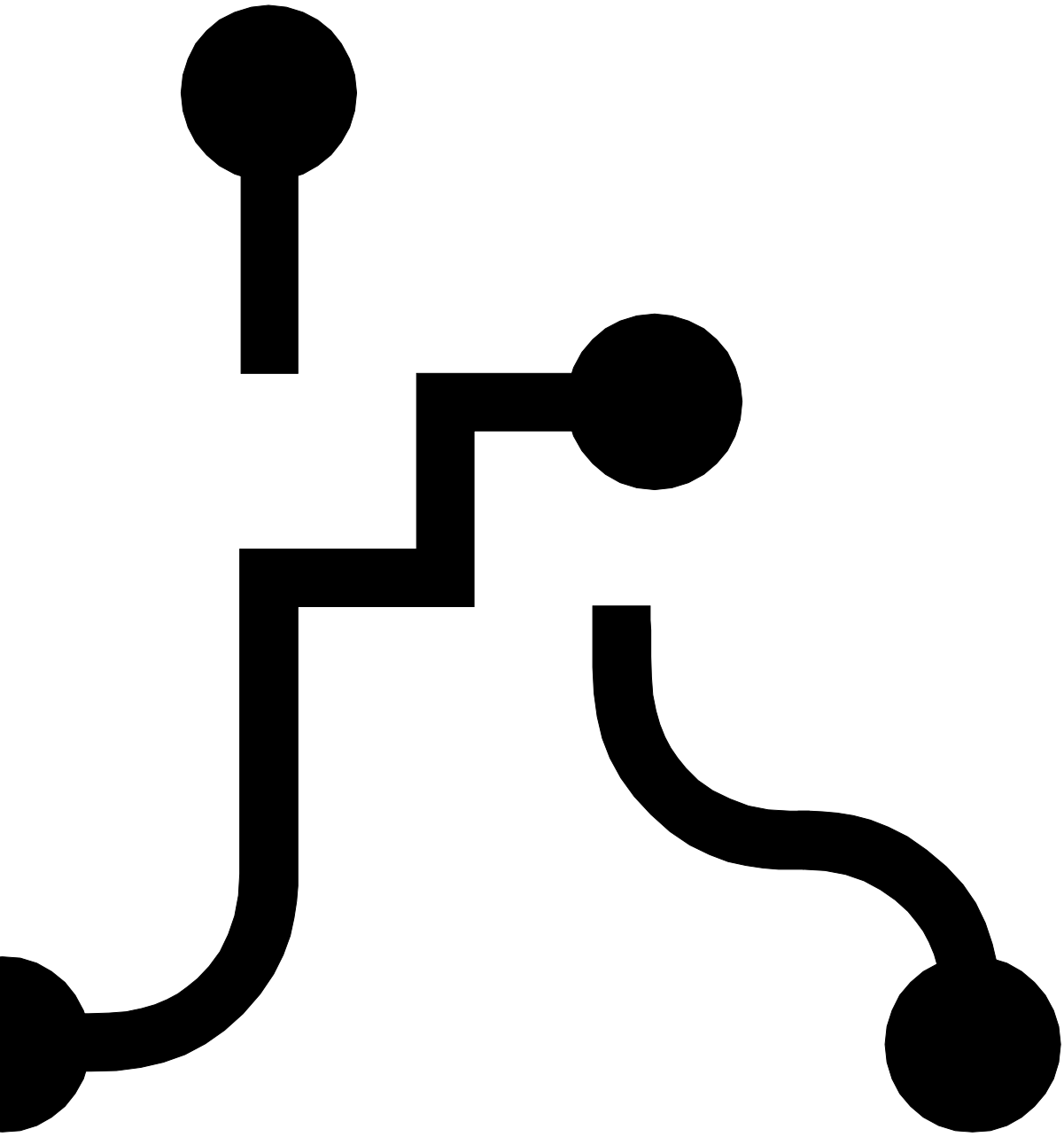
International Journal of Marketing Semiotics & Discourse Studies

2019

Vol. 7
ISSN: 2195-2280
www.ijmarketingsemiotics.com

Online first: 13 April 2019

Antonio Laurino (2019). Amongst branding, design and architecture: a semiotic analysis of ING DIRECT's bank shops. *International Journal of Marketing Semiotics & Discourse Studies* Vol. VII, pp.1-20.



Amongst branding, design and architecture: a semiotic analysis of ING DIRECT's bank shops

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Abstract

The purpose of this article is to analyze the discourse of ING DIRECT bank shops, that is bank branches with an original and attractive design that were established in Italy in 2011. What makes these places of consumption particularly interesting from a semiotic point of view is the fact that they are concept stores: physical spaces where the values and the characters of the brand are rendered tangible and where subjects may develop sensorial, cognitive and emotional relationships with the brand. On the one hand, this solution had a strong impact on the retail banking sector. However, on the other hand, it brought with it several risks in terms of brand identity and corporate identity; risks that a semiotic outlook can profitably uncover. With reference to the branches of Roma, Milano, Bergamo and Padova, and by shifting between descriptive and analytical moments, this paper addresses (i) the choices made on the expression plane which are responsible for creating the particular ambiance – the set of effects of meaning – that characterizes the bank shops; (ii) if, how and to what extent the bank has succeeded, through a specific architectural and design configuration, to substantiate the profound values that underlie its identity; (iii) if there is consistency between what the bank tells about itself and what it communicates through the spatial discourse of its branches.

Keywords: branding, design, architecture, semiotics of branding, semiotics of space.

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0. Introduction

In September 2011, ING DIRECT Italy, the Italian division of the Dutch ING online banking group, announced the opening of twenty-five branches in the country. The operation was supported by a massive communication campaign and it immediately generated a climate of expectation and curiosity among the experts and the public opinion. The innovative layout and the captivating design of the branches were of particular interest. These, in fact, differ considerably from the traditional bank branches and look like concept stores: concrete occurrences of

> a repeatable and accomplished architectural model, designed to best represent the image of the company which is easily recognizable for its morphology, materials, lights, colors and furnishings; [a model] which is superimposed on the available space, in order to give a homogeneous appearance to all sales points. (Cervelli and Torrini 2006: 147)

Despite its originality, this solution is not completely new in the Italian financial market. In fact, during the first few months of 2009, CheBanca!, the online bank belonging to the Mediobanca group, had already opened branches that stand out from the others because of a futuristic and unusual interior design: brightness, soft lines, bright colors and technology made the branch space extremely different from that of the traditional physical banks. For the first time, the banking sector had experienced the creation of informal and comfortable environments designed to reflect brand characteristics such as simplicity, transparency and innovation. This aspect found its most complete realization in the ING DIRECT branches that signaled a radical change in the field of retail banking. Over the past years, many other important traditional Italian banks, such as UniCredit, BPER Banca and Unipol, begun renovating their branches, according to this architectural philosophy and marketing strategy.

1. The point of sale between branding and semiotics

The notion of ‘concept store’ brings the idea of a bank closer to that of any other point of sale, while encapsulating what are defined as “bank shops” in the group's press releases. This kind of hybridization allows us to consider them as any other place of consumption and, as such, to question the identity and promotional (or activation) plans of the company, in this case a credit institution, that put them in place. It is precisely by referring to the identity and the marketing objectives of the bank that it is possible to fully understand the relevance and delicacy of the operation promoted by ING DIRECT. On the one hand, it is reasonable to assume that by opening stores in the old town of the main Italian cities, it aims to increase

the visibility of its brand and to extend its target. On the other hand, the decision made by the virtual bank to acquire physical branches risks weakening its identity that is inextricably linked with the world of the Web and with a strictly direct business model.

From a semiotic perspective, a (brand) identity can be understood as the persistence of an invariant node beyond the differences that can be found on the level of the manifestation of different textual objects. It refers to the generative trajectory of meaning (cf. Greimas and Courtés 2007: 140-143): the general model from which it is possible to reconstruct the content plane of any type of text, by progressively abstracting from its surface realization. It is divided into three levels, each of which has its own semantics and its own syntax.

Figure 1. Generative trajectory of meaning (Greimas and Courtés 2007: 142)

At the semio-narrative deep level, we find the fundamental values and meanings on which the text is based, which are realized more concretely in the subsequent levels.

At the semio-narrative surface level, the values that stem from the deepest level become the object of clashes, transformations, passages. Here, the scheme of the narration is defined and the actants appear – elements that represent abstract narrative functions. There is a Subject that performs actions in order to obtain his own Object of value, thus giving rise to one or more narrative programs (NPs). Starting from the notion of actant, we can define, following Greimas, the types: Helper, any person, thing or situation that helps the subject to realize a NP; Opponent, any person, thing or situation that hinders the Subject in the realization of a NP. Other actants are the Sender, someone who gives someone else the task of doing something, and the Receiver, who receives the assignment, generally the Subject. The Subject, however, is not limited to performing actions, but also has desires or obligations that lead him to certain Objects. To describe these narratological characteristics, four modalities were employed in the Greimasian semiotic model: (i) *having (to-do)*, which concerns the sphere of human obligations; (ii) *wanting (to-do)*, which concerns the conative

dimension of goal-accomplishment; (iii) *knowing (how-to-do)*, which concerns the extent of being equipped with the requisite cognitive capacities for fulfilling a NP; (iv) *being-able (to-do)*, which concerns the material means that allow for the effective realization of actions.

Finally, at the discursive level, the abstract elements and patterns that originate in the deep level of the trajectory take shape, become concrete characters, places and times. This happens through the enunciation (cf. Greimas and Courtés 2007: 104-107), which is based on the operation of débrayage. Débrayage (cf. Greimas and Courtés 2007: 69-71), or disengagement, consists in the separation of the enunciated text by the real situation of the enunciation. The subject of the enunciation is projected onto manifest text actors, that is characters with their own names, different from himself, times different from the present of enunciation, places different from the one where enunciation takes place. The result is a specific space-time configuration, a world that is no longer abstract, as at the semio-narrative surface level, but fully human.

This model has found several applications in the field of branding and brand management (Semprini 1993; Marrone 2007; Zannin 2008). Despite differences and peculiarities[i], all the marketing-oriented reworkings are linked by the attempt to subsume each element involved in the creation and management of a brand under a stratification of meaning. This approach makes it possible to confront problems of brand identity and corporate identity in terms of intertextual and intradiscursive coherence between different communication objects[ii] in which different languages are used. In other words, their construction depends on the persistence of values, narrative structures and figures of the world in textual objects whose expression plane can radically change: logo, ads, commercials, products, packaging, etc. The sales point is one of these objects: a physical place in which the company speaks the language of space, trying to make the values and the immanent characteristics of its brand tangible. As a concrete space, the store becomes a place where subjects may enter into sensorial, cognitive and above all emotional relationships with brands, thus giving rise, even before any economic transaction, to a positive passional disposition. This is why the design of sales environments which are able to best express the brand's universe of values and that can guarantee meaningful customer experiences (Ferraresi and Parmiggiani 2007) and relationships (Castaldo and Mauri 2008) has assumed a strategic role across sectors. In the financial one, in particular, a reconceptualization of consumer spaces is underway: increasingly, inside the bank branches it is possible to have aesthetic experiences that contribute to the generation of symbolic and cultural value, and that increase long-term reputation capital and goodwill for stakeholders (Bargenda 2014a). The semiotic approach has already been profitably applied in the empirical analysis of some of these spaces (Bargenda 2014b; 2015), and has allowed us to understand how they reach specific branding objectives. From a semiotic point of view, in

fact, space is a system capable of talking about something else: about its own articulation, about society and about the relationships between people. Structuralist semiotics, in particular, studies space as a text, identifying a plane of expression – the physical articulation of spatial extension, constructed or natural – and a plane of content – the meaning that subjects attribute to it. Therefore, a place is an object that is the result of a project and has its own meaning. The peculiarity of space, however, compared to other textual objects, lies in being re-invented by those who experience it, thus giving rise to potentially countless new texts.

> The real meaning of space arises [...] from a continuous negotiation between the intentions of those who put it into being and who seek to predict its use, installing in the text a simulacrum of the enunciatee with its own competence, and the actual practices of those who live it. (Pezzini and Cervelli 2006: 424)

Practices that call into question strategies, movements, gestures, methods of interaction, enhancements, and which are the privileged object of ethnosemiotic studies (Marsciani 2007).

Given the opposition between a *designed space* and an *experienced space*, in the present work we will focus on the planning pole (on the activation programs of the space enunciator, on the enunciatee installed in space, on the sought-after effects of meaning), due to the highly strategic nature of the space which is analyzed – a point of sale – and to the previously outlined challenges of brand management. We will do this by attempting to reconstruct the plane of content of the branches' spatial text, using some of the above outlined key Greimasian semiotic concepts, while introducing others as the analysis progresses.

We will start by examining the ING DIRECT Italy brand and then we will move on to the analysis of the spatial discourse of the branches of Roma, Milano, Bergamo and Padova[iii]. There are three principal research objectives:

- to highlight some of the choices made on the expression plane which are responsible for the creation of a particular ambiance, as set of effects of meaning which define the branches;
- to understand if, how and to what extent the bank has succeeded, through a specific design, architectural and spatial configuration, in substantiating the profound values of its identity;
- to verify the consistency between what the bank tells about itself and what it communicates through the discourse of its branches.

2. The ING DIRECT Italy brand

The Internationale Nederlanden Groep (ING) was born in 1991 in the Netherlands. Today, it is a corporation that operates in forty countries in Europe, Asia and the Americas[iv]. In Italy, it has been active ever since 2001. As of its inception, it has been standing out for its innovative business model that is based on Internet and telephone banking. By leveraging the enormous and until recently untapped potential of direct channels in the marketing of banking products and by virtue of the undoubted cost leadership competitive advantages obtainable from a lean business model that allowed it to offer its products at competitive prices, the bank succeeded to establish itself in the North American and European markets. Nevertheless, the innovative marketing policies conceived and managed at the local level were the main success drivers.

> In Italy, in particular, ING DIRECT has literally "changed the rules" of communication and financial marketing: being inspired by those techniques which are typical of the most competitive and evolved markets, it has focused on the creation of a strong and recognizable brand endowed with a distinctive brand personality, supported by a communication of great impact, symbolized by a pumpkin. (Lovelock et al. 2008: 194)

In other words, the ING DIRECT marketing went far beyond the corporate communication tactics of traditional banks. The goal was to create a brand that focuses on values such as simplicity, transparency, convenience and proximity to the customer. To the above, a surprisingly informal tone of voice must be added which conferred an emotional overtone to the bank-customer communication that had been absent until then.

> The main innovation introduced by ING DIRECT perhaps consists in having been able to challenge the habits and conventions of the sector and in having chosen to communicate to customers in a direct, simple and sunny way, introducing the "color" in financial marketing. (Lovelock et al. 2008: 198)

Therefore, its innovative and original marketing strategy and tactics allowed the company to enter successfully and become entrenched in the Italian market. The bank, in fact, also thanks to the increase of Internet penetration in the country, has progressively expanded its market penetration. Today, it reaches the quota of over 1.250.000 customers and 900 employees[v]. Along with its growth, over the years the bank has increased the contact points and communication channels with its current and potential customers:

> the “Orange Space” dedicated to the relationship with customers at the company's headquarters in Milan [...] and “Arancio Net”, a network of “Orange stands” distributed throughout the territory especially within the main shopping centers of the […] country, have been added to the telephone and the website. (Lovelock et al. 2008: 200)

From this perspective, the opening of real branches represents the last step in a progressive and profitable integration between virtual and physical channels.

3. The ING DIRECT bank shops

3.1 Spatial articulation and organization

The ING DIRECT branches are distinguished by the large windows overlooking the street. These create an overall effect of non-discontinuity between an inside, the space of the branches, and an outside, the urban space. On the one hand, the passer-by is modalized by a *being-able-to-see*. On the other hand, the subject inscribed in the branch space is modalized by a *being-able-to-be-seen*. This visibility regime (Landowski 1999) establishes, at a global level, one of the key values of the bank: transparency.

Figure 2. The outside (bank shop of Roma)

Moreover, it stands out in terms of the shop’s internal structuring: as soon as the subject crosses the threshold, he is modalized by a *not-being-able-not-to-see* which endows him with an almost all-round perception of the space. The entrance features an orange arch that recreates the silhouette of a pumpkin, completed by the outline drawn on the panel or on the windows placed to the side of the entrance. The figurative element of the pumpkin is connected to the visual identity of the Italian division of the bank. It is therefore a marker that presents the spatial enunciator and allows access into his world, in his tangible universe of meaning.

Figure 3. ING DIRECT Italy logo

Figure 4. The entrance (bank shop of Roma)

Proceeding with the spatial segmentation, in each bank shop it is possible to identify four relatively autonomous zones: (i) an area used as an information and assistance point, composed of desks on which a PC is placed, surrounded by sofas; (ii) a waiting-area featuring armchairs that are arranged around a little table, on which tablets are installed; (iii) an area reserved for consultancy, consisting in a capsule recreating the silhouette of a pumpkin; (iv) an area with ATMs, each one covered with a blue box.

If the presence of these four areas does not represent an aspect of originality, since they can be found in any location of a credit institution, it is worth noting that separating each from the others are not limits, but thresholds. The former subdivide the space in a clear and stable way, thus performing a demarcation function. The latter are material or immaterial elements that create weak separations, much less clear than those generated by the limits, and which perform a segmentation function (Zilberberg 2001). In other words, by referring to the topological category /Open/ vs. /Closed/, the space of traditional bank branches tends towards the pole of closure, since it is broadly and rigidly divided by walls, dividing panels or opaque glass windows, all strong dissuasive devices which carry "the interdiction of two varieties of conjunction: a visual conjunction of a cognitive nature and a somatic conjunction, situated on the pragmatic dimension" (Hammad 2003: 211). In the case of bank shops, instead, the organization of space tends towards opening, given the use of architectural solutions[vi] that enable a bird's eye view of the environment and considerable freedom of movement. The scopic dimension, in fact, is linked to the cognitive dimension and influences the pragmatic dimension, in terms of possible movements and paths that space suggests to the subjects inscribed in it. Inside the bank shops, the subject is modalized by a *being-able-to-see*, which corresponds to a *knowing*, and finally, to a *being-able*, in the order of *being-able-to-do*. This absence of closures or strong constraints, therefore, substantiates two of the values that belong to the core of the brand: accessibility and freedom to operate (dynamism).

By focusing on the organization of the space and the arrangement of the individual areas, we note that the layout of the different branches places the points of contact, assistance and advice in a privileged position, with respect to the visitor's point of view (whether he is outside or has just crossed the entrance). These are *heterotopic spaces* (cf. Greimas and Courtés 2007: 116) where the Subject can stipulate his/her contract with the Sender – in this case the bank – and *paratopic spaces* (cf. Greimas and Courtés 2007: 235) where skills are acquired, both on the pragmatic and cognitive dimensions. At the same time, the internal structure of the branch places in a peripheral position, in a marginal way, the area of the automated tellers where the customer can actually make bank transactions, which may also be conceptualized as a *utopian space* (cf. Greimas and Courtés 2007: 374). On the basis of this configuration, we can state that the bank puts the acquisition of a *knowing* and a *knowing-how-to-do* in the foreground. If a traditional branch is primarily a place of performance – bank transactions – the bank shops are first of all places for acquiring a competence: information about the bank and indications of how to use its online services.

3.2 Interior design and furnishing

Although the interior design style of the bank shops is coherent, as a whole, it comes across as quite distinctive from that of traditional bank branches. In other words, furnishings and complements possess peculiar traits on the level of expression. These traits are not attributable to the figurative level of the elements, since within the space it is possible to recognize furnishings and objects that largely belong to the encyclopedic prototype of a bank branch (desks, tables, armchairs, etc.), but to the plastic one (Greimas 2001), in particular as concerns lines and colors.

Starting from the eidetic dimension, it should be noted that all furnishing elements have curvilinear finishes and are devoid of any angularity. The presence of objects with sinuous lines seems to evoke, in an indirect but consistent way, the soft and wavy contours of a pumpkin. Therefore, we are in the presence of a subtle system of plastic rhymes between the ideally encompassing element (the pumpkin, whose threshold is crossed at the entrance) and the incorporated space (the branch): a system that helps to increase the coherence between the environment and the visual identity of the company.

Taking into consideration, then, the chromatic dimension, we note the use of just three colors: orange, blue and beige. Beyond a symbolism, as naive as it is widespread in Western culture, according to which orange would communicate pleasure, joy and leisure, while blue seriousness, peace and introspection (Agnello 2013), these two colors acquire meaning in context, or rather, in the text of the branches, on the basis of a semi-symbolic mechanism:

> a way of correlating the planes of expression and of content of a language. The correlation does not occur between the individual elements of the planes, but between categories, or between pairs of elements that oppose each other. A category of the expression plane corresponds to a category of the content plane. (Pezzini and Cervelli 2006: 423)

Inside the branches, orange is associated with the points where the user comes into contact with the bank and establishes interpersonal relationships with its employees (consulting area, information points, workstations); blue marks the places where the customer can act in full autonomy (waiting area, self-service posts and ATMs). Therefore, the opposition Orange vs. Blue corresponds on the plane of content to the dichotomy /Assistance/ vs. /Autonomy/.

Figure 5. Service and self-service posts (bank shop of Roma)

Moreover, orange has greater pertinency compared to blue. Considering that it is strongly linked to the brand identity of the bank (not only visual, as the 'orange' concept appears in the name of all its financial products: Orange Account, Orange Mortgage, Orange Loan, etc.), this chromatism acts as an isotopic connector and represents a further simulacrum of the enunciative instance.

Furthermore, from a chromatic point of view, /Shiny/ vs. /Opaque/ is a significant opposition. The furnishings in bright colors (orange and blue) contrast with the matt beige of walls and floor. The latter serve as a neutral and perceptive relaxing background, on which the elements of the other two colors stand out. This solution creates a perceptual rhythm, a strong visual dynamism, generally absent from the branches of traditional lenders, places of proverbial greyness – chromatic and not only.

Finally, moving from the furniture to the objects that can be found in the branches, we note the presence of numerous hi-tech devices: from the information totem with ticket

dispenser for booking services to the ATM's; from tablets available to customers to self-service or assisted computer posts.

The branches' space, therefore, is characterized by what we could call a technological-digital isotopy. Isotopy[vii], in structuralist semiotic terms, denotes "a semantic thread" (Pozzato 2001: 107) that runs through the text ensuring its consistency. "At the heart of the concept of isotopy lies the notion of recurrence, which may concern either the plane of expression or content or both" (Rossolatos 2014: 193). In this case, the isotopy that characterizes the spatial text finds an interesting manifestation in some promotional inscriptions on the branches' walls. These are short lists of keywords, true lexicalizations of the values that underpin the bank's identity: convenience, responsibility, innovation, simplicity, transparency. Quite interestingly, from a plastic organization point of view, the words appear in different sizes and body and are juxtaposed to form a visually compact configuration, recreating a tag cloud[viii]. On the one hand, therefore, the bank tries to translate, in a concrete space, the attitude towards technological innovation and the attention to the digital world that are two of the fundamental values of its identity. On the other hand, it talks about itself, about its other values, using communicative forms which are typical of the Web world.

Figure 6. Information totem with ticket dispenser for booking services (bank shop of Padova)

Figure 7. Promotional inscription (bank shop of Milano)

3.3 General ambiance and specific effects of meaning

What has been highlighted so far about the layout, architecture and design of the branches allows us to advance hypotheses about the permeating ambiance. The ambiance can be understood semiotically as the "predisposition of the effects of meaning" (Pezzini and Cervelli 2006: 11) that the consumption space, as a whole, aims to infuse to the user-client. In summary, the bank shops present themselves as open spaces, almost without any restrictions, perceptually stimulating, technologically advanced, where it is possible to entertain oneself; places that deviate from the prototype of a traditional bank branch and that evoke encyclopedic references to other consumer spaces. Among the various alternatives, the most immediate and relevant seems to be that of an arcade, with its informal and playful ambiance. To this ambiance, however, specific effects of meaning, within each of the areas that make up the branch space, must be added. These effects are produced by specific architectural and design solutions, as follows:

- In the waiting areas, the arrangement of the armchairs and their orientation allow customers to come face to face, thus favoring both visual and verbal interaction. Here the subject is modalized by a *being-able-to-do*: sit down and take advantage of the tablet to surf the Internet. The generated effects of meaning, therefore, are those of comfort and conviviality.

Figure 8. Waiting area (bank shop of Bergamo)

- The areas where the ATMs are located – always positioned in one of the corners of the branches, away from the windows – are less luminous than the rest of the environment and almost without natural light. Here, the lighting is softer, thanks to

some lamps hanging from the ceiling. Light, as a semiotic agent (Zingale 2008), is used strategically to bestow a certain connotation onto the environment: a more intimate tone. Furthermore, each ATM is sheltered in a blue box that completely hides the user during operations. So, here the regime of transparency that persists throughout the rest of the branch is limited, avoiding possible dysphoric[ix] effects on the passional level: the discomfort that may arise in clients by feeling observed by those who are positioned inside or just outside the branch. Overall, therefore, these areas are presented as a more private space than the rest of the space and the main effect of meaning generated in them is that of privacy.

Figure 9. Example of the ATMs area (bank shop of Roma)

- In the case of the information and assistance areas, the L shape of the sofas surrounding the stations allows the operator to be literally next to the customer, to provide information and suggestions by sharing with him the PC screen. This solution figurativizes deep brand values such as proximity, availability, "being on the customer's side." Furthermore, it renders the pedagogical dimension of the branch even more concrete. As mentioned above, the bank shops are places where subjects can acquire a competence: a *knowing*, information on the bank and the services it offers, and a *knowing-how-to-do*, the concrete use of online banking services. The subjects inscribed in this space, therefore, may enact narrative programs aimed at obtaining objects of modal value, programs where the bank's operators are configured as Helpers and whose actantial role is, thus, figurativized.

Figure 10. Information and assistance area (bank shop of Roma)

- The consulting areas are bordered by a plastic frame that reproduces the stylized profile of a pumpkin. "The frame can be considered as an operation of débrayage, which makes it possw22ble to distinguish the space of the enunciation from that of the utterance, which, once closed, becomes an entire signifier, a true visual text" (Teotti 2006: 94). Then, by resorting to this solution, the bank is not limited to the establishment of cordial and profitable relationships, but literally puts them on display, strongly emphasizing its role as enunciator. Furthermore, this "staging" effect is reinforced by the fact that a transparent glass panel partially separates the area from the rest of the environment. There is, therefore, a somatic separation between the subjects inside and outside the space, but each one is modalized by a *being-able-to-see* and *being-able-to-be-seen*. In more detail, as Manar Hammad (2003: 215) notes, "the glass wall achieves more than a somatic separation of people while allowing their visual conjunction: the wall announces their next somatic conjunction, and this is almost a promise". The bank, therefore, establishes, shows and finally promises a human contact, a relationship. And it is a relationship with precise attributes. Focusing on the furniture, we can see that the support surface and the seats are positioned in such a manner as to allow both the consultant and the client to be observed by a third subject from the outside. This perspectival choice ensures that the former does not appear to be hidden behind the desk, while the latter does not turn away from the observer. In other words, for a person looking from the outside, the typical distance effect of being on one side or the other of a desk is effaced. The combination of these spatial choices ultimately safeguards that the space inside the capsule is configured as a *mise-en-scène* where an equal relationship between the agent and the client is staged. The generated effect of meaning, therefore, is "to put on the same level", understood as the possibility for the client to have a less hierarchical relationship with the bank.

Figure 11. Consultancy area (bank shop of Milano)

As we have seen, in each area, peculiar design solutions substantiate values and create effects of meaning. We summarize them in the following table, using the concepts of (i) theme, the topic of which the area, understood as a portion of spatial text, talks about; (ii) figure, an object of the world that can be named; and (iii) actor, an individualized and culturally recognizable subject (cf. Greimas and Courtés 2007).

Table 1. Themes, figures and actors realized through the design and architectural configuration of each area

SPATIAL ARTICULATION	THEMES	FIGURES	ACTORS
ATMs areas	Privacy	Boxes	Customers
Waiting areas	Conviviality	Armchairs	Customers
Information and assistance areas	Proximity	"L" sofas	Staff and customers
Consulting areas	Equality	Desk	Staff and customers

By observing the effects of meaning that are produced in different areas, it is noted that most of them (conviviality, proximity, equality) presuppose the establishment of a relationship. In other words, they all refer to attributes of a relationship that involves the actors who concretely experience the space: customers and bank employees. The branch, therefore, presents itself as a place where it is possible to come into contact, interact, collaborate and socialize on the basis of specific forms of relationship suggested by the architectural configuration. In this case, the most relevant effects of these configurations do not concern

the pragmatic or cognitive level. What strongly emerges is the passional dimension. By postulating a direct, equal, almost convivial relationship, the bank shops communicate the idea of a "friendly bank", while inscribing in its spatial discourse the prominence of the emotional aspect that constitutes the most innovative feature of the bank's advertising.

4. Conclusions

The analysis of the spatial, architectural and design discourse of the ING DIRECT branches highlighted some of the fundamental values of the brand's axiology: transparency, informality, proximity, accessibility, freedom of movement and propensity to technological innovation. Therefore, behind the originality of the expressive inventory, a wealth of content and values were discovered to be underlying the visual gratification offered by the formal solutions. The values that emerged seem to be completely consistent with the core values that have characterized the ING DIRECT brand since its inception. In this respect, visual consistency protects the bank from possible dissonance effects that could have affected its image.

At the same time, the semiotic analytical avenue allowed for highlighting a series of strategic choices about the spatial configuration of the branches and, subsequently, for advancing hypotheses on the action programs of the company. As mentioned, the bank shops are essentially places where the customer can acquire competences. As a function of this, there is also a precise modalization of the subject of consumption by the space: from a preliminary *being-able-to-see*, the subject passes quickly to a *knowing*, and then acquires a *knowing-how-to-do*. All of the above are enabled by a more general *being-able-to-do*. We can say that the bank aims to inform, train and reassure the consumer. In fact, everything suggests that the credit institute aspires to obtain benefits on the online business through territorial presences which are able to reach and assure customers potentially interested in direct banking but held back by barriers of cognitive (*knowing*), practical (*knowing-how-to-do*) and above all emotional (fiduciary relationship) type. It is precisely with reference to this last point that the strategic choices made on the level of the interior design, aimed at figurativizing specific forms of relationship with the customer, can be read.

Notes

[i] Semprini (1993) distinguishes between an (i) axiological level, where we find the values that build up the identity of the brand, which give it a sense and a desirability; (ii) a narrative level, in which the values are organized in the form of stories and therefore become more explicit; (iii) a discursive level, in which the values and the narratives are enriched by those figures of the world that make the brand different and recognizable. Zannin (2008) deepens and

develops this scheme, defining a model that goes from the brand values (semio-narrative deep level) to the brand codes and style (manifestation level); passing through (i) the storytelling that bases the story of the "brand myth" (semio-narrative surface level); (ii) the preparation of a brand world with spaces, times and actors (discursive level); (iii) the choice of a specific relationship to be proposed to the consumer, obtained by setting a specific brand voice (discursive level). Marrone (2007), finally, extends the purpose of the model (i) focusing on the discursive level, in which he uses the semiotic notions of enunciation, enunciator and enunciate to overcome the often naive distinction between the issuer and the empirical recipient; (ii) giving greater importance to the level of the manifestation, in which he integrates the elements that make up the brand mix.

[ii] For a semiotic approach to the marketing communication mix, see Ceriani 2001.

[iii] For clarity of exposure, we will use some photos taken from the online portfolio of the architecture studio that designed and build the branches. These and other photos are available at www.newarchitects.it/ing-direct-italia-filiale-milano.html [accessed April 29, 2018].

[iv] This information is taken from the official website of the ING group: https://www.ing.com/About-us/Profile-Fast-facts/History-of-ING.htm [accessed April 29, 2018].

[v] These figures are taken from the official website of the Italian division of the ING group: https://www.ingdirect.it/chi-e-ing-direct/il-gruppo-ing.html [accessed April 29, 2018].

[vi] The information and assistance posts are arranged on a slightly raised platform, which, in some cases, is highlighted by an orange line. The step and the line, therefore, mark a discontinuity with respect to the rest of the environment. The consulting areas are partially closed by transparent glass panels. Regarding the waiting areas and the zones where the ATMs are located, there are no thresholds that separate them, albeit weakly, from the rest of the environment.

[vii] For various meaning of the notion of 'isotopy' and for an operationalization of this concept, see Rossolatos 2014: 192-194.

[viii] A tag cloud is a visual representation of the labels of a website. It is placed on the home page and it is characterized by the use of a larger font for the most important words.

[ix] ‘Dysphoria’ is opposed to ‘euphoria’ in the so-called thymic category (cf. Greimas and Courtés 2007: 360-361). Thymia is the mood, the basic affective disposition that a living being can have towards people or things with which it comes into contact. On the one hand, therefore, euphoria indicates the attraction towards an object, resulting in a positive attribution by the subject; on the other hand, dysphoria indicates repulsion towards an object, resulting in a negative attribution by the subject.

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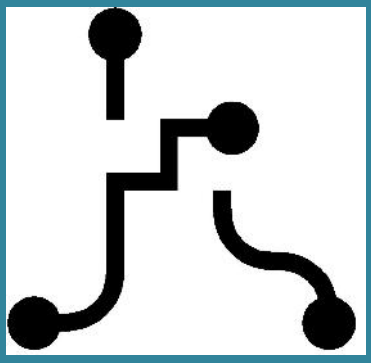

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