engagement. Studies highlight that visual metaphors in print advertisements often exhibit varying degrees of complexity, influenced by cultural differences in perception (Bolognesi & Lievers, 2018). Dehay and Landwehr (2019) suggest that processing fluency, determined by factors such as visual typicality, contrast, and clarity, plays a crucial role in how audiences interpret metaphorical imagery. Similarly, Pérez-Sobrino et al. (2019) found that figurative complexity significantly impacts viewer appreciation, with higher complexity sometimes enhancing effectiveness (Scott, 1994).

The cognitive effort required to decode visual metaphors varies across cultural and contextual settings. Mulken et al. (2010, 2014) examined how complexity, deviation from expectations, and conceptual intricacy influence consumer responses, revealing that while intricate metaphors can be compelling, they may also hinder comprehension. Striking a balance between complexity and clarity is key to maximizing both engagement and accessibility in advertising.

### ***Aesthetic Pleasure***

Aesthetic appeal is another crucial factor contributing to the likability of advertisements. The visual design and artistic elements of an ad significantly influence consumer perception. Studies suggest that aesthetically pleasing advertisements are more effective in capturing



attention and eliciting positive emotional responses (Pieters et al., 2010; Kaur et al., 2022). The role of visual complexity is particularly relevant, as excessive detail can detract from attention, whereas a well-balanced level of design complexity enhances engagement and comprehension, ultimately improving likability (Pieters et al., 2010). This indicates that aesthetic appeal is not solely about visual beauty but also about how effectively the design communicates its intended message while maintaining viewer engagement.

### ***Aesthetic Pleasure in the Context of Visual Metaphors***

Visual metaphors play a pivotal role in enhancing aesthetic pleasure in advertising, making campaigns more engaging and impactful. Research by Gaarman, as cited by Zhao and Lin (2019), highlights the influence of viewing duration on aesthetic pleasure in metaphor-based advertisements. The highest level of pleasure occurs at 100 milliseconds, after which it declines, forming an inverted U-curve at 5000 milliseconds. Furthermore, the degree of incongruence in visual metaphors affects processing fluency, often leading to more favourable perceptions of the advertisement (Lee & Kim, 2021).

The perception of luxury and quality is also shaped by the positioning and prominence of objects within the visual frame, further influencing aesthetic judgments (Sharma, 2016). The well-established relationship between aesthetic pleasure and processing fluency suggests that rapid cognitive absorption of visual stimuli enhances aesthetic responses (Reber et al., 2004; Ball et al., 2018). Furthermore, Li et al. (2019) highlight the significance of both formal and symbolic aesthetics in shaping the overall aesthetic experience, emphasizing the multifaceted nature of aesthetic pleasure. A deeper understanding of these dynamics enables marketers to design visually compelling advertisements that effectively utilize visual metaphors to enhance consumer engagement. Moreover, considering elements such as comprehension, perceived complexity, and aesthetic pleasure provides valuable insights into contextual relevance, emotional resonance, and cultural significance, thereby maximizing the impact of visual metaphor-based advertising.

## **5.3 Research Aim**

This study aims to investigate the likeability of visual structures in Indian banking print advertisements, analysing how different visual metaphor typologies—juxtaposition, fusion,



and replacement are interpreted by Indian audiences. Furthermore, it seeks to examine the influence of gender on audience response to these metaphorical visual representations.

### 5.3.1 Research Question

*How does the Indian audience respond regarding comprehension, perceived complexity, and aesthetic appeal when they see print advertisements created with variations in visual metaphorical typologies (juxtaposition, fusion, and replacement)?*

#### Objectives

1. To assess the responses of different Indian audiences in terms of comprehension, perceived complexity, and aesthetic pleasure towards print banking advertising that was created with variations of visual metaphorical typologies (juxtaposition, fusion, and replacement).
2. To examine how Indian male and female audiences respond to print banking advertisements created with variations in visual typologies (juxtaposition, fusion, and replacement) in terms of their comprehension, perceived complexity, and aesthetic pleasure.

### 5.3.2 Hypothesis

- H1. There is no significant difference between the responses of the different audiences regarding comprehension, perceived complexity, and aesthetic appeal when they see print advertisements created with variations in visual metaphorical typologies (juxtaposition, fusion, and replacement).
- H1a. There is a significant difference between the responses of the different audiences regarding comprehension, perceived complexity, and aesthetic appeal when they see print advertisements created with variations in visual metaphorical typologies (juxtaposition, fusion, and replacement).
- H2. There is no significant difference between the responses of male and female audiences regarding comprehension, perceived complexity, and aesthetic appeal when they see print advertisements created with variations in visual metaphorical typologies (juxtaposition, fusion, and replacement).
- H2a. There is a significant difference between the responses of male and female audiences regarding comprehension, perceived complexity, and aesthetic appeal

when they see print advertisements created with variations in visual metaphorical typologies (juxtaposition, fusion, and replacement).

## **5.4 Methodology**

Four distinct phases are considered for structuring the methodology. The first phase of the methodology is to design proxy or mock advertisements to serve as stimuli. The reason behind designing proxy advertisements was the lack of published visual metaphors for the same company/brand product. On the other hand, the experiments need the establishment of controlled parameters to test the variations of visual metaphors to fulfil the objectives. The second phase focuses on the development of measurement tools and their pre-assessment. This phase outlines the process of questionnaire design, followed by the pre-testing of the questionnaire. The following phase details the data collection process, including a description of the administration procedure, outlining the steps taken to secure permission for data collection from colleges, the criteria for participant selection and their demographic characteristics. The final phase of the study is data analysis, where statistical tests are employed to evaluate the data.

### **5.4.1 Designing Proxy/Mock Ads**

In the absence of existing advertisements using visual metaphor typology in the banking sector, it was necessary to design proxy advertisements for this study. The rationale for this approach stemmed from the absence of relevant examples in the current advertising landscape. Therefore, the researcher designed proxy advertisements specifically to conduct experiments. The development of these context-specific proxy advertisements for banking ads was structured into three distinct phases: planning, design, and validation. The subsequent sections will detail the creation process and provide insights into how other researchers can develop similar proxy advertisements for their studies. Developing a proxy advertisement encompasses three broad phases and has several sub-components. A graphical representation of these phases/sub-components is shown in Figure 5.1. The subsequent sub-sections provide the details of these phases for easy understanding and further implementation. As an illustrative example, the researcher focused on the development of proxy advertisements for home loan promotions (shown in Figure 5.2).

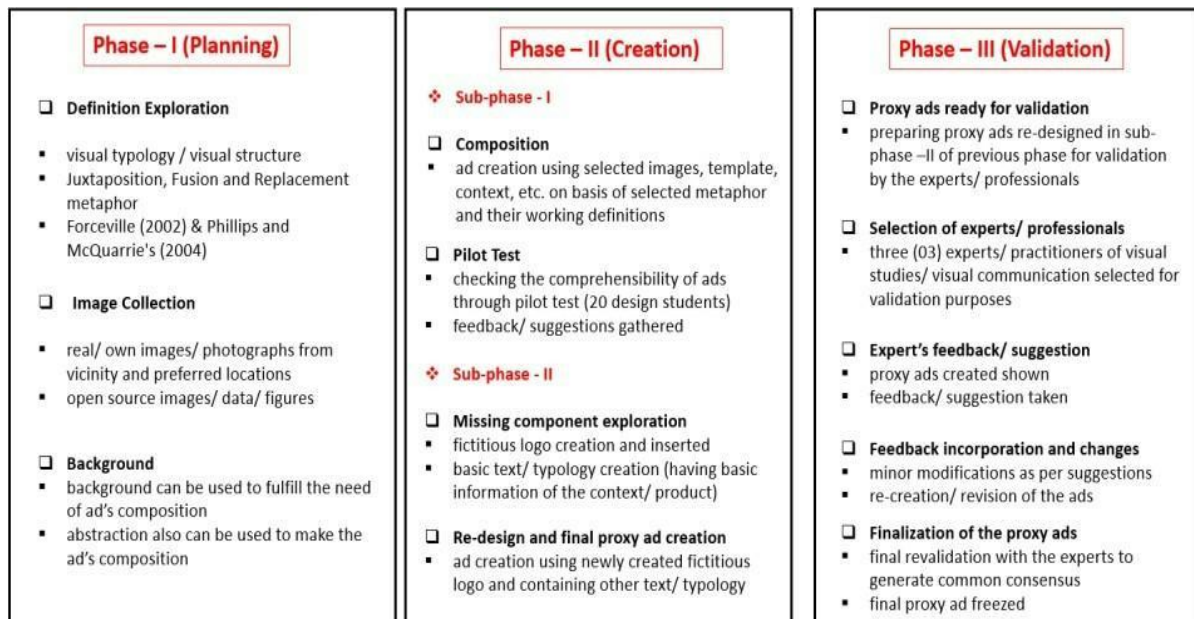


Figure 5.1 Phases and sub-phases of proxy/ mock advertisement creation/ development process [in the purview of current case study] (Source: Author)

## Phase I – Planning

A proxy advertisement needs rigorous planning about the fundamental aspects of purpose, techniques available, content availability, content source, ornamental features, etc. It required three sub-phases to conduct efficient context-specific planning for intended proxy/ mock advertisement development. In this phase, the definition of various visual metaphor typologies was explored as the reason for the lack of information about how to make different types of visual metaphor advertisements. The next step to how to collect or manage the image for making the advertisements, and the final step is making a Template (Design) Background.

### Definition Exploration

Designing a proxy advertisement for a Visual metaphor experiment is a difficult task to execute. The standardized manual for making visual metaphor typology advertisements is not available. Therefore, we explored previous studies to comprehend the visually structured typology from the previous work of researchers. Forceville (1996), Phillips & McQuarrie (2004), Gkiouzepas et al. (2011), and Peterson (2019) were some important researchers who work in the domain of visual metaphor typology. Hence, design of the present proxy advertisement, we have followed the definitions provided by Forceville (1996) and Phillips & McQuarrie (2004).

Their juxtaposition, fusion, and replacement visual metaphor definitions were applied to create the present context-specific proxy ad for banking advertisements for home loans, credit cards, and fixed deposit advertisements. The rationale behind such selection was the wide applicability of their framework. Juxtaposition metaphor involves placing two or more elements next to each other to emphasize their differences or similarities, often to encourage deeper understanding or provoke thought. The fusion metaphor refers to the blending of separate elements to create a unified whole. Replace metaphor refers to the act of substituting one idea or image with another to generate a new meaning or perspective.

Few researchers have utilized these three categories of metaphors in advertising studies across various domains, including food products, packaging products, and utility products (Gkiouzepas et al., 2011; Chang et al., 2013, 2018; Margariti et al., 2019). However, their application within the banking sector remains unexplored. Furthermore, the definitions provided by these researchers have predominantly remained at a conceptual level, and they need more empirical validation.

### *Image Collection*

The second sub-phase of this Planning phase comprises an important stage of gathering a collection of relevant images. Primarily, for this purpose, novice designers should collect/ fetch one's images from nearby locations, vicinity, etc. It helps avoid copyright infringement, royalty matters, etc. However, the images from the 'Open Sources' can also be procured for ease and simplification. The selected images (searched and gathered) can further be used to compose different types of metaphors. In the present case study, relevant open-source Portable Network Graphics (PNG) format images were gathered and used. These were selected for the practical reason that the PNG format images remain of the same quality, no matter how many times they are edited and saved in the file. These images would not become blurry or distorted; thus, PNGs become ideal for use. The images closely related to the 'Home Loan' product were selected for further proxy advertisement development for the present study.

An image of 1) a home/ house depicting the intended need-based product, 2) a key depicting ownership/ possession, and 3) a hand depicting help/ lending of support for becoming capable of having future ownership (in the form of a loan) was chosen.

| Main Visual Elements                                                              | Sub-phase - I                                                                     |                                                                                    |                                                                                     |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
|  | Juxtaposition                                                                     | Fusion                                                                             | Replacement                                                                         |
|                                                                                   |  |  |  |
|                                                                                   | (a)                                                                               | (b)                                                                                | (c)                                                                                 |
|                                                                                   | Sub-phase - II                                                                    |                                                                                    |                                                                                     |
|                                                                                   | Juxtaposition                                                                     | Fusion                                                                             | Replacement                                                                         |
|                                                                                   |  |  |  |
|                                                                                   | (d)                                                                               | (e)                                                                                | (f)                                                                                 |

Figure 5.2 A context-specific proxy advertisement created for the 'Home Loan' product of the banking (financial/ non-financial) sector (Source: Author)

### Template (Design) Background

Once the context, preferred components (tools/ techniques), alteration scheme, and images are finalized, there lies the need to select an appropriate design template. The design template and its background must comprehend the selected context, images, etc., to convey a better understanding and must go well with those. Likewise, each set of advertisements' backgrounds was considered extremely important in this proxy ad. Researchers in this proxy ad have kept the background flat; a flat background would be helpful to focus on the primary visual element and its visual structure. Moreover, the planning for the color selection of the background is also essential. In the present study, every set of advertisements created used similar backgrounds, hues, saturation, and tones to minimize the distraction of focused visual metaphors.

### Phase II – Creation

The visual representation scheme, images, design template background, and color scheme were selected and finalized. In the second Phase, termed the 'Creation Phase,' several different proxy advertisement sets were developed using various visual representation schemes. The position



alterations, image alterations, and combination alterations of the selected images were done to achieve various proxy advertisements for the 'Home Loan' product. These were attained via the use of juxtaposition, fusion, and replacement of visual metaphors. This Phase comprises two sub-phases: 1) Preliminary creation and 2) Final creation (re-designing and improvement).

#### *Preliminary Creation (Sub-phase I)*

This Phase comprises advertisement development based on certain pre-defined compositions depicting the advertisement's intended message. In practical concerns, following the researcher's definitions of various types of visual metaphors, the development of the background comes first, followed by the arrangement of the visual structure.

Figure 5.2, by way of an example of a 'Home Loan' advertisement, demonstrates the process of creating/ developing various proxy advertisements. In this figure, under the juxtaposition visual metaphor, the fact of two things being seen or placed close together has contrasting effects. The house and key were placed side by side in a way that creates a visual structure of juxtaposition metaphor [refer to sub-phase I, (a)]. A fusion visual metaphor combines the product (target) with what it is being compared with (source) to form a single visual element. As shown in the example, attaining a fusion visual metaphor, the key is combined to make it an integral part of a house; it seems the key is the door of that house, creating a visual structure of a fusion visual metaphor [refer to sub-phase I, (b)]. Another alteration would be achieved via replacement, i.e., the process of substituting one visual element for another so that the latter's absence is felt in the former (Phillips et al., 2004). For example, the house vanished entirely in the replacement visual metaphor. Instead of a hand, the key vertically held upon the hand formed a replacement of the house [refer to Figure 5.2].

As discussed, three different proxy advertisements based on similar visual elements were created using various visual metaphors. These can invoke several sensory perceptions, and such responses help the researcher assess the advertisement's usability and comprehensibility. Once these alternate proxy ads were created, the researcher carried out a pilot test with 20 design students of IIT Guwahati (working experience in visual communication) to check/ determine their preliminary understanding and comprehensibility. Visual communication design students have experience in making advertisements and branding that helped the researcher determine the scope of further improvements for enhancing the comprehensibility of the created proxy advertisements in the context of better adaptability with the context under consideration (i.e. Home Loan). The pilot test was conducted with 20 students (6 pursuing a Bachelor of Design



degree, 10 pursuing a Master's of Design, and 4 pursuing a PhD) to have their opinion about the understanding of the meaning being conveyed by the images and correlation towards the 'Home Loan' product.

They conveyed their inability to have a stronger correlation/connection with the 'Home Loan' ad by witnessing the created proxy ads. They attributed the missing feature of logo and typography as the probable reason for this disconnect. In their opinion, financial products must have a logo and typography components to be more comprehensible. The researcher took their feedback as a strong inclination for re-designing proxy ads and decided to adhere. Our findings also stated the main image and headline as significant elements in framing a banking advertisement (see Chapter 3).

#### *Final Creation (Re-designing and Improvement) (Sub-phase II)*

In the purview of the feedback and suggestions received, the researcher further explored the brand communication aspects followed in the advertisement research. The researcher, having firm affirmation, decided to put a logo and product label on the proxy ads and re-designed those as per the steps followed earlier. For this, the researchers created a fictitious logo for a bank named "Excellent Bank". The fictitious logo was used to reduce the possibility of having a biased response that may occur on account of witnessing the known logo and relating it to their brand identity. Moreover, to avoid misleading respondents' perceptions, all proxy ads created comprised the same font family, font size, and color scheme. We included the 'paper plane' image in the logo because, in the context of banking, the 'paper plane' symbolizes belief, optimism, and desire; the tagline of the logo reads, "We safeguard and protect your money," trying to establish a connection between consumers and the bank. Thus, utilizing all these new features, three new proxy ads were created for further use of cognitive responses and subsequent evaluation under VMS. [refer to sub-phase II, (d-f)].

#### ***Phase III –Validation***

Three different proxy ads were created in the previous phase to accomplish the useful/meaningful creation of a proxy advertisement; it is necessary to validate the stimuli. Three experts were selected for the task to assess the merits and demerits of the developed proxy ads and validate the created ads.

Table 5.1 Demographic details of the experts engaged in the validation process

| Designation/<br>Expertise Area | Department                  | Affiliation                                                                      |
|--------------------------------|-----------------------------|----------------------------------------------------------------------------------|
| Faculty                        | Design                      | Kala Bhavana, Santiniketan, Birbhum, West Bengal, India                          |
| Senior Research Scholar        | Humanities & Social Science | Indian Institute of Technology Kharagpur (IITKGP), West Bengal, Kharagpur, India |
| Designer                       | Graphic Design              | Ogilvy, Kolkata, West Bengal, India                                              |

In the current research, the proxy ads created were validated by engaging three professionals from academic and non-academic backgrounds. The above represents the demographic details of the professionals engaged in the task. To validate the accuracy of the proxy advertisement, the stimulus was presented to each of the experts. Each specialist provided insightful criticism of the stimulus and suggestions, which were included in the alteration/re-creation of the advertisements and afterwards exhibited to validate their effectiveness. After several iterations, three experts were satisfied with the proxy advertisement, generated a common consensus, and approved further testing. Finally, the proxy ads were designed, and these were further used for the experiment.

#### *Measurement Tools and Pre-Assessment*

At the beginning of the questionnaire, the purpose of the study was declared, and the participant's declaration to participate in the experiment was confirmed using an informed consent form. In the next part of the questionnaire, participants provided their demographic information, which included gender, age, the academic/professional course they are pursuing at present, their subject of study, their annual income, their mother tongue, and ethnicity. In the second part of the questionnaire, participants expressed their judgments on comprehension, perceived complexity, and aesthetic pleasure. Osgood et al.'s (1957) semantic differential rating scale was used to collect the survey data.

Cronbach's Alpha test was conducted to measure the reliability coefficient. The result of the test showed ( $r = 0.84$ ) good reliability in terms of ad comprehension, perceived complexity, and aesthetic pleasure by participants. The questionnaire was prepared in three languages, i.e. English, Bengali and Assamese.

The questionnaire was pre-tested by 50 students who were not involved in the experiment. Among them, 27 participants were males and 23 were females whose ages ranged between 18

to 28 years (Mean =22.36, SD =3.13). Based on this pre-test, ambiguities in the questionnaire and problems in the page composition of the advertisement were found. Pre-test results also indicated that it took a long time to complete the questionnaire (approximately 45 minutes). Therefore, based on participants' feedback, some questions were eliminated. The pre-test results were used to modify the presenting style of the stimuli. For the comparison of each metaphor ad, three distinct visual structure metaphors - juxtaposition, fusion, and replacement were created on a single page. Previously, three metaphorical ads were shown one after the other for comparison. Three sets of ads (credit card, fixed deposit, and home loan) were created in the same manner for the test. After all modifications, participants took 20–25 minutes to complete the questionnaire.

#### **5.4.2 Data Collection Process**

The data was collected from students of two different Indian states, i.e. the northeastern State of Assam and the eastern State of West Bengal. Before the experiment was conducted, 38 colleges (18 colleges from West Bengal and 20 Colleges from Assam) affiliated with four different universities (3 universities in West Bengal and 1 university in Assam) were requested for permission to conduct experiments. Finally, among them, 12 colleges (8 from Assam and 4 from West Bengal) accorded permission to experiment. The students were pursuing either undergraduate or postgraduate courses in a wide range of disciplines, and their ages ranged from 17 years to 25 years (Mean =19.46 years, SD =1.33). In this study, participants were shown three proxy advertisements of credit cards, fixed deposits, and home loans (Appendix D).

College-going students were chosen as participants due to their status as imminent contributors to India's consumer base. As individuals nearing the completion of their education and preparing to enter the workforce, they represent a demographic that will soon be making independent financial decisions. Thus, their perspectives are crucial for understanding the preferences and behavioural tendencies of the country's emerging consumer segment. Analysis of the 2011 Census data reveals that 19.16% of the Indian population falls within the 15 to 24 age group. Notably, 50.27% of individuals within this age bracket are already part of the workforce. This statistic highlights the significance of this demographic and validates its selection as the focal group for the present study. (Office of the Registrar General & Census Commissioner, India, 2011).

The experiment was carried out at the start of class with permission from the professors. Participants were made aware that this was an advertising research study where they would be shown advertisements for responses and would make their own decisions. Each participant was randomly given a high-resolution digital poster (12 × 18 inches) along with a QR code to scan, which directed them to the questionnaire in a Google Form. Participants who were unable to open the questionnaire due to issues with their phones or internet connections were given a printed hard copy of the questionnaire. They were asked to read all the declarations carefully before filling out the demographic information. It was clearly instructed that no participant shall interact with any other during the experiment. They were instructed to begin filling out the form after viewing the advertisements. The experiment took about 20 minutes. Each participant was provided with stationery gifts (pen, diary, file) for their participation instead of receiving financial remuneration. A total of 1103 students participated in this study. After data cleaning, 59 response sheets were considered invalid for insufficient replies. Finally, 1044 samples were selected for the study and among them, 349 participants responded towards credit cards, 348 participants responded towards fixed deposits, and 346 participants responded towards home loan advertisements.

#### **5.4.3 Data Analysis**

Initially, descriptive statistics were performed to gain an overall understanding of the data. This was followed by a one-way ANOVA (Analysis of Variance) to measure significant differences between the three metaphor types (juxtaposition, fusion, and replacement). One-way ANOVA is a statistical technique used to determine whether there are any statistically significant differences between the means of two or more independent groups. The test helps identify whether any observed differences in group means are likely due to the independent variable or simply due to random chance (Tsai et al., 2024; Clark-Carter, 2024). To further examine these differences, Tukey's post-hoc test was applied for multiple comparisons among the juxtaposition, fusion, and replacement metaphors. Tukey's post-hoc test was used to control the family-wise error rate in determining whether the ANOVA analysis was significant (Day and Quinn 1989). Student's t-test was conducted to test significant differences between means of male and female participants regarding comprehension, perceived complexity, and aesthetic appeal in visual metaphorical typologies (juxtaposition, fusion, and replacement). An independent samples t-test is employed to determine whether there is a statistically significant difference in the mean values between two independent groups (Test, 2025; Ross et al., 2017).

The statistical information of participants was presented as the mean value (M). These data were analysed using the Statistical Package for Social Science (SPSS) for Windows version 22.0 (IBM SPSS Statistics for Windows Version 22, Armonk, NY: IBM Corp). The outcomes of results from the analyses were checked for significance at 95 % confidence intervals.

## 5.5 Results

Descriptive statistics shows (Table 5.2) mean scores and standard deviations for participants' perceptions of comprehension, perceived complexity, and aesthetic pleasure across three metaphor types, juxtaposition (J), fusion (F), and replacement (R) in credit card (CC), home loan (HL), and fixed deposit (FD) advertisements. For credit card advertisements, Replacement (CCR) achieved the highest mean score for comprehension (M = 5.306, SD = 1.688), indicating that participants found this metaphor type the most comprehensible, while juxtaposition (CCJ) and fusion (CCF) displayed similar but lower comprehension means (M = 4.263 and 4.260, respectively). Furthermore, replacement (CCR) scored highest in perceived complexity (M = 5.166, SD = 1.830) and aesthetic pleasure (M = 5.578, SD = 1.550), suggesting that participants perceived it as both more complex and visually engaging compared to the other metaphor types in credit card ads.

Table 5.2 Descriptive statistics of different types of visual metaphor typology (juxtaposition, fusion, replacement) in three sets (credit cards, fixed deposits, and home loans) of advertisements

| Metaphor | N   | Comprehension |                | Perceived Complexity |                | Aesthetic pleasure |                |
|----------|-----|---------------|----------------|----------------------|----------------|--------------------|----------------|
|          |     | Mean          | Std. Deviation | Mean                 | Std. Deviation | Mean               | Std. Deviation |
| CCJ      | 349 | 4.263         | 1.677          | 4.1691               | 1.821          | 4.404              | 1.674          |
| CCF      | 349 | 4.260         | 1.726          | 4.063                | 1.753          | 4.415              | 1.675          |
| CCR      | 349 | <b>5.306</b>  | 1.688          | <b>5.166</b>         | 1.830          | <b>5.578</b>       | 1.550          |
| HLJ      | 345 | 4.794         | 1.527          | 4.6725               | 1.743          | 5.0551             | 1.588          |
| HLF      | 345 | 4.953         | 1.541          | 4.7884               | 1.682          | 5.2667             | 1.624          |
| HLR      | 345 | <b>5.495</b>  | 1.492          | <b>5.0406</b>        | 1.734          | <b>5.681</b>       | 1.587          |
| FDJ      | 348 | 4.109         | 1.798          | 3.913                | 1.710          | 4.502              | 1.769          |
| FDF      | 348 | 4.379         | 1.711          | 4.160                | 1.646          | 4.864              | 1.651          |
| FDR      | 348 | <b>4.755</b>  | 1.949          | <b>4.637</b>         | 1.839          | <b>5.284</b>       | 1.721          |



In the case of home loan advertisements, replacement (HLR) scored the highest in comprehension ( $M = 5.495$ ,  $SD = 1.492$ ), followed by fusion (HLF,  $M = 4.953$ ) and juxtaposition (HLJ,  $M = 4.794$ ), indicating a clear preference for the replacement metaphor in enhancing understanding within this category. Similarly, replacement (HLR) was perceived as more complex ( $M = 5.041$ ,  $SD = 1.734$ ) and more aesthetically appealing ( $M = 5.681$ ,  $SD = 1.587$ ) than juxtaposition and fusion. In fixed deposit advertisements, replacement (FDR) maintained the highest comprehension score ( $M = 4.755$ ,  $SD = 1.949$ ), while Juxtaposition (FDJ) scored the lowest ( $M = 4.109$ ), again highlighting the replacement's effectiveness. Replacement (FDR) was also rated as the most complex ( $M = 4.637$ ,  $SD = 1.839$ ) and aesthetically pleasing ( $M = 5.284$ ,  $SD = 1.721$ ), which indicates that participants found it most appealing overall in fixed deposit ads.

The study presents the outcomes of a series of ANOVA to investigate the effect of independent variables (IV), namely juxtaposition, fusion, and replacement visual metaphors, on dependent variables (DV), including comprehension, perceived complexity, and aesthetic appeal. The study focuses on banking products: credit cards, fixed deposits, and home loans. Here are the specific results for each product category.

*Table 5.3 One-way ANOVA different types of visual metaphor typology (juxtaposition, fusion, replacement) in three sets (credit cards, fixed deposits, and home loans) of advertisements*

| DV ↓/<br>Advertisement → | Credit Card                    | Home Loan                     | Fixed Deposit                  |
|--------------------------|--------------------------------|-------------------------------|--------------------------------|
| Comprehension            | $F(2,1044) = 63.04, p < 0.001$ | $F(2,1032) = 7.92, p < 0.001$ | $F(2,1041) = 20.96, p < 0.001$ |
| Complexity               | $F(2,1044) = 42.42, p < 0.001$ | $F(2,1032) = 2.86, p < 0.001$ | $F(2,1041) = 5.28, p < 0.050$  |
| Aesthetic pleasure       | $F(2,1044) = 50.67, p < 0.001$ | $F(2,1032) = 3.21, p < 0.002$ | $F(2,1041) = 11.81, p < 0.001$ |

One-way ANOVA results (Table 5.3) showed significant differences in comprehension across metaphor typologies within each advertisement type. For credit card advertisements, visual metaphor typology had a significant effect on comprehension,  $F(2, 1044) = 63.04, p < 0.001$ . In-home loan advertisements, a significant effect was also observed,  $F(2, 1032) = 7.92, p < 0.001$ . Similarly, for fixed deposit advertisements, metaphor typology significantly influenced comprehension,  $F(2, 1041) = 20.96, p < 0.001$ . In terms of perceived complexity, the effect of visual metaphor typology was statistically significant across all advertisement types. For credit



card ads, the analysis yielded  $F(2, 1044) = 42.42, p < 0.001$ . For home loan ads, a significant effect was found,  $F(2, 1032) = 2.86, p < 0.001$ . Finally, for fixed deposit advertisements, the results indicated a marginally significant effect on perceived complexity,  $F(2, 1041) = 5.28, p = 0.05$ .

Hence, the results support our alternative hypothesis **H1a** that there is a significant difference between the responses of the different audiences regarding comprehension, perceived complexity, and aesthetic appeal when they see visual metaphor juxtaposition, fusion, and replacement as there is a significant difference.

Table 5.4 presents the results of Tukey's post hoc analysis, which explored pairwise comparisons among the three metaphor types, Juxtaposition, Fusion, and Replacement, across different advertisement categories (credit card, home loan, and fixed deposit) and outcome variables: comprehension, perceived complexity, and aesthetic pleasure. The p-values indicate whether the differences between metaphor types are statistically significant.

*Table 5.4 ANOVA post hoc multiple comparison (Tukey's analysis) to explore all possible pair-wise comparisons among various activities of credit card, home loan, and fixed deposit*

| Advertisement category →    | Credit Card   |                      |                    | Home Loan     |                      |                    | Fixed Deposit |                      |                    |
|-----------------------------|---------------|----------------------|--------------------|---------------|----------------------|--------------------|---------------|----------------------|--------------------|
| Groups ↓/ DV→               | Comprehension | Perceived Complexity | Aesthetic pleasure | Comprehension | Perceived Complexity | Aesthetic pleasure | Comprehension | Perceived Complexity | Aesthetic pleasure |
| Juxtaposition & Fusion      | 0.990         | 0.990                | 0.990              | 0.001         | 0.091                | 0.798              | 0.120         | 0.140                | 0.001              |
| Juxtaposition & Replacement | 0.001         | 0.001                | 0.001              | 0.001         | 0.001                | 0.002              | 0.001         | 0.001                | 0.001              |
| Fusion & Replacement        | 0.001         | 0.001                | 0.001              | 0.001         | 0.001                | 0.001              | 0.001         | 0.001                | 0.001              |

| Legend |               |
|--------|---------------|
|        | Insignificant |
|        | Significant   |

For credit card advertisements, significant differences are observed in comprehension, complexity, and aesthetic pleasure between juxtaposition & replacement ( $p < 0.001$ ) and fusion & replacement ( $p < 0.001$ ), indicating that Replacement differs significantly from both juxtaposition and fusion in all three variables. However, there are no significant differences

between juxtaposition and fusion ( $p = 0.99$  for all variables), suggesting that these two metaphor types have a similar effect on participants' comprehension, complexity, and aesthetic pleasure for credit card ads.

For home loan advertisements, juxtaposition & replacement ( $p < 0.001$ ) and fusion & replacement ( $p < 0.001$ ) comparisons show significant differences in comprehension, complexity, and aesthetic pleasure, indicating that replacement is perceived differently from the other two metaphor types. Juxtaposition & fusion comparisons are mostly non-significant, except in comprehension ( $p < 0.001$ ), where juxtaposition appears to be somewhat more effective than fusion.

For fixed deposit advertisements, all comparisons between replacement and the other two metaphor types (juxtaposition & replacement and fusion & replacement) are statistically significant across comprehension, complexity, and aesthetic pleasure ( $p < 0.001$ ). However, juxtaposition & fusion comparisons are generally non-significant, except for aesthetic pleasure ( $p < 0.001$ ), where juxtaposition and fusion are perceived differently.

#### ***Difference between male and female audience's responses***

Table 5.5 presents the results of independent t-tests analysing gender-based differences of replacement metaphor in comprehension, perceived complexity, and aesthetic pleasure across three types of banking advertisements credit card, home loan, and fixed deposit. The replacement metaphor demonstrated a significant difference in comprehension, perceived complexity, and aesthetic pleasure across three types of banking advertisements compared to the other two metaphors; therefore, this study focuses solely on the replacement metaphor.

Table 5.5 Student's *t*-tests for analysis of male and female response differences (independent *t*-test analysis) of Credit Card, Home Loan, Fixed Deposit

|                    | <i>DI</i> → | Credit Card |        |       |        | Home Loan |        |       |        | Fixed Deposit |        |       |        |
|--------------------|-------------|-------------|--------|-------|--------|-----------|--------|-------|--------|---------------|--------|-------|--------|
|                    |             | Gender      |        | Sig.  |        | Sig.      |        | Sig.  |        | Sig.          |        | Sig.  |        |
| Aesthetic pleasure |             | Male        | Female | Male  | Female | Male      | Female | Male  | Female | Male          | Female | Male  | Female |
|                    |             | N           | Mean   | SD    |        | N         | Mean   | SD    |        | N             | Mean   | SD    |        |
| Comprehension      | Male        | 190         | 5.705  | 1.500 | 0.004  | 250       | 5.536  | 1.442 | 0.344  | 94            | 4.893  | 2.013 | 0.426  |
|                    | Female      | 159         | 5.427  | 1.726 |        | 199       | 5.392  | 1.539 |        | 254           | 4.704  | 1.926 |        |
| Perceived          | Male        | 190         | 5.410  | 1.733 | 0.381  | 250       | 5.600  | 1.317 | 0.283  | 94            | 4.627  | 1.928 | 0.262  |
|                    | Female      | 159         | 4.981  | 1.819 |        | 199       | 5.562  | 1.212 |        | 254           | 4.641  | 1.809 |        |
| Aesthetic pleasure | Male        | 190         | 5.182  | 1.614 | 0.104  | 250       | 5.909  | 1.480 | 0.000  | 94            | 5.334  | 1.777 | 0.309  |
|                    | Female      | 159         | 5.182  | 1.746 |        | 199       | 5.909  | 1.168 |        | 254           | 5.334  | 1.701 |        |

| Legend |             |
|--------|-------------|
|        | Female      |
|        | Male        |
| Value  | Significant |

In terms of comprehension, a significant gender difference is observed for credit card advertisements, with males reporting higher comprehension ( $M = 5.705$ ,  $SD = 1.5$ ) than females ( $M = 5.427$ ,  $SD = 1.726$ ), indicating that males may find credit card ads more comprehensible ( $p = 0.004$ ). However, no significant differences are found in home loans ( $p = 0.344$ ) and fixed deposit advertisements ( $p = 0.426$ ), where both genders report similar comprehension levels.

Regarding perceived complexity, no significant gender differences are observed across any of the advertisement categories. In credit card ads, males ( $M = 5.41$ ,  $SD = 1.733$ ) and females ( $M = 4.981$ ,  $SD = 1.819$ ) perceive the ads with comparable complexity ( $p = 0.381$ ). Similarly, home loan ( $p = 0.283$ ) and fixed deposit ( $p = 0.262$ ) ads show no significant gender-based differences in perceived complexity, suggesting that both genders perceive the complexity of these ads similarly.

In the domain of aesthetic pleasure, significant gender differences are observed for home loan advertisements, where females ( $M = 5.909$ ,  $SD = 1.1685$ ) rate the ads as more aesthetically pleasing than males ( $M = 5.436$ ,  $SD = 1.480$ ), with a significant p-value of less than 0.001. In contrast, no significant differences are found for credit card ads ( $p = 0.104$ ), where males ( $M = 5.31$ ,  $SD = 1.614$ ) rate the ads slightly higher than females ( $M = 5.182$ ,  $SD = 1.746$ ), or for fixed deposit ads ( $p = 0.309$ ), where both genders show similar aesthetic pleasure ratings.

Hence, the null hypothesis **H2** is partially supported. A significant gender difference was found in comprehension of credit card advertisements ( $p = 0.004$ ), with males reporting higher comprehension. No significant gender differences were observed for home loans ( $p = 0.344$ ) and fixed deposit advertisements ( $p = 0.426$ ). Regarding perceived complexity, no significant differences were found across all ad categories. In terms of aesthetic appeal, a significant gender difference was observed for home loan ads ( $p < 0.001$ ), with females rating them higher. No differences were found for credit card and fixed deposit ads.

## 5.6 Discussion

This research explains the relationship between visual metaphor design and gender dynamics in shaping audience responses to banking advertisements, offering novel insights into the cognitive, aesthetic, and sociocultural dimensions of marketing communication. The findings collectively highlight the importance of metaphor type in mediating comprehension, perceived complexity, and aesthetic pleasure, while revealing subtle gender-based differences that challenge conventional assumptions about universality in ad likability.

Replacement metaphors proved to be the most effective in banking ads, performing better than juxtaposition and fusion metaphors in credit card, home loan, and fixed deposit advertisements. Their strength lies in seamlessly integrating abstract financial concepts with cohesive visual narratives, enhancing both cognitive accessibility and aesthetic appeal. This follows visual

rhetoric theory, which says that using integrated metaphors helps reduce confusion by matching symbols with the advertisement's message (Phillips & McQuarrie, 2004). Surprisingly, while replacement metaphors were perceived as the most complex (Enschot et al., 2023), they simultaneously enhanced comprehension and aesthetic appeal in this context. This suggests that audiences interpret complexity as sophistication, particularly in contexts requiring trust, such as financial services. In contrast, juxtaposition and fusion metaphors, though simpler, often introduce ambiguity, diluting message clarity and emotional impact. For instance, in-home loan ads, juxtaposition's contrast between tangible benefits (e.g., homeownership) and abstract financial terms marginally improved comprehension over fusion, highlighting the role of contextual relevance in metaphor efficacy.

Gender differences were raised selectively, most notably in credit card ad comprehension, where males confirmed a stronger grasp of messaging than females. This divergence may reflect rooted sociocultural norms that position males as primary financial decision-makers, thereby influencing their familiarity or engagement with credit-related content. On the other hand, the absence of gender disparities in home loans and fixed deposit advertisement products often associated with collective goals like family security, suggests that universal life-stage priorities can neutralize gendered cognitive biases. Particularly, perceived complexity continued to be gender-neutral across all ad types, implying that visual metaphors standardize cognitive load experiences regardless of gender. This divergence of perceived complexity and comprehension highlights the multifaceted nature of ad processing, where aesthetic and narrative coherence may offset subjective difficulty.

The findings of this study align with dual-process theories of human cognition, which differentiate between two modes of thinking: Type 1 (intuitive) and Type 2 (deliberative). Type 1 thinking is fast, automatic, and emotionally driven, requiring minimal cognitive effort (Evans & Stanovich, 2013; Kruglanski & Gigerenzer, 2018). In contrast, Type 2 thinking is slower and more reflective, involving conscious reasoning and logical analysis. While Type 1 processing relies on mental shortcuts or heuristics to enable rapid decision-making, it may lead to cognitive biases or errors, particularly in situations that demand analytical depth (Antoniou et al., 2022; Croskerry et al., 2013). On the other hand, Type 2 processing is more cognitively demanding but tends to result in more accurate and reasoned outcomes (Brosnan & Ashwin, 2022; Evans & Stanovich, 2013).

This dual-process framework offers a useful lens for interpreting how audiences engage with different types of visual metaphors in credit cards, fixed deposits, and home loans advertisements. The study shows that conceptually layered replacement metaphors tend to engage Type 2 thinking by inviting viewers to interpret deeper symbolic meanings. In contrast, juxtaposition and fusion metaphors typically rely on quick visual associations and are processed more intuitively, thus activating Type 1 thinking. Although these latter metaphor types can enhance immediate attention and emotional response, they may also lead to misinterpretation due to their surface-level simplicity.

These insights have practical implications for advertising design strategies. First, the use of replacement metaphors is recommended, as they balance visual clarity with conceptual richness, encouraging deliberate engagement without overwhelming the viewer. Second, message framing should consider gendered patterns of interpretation. For example, positioning financial products in the context of empowerment or financial independence for females can challenge existing stereotypes while increasing message relevance and engagement. Importantly, these strategies should not be viewed in isolation but rather as complementary to each other. Furthermore, the study suggests the need for standardization of key visual design elements, such as metaphor coherence and cognitive complexity. Consistency in these components can help align cognitive demands across diverse audiences, reducing the risk of misunderstanding and ensuring that neither gender is alienated in the communication process.

## **5.7 Limitations and Future Directions**

This study examined three financial products; however, future research should explore whether similar patterns emerge in advertisements for insurance or investment products, where discussions of risk may influence the effectiveness of visual metaphors. Additionally, cross-cultural studies could help distinguish universal tendencies from region-specific norms, particularly in societies with distinct gender role expectations. Furthermore, investigating these patterns within the LGBTQ+ community and comparing the findings with those of normative gender groups could provide deeper insights into audience perceptions and responses. Qualitative inquiries into the sociocultural underpinnings of the credit card comprehension gap, such as gendered financial literacy narratives, would deepen theoretical understanding. Longitudinal analyses could also check if replacement metaphors stay effective over time or lose impact as people get used to them.



## 5.8 Conclusion

This research highlights the importance of visual metaphors in banking advertisements, showing how different types of metaphors, gender differences, and ad likability interact. Among the three metaphor types, replacement metaphors were the most effective, providing a balance between clear messaging, engaging visuals, and cognitive appeal. They helped audiences understand financial concepts while making the ads more likeable. In contrast, juxtaposition and fusion metaphors sometimes confuse or lead to misinterpretation due to their reliance on indirect comparisons. Ad likability is essential in marketing because it affects both immediate engagement and long-term brand trust. This study suggests that audiences prefer ads that are both intellectually stimulating and easy to understand. Replacement metaphors successfully achieved this balance, appealing to both males and females. While males showed better comprehension of credit card ads, likely due to financial socialization, gender differences were not present in home loan and fixed deposit ads. Importantly, audiences saw complexity as a sign of sophistication rather than a drawback, which reinforced trust in financial brands. Advertisers should use replacement metaphors to improve clarity and engagement. However, adjusting messages for different audiences, such as highlighting financial independence for females in credit card ads, can make ads more relatable. Effective financial ads should be easy to understand and create an emotional connection with diverse audiences, helping to build long-term trust.

# 6

## Discussion and Conclusion

### ***Abstract***

*This chapter comprehensively discusses the study's findings concerning its research goals, objectives, and questions. Additionally, it outlines the study's key contributions, novel insights, limitations, and potential directions for future research, concluding with a summary of the overall research.*

### **6.1 General Discussion**

This study explores the use of visual metaphors in banking print advertisements in India, with a particular focus on their likeability in advertising. It provides an in-depth analysis of the structural typologies of visual metaphors employed within the banking sector to understand their role and impact. To achieve its objectives, the research utilized experimental designs conducted in multiple phases to collect empirical evidence and derive insights. The findings and key observations from these experiments are presented in detail in the following sections.

#### **6.1.1 Initial literature review and research gap identification**

The literature review was conducted in two phases. The first phase involved a bibliometric analysis, followed by an in-depth core concept analysis of the literature review to develop a holistic understanding of the domain. The bibliometric analysis quantitatively examined

publications, citations, authors, journals, and keywords to identify trends, map research structures, and provide a macro-level perspective on the visual metaphor in advertisements. Subsequently, the in-depth core concept analysis of the literature review qualitatively synthesized current research, critically evaluated findings and methodologies, and identified research gaps to justify the study's significance.

The bibliometric analysis of publication trends over the past three decades reveals significant progress and persistent gaps in visual metaphor research within visual communication. Despite a growing number of publications, the field remains underexplored, particularly from a design research perspective. Key contributions are concentrated in advertising, marketing, and communication, with seminal works by Forceville (1994,1996), Phillips (1997, 2000,2004), Jeong (2008), and Delbaere et al. (2011) highlighting interdisciplinary relevance. Limited co-authorship and multidisciplinary collaboration have constrained the field's innovation and depth. Research predominantly originates from developed nations, with minimal contributions from developing regions, particularly South Asia, besides China and South Korea. Geographical and multicultural studies remain scarce, underscoring the need for global and collaborative research networks. Existing research primarily addresses consumer behavior, psychological factors, neurocognition, semiotics, and media studies. However, critical areas such as finance, user preferences, gender studies, and design processes remain underexplored, with the financial sector, specifically banking and digital payments, offering substantial potential for future inquiry. This analysis identifies key research pioneers, highlights gaps, and underscores the need for interdisciplinary, cross-cultural, and regional studies, particularly in South Asia. It provides a foundation for advancing design research and visual communication studies.

The in-depth core concept analysis shows that while metaphor effectiveness has been studied across various product categories, its role in financial advertising remains largely unexplored. Research primarily focuses on tangible branding elements, overlooking how metaphors simplify financial concepts, build trust, and enhance engagement. Although studies differentiate between public and private bank strategies, they neglect these advertisements' aesthetic and metaphorical dimensions. The absence of a structured taxonomy limits insights into using metaphors in financial communication. Addressing this gap is crucial, as metaphors can enhance brand differentiation and consumer trust. Existing classifications, such as Forceville's typology, have been widely applied but lack empirical validation in financial

advertising, particularly in banking. Additionally, while studies highlight the reinforcement of traditional gender roles in advertisements, limited research examines how visual metaphors can challenge these stereotypes, especially in the Indian context.

### **6.1.2 A Study of Taxonomy of Banking Advertisements**

In the current research, post-gap identification, an in-depth preliminary study was conducted on banking advertisements. In a taxonomy of banking advertisements conducted using PRISMA guidelines, 110 advertisements were systematically selected for content analysis, identifying nine key components: main image, font style, headline, benefit details, iconography, visual metaphor, emotional appeal, and call to action. Subsequently, an Analytic Hierarchy Process (AHP) was applied, incorporating input from five design experts, to evaluate the relative importance of these components. Results highlight branding, main image, and headline as central to the effectiveness of banking ads. The study offers valuable insights for novice designers seeking to create impactful advertisements.

### **6.1.3 Ad-liking of With Visual and Without Visual Metaphors in Indian Banking Print Advertising**

This study investigated Indian audience ad-liking for banking print advertisements, revealing a stronger inclination toward ads featuring visual metaphors over those without. Additionally, the findings provide valuable insights into the gender-based interpretations and preferences associated with visual metaphors in banking advertisements in India. The statistical analysis established a clear preference for advertisements featuring visual metaphors across genders, though with minimal variation in intensity.

Content analysis further revealed gender-specific thematic resonances. Males, aligning with traditional roles as family providers, preferred themes of finance and analytics, reflecting a pragmatic approach. In contrast, women displayed broader analytical engagement and emotional depth, linking education with themes of freedom and empowerment. This highlights their aspirational perspective and a desire for societal progress beyond financial narratives.

### **6.1.4 Visual Metaphors Typology in Banking Print Advertisements**

This study emphasizes the critical role of visual metaphor typologies in enhancing the effectiveness of financial advertisements. It demonstrates that metaphor selection significantly influences comprehension, perceived complexity, and aesthetic appeal. The "replacement"

metaphor emerged as the most effective, simplifying complex financial concepts while enhancing visual engagement, whereas "juxtaposition" and "fusion" metaphors proved suitable for contexts requiring simplicity and subtlety.

The findings highlight demographic and regional factors, with gender preferences playing pivotal roles. For instance, gender differences in comprehension and aesthetic response, particularly in credit card and home loan ads, suggest the need for personalized design strategies. Regional variations in metaphor reception further underscore the importance of culturally tailored advertisements, especially for emotionally driven products like home loans.

In conclusion, this research provides valuable insights for leveraging visual metaphors in financial advertising, urging consideration of cognitive, emotional, and cultural dimensions to create engaging and contextually resonant messages.

## **6.2 Salient Findings**

The following are salient findings of the present research regarding the effectiveness of visual metaphors in banking print advertisements in India:

- Visual metaphors have been extensively studied in marketing, advertising, and communication; however, their exploration from a design perspective has been limited. This study addresses this gap by examining visual metaphors through a design lens.
- The existing literature lacks comprehensive analyses of banking advertisements from a design perspective. This study shows banking advertisements typically comprise nine components. These nine components are: main image, font style, branding elements, headline, benefit details, call to action (CTA), iconography, emotional appeal, and metaphors. Among these three components, the main image, branding, and headline are primary components that significantly influence the advertisement's effectiveness.
- Indian audiences show a marked preference for banking print advertisements incorporating visual metaphors. They perceive advertisements with visual metaphors' as likeable compared to advertisements without visual metaphors. This preference highlights the importance of visual metaphors in enhancing audience engagement and message retention within the context of banking advertisement, and incorporating visual metaphors in the design phase could significantly increase ad liking.

- Thematic preferences in advertising exhibit notable gender-based distinctions. Males tend to resonate more with themes centered around finance and analytics, aligning with traditional societal roles as family providers. In contrast, females demonstrated a broader analytical perspective and emotional depth, connecting themes such as education with notions of freedom and opportunity, reflecting aspirations for empowerment and societal transformation. Societal roles, personal aspirations, and cognitive predispositions influence these preferences. Males are often inclined towards pragmatic themes, while females are more inclined towards emotional and aspirational content. This divergence underscores the importance of considering gender-specific responses in advertising strategies to enhance engagement and effectiveness.
- Visual metaphor typology (juxtaposition, fusion, replacement) is untested in the context of banking advertisement. The study provides the likability of juxtaposition, fusion, and replacement visual metaphors. The result shows that the likability of replacement metaphors is more than fusion and juxtaposition metaphors in credit card, fixed deposit, and home loan advertisements.
- Gender differences in response are observed in the likability of juxtaposition, fusion, and replacement metaphors in banking print advertisements. Notably, males exhibit stronger comprehension in credit card advertisements, while in home loan advertisements, females express a higher aesthetic preference. These differences likely reflect distinct cognitive and emotional frameworks shaped by gendered experiences and expectations.

### 6.3 Addressing Research Gaps and Fulfilment of Objectives

*Objective 1: To understand the role of visual metaphors in Indian print advertisements.*

Foremost, attempts were made to understand current research trends and the prevailing landscape of visual metaphors in Indian print advertising through a bibliometric analysis. Thus, this particular study fulfilled research **objective 1**. The bibliometric analysis was also published by the same authors, **Das et al. (2025)**. This has been discussed in Chapter 1.



***Objective 2: To study key design components present in Indian print banking advertisements.***

A comprehensive content analysis of print banking advertisements was conducted, identifying nine key components. These findings provide insights into the essential design components of banking advertisements. Thus, **objective 2 of the research was achieved**, as discussed in Chapter 3.

***Objective 3: To rank the priority of the design components, present in Indian print banking advertisements, according to experts.***

The Analytic Hierarchy Process (AHP) was employed to prioritize the design components. Five experts participated in the study, and their AHP analysis generated a ranked order of these components. Thus, **objective 3 of the research was fulfilled**, as discussed in Chapter 3.

***Objective 4: To analyze how Indian audiences respond to print advertisements in the banking sector with and without visual metaphors.***

A study was conducted to analyze ad-liking in banking advertisements with and without visual metaphors. A survey was conducted on the Indian population, and the results indicate a higher ad-liking for advertisements incorporating visual metaphors compared to those without. Thus, **objective 4 of this research was achieved**, as detailed in Chapter 4.

***Objective 5: To examine the responses of Indian audiences to print banking advertisements with and without visual metaphors based on gender variations.***

A similar survey dataset was analyzed to investigate male and female responses to print banking advertisements with and without visual metaphors. The analysis, including thematic evaluation, identified significant gender-based differences in ad-liking. Thus, this study successfully addressed research Objective 5. The findings have also been published by **Das et al. (2024)** and are discussed in Chapter 4.

***Objective 6: To assess the responses of Indian audiences to print banking advertising with variations of visual metaphorical typologies (juxtaposition, fusion, and replacement).***

A large-scale survey was conducted to assess the likability of juxtaposition, fusion, and replacement metaphors in banking advertisements. The survey findings indicate variations in the responses of Indian audiences to these visual metaphor types in print banking advertisements. Thus, **the study successfully addressed research objective 6.**

*Objective 7: To examine the responses of Indian audiences to print banking advertising with variations of visual metaphorical typologies (juxtaposition, fusion, and replacement) based on gender variations.*

The same survey data were used to examine gender differences in the likability of juxtaposition, fusion, and replacement metaphors in banking advertisements. The findings indicate that males and females respond differently to these visual metaphor types. Thus, **the study successfully addressed research objective 7.**

## 6.4 Novelties of the Study

The novelties attributed to the present research are discussed below:

- The literature indicates that research on visual metaphors in marketing, advertising, and communication has primarily focused on investigative studies, with limited exploration from a design perspective. Examining visual metaphors through a design lens can provide comprehensive insights that may contribute to improving advertisements. However, the present study is the first of its kind to analyze the use of visual metaphors and their typologies, specifically within the Indian banking sector.
- The limited literature on the visual and aesthetic aspects of banking advertisements has necessitated a taxonomy analysis of banking advertisements. This study presents a comprehensive taxonomy that identifies key components of banking advertisements, offering valuable insights. The findings will be beneficial for both experts and novice designers when creating effective banking advertisements.
- Visual Metaphor Studies (VMS) are used to identify and evaluate visual metaphors in advertisements and their corresponding cognitive responses, which determine the effectiveness of audience engagement. However, conducting VMS presents several challenges, including restricted access to advertisements due to copyright constraints and the limited availability of appropriate advertising materials. Therefore, there is a critical need to design and develop proxy/mock advertisements that incorporate various visual metaphors in unique combinations. These proxy or mock advertisements enable researchers to systematically collect cognitive responses from target audiences, thereby facilitating a more comprehensive assessment of

advertisement usability and comprehensibility. This research contributes to the field by proposing the development of proxy advertisements for cognitive response evaluation in visual metaphor studies within the domain of advertising research.

- The present research introduces a novel empirical investigation into audiences' responses to visual metaphors and their typology (juxtaposition, fusion, replacement) within the Indian context. This study provides new insights into how visual metaphors are understood and interpreted by Indian audiences, contributing to the existing body of knowledge in advertising and visual communication.

## **6.5 Contributions of the Study**

A summary of all the key contributions of the current research is summarized below:

### **6.5.1 Contribution to the knowledge base**

This original empirical study investigates visual metaphors and their typologies, juxtaposition, fusion, and replacement in print advertisements within the Indian context, marking the first such examination in the banking sector globally. The findings offer valuable insights into audience likability and gender perspectives regarding these visual metaphors in print banking advertisements. This guidance is instrumental for seasoned and novice visual designers aiming to incorporate visual metaphors effectively.

While prior research has predominantly focused on marketing and communication aspects of visual metaphors in advertising, this study introduces a new design-oriented perspective, enriching the existing knowledge body. Additionally, it establishes a comprehensive taxonomy of banking advertisements, serving as a foundation for future research endeavours in this field.

### **6.5.2 Contribution to methodological perspective**

In exploring visual metaphor typologies, juxtaposition, fusion, and replacement in print banking advertisements, this study developed a replicable design process to create proxy advertisements as stimuli. This methodology addresses challenges such as copyright restrictions and limited access to suitable advertising materials, facilitating Visual Metaphor Studies (VMS) across various product categories. By documenting this approach, the research encourages scholars and researchers to develop and share similar processes, overcoming the scarcity of standardized templates for creating stimuli in advertising research.

### **6.5.3 Contribution to the banking sector**

This study makes significant contributions to enhancing the effectiveness of print banking advertisements by demonstrating that the use of visual metaphors can increase their appeal. The findings suggest that visual designers and advertisers should incorporate visual metaphors to create engaging banking advertisements that resonate with consumers. Moreover, the study highlights the importance of considering gender preferences when crafting effective advertisements, as audience responses can vary based on gender.

### **6.5.4 Socio-economic contribution**

The study shows visual metaphors in banking ads boost engagement by explaining complex concepts in relatable imagery. This approach helps people grasp banking services better, leading to more informed financial decisions. By presenting information in a relatable way, these ads capture attention and encourage deeper engagement, fostering trust between consumers and banks. This trust can lead to lasting customer loyalty. As more individuals understand and participate in formal banking, there's a boost in economic activities like saving, investing, and entrepreneurship. In essence, visual metaphors enhance marketing efforts and connect banks' goals with public interests, promoting societal progress through accessible financial engagement and stable economic systems.

## **6.6 Limitations and Future Scope of Work**

In conducting this research on visual metaphors in banking advertisements from a design perspective, thorough efforts were made to identify research gaps, develop a robust experimental plan, collect and analyze data systematically, and report findings comprehensively. However, as with any scholarly endeavour, certain limitations exist that present opportunities for future research:

- In Chapter 4, the study examined audience ad-liking for Indian print banking advertisements "with and without visual metaphors" via an online survey utilizing the snowball sampling technique. Due to the COVID-19 pandemic, physical data collection was not feasible, resulting in a smaller sample size compared to the study in Chapter 5. Thus, qualitative data analysis was employed to derive conclusive insights. This study can be replicated with larger sample sizes, applying statistical

methods in future research.

- In Chapter 5, the study investigated the likability of visual metaphor typologies, juxtaposition, fusion, and replacement in banking advertisements, collecting data from two Indian states: one in East India and another in the Northeast. Future studies could extend the investigation to Southern, Western, and Northern states to further enrich this research. Such an inclusive approach would provide valuable insights into the diverse responses to visual metaphors across various regions, enhancing the effectiveness of nationwide banking advertisements.
- The study on the likability of visual metaphor typologies, juxtaposition, fusion, and replacement in banking advertisements employed a quantitative method using statistical analysis. The same, using a qualitative approach, such as structured or semi-structured interviews, would provide a deeper understanding of metaphor likability. Furthermore, qualitative data may also offer richer insights into gender-based analysis, helping to explore how males and females differ or align in their preferences and interpretations of various metaphors.
- The present study explores the likability of print banking advertisements within the Indian context, providing valuable insights into audience preferences. While factors such as recall value and brand perception were not the primary focus, future research can build upon these findings to offer a more comprehensive understanding of advertisement effectiveness.
- The study focused on the Indian context; visual metaphors can be interpreted differently across cultures. Future research could explore cross-cultural, regional, linguistic, or socio-economic groups studies to examine how cultural, linguistic, or socio-economic group nuances influence the perception and effectiveness of visual metaphors in banking advertisements.
- The study was concentrated/focused only on print advertisements. With the increasing prominence of digital media, future research could investigate the effectiveness of visual metaphors in digital banking advertisements, including social media platforms, to provide a more comprehensive understanding of their impact across various media channels.



- The proxy advertisements were validated by only three (3) professionals, which may limit the robustness of the findings. Involving more experts in future studies could enhance the evaluation process. Similarly, in Phase II, feedback was collected from design students to improve the advertisements; however, including more experienced professionals could provide more critical insights and improve ad quality.

## 6.7 Conclusion

The research started with a problem in hand, the design of Indian print banking advertisement uses a standard structure; however, the appropriateness of this structure was unclear. Moreover, the use of visual metaphor was found to be negligible, which in other contexts has been proven to enhance advertisements' likability. This research represents a maiden attempt to examine the role of visual metaphors in Indian banking advertisements, with the primary objective of enhancing their appeal from a design perspective. The study contributes novel insights by explaining the function of design components, the application and classification of visual metaphors, and audience likability for different metaphor typologies. Moreover, it investigates variations in audience responses to visual metaphors, particularly considering gender-based differences in responses. Through adopting a design-centric approach, this study identifies key gaps in creating engaging and aesthetically compelling banking advertisements.

The findings of this research make significant contributions to the body of knowledge by systematically analyzing visual metaphors in Indian print banking advertisements. By developing a taxonomy of banking advertisements and an in-depth examination of visual metaphor typologies, including juxtaposition, fusion, and replacement, this study provides valuable insights into how audiences engage with and interpret these visual elements. The results underscore the role of visual metaphors in enhancing advertisement likability, improving consumer comprehension of banking services, and fostering stronger connections between financial institutions and their target audience.

Furthermore, this study introduces a novel methodological approach by employing proxy advertisements as research stimuli, thereby addressing challenges related to copyright restrictions and the limited accessibility of advertising materials. The implications of this research extend beyond academia, offering practical recommendations for advertisers and designers to develop more effective banking advertisements. Furthermore, the study highlights



the importance of considering gender differences in audience preferences, paving the way for future research to explore broader cultural and media contexts.

This thesis states that the existing standard structure is inappropriate as the advertisement fails to cater to the needs of both genders equally. Moreover, it has been found that the likability increases if a visual metaphor is used in advertisements, and no significant difference has been found in the preference of males and females when a visual metaphor is used. However, nuanced differences were found in the interpretation of the advertisements by both genders. The thesis also significantly contributes to the existing body of knowledge by establishing the relevance of visual metaphors in banking advertisements from a design methodology perspective within the visual communication and design domain. This study's research method and materials can be replicated in similar investigations concerning visual metaphor applications in advertisements. Moreover, the methodology proposed in this thesis may be directly adopted by researchers, design practitioners, and design students to create advertisements that enhance the likability of audience responses.

Although the study acknowledges certain limitations, such as constraints related to sample size and the exclusive focus on print media, these challenges present opportunities for further inquiry. Future research could expand this investigation to digital media platforms, conduct cross-cultural comparisons, and explore additional factors such as recall value and brand perception to provide a more comprehensive understanding of visual metaphors in advertising. Finally, this research advances the growing body of knowledge in visual communication, design, and marketing, reinforcing the significance of visual metaphors in crafting impactful and engaging advertisements.

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# Publications

## Journal Publication

- Das, P., Basak, A., & Majhi, M. (2025). Visual Metaphors in Advertisements: A Roadmap for New Researchers. *The International Journal of Visual Design*, 19(1), 61-85. DOI: 10.18848/2325-1581/CGP/v19i01/61-85 (**Scopus Q2**)
- Das, P., Basak, A., Vaidya, G., Singh, G., Banik, G., & Majhi, M. (2024). Unveiling Gender Differences in Visual Metaphor Interpretation in Indian Banking Print Advertising. *Archives of Design Research*, 37(4), 99-116. DOI: 10.15187/adr.2024.08.37.4.99 (**Scopus Q1**)

## Book Chapter

- Das, P., Singh, G., Banik, G., Majhi, M. (2024). Creating a Proxy Advertisement for Cognitive Response Evaluation in Visual Metaphor Studies Under Advertisement Research. In: Martins, N., Brandão, D. (eds) *Advances in Design and Digital Communication IV*. DIGICOM 2023. Springer Series in Design and Innovation, vol 35. Springer, Cham. DOI: 10.1007/978-3-031-47281-7\_62 (**Scopus**)

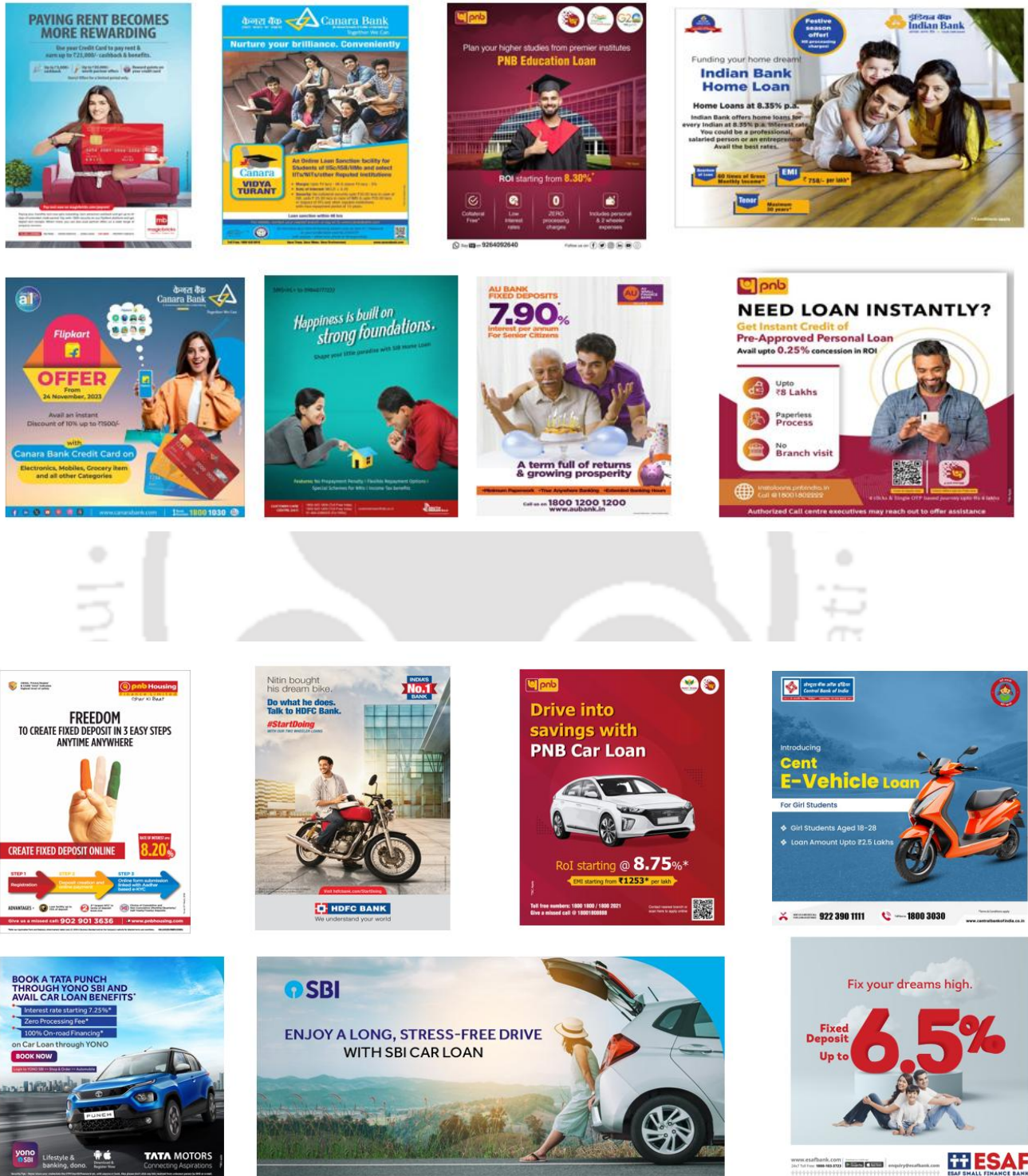
## Conference Proceeding

- Das, P., Majhi, M. (2022). Gender Role Portrayal in Indian Advertisement: A Review. In: Chakrabarti, D., Karmakar, S., Salve, U.R. (eds) *Ergonomics for Design and Innovation*. HWWE 2021. Lecture Notes in Networks and Systems, vol 391. Springer, Cham. DOI: 10.1007/978-3-030-94277-9\_40 (**Scopus**)
- Das, P., Singh, G., Banik, G., Majhi, M. (2025). Do Indian Audiences Prefer Banking Print Advertisement Visual Metaphor? The 4th Asian Conference on Ergonomics and Design, jointly with Humanizing Work and Work Environment (HWWE) & BRICS plus HFE Conference 2023, IIM Mumbai. (Accepted)



# Appendix A

## Sample images for Taxonomy Analysis Data





**ZERO** down payment

**BOI**

BLESS EVERY GIRL DREAMS WITH A HOME OF HER OWN

**BOI HOME LOAN**

Bank of India

Agility making beyond banking

**SyndNexus**

Your Dream... Our Promise

7.5% home loan

1% processing fee

Bank of India

**IndusInd Bank**

NO MATTER what you spend, it's POSITIVE

BY SPENDING, YOU ARE SAVING

IndusInd Bank

**SBI HOME LOANS**

NAYI UMEED, NAYA SAPNA, GHAR HOGA AB APNA.

**HOME LOAN @ 6.80%**

UP TO 10% INTEREST RATE CONCESSION\*

COMPOUNDING ON PRINCIPAL ONLY\*

KNOWLEDGEABLE, NOT JUST APP & DIGITAL CHANNELS

SBI HOME LOANS

I am a successful entrepreneur... Thanks to **CANARA HOME LOAN**

**CANARA HOME LOAN**

Canara Bank

**Bank of Baroda**

Upgrade your banking!

With newly added features on

**BARODA M-CONNECT**

Bank of Baroda

**Public Sector Banks now at your doorstep**

**DOORSTEP BANKING**

Safe and secure banking services at your doorstep by Public Sector Banks

**PICK-UP Services**

- Cheques
- New/Overdraft/Repayment slips
- Forms, FDS and FDS

**DELIVERY Services**

- New government cheques
- New Budget cheques
- Account statement
- Salary/Pension cheques

Register your DOORSTEP BANKING Request now!

For more info: 1800 10 27 188 or 1800 12 12 121

Download: PSB Mobile App

PSB DOORSTEP BANKING

**IPPB Premium Savings Account**

gives me seamless banking experience

IPPB Premium Savings Account

**Cent Kisan Credit Card**

Purpose: Short-term credit for farming needs

Eligibility: Open to all farmers and agricultural groups

Cent Kisan Credit Card

Fix your dreams high.

Fixed Deposit Up to **6.5%**

**ESAF**

ESAF - A New Future's Bank

**JOJO Car Finance**

APPLY TIPS TO KEEP YOUR CAR HEALTHY DURING THE LOCKDOWN

JOJO Car Finance

**PNB Credit Card EMI!**

Enjoy your purchases without straining your wallet with

PNB Credit Card EMI!

**SBI HOME LOANS**

Own the home you always wished for

Get credit score based interest rate.

SBI HOME LOANS

**SBI HOME LOANS**

TAKE THE FIRST STEP NOW TO OWN YOUR DREAM HOME.

SBI HOME LOANS

**SBI HOME LOANS**

NAYI UMEED, NAYA SAPNA, GHAR HOGA AB APNA.

**HOME LOAN @ 6.80%**

UP TO 10% INTEREST RATE CONCESSION\*

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KNOWLEDGEABLE, NOT JUST APP & DIGITAL CHANNELS

SBI HOME LOANS

# Appendix B

## Questionnaire for Comparative Study of With and Without Visual Metaphors

### Experiment-1

You are being asked to take part in a research experiment on viewers' perception of banking advertisements. The Department of Design sustains the practice of the protection of human subjects in experimental studies. The following will certainly provide you with details concerning the experiment that will help you determine whether or not you want to take part. If you consent to participate, please understand that you are free to withdraw at any point throughout the experiment at no charge. In this research, we will ask you to give your feedback after viewing some simple Indian advertisements. If you deal with any visual or psychological issue, please inform the experimenter; the research study will certainly end instantly. All information you offer will continue to be confidential and will certainly not be connected with your name. If for any type of factor throughout this research study you do not feel comfortable, you might leave the research and get credit for the time you got involved, and also your details will be discarded. Your engagement in this study will take approximately 15 to 25 minutes. When this research is finished, you will be provided with the outcomes of the experiment if you request them, and you will also be free to ask any questions. For this, please do not hesitate to call us via phone or email: PARTHA DAS [das.partha002@gmail.com](mailto:das.partha002@gmail.com) (8617763319).

1. Consent ☐ I agree to participate in this experiment  
☐ I disagree with participating in this experiment
2. Gender ☐ Male ☐ Female ☐ Others
3. Age \_\_\_\_\_
4. The degree you are pursuing at present \*  
  
☐ Secondary  
☐ Higher Secondary Graduation  
☐ Postgraduation  
☐ PhD  
☐ Diploma  
☐ Other

5. Subject \_\_\_\_\_

6. To which social class do you belong?

- ☐ Upper class (> Rs 10 lakhs)
- ☐ Middle class (Rs 5 lakhs – Rs 10 lakhs)
- ☐ Lower middle (Rs. 2.5 lakhs -Rs. 5 lakhs)
- ☐ Working class (Up to Rs 2.5 lakhs)

Instruction- In this experiment, you will be shown a total of 8 images. Please see the following images carefully and rate them. Here 1 means 'extremely disliked', 2 means 'disliked', 3 means 'somewhat disliked', 4 means 'undecided', 5 means 'somewhat liked', 6 means 'liked', 7 means 'extremely liked'



Image 1



1. What came to your mind when you saw this image? (Please write one or two sentences)

.....

.....

.....

.....

.....

.....

.....

.....

2. How much do you like this image? Please give your rating.

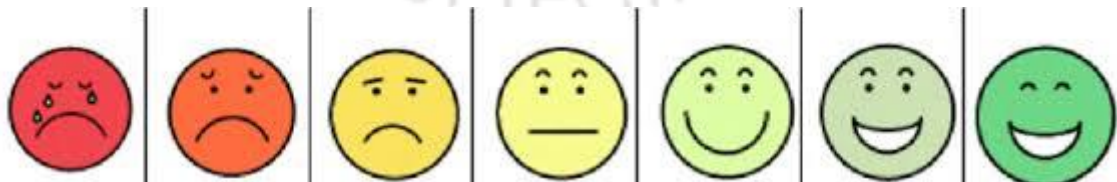




Image 2



3. What came to your mind when you saw this image? (Please write one or two sentences)

.....

.....

.....

.....

.....

.....

.....

.....

4. How much do you like this image? Please give your rating.

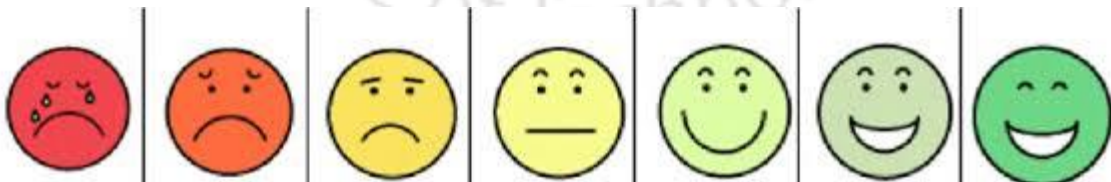
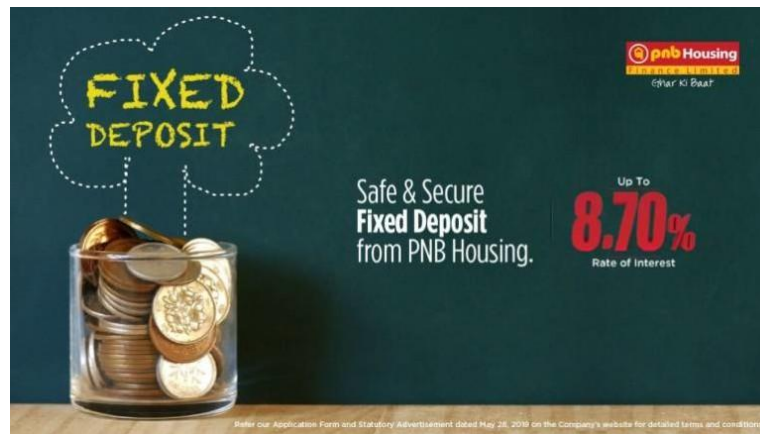




Image 3



5. What came to your mind when you saw this image? (Please write one or two sentences)

.....

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6. How much do you like this image? Please give your rating.

|                                                                                     |                                                                                     |                                                                                     |                                                                                     |                                                                                     |                                                                                       |                                                                                       |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|  |  |  |  |  |  |  |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|

Image 4



7. What came to your mind when you saw this image? (Please write one or two sentences)

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8. How much do you like this image? Please give your rating.

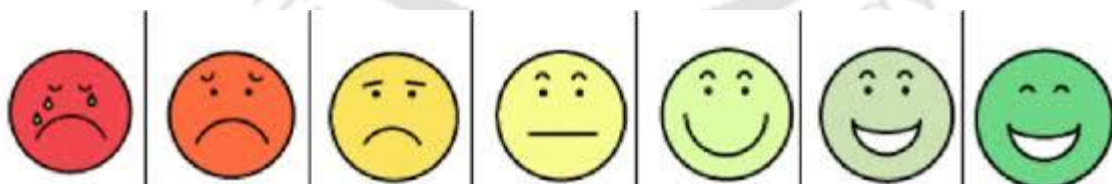


Image 5



9. What came to your mind when you saw this image? (Please write one or two sentences)

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10. How much do you like this image? Please give your rating.

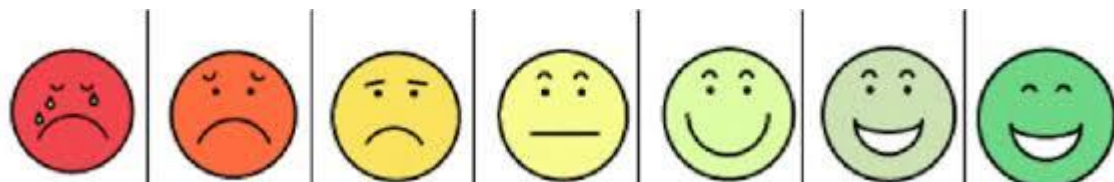


Image 6

**केनरा बैंक**  
(भारत सरकार का उपक्रम)

**Canara Bank**  
(A Government of India Undertaking)  
Together We Can

**An achievement made possible by Canara Bank**

**Canara Education Loan**

- Loans up to ₹ 10 lakhs for studies in India and up to ₹ 20 lakhs for studies abroad
- Repayment period up to a max. of 15 years
- Low Interest Rate
- No Processing Fee & Hidden Charges
- No Pre-payment penalty
- Interest subsidy available for EWS category as per CSIS Scheme, Ministry of HRD, GOI
- Interest subsidy available for study abroad under PADHOPARDESH Scheme and ACSISOBCEBC scheme

**Income Tax rebate on interest paid**      **0.5% concession for girl students**

**APPLY ONLINE ON OUR WEBSITE**

For details, contact your nearest branch or log on to [www.canarabank.com](http://www.canarabank.com) or apply online through Vidya Lakshmi portal @ <https://www.vidyalakshmi.co.in/Students/signup>

**CONSUMER AWARENESS**  
RBI never deals with individuals for Savings Account, Current Account, Credit Card, Debit Card etc.

11. What came to your mind when you saw this image? (Please write one or two sentences)

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12. How much do you like this image? Please give your rating.



# Appendix C

## Rejected Factors for the Likability Construct

| <i>Likability construct</i> | <i>Rationale for rejection</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Celebrity endorsement       | While celebrity endorsements can enhance likability by leveraging the fame and appeal of the endorser, their effectiveness is highly contingent on the congruence between the celebrity and the product being advertised. Research indicates that the likability of a celebrity does not always translate to the likability of the advertisement itself, especially if there is a perceived mismatch between the celebrity's image and the brand (Jiang, 2022; Korchia et al., 2012). Thus, while celebrity endorsements can contribute to likability, they are not universally applicable and may not be a reliable construct across different advertising contexts. |
| Emotional appeal            | Although emotional advertising can create strong connections with consumers, the effectiveness of this approach can vary widely depending on the target audience and the specific emotions elicited. For instance, while humour can enhance likability in some contexts, it may alienate viewers who do not share the same sense of humour (Schott, 2021; Schindler et al., 2017). Furthermore, emotional appeals can sometimes                                                                                                                                                                                                                                       |



|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                    | overshadow the core message of the advertisement, leading to confusion rather than clarity, which ultimately detracts from likability (Wu et al., 2020). Therefore, while emotional appeal is a notable aspect of advertising, it may not consistently contribute to likability across diverse audiences and contexts.                                                                                                                                                                                      |
| Usability          | While usability pertains to how effectively an advertisement conveys its message and engages the viewer, it is often intertwined with comprehension and aesthetic appeal (Hamborg et al., 2014; Bočaj, 2023). Thus, while usability can enhance the overall experience of an advertisement, it may not serve as an independent construct that significantly influences likability. Instead, it is better understood as a factor that supports the primary constructs of comprehension and aesthetic appeal. |
| aesthetic emotions | While aesthetic emotions can enhance the viewer's experience, they are often subjective and can vary significantly among individuals (Menninghaus et al., 2019). This variability makes it challenging to rely on aesthetic emotions as a consistent predictor of advertisement likability across different demographics and cultural contexts.                                                                                                                                                             |

# Appendix D

## Questionnaire to Know the Response of the Indian Audience on Visual Metaphor Typology in Banking Advertisements

### Experiment-2

Dear participants, you are being asked to take part in a research experiment on viewers' perception of banking advertisements. The Department of Design sustains the practice of the protection of human subjects in an experimental study. The following will provide you with details concerning the experiment that will help you determine whether or not you want to take part. If you consent to participate, please understand that you are free to withdraw at any point throughout the experiment at no charge. In this research, we will ask you to give your feedback after viewing 9 images of proxy advertisements. If you deal with any visual or psychological issue, please inform the experimenter; the research study will end instantly. All information you offer will be confidential and will not be connected with your name. If for any type of factor throughout this research study you do not feel comfortable, you might leave the research laboratory and get credit for the time you got involved, and also your details will be discarded. Your engagement in this study will take approximately 15 to 20 minutes.

When this research is finished, you will be provided with the outcomes of the experiment if you request them, and you will also be free to ask any questions. For this, please do not hesitate to call us via phone or email: PARTHA DAS [das.partha002@gmail.com](mailto:das.partha002@gmail.com) (8617763319).

1. ☐ I agree to participate in this experiment.  
☐ I disagree with participating in this experiment

#### Demographic information

2. Gender \* ☐ Male ☐ Female ☐ Other
3. Age \* .....
4. The degree you are pursuing at present  
☐ Secondary  
☐ Higher Secondary  
☐ Diploma  
☐ Graduation  
☐ Post Graduation  
☐ PhD  
☐ Other
5. Your subject of study .....
6. Your family income per year  
☐ Up to Rs 2.5 lakhs  
☐ Rs. 2.5 lakhs -Rs. 5 lakhs  
☐ Rs 5 lakhs – Rs 10 lakhs  
☐ > Rs 10 lakhs
7. Your ethnicity .....

*Here,1 means very difficult to understand,2 means somewhat difficult to understand,3 means difficult to understand,4 means neutral,5 means easy to understand,6 means somewhat easy to understand, and 7 means very easy to understand.*

I think that the advertisement shown in image No.1 (FDJ) is



I think that the advertisement shown in image No.2 (FDF) is



I think that the advertisement shown in image No.3 (FDR) is



I think that the advertisement shown in Image No.5 (CCJ) is



I think that the advertisement shown in Image No.5 (CCF) is



I think that the advertisement shown in Image No.5 (CCR) is



*Here, 1 means very complex, 2 means somewhat complex, 3 means complex, 4 means neutral, 5 means simple, 6 means somewhat simple, and 7 means very simple.*

I think that the advertisement shown in image No.1 (FDJ) is



I think that the advertisement shown in image No.2 (FDF) is



I think that the advertisement shown in image No.3 (FDR) is



I think that the advertisement shown in Image No.5 (CCJ) is



I think that the advertisement shown in Image No.5 (CCF) is



I think that the advertisement shown in Image No.5 (CCR) is



*Here,1 means not attractive,2 means somewhat not attractive,3 means very little not attractive,4 means neutral,5 means attractive,6 means somewhat attractive, and 7 means very attractive.*

I think that the advertisement shown in image No.1 (FDJ) is



I think that the advertisement shown in image No.2 (FDF) is



I think that the advertisement shown in image No.3 (FDR) is



I think that the advertisement shown in Image No.5 (CCJ) is



I think that the advertisement shown in Image No.5 (CCF) is



I think that the advertisement shown in Image No.5 (CCR) is





## Proxy advertisements of Fixed Deposit, Credit Card, and Home Loan



Image No.1 (FDJ)



Image No.2 (FDF)



Image No.3 (FDR)



Image No.4 (CCJ)



Image No.5 (CCF)



Image No.6 (CCR)



Image No.7 (HLJ)



Image No.8 (HLF)



Image No.9 (HLR)

