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West German bank advertising and the East German public: A study in intercultural advertising communication

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Summary

In the wake of German unification, initial advertising by many West
German companies in the new federal states (the former German
Democratic Republic - GDR) proved largely ineffective and many advertisers
were forced to change their approach to this new market. The advertising
task proved even more complicated for banks, because banking existed only
at the most basic level in the former GDR. Furthermore, under the old
regime, "capitalist" banks represented the very antithesis of the GDR's
founding ideology.

This analysis of advertising by West German banks - in particular *Dresdner
Bank* - in the new federal states brings together elements of discourse and
communication theory, particularly Relevance Theory [Sperber and Wilson
1986], with the overall objective of designing a model of intercultural
advertising communication. A series of simple association tasks based on
texts from pre-*Wende* advertisements was completed by a sample of
advertisees (as they are called in the study) in Leipzig. The research shows
the lack of relevance between the advertiser's understanding of concepts
such as "credit", "bank" etc. and the associations which these concepts have
for the sample of advertisees.

Further analysis reveals that this lack of relevance occurs because
advertisers and advertisees assign differing contexts to these concepts when
they communicate through advertising. The study concludes that these
different contexts, governed by the contrasting ideological, economic and
linguistic environments of the advertisers and advertisees, interfere with
the effective communication of the advertising message.

KEY WORDS

Advertising communication
Intercultural media communication
Relevance Theory
German banking and unification
German advertising and unification
Ideology and communication

For my parents and for Kevin, with love.

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Foucault...argues that a culture is the sum of its orders of discourse. In this interplay of social systems and discourse types, advertising occupies a salient position, exactly because it is both colonizing new territories and becoming ever more prominent in its homelands. Yet, although it is both part of, and helps to create, a new global culture which ignores national boundaries, it can also reflect differences between cultures, even among the advanced industrialized societies.

[Cook 1992: 13]

"Schickimicki-Werbung kommt bei uns nicht an"
[Der Spiegel 22/1990]

"Wir wollen Kinos statt Banken"
[Graffiti on a Leipzig street, May 1994]

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INTRODUCTION

...der Raum zwischen Rhein und Oder stellt ohne Zweifel eine Art Großlabor dar...auf dem Prüfstand stehen....Millionen mehr oder minder verwandter Deutscher, und was in der Zwillingsforschung 'Macht der Gene' heißt, wäre...allenfalls durch den eher nebulösen Begriff 'Tradition' bzw. 'Nationalcharakter' zu ersetzen. Gleichwohl liegt es auf der Hand, daß mit der Öffnung der Mauer ein einzigartiges gesellschaftliches Experiment zu Ende gegangen ist, das bisher weder beschrieben, geschweige denn ausgewertet ist. Die Frage heißt, leichtsinnig formuliert: Was geschieht mit einem Volk, das vierzig Jahre lang in zwei so radikal verschiedenen Internaten aufgewachsen ist? Welche von den unterschiedlichen Prägungen werden sich - und wie lange - als resistent erweisen, welche über Nacht verschwinden.

[Schneider 1990: 124/125]

German unification undoubtedly represents one of the most exciting and significant developments not only for those observers of the social, political, linguistic and economic development of German-speaking countries, but also for scholars from a variety of disciplines within the Humanities and Social Sciences. This unique situation, this *Großlabor*, beckons to all those who are seeking to explore, understand and analyse a wide range of issues by comparing and contrasting these two states and their peoples, who, at one and the same time, have both an identical and a radically different heritage. These may be 'Germans', but they have been socialised in two very different ways, they have been exposed to a very different range of experiences and the world events of the last forty years have been interpreted and classified for them through two very different channels. Here is an opportunity to explode or reinforce the notion of Germanness, to investigate issues of cultural and national identity, to analyse the strength and endurance of the collective group experience, to observe and learn about power, culture and ideology in communication and to investigate many other issues of concern

to historians, linguists, political scientists, sociologists and cultural theorists among others.

Even in the relatively short time since unification, a number of studies of German-German communication have been carried out. For example, Auer's [1994] investigation of the communicative behaviour of East Germans at job interviews - a new discourse type in the East - and also Ylönen's [1992] study of the patronising and unequal discourse between a West German businessman and East German customers.

It was out of a desire to investigate - from the myriad of possibilities - one aspect of German unification, namely advertising communication between East and West - that this study grew. The objective here was twofold: to shed light on the process of intercultural advertising through the study of this particular context and also to explore, through this study, some of the social, cultural, linguistic and economic issues and effects of unification.

Already in 1990, before formal unification, a feature entitled *"Einfach lächerlich"* which appeared in the Der Spiegel highlighted the frustrations and numerous pitfalls confronting West German advertisers in their endeavours to win over customers in the former GDR. In their arrogance - or ignorance - many West German companies simply extended their advertising programme to the East, without any consideration of the social, cultural, ideological, linguistic and economic differences which had inevitably resulted from the forty year parallel existence of the two Germanies.

With the benefit of hindsight, the naiveté of West German advertisers seems obvious. The mistakes that have been made in international advertising are well documented and no serious advertising agency would risk simply transferring wholesale an advertising campaign from its home country to new and unknown territory. But this is exactly what most West German companies did. Only when the desired response was not forthcoming were they forced to acknowledge that the *Ostmensch* or East German is different - ideologically, socially, culturally, economically and even linguistically - and that a separate *Kommunikationsgemeinschaft* had indeed existed in the former GDR. This idea of a *Kommunikationsgemeinschaft* - of a culture specific framework against which and through which communication takes place within a particular society, culture, or sub-culture - is one of the central tenets of this research and will be explored in greater detail throughout the subsequent chapters.

The experience of West German advertisers in the East is not only a clear case of intercultural advertising going wrong, it is far more interesting. Advertising is one of the most capitalist and ideologically-laden of all current discourses. Yet it was through this genre that West German companies attempted to bridge the enormous ideological gulf that existed between the two states and was reflected in every aspect of culture and society in the two countries. There is a common language, but 'East German' was characterised by the terminology of the mature socialist state, whilst American English and other internationalisms have become part of everyday 'West German'. There is prejudice and suspicion and above all ignorance. And permeating all of this, there is the power relationship, the unequal nature of the communication and interaction.

This unique situation provides an excellent case study for investigating the subtleties of intercultural advertising, in order to understand how such advertising communication works or does not work as the case may be. The banking industry was selected because banking is the very backbone of the capitalist system and as such banks would have to overcome certain image problems in post-communist countries. Furthermore, the understanding of what a bank is and does is very much influenced by the political ideology and economic orientation of the particular country in which it operates. From a linguistic point of view, the case study proves even more interesting, since the language of banking and bank advertising in West Germany has, in recent years, been expanded by neologisms, internationalisms and English and American terminology, e.g. *das Leasing*, *das Electronic Banking*.

The major objective of this research is to create and test a model of intercultural advertising communication using the advertising of *Dresdner Bank* in Germany's new federal states as a case study. Chapter One gives an overview of the dominant themes in the relevant literature concerning intercultural advertising communication - thus providing the theoretical framework for the research. Chapters Two and Three qualitatively explore and investigate the dominant features of the model which are the main focus of this study, namely, context, culture, cultural knowledge and needs. These factors are discussed in relation to the economic and banking context in Chapter Two, while Chapter Three is concerned with the context of language and public communication.

In Chapter Four, the model, which brings together some aspects of the theories discussed in Chapter One with new concepts, based on the findings from Chapters Two and Three, is presented and discussed. Chapters Five

and Six deal with the quantitative data collected to test the hypothesis embraced by the model of intercultural advertising communication. Chapter Five describes the context and methodology of the empirical research. The first part of this chapter comprises a case study of *Dresdner Bank* and its advertising, while the second part describes the data collection and analysis procedures. Chapter Six presents and discusses the results of the survey research in detail. In the Conclusion, the main points of the study are drawn together and reiterated and the model of intercultural advertising communication is reassessed in the light of the findings of the study.

Finally, before proceeding, it is perhaps valuable to make the following point. Although it is acknowledged that the GDR was not strictly speaking a 'communist country', no more than the Federal Republic is a 'capitalist' country in the true sense of the word, these terms are frequently used with reference to the economic systems and cultures of the two countries. While Chapters Two and Three do point to the differences between the GDR and the other states in the Soviet Bloc and between the Federal Republic and other market economies, it is at times worthwhile to compare the origins of the two states in terms of these two ideologies. Furthermore, since mutual perceptions are all-important in this study, the analysis, where appropriate, of the Federal Republic as a 'capitalist' state and of the GDR as a 'socialist/communist' state is perhaps more worthwhile than at first appears.

CHAPTER ONE: INTERCULTURAL ADVERTISING COMMUNICATION: A REVIEW OF THEMES IN THE RELEVANT LITERATURE

1.1   Introduction

> What are the current approaches to ads? The moralistic, outraged tone....is a tone which has grown more prominent in studies of ads over the last three decades [Cook 1994: 104].

Despite its somewhat biased nature, the above comment does in fact give a fair synopsis of much past research in the field of advertising. The genre has been much maligned by social critics, linguistic and cultural theorists - in part rightly so, given advertising's association with the manipulation of the consumer society. However, this excess of criticism has been at the expense of serious consideration of one of the most popular of current discourse types. The main opponent of this moralistic approach has been Guy Cook who claims that there is "a general enjoyment of advertising in Europe" [Cook 1994: 102] among the public, which is "in startling contrast to academic linguistic and semiotic analyses of ads" [Cook 1994: 103].

Williamson [1978] Vestergaard and Schroder [1985] and others are, in Cook's opinion obsessed by the "social function of persuasion, seduction and deception" [Cook 1994: 104], to the detriment of any worthwhile investigation of the other aspects of advertising. Witness the title of Eric Clarke's 1988 book "The Want Makers: Lifting the lid off the world advertising industry: How they make you buy".

Thus,

> Ads are seen as hidden messages deluding the general public: texts to be decoded by the semiotician who understands the code. Such analyses, so ready to demythologise, have a myth of their own....We might wonder what is more far-fetched and fantastic: the world of advertising or the world of semiotics and linguistics.
>
> [Cook 1994: 104]

The current trend towards more abstract, humorous and clever adverts, which are often wittier, more intelligent and more entertaining than the programmes or articles between which they are sandwiched, has forced a reconsideration of many of the tenets of advertising criticism.

> It may be that not only do many recent ads no longer do what their clients pay them to do, they also do not do what linguists have always assumed them to do: i.e. inform and persuade.
>
> [Cook 1994: 102]

This new type of advertising which helps to blur the distinction between high art and commercialism, between "high" culture and popular or even "low" culture is also seen as particularly distasteful by many critics. Advertising is blamed for the abuse of the "standard" language and for the abuse of (high) culture:

> The moment has arrived to ask not what culture can do in the face of the abuses of advertising and marketing, so much as what advertising and marketing have done to culture.
>
> [Mattelart 1991: 215]

Thus, Mattelart urges fellow academics and social critics, not to ignore "...the hegemony exercised by the pragmatics of marketing over the modern mode of communication" [Mattelart 1991: 216] and claims that "...commoditised space has become so pervasive that it becomes impossible to continue thinking of culture as a reserved and uncontaminated thing" [Mattelart 1991: 216]. This would appear to be a very strange argument - although not uncommon among academic critiques of advertising - and quite at odds with the view of culture purported by many cultural theorists such as Raymond Williams [1980, 1981] and Stuart Hall [1986]. How can 'culture' be "reserved and uncontaminated"? Surely culture is (or should be) both a product of and a product for the society? To argue that it is something produced in a disinfected vacuum, far away from everyday society is absurd - who, if not members of this society produces this (high) culture?

What is advertising if not part of today's culture? It is everywhere, its jokes are laughed at and retold, its stories entertain, and its texts are far more likely to be read than any of the classics. As Colin Cherry puts it,

> The really significant point about modern personal and 'mass' communication....is that for the first time in history the common man is in on the thing [Cherry 1967: 254].

While full agreement with Cook's view of advertising is not really possible - there is obviously a need to look behind the advertising message to the extra-lingual objective behind the text - there is a certain merit in his opinion. Too much academic comment on advertising has indeed attempted to cast it in the role of evil spectre hovering the earth, culture, society, and threatening the very foundations of these, although it is, in Thompson's words, "...not likely that advertising's power can be based on any mass delusional system" [Thompson 1990: 211].

The treatment of advertising as an abstract evil is analogous to the current view of institution of 'The Media'. 'The Media' has become a scapegoat for all society's ills, to be blamed for political crises and scandals, crime and even the breakdown of a certain royal marriage. If those commentators who cast so much blame on 'The Media' were to pause and reflect for a minute they would realise the folly of their argument. The media is not some evil, autonomous, uncontrollable force, which has sprung from nowhere; the media is a product of today's society and, in its format, content and opinions, reflects that society. Furthermore, in this vague, but all-embracing concept 'The Media', there is rarely any reference to the fact that 'the

media' and its institutions are equally malleable, controllable and as capable of being manipulated as any other social institution. However, it would appear easier to blame some intangible force than to face up to the reflection of one's own society in today's media.

The above is also true of advertising, and many academics have expended a vast amount of effort on such commentaries. In fact, a more productive approach would be to see advertising as one of a number of discourses which make up today's society, and study, as in literary criticism, the society and culture through the advertising:

> The most fruitful direction for research is the analysis of the complete 'set' of advertising messages themselves. Only this can give us a comprehensive perspective on advertising's cultural role. Academic researchers, therefore, have turned questions about the effects of advertising into questions about communication formats, messages, and meanings.....For such purposes, one must focus on messages themselves rather than on the reactions of consumers to them [Leiss, Kline and Jhally 1990: 197/198].

Such an approach would allow a greater insight into many aspects of current culture and society. For example, by studying the techniques used by advertising, light can be shed on how public communication functions in today's society. Equally, an examination of advertising content can reveal which values and motivations are most prevalent today. Advertising obviously plays a role in making these needs and motivations more desirable. However, one must remember that advertising is not autonomous - it comes from society; advertisers are members of society, as are consumers - consumption is, arguably, today's most popular social activity. However much one may regret this state of affairs, placing the blame on advertising is not the answer. In fact, by treating advertising as this intangible, but evil force, there is less chance than ever of gaining an insight into the postmodern, the consumer society, which

has spawned today's advertising, since, according to Davidson,

> ...advertising does undeniably seem consistent with today's personal and corporate ethos [Davidson 1992: 74].

Thus, in Cook's opinion,

> Ads need not be perceived as a threat to other discourse types nor the harbingers of social disintegration. They are one among the many new discourse types in contemporary society [Cook 1992: 211].

This is the approach taken in this study. Advertising texts are used in an effort to obtain a greater understanding of the nature of intercultural advertising and to show how they are a place where much of the cultural difference between societies, regions and nations are played out. In this first chapter, the main findings of past and current research on advertising communication are discussed and analysed. Section 1.2 discusses themes commonly dealt with in the literature on advertising discourse which are relevant to this study. Section 1.3 investigates the nature of advertising as persuasive communication. In 1.4 models of media communication are described and their suitability for this analysis evaluated. The chosen approach - Relevance theory - is outlined in Section 1.5, while Section 1.6 assesses the special case of intercultural advertising communication. Finally, Section 1.7 summarises the main findings of this Chapter.

1.2 The features of advertising discourse

1.2.1 The role and functions of advertising

> ...in industrial societies in this century, national consumer product advertising has become one of the great vehicles of social communication. Regarded individually and superficially, advertisements promote goods and services. Looked at in depth and as a whole, the way in which messages are presented in advertising reaches deeply into our most serious concerns
>
> [Leiss, Kline and Jhally 1990: 1]

At first glance the task of defining what advertising is and does would appear to be relatively straightforward. Looked at from a purely pragmatic point of view, advertisements are simply what producers and distributors use to sell their products and services.

However, if the definition is limited to describing and analysing advertisements solely in terms of their contribution to corporate profits, then there is a risk of overlooking the omnipresent nature and diverse functions of advertising in today's society. As Cook [1992] puts it, "...if an ad is defined by its selling function alone, then one might wonder what it becomes when the product is no longer available, or when the receiver is someone who can not or will not buy the product" [p. 5].

Thus an advertisement may have functions beyond simply enticing consumers to purchase a good or service and may have meaning for the vast majority of individuals who will never buy the product.

Consequently, any definition of today's advertising must take these additional functions - whether intended by the advertiser or not - into consideration. As Cook [1992] puts it,

> ....these other activities are extremely revealing about the needs of contemporary society.....some ads may answer a need for a light-hearted code play in the public domain, which, though once provided by poetry, is now no longer available to many people.
> [Cook 1992: 226][1]

Marshall McLuhan likened advertisements to "...a self-liquidating form of community entertainment" [McLuhan 1964: 233]; along with this entertainment

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[1]Indeed, the London Underground has used its own train advertising space for poems, old and new, with such success, that the poems have been sold as an anthology which is itself an advertisement for the Underground.

function, he claimed that advertisements would provide a record of the social history of the consumer society:

> The historians and archaeologists will one day discover that the ads of our time are the richest and most faithful daily reflections that any society ever made of its entire range of activities.
>
> [McLuhan 1964: 233]

Thus, advertising is of concern to a whole range of disciplines, and the definition of advertising reaches far beyond marketing, into linguistics, applied linguistics, sociolinguistics, cultural studies, media studies and many other fields concerned with the study of contemporary society.

Therefore, it is hardly surprising that advertising has variously been described as "one of the limited 'institutions' which exercise (overt and covert) social control" [Koll-Stobbe 1987: 81], "the most popular art of our time" [Cook 1992: 204], and advertisements themselves as "highly complex artefacts" [Rotzoll 1985: 104]. Given the undoubted influence advertising exerts on current society and its integral position in today's culture, it can no longer be simply dismissed as nothing more than a marketing tool which should be confined to the domain of commerce.

Yet despite the ubiquitous nature of advertising in the closing years of the twentieth century, it continues to be seen as a "peripheral creation" [Cook 1992: 13]. In the words of Cook [1992] it is "everywhere, but nowhere" [Cook 1992: 13] and has only recently been granted the respectability of academic investigation [see above]. All this, in spite of the fact that:

> Advertising...not only influences any human society in which it is widespread, but also reflects certain aspects of that society's values and that society's structure [Vestergaard and Schroder 1985: VII].

Whether or not one agrees with this assertion, the very fact that it has been made is an indication of how fundamentally the role of advertising has

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changed over the last fifty years and how it continues to change:

> Ads now are at a point of transition, making the present confused, the future uncertain, and the past not always relevant. Whatever is said can date as rapidly as the ads on which it is based.
>
> [Cook 1992: 0.1]

Thus, advertising is far more than "...verbal and/or non-verbal, public one-way communication" [Vestergaard and Schroder 1985: 13]. In fact, the concept of 'one-way communication' is not very useful for the purposes of understanding advertising in the context of the consumer society[2]. An individual advertisement may be described as "...a symbol package; reflecting assumptions about the likely motivational elements on the part of the potential 'market'" [Rotzoll 1985: 99]. However, whilst this may be an accurate definition of what an advertisement is, it is still no closer to an appreciation of the how and why of advertising and its implications for society as a whole.

So what exactly is advertising? Art form or cynical marketing tool? Cause or effect of all that is undesirable in the modern world? Light-hearted entertainment or licence to manipulate and deceive?

In truth, advertising is probably all of these things and more and, as shall be seen below, its meaning and function are largely determined by the relative contexts and motivations of advertiser and advertisee.

The analogy with art form - however objectionable - is not as outrageous as it may initially appear. The line marking where art stops and advertising begins is becoming increasingly blurred. Society must ask itself whether art can be truly spontaneous when it is funded by a corporation and comfortably takes its place alongside profit figures and strategic plans in annual reports. Similarly,

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[2]See discussion in Section 1.4

much entertainment is now linked to corporations. There are few, if any, sporting fixtures which do not have at least one commercial sponsor and the 1990s has seen a return to sponsored programmes. Actors and sports personalities are chosen to promote products because their looks, behaviour or personality - whether real or manufactured - represent the type of image the company approves of and wishes to attach to its product or service. Again, one must question the extent to which the intellectual freedom and professional and personal choices of these 'stars' are dictated by their association with a particular brand or company.

In a world where the tune, more than ever before, is being called by large corporations, art and advertising have been merged to form one element of the powerful selling machine.

Linked to McLuhan's description of adverts as records of social history is another function of today's advertising, namely socialization. Whether intentionally or not, advertisements teach individuals and society, not just about consumption, but also about how to live in and participate in the consumer society - thus ensuring its survival. This should not necessarily cause alarm; the socialization role has changed over the centuries and has accommodated to the society of the time. Thus, in free market societies, commercial advertising takes over much of the socialization undertaken by the education system and political advertising in another type of economic and political society[3].

Given the above discussion, is also worth considering whether advertising's main role today is actually to persuade. It was in the post-war period that the

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[3]See Section 1.3.3.

persuasive function came to prominence, usurping the informative function in advertising. Producers and distributors largely abandoned the effective mouse trap theory, i.e. the idea that good products could sell themselves, and began to probe the collective sub-conscious of the 'market' in order to discover how the consumer could be persuaded to buy a particular product.

There were many reasons for this new approaching to marketing. The prosperity of the post-war period meant that consumers had become more sophisticated and their purchasing habits more discerning. Also, mass-production and new technology, as well as improved distribution ensured that the market became increasingly saturated with so-called 'parity products'. There is basically very little difference between parity products (at least in terms of design and features) and therefore, the producer must find some way to differentiate the product or brand from the competition. It soon became apparent that advertising could be used to make individual products and brands more interesting and attractive.

It may, of course, be argued that the purpose of advertising has always been to persuade and that this alleged change in direction was thus quite unremarkable. Whilst this may be true, it was, in fact, the *nature* of the persuasion which changed so radically. Previously it had been thought that good quality products were persuasion enough, and thus the persuasive function of advertisement was in fact informative. Advertisers were still largely unconcerned about the motivations, needs and desires of the consumer, and marketing was seen as a relatively uncomplicated process whereby the producer designed, manufactured and sold the product with little or no reference to the consumer.

But with the advent of the consumer age, motivation research and social psychology took over from "...the notion that logic and purpose direct all the things that you do" [Packard 1981: 29]. This change in direction brought fruitful rewards for advertisers; as one advertiser commented, "...when you admit social scientists to your fraternity, advertising becomes less of a gamble, more of an investment" [Packard 1981: 37].

Undoubtedly, the persuasive function has today become more covert and sublime; in fact, in many advertisements, it seems to have disappeared altogether. In contemporary advertising, there is a certain smugness, a sense that advertisements are above persuasion and coercion - and with good reason.

The ideology of consumption and self-actualisation through lifestyles has been vindicated. Consumers are now comforted by the fact that there appears to be no viable alternative following the collapse of the planned economies in Eastern Europe and China's gradual adjustment to market forces. The expression "Free Market" gives legitimacy to consumption and its discourse - consumerism is perceived as democratic and thus morally acceptable. Given this climate, advertisers can afford to be witty and artistic, the groundwork has been laid for them and their main task is to compete for attention, laughs and admiration, and the creative and amusing advertisement will stick in the mind, like a good book or memorable film. However, the underlying objective remains the same. Whether or not advertising has become an art form, it is art with a purpose, which is to sell products and services.

1.2.2 Advertising as planned, public discourse

Discourse, as Cook [1992] defines it, consists of "...text and context together, interacting in a way which is perceived as meaningful and unified by the

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participants" [Cook 1992: 1]. There is obviously a need then for the advertising discourse to be created and consumed in a context to which all participants can relate. This definition is particularly appropriate to the purpose of this study, given the importance of context in intercultural advertising communication.

Discourse types may be categorised by function, participants, text, substance, or indeed various combinations of some or all of these factors. It should also be remembered that "a given discourse may be several types at once" [Cook 1992: 4]. For example, a text may be an advertisement, a story and a joke all in one. The trend in advertising, as in many discourses, is towards hybrid, parasitic texts which feed off a number of genres.

An advertisement may be described as "a persuasive speech act in which linguistic and non-linguistic features interact successfully" [Volart 1986: 211] and advertising discourse as "...paid, nonpersonal communication forms used by identified sources with persuasive intent" [Rotzoll 1985: 94]. It is this "persuasive intent" which is the most distinguishing and controversial feature of advertising discourse[4]. Advertising is much maligned for attempting to seduce the unsuspecting individual into spending money s/he does not have to buy things s/he does not want. For this and other related reasons, such as the relative newness of advertising, compared with more established discourse types and the fact that advertising is very much the child of the competitive capitalist market, "....advertising arouses a greater strength of condemnation or support than most other contemporary discourse" [Cook 1992: 0.1].

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[4]The nature of advertising as persuasive communication is discussed in more detail in Section 1.3.

As a discourse type, advertising may be classified as 'planned'. By 'planned', is meant that it is not spontaneous - as opposed to 'natural' or 'real' two-way communication between individuals:

> The linguistic material is stretched and modified until the final choice does alleviate the intended imagery and the words 'do their jobs', i.e. mean *how* the copywriter wants them to mean, - triggering off meaning in a pictorial information environment.
> [Koll-Stobbe 1987: 79]

Here is yet another similarity between entertainment and advertising. Most entertainment and art forms - with very few exceptions (for example improvisation / impromptu speaking) - are rehearsed and organised to some degree at least. Similarly, advertisements are scripted, the actors (celebrities, models etc.) selected, the set designed:

> Any expensive ad represents the toil, attention, testing, wit, art, and skill of many people. Far more thought and care go into the composition of any prominent ad in a newspaper or magazine than go into the writing of their features or editorials.
> [McLuhan 1964: 228]

Given that advertisements, in common with plays and political speeches are planned discourse, they will obviously employ certain techniques in order to communicate the advertising message and carry out the other functions of the advertisement. It is important, at this point, to distinguish between strategy and technique. The advertisement's strategy involves what is to be said i.e. the function and objectives of the advertisement. The function of advertising discourse is its "extra-lingual" purpose [Smith 1982: 190]. Thus, advertising is not 'pure' discourse, but rather discourse with a purpose. The technique, on the other hand, involves how the strategy is to be implemented, the tactics, i.e. how to put the advertising message across, so as to accomplish the objectives of the advertisement.

The advertising strategy will largely be determined by the organisation's overall marketing strategy, the type of product or service involved and the sociographic and psychographic characteristics of the target audience. It is in deciding how to present this message to the target audience that "...the advertiser faces an almost infinitive number of choices among the verbal and non-verbal symbols to implement the advertising strategy" [Rotzoll 1985: 100].

Thus, the technique(s) to be used, will encompass not only the scope and design of the entire advertising campaign, but also the minutest details of individual advertisements. Again, the technique(s) chosen will mainly be determined by the marketing/advertising strategy and the target audience. For example, there are arguments for and against both the "slow-drip" campaign and the "sudden burst" technique [White 1988] and the choice between the two will be made on the basis of the campaign's objectives. Where the organisation is seeking to attract long-term and loyal customers, then it will most likely adopt the "slow drip" approach. Here the advertisement appears infrequently but regularly over a long period of time, thus enhancing memory retention. However, if the company is seeking to achieve short-term sales, the "sudden-burst" approach, where the advertisement appears repeatedly over a short period of time, will produce a more dramatic effect.

There are of course other controllable and uncontrollable factors (for example advertising budget, government regulations etc.) which will also influence the design of the advertisement:

> Thus, the choices that individuals or firms have open to them in a general attempt to respond to (and influence) non-controllable factors affect whether advertising will or will not play an important role [Rotzoll 1985: 99].

Furthermore, the medium, the product and the techniques used will interact with each other and affect the choices made. For example, the techniques used for advertising luxury goods or exclusive services are very different to those used for promoting consumer durables.

Most advertisements today use the soft-sell technique, as opposed to the hard-sell approach of the salesmanship era in the 1940s and 50s. Bernstein [1974] described this as the "reason/tickle" distinction. Hard sell advertisements appeal to reason and try to win over consumers by offering reasonable, sober - though often exaggerated - arguments in favour of the particular product, thus establishing a 'unique selling proposition' (or USP) for the product.

Soft-sell techniques, on the other hand, try to *entice* the individual to alter his/her purchasing behaviour by using emotional/sensual appeals to intangible needs which "tickle" sub-conscious feelings and desires.

Not surprisingly, hard-sell techniques are judged on their effectiveness i.e. whether or not they achieve what is expected of them. Given the rational nature of the hard-sell approach, the hard-sell advertisement is therefore "...structured around language and the use of language is designed with the product in mind" [Koll-Stobbe 1987: 78]. This is symptomatic of the rational quality attached to verbal and written communication in society. In contrast, the soft-sell approach tends to "...focus on transfer of images with language use reduced to a caption.....to function as a supportive framework" [Koll-Stobbe 1987: 78]. Such copy is consumer-centred as opposed to product-centred and utilises "motivation-why", rather than "reason-why" advertising techniques [Koll-Stobbe 1987].

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Given the underlying strategy involved in soft-sell advertisements, the technique can be seen as *more* planned than the hard-sell approach and it is also soft-sell copy which has had the greatest impact on the discourse and language of advertising, despite the fact that language is usually assigned a secondary function in such advertising.

> Soft-sell advertising strategies are interwoven with the advent of the *age of the eye* in the early 1930s, and developed around a pictorial information environment. Whereas the opponent *hard-sell strategy* is centered around linguistic information, the soft-sell advocates build on image-centred information. Soft-sell copy writers search for symbols behind the words, consequently the words' major job in advertising language use is to function as an information catalyst....Hence, the perspective shifts from *what is said*...to *how it is said*...How a word (and in general, language) is presented therefore becomes more important than what it means [Koll-Stobbe 1987: 78].

The widespread use of the soft-sell approach is further evidence of the switch from verbal to non-verbal presentation of information in contemporary society and today's media:

> Not only have pictures gained ground, but also language, where it is used, leans further towards the meanings it derives from interaction with pictures [Cook 1992: 49].

Verbal messages, according to Barthes [1977] "...are (or at least can be) unambiguous or monosemic", whereas images are "ambiguous or polysemic" [Vestergaard and Schroder 1985: 34]. Thus, text is used to "anchor" the image i.e. to contextualise it, to direct the individual's thoughts and to give the image 'rationality'.

As Vestergaard and Schroder put it "...a picture in itself is always neutral, whereas a picture with a caption never is" [Vestergaard and Schroder 1985: 34]. However, in many of today's advertisements whatever text there is is more likely to have a "relay" function than a mere "anchorage" function. This means that there is a "reciprocal relation between text and picture, in that each contributes its own part of the overall message" [Vestergaard and Schroder 1985: 35]. Since advertising "...stray{s} into non-verbal forms of communication,

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and merge{s} with them to varying degrees" [Cook 1992: 5], it is necessary, when analysing advertising discourse, to examine not only the text but also the context and physical presentation of the discourse. Considering that there are now many advertisements where language is either not used or is assigned a very secondary or even subordinate role, the importance of including the paralinguistic features in any analysis becomes obvious.[5]

A further feature of advertising discourse is that, in common with other media texts, it involves public or mass communication:

> Public communication provides the common currencies of social interaction and defines public perspectives. It cultivates the most broadly shared notions of what is, what is important, what is right and what is related to what else [Gerbner 1967: 429].

The origins of mass communication can be traced to the middle of the last century:

> Mass communication is the extension of mass production into the cultural field. It is the mass production and distribution of message systems to groups so large and widely dispersed in time and space that they could never interact face-to-face or through any other but technologically produced and mediated message systems.
> [Gerbner 1967: 431]

However public - as opposed to private - communication has been around much longer, in fact since the invention of writing. This move from an oral to a written culture had profound effects on communication and inevitably made it more public:

> In oral society, the conditions of cultural continuity are very much more limited than in our own. They are necessarily face-to-face for a start, at least in so far as transmitting knowledge goes.
> [Inglis 1990: 6]

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[5]The role of the paralinguistic and the visual in advertising is dealt with in more detail in the next section.

Thus, the move from orality to literacy brought about - in Inglis' words - a "...difference in conscious - in modes of thought, cognitive style, uses of image and icon, in logic, observation, deduction and so forth" [Inglis 1990: 10]. According to Walter Benjamin [1970], the unavoidable consequence of such a transition is that certain oral traditions, such as story-telling die out. Furthermore, Marshall McLuhan [1962], saw the invention of print as "...the key to modern consciousness, the discipline which fixed men's minds along the straight, undeviating lines of print, and prevented their thinking and feeling in images". Interestingly enough, as discussed above, this trend appears to be reversing in today's post-literate society and there is a definite return to the image and to orality.[6]

Ferguson [1990] sees public communication today as

> ...those processes of information and cultural exchange between media institutions, products and publics which are socially shared, widely available and communal in character [Ferguson 1990: ix].

What has been said about the hybrid nature of many modern discourses applies particularly to public discourse. Thus a given text may have a variety of meanings and effects - intentional and unintentional. As McQuail 1992 proposes the one communicative act may indeed have "...a private and personal character as well as a public significance" [McQuail 1992: 2]. An obvious example here would be a particular advertisement which, along with being public persuasive discourse directed at a specific target audience, also becomes a private joke between friends. This comes back again to what has been said about the functions of advertising. Many of the unintentional functions are derived from the fact that advertising has, to a certain extent, ceased to be purely public communication. The advertiser may assign a particular function to an advertisement, but the advertisee may actually subvert the message and,

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[6]See Section 1.2.3.

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therefore, other meanings and functions are possible on the part of the advertisee.

Furthermore, it is also clear that most types of public discourse inevitably become private discourse. This is because so much of the reality of individuals is shaped and defined by public discourse and communication. Thus, through their interaction with the State and its institutions - primarily through public discourse - this discourse becomes theirs[7], something they will discuss with a friend or colleague etc.. As stated previously, advertising texts are among the most popular and best remembered in today's society - they have obviously become part of people's everyday lives. Consequently, Benjamin's lamentation of the end of story-telling may have been somewhat premature. As the line between the public and the private becomes ever more blurred, what has always been seen as public' communication is taking on more of the roles of older pre-literate societies, for example story-telling, fables, socialization by example. Thus, mass communication has taken over at least part of the socialization role traditionally performed by the family or community, it is, in Gerbner's words, "...a major area of institutionalised public acculturation" [Gerbner 1967: 431].

A further and rather obvious feature of advertising discourse is that the advertiser and advertisee are removed from each other, usually spatially or temporally , but also perhaps educationally, ideologically, linguistically, economically or culturally. Paul Simpson [1993] has termed this *staggered discourse*. Given the nature of staggered discourse there is a need to direct the message at a fictitious audience, given that the actual audience is not present. As a result,

> Media discourse has built into it a subject position for an ideal subject, and actual viewers or listeners or readers have to negotiate a relationship with the ideal subject [Fairclough 1989: 49].

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[7]This is explored in more detail in Section 3.1.

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It is clear here that there is an even greater danger of problems occurring in staggered discourse. According to Fairclough [1989], discourse involves social conditions of production and social conditions of consumption. Because in staggered discourse, these two sets of social conditions will nearly always differ, the ideal subject is often produced largely in the context of the advertiser, whilst the message is consumed by the actual subject in a very different context.

1.2.3   Language and paralanguage in advertising

> Advertising takes many forms, but in most of them language is of crucial importance. The wording of advertisements is, in most cases, carefully crafted to meet particular ends. Sometimes it is intended to inform, but more often, and more importantly, to persuade and influence [Vestergaard and Schroder 1985: VII].

The language of advertising is a 'functional dialect', involving "...the characteristic use of language for some particular purpose" [Smith 1982: 190]. The particular functions of advertising, both within the overall marketing strategy of the organisation and within society as a whole were discussed above. It is important here to remember that advertising is planned discourse with some 'extra-lingual' purpose which will guide the choice of language and the physical presentation of that language in order to fulfil the objectives of the advertisement. Thus, advertising, as opposed to "ordinary" or "normal" communication, features hyperbole, repetition and lack of immediate feedback. Whilst these features frequently occur in most forms of entertainment, they are used in advertising for the purpose of persuading the consumer.

Many studies of advertising discourse have focused on the language used in advertisements [for example Vestergaard and Schroder [1985], Geis [1982]]. It is clear that language can have various functions and may be used for a wide

variety of purposes: for example, to express feelings and emotions (i.e. the expressive function); to offer advice and recommendations or to persuade (i.e. the directive or vocative function); to inform, to report, to describe or to assert (i.e. the informational function); to create, maintain and finish contact between addresser and addressee for example small talk (i.e. the interactional or phatic function); to communicate meaning through a code which could not otherwise be communicated (i.e. the poetic function).

Although the informational and directive functions would seem to dominate in advertising discourse, because advertisements are frequently multi-type, hybrid discourses [see above discussion], examples of all these functions can be found in individual advertisements.

There are many techniques used to attract attention and arouse interest. Here the element of surprise is all important so that the addressee is drawn to the advertisement. In order to arouse the curiosity of the consumer, advertisements often use linguistic devices such as metaphor, rhyme or pun - particularly in their headlines - thus compelling the consumer to deal with such linguistic quirks:

> We are forced to reanalyse what we would normally deal with as an unanalysed chunk; processing is impeded and the sentence becomes a puzzle which we solve [Cook 1994: 106].

Alternatively, the advertisement may disguise itself as something else or may ask an "if...then" question directed at the consumer. A more old-fashioned approach is to make hyperbolic or implicit claims about the product. Interestingly, many advertisements now tend to make such claims and immediately puncture them in a self-deprecating way - pandering to the tastes of cynical customers.

Advertisements which seek to create desire and conviction on the part of the consumer now tend to do so in a very subtle way, using lifestyle advertising and value transfer. Again, due to the mass of parity products on the market, the unique selling propositions which advertisers use to differentiate their products today are "essentially aesthetic" [Vestergaard and Schroder 1985: 65], rather than product-related. Although "...very few advertisements refrain completely from using informational language in the body copy" [Vestergaard and Schroder 1985: 65], this information is more likely to relate to the consumer and how his/her lifestyle can be enhanced or altered by this product, rather than listing the product's attributes. In other words, the information given is mainly concerned with consumer benefits rather than product features.

In attempting to get action, advertisers are "....confronted with a problem: on the one hand his advert should make people buy the product; on the other he must not say this in so many words lest they should take offence" [Vestergaard and Schroder 1985: 67]. Thus, although imperatives and directive speech acts frequently appear in advertisements, they do not bluntly exhort the advertisee to buy the product, rather they coax, suggest, advise and invite (for example "Why not try...?" "Isn't it time you tried...?"). By using soft, suggestive imperatives in this way, the advertiser is able to take on the role of good friend or wise mentor urging the individual to try the product or service - this is particularly effective when the 'good friend' role is taken over by an admired and respected sponsor. Many advertisements use colloquialisms and slang to reduce the distance between the advertiser and advertisee and make the communication more personal (for example German advertisements which address the consumer as *du* rather than the formal *Sie*):

> An die Stelle von knappen Reizvokabeln können ebenfalls stehende
> volkstümliche Redensarten treten....Mit solchen Wörtern und
> Redewendungen bewegt sich der Werbetexter im Sprachbereich derer, die er
> erreichen will [Küpper 1981: 19/20].

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Thus, the advertiser seeks to communicate with the advertisee in a language s/he can understand.

Another phenomenon of modern advertising is the replacement of complete sentences with so-called "information chunks" [Cook 1992: 197], for example short sentences, sentence fragments, noun phrases and verb phrases. After deleting parts of sentences, "what is left is new, focused information, or at least what is meant to be interpreted as new information; and therefore factual and credible" [Cook 1992: 197]. In other words, advertisers are trying to create the illusion that they - unlike their competitors - have dispensed with the padding and frills and are instead giving the bare facts. What is implied is that redundant words are there to confuse and deceive, unlike information presented in a minimalist way - in other words less is true.

Another reason for using information chunks is that they make the advertisement easier to process and comprehend for the purposes of mass communication:

> Ads are....written for the literate person who will read an ad to get information about a product quickly. He wants to process the ad quickly and with as little effort as possible. Information chunking allows this...The fact that they are short and end in a sentence-end mark makes for easier processing. Short and to the point.
>
> [Smith 1982: 197]

As previously stated, the language of advertising is a functional dialect and therefore the language in the advertisement is carefully chosen with the specific purpose of the advertisement and the overall campaign in mind. Because the copywriter has very definite objectives when creating the advertisement's copy and, also, unlike the advertisee, is privy to the strategies and techniques of the advertiser, advertising language also features slanting and charged language, something which is not only essential in persuasive communication, but also

automatically used in everyday life:

> Even before we or other people put knowledge into words to express meaning, that knowledge has been screened or selected...Before one person passes on knowledge to another, that knowledge has already been selected and shaped, intentionally or unintentionally, by the mind of the communicator.
>
> [Birk and Birk 1990: 126]

The result of this screening process is slanting. Not surprisingly, everyone uses slanting to some extent in any type of communication. Depending on attitudes and opinions, individuals may slant for (i.e. favourable slanting), against (unfavourable slanting), or, less often, both ways (i.e. balanced slanting) [Birk and Birk 1990]. In advertising, as in all other types of communication, the nature of the slanting will depend on the principle of selection being used (consciously or sub-consciously) by the communicator, in this case the copywriter [Birk and Birk 1990]. Thus, the purposes of the advertisement will determine which facts and feelings are selected and will also affect not only the choice of words but also the "emphasis" [Birk and Birk 1990: 126] used to communicate the advertisement's message.

Although it is seen in a more exaggerated form in advertising, slanting by the use of emphasis is unavoidable when communicating information, since "it is impossible either in speech or in writing to put two facts together without giving some slight emphasis or slant" [Birk and Birk 1990: 127]. Emphasis simply involves drawing the addressee's attention to what is important and what is either less important or not at all important. Therefore it is valid for the advertiser, as communicator, to choose to highlight certain aspects of the advertising message by using hyperbolic language, superlatives, or other linguistic devices.

On the other hand, the fact that slanting by selection of facts occurs in almost all advertisements shows how unwise it is to rely on the 'rational' quality of information chunks [see above]:

> ...many people believe that if they have the 'facts' they have the 'truth'. Yet if we carefully examine the ways of thought and language, we see that any knowledge that comes to us through words has been subjected to the double screening of the principle of selection and the principle of slanting.....{which} takes place even when people honestly try to report the facts as they know them.
>
> [Birk and Birk 1990: 128]

Another feature of slanting is the use of 'charged words' [Birk and Birk 1990: 128]. Heavily and lightly charged words are used to make the advertising message mean what it is supposed to mean and to make the addressee react in the way s/he is supposed to react. Where slanting by selection of factual/attitudinal information, choice of words or use of emphasis "*significantly influences* feelings towards, or judgements about, a subject, the language used is charged language" [Birk and Birk 1990: 128]. However, the effect of charged language will depend on the type of audience; thus, "...what is very favourably charged for one person may have little or no charge, or may even be adversely charged, for others" [Birk and Birk 1990: 128]. This is obviously something which the astute copywriter keeps in mind when creating copy, so that the advertisement can speak directly to a particular target segment, whilst being received by a mass audience.

Any analysis of advertising language must take into account how that language is presented to the addressee. This is because "...the substance which carries language is also the vehicle of another kind of meaning....conveyed simultaneously by voice quality, or choice of script, letter size and so on" [Cook 1992: 60]. Language cannot occur without this so-called paralanguage and "...advertising like many other types of discourse, carries a heavy proportion of its meaning paralinguistically" [Cook 1992: 69]. Again, it is symptomatic of the

importance attached to the written word and its 'rational' value in today's culture - despite the growing dominance of the visual - that paralanguage is largely perceived as relatively incidental and thus insignificant.

Far from being irrelevant, however, paralanguage has its own particular functions which play an essential role in successful communication:

> The function of paralanguage is more often to express attitudes and emotions, to regulate and establish social relations, to mediate between words and a particular situation. Paralanguage is also more concerned with facilitating the process of communication rather than with its product [Cook 1992: 72].

The reason why paralanguage carries meaning - whether this duplicates, enhances or contradicts the meaning of the accompanying language - is that,

> ...visual items, no less than words in a language, are signifiers, bearers of signification, meaning. What they signify on a particular occasion is determined partly by their juxtaposition with other visual and verbal signifiers in the text, and partly by their position in relation to other signifiers in this system to which they belong.
> [Bonney and Wilson 1990: 188]

Saussurean linguistic theory sees language as a system of signs - a sign being composed of a signifier and a signified. The sign is meaningful, because of the relationship of the signifier to the signified. Speakers of a language know this system and thus understand the nature of the relationship between signifier and signified and, as a result, are able to obtain meaning from signs. Within such a system, there are two ways of creating meaning. The first is through syntagm, where signs create meanings through their relationships to signs before and after them; the second is through paradigm, where a sign has meaning by virtue of its relationship to other signs which could have taken its place. Thus, different syntagmatic combinations and varying paradigmatic choices result in various meanings.

Although lifestyle advertising attempts to use syntagmatic meaning in the advertising message, for example by showing how the product can enhance other products which the consumer either has or should acquire, the majority of advertisements still opt for a paradigmatic approach, where "products are presented as alternatives to their competitors, rather than as complements to their accompaniments" [Cook 1992: 62].

Most signs - i.e. the relationship between the signifier and what it stands for, the signified - are arbitrary. However, this is not the case with icons or indices. An icon is a sign which has meaning because it resembles its signified in some way. Common examples of icons would be photographs or maps. Although many signs appear to be iconic, this is because the relationship between the signifier and signified is so well established that "we see the resemblance when we already know the meaning" [Cook 1992: 70]. An index, on the other hand, is a sign which is used to represent its signified because it usually occurs in association with it. Cook [1992] gives the example of an advertisement being an index of the existence and availability of a product or service; in other words the advertisement is a sign that this product is for sale, because individuals are used to associating advertisements with their products.

In advertising, as in most discourse types, examples of arbitrary, iconic and indexical signs can be found, as well as signs which combine all three features. However, the index is particularly important in understanding the function of paralanguage:

> ...in their use of images many advertising illustrations try to establish an indexical relationship between the product and something else which is generally considered to carry favourable connotations. If the advert is successful, these connotations will then rub off on the product [Vestergaard and Schroder 1985: 38].

Through careful design of the paralanguage of an advertisement, the advertiser can give printed words both symbolic and iconic meaning in order to reinforce the advertising message. According to Cook [1992], "the number of ways in which advertising exploits the paralanguage of writing is staggeringly large" [Cook 1992: 77]. These include iconicity with words, where the text takes on features of the product and thus signifies the product; or iconicity by letter shape, which alters the letter shapes in order to create an iconic representation of the product itself or something the advertisee is supposed to associate with the product. Advertisers can also create various moods and atmospheres through the colour of the print or by using different typefaces for example Celtic script, old-fashioned type etc..

Another example of paralanguage frequently found in advertising is prosody, i.e. "..the paralanguage of the patterning of sound" [Cook 1992: 90], involving rhyme, alliteration, assonance etc.. In print advertisements, prosody may be used in writing which is perceived (or supposed to be perceived) as speech or in catchy brand names and witty headlines.

What is important when considering the effectiveness of language and paralanguage in advertising is to remember that interpreting indices, icons and symbols, as well as prosody and language is "...not a process of decoding. It depends on knowledge of the world and will vary from one language user (and culture) to another" [Cook 1992: 69]. According to Barthes [1977], the denotation of a sign or message, i.e. its literal meaning, can be understood "...without recourse to cultural conventions". However, the connotation of a message or sign, i.e. its implied or indirect meaning "...can in large measure be regarded as being common to all members of a culture" [Vestergaard and Schroder 1985: 43] and as such the addressee would require a certain level of

cultural knowledge in its interpretation. This is because members of a culture or linguistic community share similar experiences and expectations [see Section 1.5]. Not surprisingly, given the nature of advertising discourse, "in advertisements, it is usually the connotation rather than the denotation of a signification which is important" [Bonney and Wilson 1990: 192].

As discussed above, there has, in recent years, been an observable move towards less text in advertisements along with a corresponding rise in the importance of the visual and the paralinguistic. This appears to be symptomatic of the overall trend away from literacy to the image in many of today's discourses:

> In particular, in the domain of public communication there is a noticeable shift from verbal to visual forms of representation and communication. On the one hand, this reflects the necessity for new strategies for the maintenance of social control and cohesion, and on the other hand, this has effects on the importance, the 'salience' of language as the public mode of communication, and hence on the functions which language serves in society.
>
> [Hodge and Kress 1993: 4]

This merging of image with text not only reflects the return to orality in today's society but also enables advertisers to simulate 'real' communication, since "...sound and vision are the vehicles of face-to-face interaction" [Cook 1992: 53]. Furthermore, Cook [1992] also claims that the individual feels more at home with this type of communicative interaction (as opposed to purely written communication), something which is increasingly being exploited by advertising:

> ...we all lived in an oral, personal, affective world in infancy. This kind of communication remains powerful and pleasurable throughout life, while the depersonalized voice of objective facts remains somewhat alien. Advertising identifies itself with the former, while its opponents, by trying to associate it with incorrect facts, identify it with the latter [Cook 1992: 74].

1.2.4 Advertising and needs

> ...the old distinction between basic (physical) and secondary (psychological) needs must be superseded....all utility is framed by a cultural context that even our interaction with the most mundane and ordinary of objects in daily life is mediated within a symbolic field [Jhally 1990: 4].

In fulfilling its persuasive function, advertising seeks to satisfy certain needs which consumers may have. The needs of individuals are often discussed in the context of Maslow's hierarchy [1970], which categorises needs as primary and secondary and prioritises them, linking this prioritization to the level of development of society, the economy and individual wealth [see Figure 1.1].
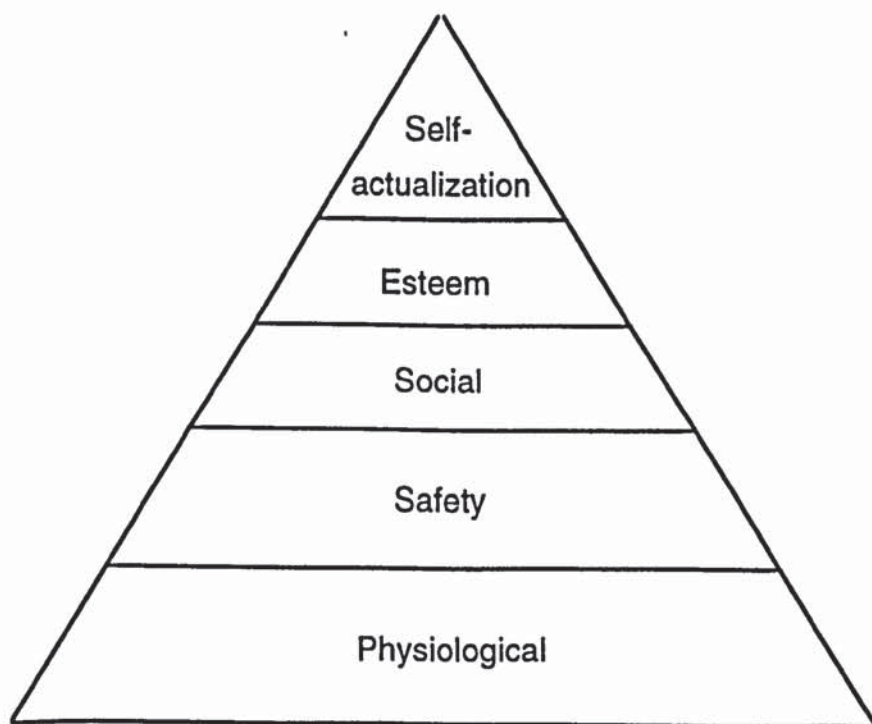
Figure 1.1 - Maslow's Hierarchy of Needs

It could be argued that this hierarchy is no longer relevant, since in 'first world' societies those who participate in the market as consumers are far removed from basic needs and drives, such as hunger. This leads to the question of how

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food advertising works. One imagines that food advertising would appeal primarily to the need for food in order to overcome hunger. However, this is no longer a relevant priority for many 'first world' consumers. In fact, much food advertising appeals to quite advanced 'needs' such as the need for gratification, or the need to conform to society's beauty norms. However, the legacy of this basic drive, hunger, does still play a role, albeit at a subconscious level. Bettinghaus [1980] purports that individuals respond to food advertising mainly because of what they have learned about the importance of this very basic need for food in order to survive, rather than any direct experience of it - in other words, the primeval importance of satisfying hunger is imprinted in their cultural knowledge.

Thus basic needs do still play a vital part in today's advertising, if only because today's society still recognises their fundamental importance.

Also, some of the so-called basic needs (for example the need for security) have been merged with other, higher but still not very advanced needs (for example the need for money) to form what would seem to be highly sophisticated needs (for example the need for security for deposits, investments), but which have in fact come to be considered as basic needs or prerequisites in today's society.

Not all needs appealed to by modern advertising are necessarily tied up with consumption. For example, Cook [1992] refers to the entertainment factor in much of today's advertising, claiming that it fulfils a need for lyric, humour, etc. which is not always recognised in today's society. Unlike Cook, however, the author feels that this is not and cannot be the sole function of such advertising, since the advertiser (excluding philanthropists!) is hoping for secondary effects which will influence other more consumption-oriented needs.

One of the main needs which advertising fulfils is to give symbolic meaning to goods and thus construct a large part of individual and social reality. The notion of goods, or perhaps more accurately, objects having meaning is nothing new. Even in the earliest societies, objects played an important role in conveying meaning and designing and fulfilling needs and motivations [Williams 1980].

Many critiques of the role of meaning and symbolism in the manipulation of human needs by advertising stem from Marx's theory on the fetishism of commodities. According to Marx the social relations of production and their inherent inequality were "objectified" in the commodity, the product. He therefore claimed that the appearance of goods hid the reality - the way in which they were produced and the associated exploitation of labour. However, as Jhally [1990] points out, "appearance is a dimension of reality, the form in which the essence shows itself" [Jhally 1990: 28] and thus this distinction is not as clear as it might first appear.

A further criticism of the fetishism of commodities and related theories [for example Debord 1970] is that,

> Marx never confronted the issues regarding symbolism, consumption and advertising....Marxists who have examined this area of contemporary society have tended to dismiss in a puritanical fashion, and out of hand, one of the most fundamental characteristics of human behaviour - the symbolic constitution of utility [Jhally 1990: 27].

Thus, Marxist theories of consumption assume a rational use of the product. They see nothing mysterious in use, although "...the idea of the symbolic constitution of utility is indispensable for a full understanding of (the consumer society)" [Jhally 1990: 36]. Consequently, Jean Baudrillard [1975, 1981], Marshall Sahlins [1976] and others have tended to view Marx's analysis of needs, consumption and the consumer society as not very helpful in its application to advertising.

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In any discussion of the needs fulfilled by advertising there is a need to consider "...the profoundly sociocultural significance of commodities" [Davidson 1992: 176]. In the consumer society, as in all previous societies, "people need meaning in their interaction with goods" [Jhally 1990: 51] and this meaning is clearly provided by advertising. Therefore, advertising "...does not give a false meaning *per se* to commodities, but provides the meaning to a domain which has been emptied of meaning" [Jhally 1990: 51].

Thus, in fact, the symbolic value and meaning are often far more important and significant than the utility of value, if it is possible to separate the two, given the above claim that, even the most mundane use for a product has symbolic value. A large portion of this symbolic value is contained in the product's so-called attributes - the benefits to the consumer/advertisee, which may be physical and social, but will always have meaning in social terms.

It is also important to recognise that goods have meaning only in relation to other goods, i.e. through ensembles and product sets [see Solomon and Assael, 1987].[8]

Given the role of objects and their meaning in today's society, goods - which are defined by Kotler [cited in Mattelart 1991] as not only physical objects and services, but also personalities, places, organisations and ideas - fulfil a certain number of roles simultaneously. They are satisfiers, signifiers, communicators, "part of a live information system" [Douglas and Isherwood 1978: 95], motivators and social and cultural symbols. This is why satisfaction is always measured in relative terms, i.e. relative to other members of society.

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[8]See also discussion in Section 1.2.3.

Consumption is thus one of the most socially-based activities:

> Social meaning of objects and the pleasure those meanings give are the two most obvious indications that consumerism is a deeply cultural thing [Davidson 1992: 121].

Thus, it follows too that "the symbolism in advertising is a deeply cultural thing" [Jhally 1990: 6], necessary to give meaning to the act of consumption and the interaction of individuals with the market and society.

It is through the advertising claim that needs are appealed to.

> Claims are not real arguments, but the closest there is to argumentation in advertising. They are unsubstantiated assertions, laid down with conviction in the face of possible antagonism. The antagonist is the competing product, and it has to be neutralised.
> [Volart 1986: 213]

Claims - as opposed to rational arguments - are used in advertisements to break down consumers' resistance -to the advertising message and to manufacture what Schrank calls "the necessary illusion of superiority" [Schrank 1990: 180]. The claim is usually contained in the verbal or print form of the advertisement, what Rational Choice theory would, interestingly, term the 'rational core' of the advertising message [Thompson 1990].

Most advertising claims contain 'pseudoinformation' i.e. neither cold hard facts nor wholesale lies. Pseudoinformation is particularly common in advertisements for parity products and services, since, as "...no one superior product exists, advertising is used to create the illusion of superiority" [Schrank 1990: 180]. Where an advertisement features a genuinely superior product, the advertising message will provide evidence of this, without any need to use pseudoinformation or hyperbolic claims - something which is very rare in

modern advertising:

> A few of these claims are downright lies, some are honest statements
> about a truly superior product, but most fit into the category of
> neither bold lies nor helpful consumer information. They balance on
> a narrow line between truth and falsehood by a careful choice of
> words [Schrank 1990: 179/180].

The advertiser's use of language is the key to understanding these so-called 'parity claims'. Schrank describes just one example of pseudoinformational language:

> The first rule of parity involves the Alice in Wonderlandish use of
> the words 'better' and 'best'. In parity claims 'better' means 'best'
> means 'equal to'...So 'best' means that the product is as good as the
> other superior products in this category [Schrank 1990: 180].

Therefore, generally speaking, advertising claims are characterised by unsubstantiated testimonies to the product or brand's superiority and uniqueness, achieved by the clever use of linguistic devices, such as the choice of definite and indefinite article and using intensifying adjectives to strengthen the claim.[9] The nature of the claim, its tone and pitch, the use of language and paralanguage (i.e. images, graphic devices etc.) is, of course, decided on the basis of the consumers in the particular market segment being addressed:

> An advertiser is most effective when he knows his audience. As part
> of the whole creative strategy for an ad, the consumer who is being
> addressed in the ad is more apt to identify with a role model who
> speaks his language than one who does not [Smith 1982: 193].

Thus, as Marshall McLuhan puts it, "the continuous pressure is to create ads more and more in the image of audience motives and desires" [McLuhan 1964: 226]. From the humble origins of motivation research and attempts to understand how the individual could be persuaded to form stable preferences, advertisers are now tuned into every aspect of the consumer experience and have even created - for their own convenience - collective personalities and consumer types into which individuals can all be easily slotted. The 'needs' and

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[9]See Section 1.2.3.

fantasies of these collective personality types have been identified in an attempt to promise individuals the lifestyle they long for, through consumption:

> By giving form to people's deep-lying desires, and picturing states of being that individuals privately yearn for, advertisers have the best chance of arresting attention and affecting communication.....Advertisers are ever more compelled to invoke consumers' drives and longings [Fowles 1990: 216].

In his analysis of advertising, Murray found that advertising claims tend to appeal to fifteen basic and not-so-basic needs, which are listed in Figure 1.2. Some interesting conclusions can be drawn by examining Murray's list [cited in Fowles 1990]. Firstly, the correlation between Murray's observations and Maslow's hierarchy of needs [see Figure 1.1]. It is reasonable to assume that much early advertising appealed to needs at the bottom of Maslow's pyramid, whereas the needs identified in Murray's list would (with the exception of 1, 12 and 15) belong to the self-actualisation phases of Maslow's hierarchy:

> For advertising to make sense at all, at least a segment of the population must live above subsistence level and the very moment this situation occurs it also becomes necessary for producers of materially 'unnecessary' good to do something to make people want to acquire their commodities [Vestergaard and Schroder 1985: 3/4].

This is a reflection, not only of the changes in advertising over the last fifty years or so, but, more importantly, it is an indication of how fundamentally society has changed in the same period. Lifestyles can and are being built around these 'needs', which may at one time have been very secondary, but which are now considered primary in the affluence of the post-industrial era.

Secondly, it is reasonable to assume that advertising in lesser-developed or post-communist countries would - in order to be successful - have to appeal to more basic needs:

> ...once a society has reached a stage where a reasonably large part of its population lives above subsistence level advertising is inevitable and...it is inevitably persuasive. This is true with an important qualification, namely that the system with which we are dealing is a capitalist one [Vestergaard and Schroder 1985: 7].

Advertisements can appeal to:

1. The need for sex
2. The need for affiliation
3. The need to nurture
4. The need for guidance
5. The need to aggress
6. The need to achieve
7. The need to dominate
8. The need for prominence
9. The need for attention
10. The need for autonomy
11. The need to escape
12. The need to feel safe
13. The need for aesthetic sensations
14. The need to satisfy curiosity
15. Physiological needs: food, drink, sleep, etc.

Figure 1.2 - Murray's List of Advertising Appeals [Fowles 1990]

These emotional appeals to sub-conscious 'needs' are usually in the visual, paralinguistic component of the advertisement. This is the result of the 'rational' quality of the written word in society, where "...visual communication better suits more primal levels of the brain" [Fowles 1990: 218]. The advertisement then attempts - whether overtly or covertly - to link this emotional appeal to the product information (i.e. the advertisement's rational core). Sometimes this association may be logical, but, as Fowles points out, "...there is no real need for the linkage to have a bit of reason behind it....The link being forged in minds between the product and appeal is a pre-logical one" [Fowles 1990: 218].

Therefore, much advertising today works at the "sub-logical" level and advertising claims are effective without - or often in spite of - the active knowledge and participation of the advertisee:

> ...advertising works below the level of conscious awareness and it works even on those who claim immunity to its message. Ads are designed to have an effect while being laughed at, belittled, and all but ignored....Advertisers delight in an audience which believes ads to be harmless nonsense, for such an audience is rendered defenceless by its belief that there is no attack taking place.
>
> [Schrank 1990: 179]

1.3   Advertising as persuasive communication

1.3.1   The nature of persuasive communication

> ..the advertising message is by definition not disinterested. It is in the advertiser's interest to lead you to conclude 'I want that'. The information the advertisement provides will be tailored to that end.
>
> [Thompson 1990: 209]

The task of the advertising message, having moved on from being purely informative has become to attract attention, arouse interest, stimulate desire, create conviction and get action [Lund 1947]. This corresponds to the AIDA - awareness, interest, desire, action - model of marketing communication. There is, obviously, a certain amount of overlap between these functions and it is often difficult to distinguish between them in particular advertisements for example attracting attention as opposed to arousing interest. Furthermore, while many advertisements carry out all these functions simultaneously, some are designed simply to arouse interest, the other functions being delegated to later advertisements in the campaign or other marketing techniques.

Whatever the specific function of an individual advertisement - as a subset of the overall advertising task - it is obvious that the advertising message is

"unlike our normal person-to-person communication forms" [Rotzoll 1985: 99].
This is largely because of the persuasive nature of the advertising message:

> ....advertisers are striving to alter behavior and/or levels of awareness, knowledge, attitude and so on in a manner that would be beneficial to them...It is important at the outset to recognise that many advertisers use advertisements for many purposes with many different possible effects...Their intents can range from altering behavior to affecting the way people think about a particular social or economic position [Rotzoll 1985: 94].

According to Bettinghaus [1980] what differentiates persuasive communication from other types of communication is the fact that "the intent of the source {is} to change the behaviour, or influence the behaviour of the receiver in a specified manner. There is general agreement that the variable of intent is what distinguishes persuasive communication from other communication situations" [Bettinghaus 1980: 3]. Thus, the persuasive message "...asks that some change take place in a receiver's attitudes, beliefs or behaviour" [Bettinghaus 1980: 1]. Thus the determining factor in persuasive communication is that it involves a conscious effort to influence the thoughts or behaviours of the addressee in a particular way. If the behaviour of the audience is unintentionally affected, then this is not a case of persuasive communication.

Persuasive communication is also characterised by the unequal nature of the relationship between the participants, since it is, by definition, manipulative, with the addresser as 'deceiver' and the addressee as 'deceived'. These "...two participants in the communication situation defined by consumer product advertising....are unequal as far as interest in and knowledge about the product are concerned" [Vestergaard and Schroder 1985: 2]. Thus, the advertiser is, by implication, always in a position of power, whilst the consumer is inevitably the weaker party, ignorant of the advertiser's knowledge and unaware of the motives behind the advertising message.

Although it is possible to differentiate between one-way persuasive communication involving a conscious effort by one individual to modify or change the attitudes, beliefs or behaviour of another individual and two-way persuasive communication which is aimed at achieving consensus through mutual interaction, Bettinghaus claims that persuasive communication is primarily a two-way process, which should be viewed as an interactive activity, with both addresser and addressee simultaneously influencing each other:

> Both source and receiver are typically influenced by each other, as well as by the activities that take place long before the message is actually sent. The realities are that sources and receivers are interchangeable, that when I am trying to persuade you to my point of view, I am also trying to understand your point of view, and am exposed to your message to me. We are trying to persuade each other [Bettinghaus 1980: 5].

Thus, according to Hodge and Kress [1993], "..meaning does not exist unless there are people who make it happen, in a process where those who receive texts (readers, listener, viewers) engage in an activity which produces its own distinctive kinds of meaning without which no text would have any social effect" [p. 175]. Therefore, rather than seeing advertisees as the passive objects of the one-way advertising message, it is perhaps more useful to regard them instead as participating actively in a two-way process of persuasive communication, in which they construct and subvert the meaning of the advertisement as well as persuading the advertiser and ultimately altering the advertisement through their response (or lack of one, as the case may be) to the advertising message.

Given the manifold nature of such communication, O'Donnell and Kable [1982]

define persuasion as,

> a complex, continuing, interactive process in which a sender and receiver are linked by symbols, verbal and non-verbal, through which the persuader attempts to influence the persuadee to adopt a change in a given attitude or behaviour because the persuadee has had perceptions enlarged or changed [O'Donnell and Kable 1982: 9].

Advertising is obviously a form of persuasive communication, as is propaganda. Given the context of this study, the former GDR, where propaganda and state advertising played a major role in all aspects of everyday life, a consideration of propaganda is both worthwhile and necessary in this discussion of the theoretical framework. The role of propaganda in public communication as applied to the former GDR is discussed in detail in Chapter Three.

It would initially appear that propaganda is closely related to persuasive and informative communication. However while persuasion is transactive [Jowett and O'Donnell 1992: 1], seeking to satisfy the needs of both parties to the persuasive communication, propaganda is solely concerned with fulfilling the objectives of the propagandist. Thus, persuasion can be seen as more mutually satisfying than propaganda:

> Propaganda is the deliberate and systematic attempt to shape perceptions, manipulate cognitions, and direct behaviour to achieve a response that furthers the desired intent of the propagandist.
> [Jowett and O'Donnell 1992: 4]

Almost all definitions of propaganda - even those which attempt a neutral approach - describe it as something negative and dangerous. It is related to power, control, manipulation and ideology:

> ...propaganda is associated with control and is regarded as a deliberate attempt to alter or maintain the balance of power that is advantageous to the propagandist. Deliberate attempt is linked with a clear institutional ideology and objective. In fact, the purpose of propaganda is to send out an ideology to an audience with a related objective [Jowett and O'Donnell 1992: 2].

Given this conclusion and in the light of the discussion of language in the above section, the notion of unslanted information would appear to be a contradiction in terms. So much so that, Jacques Ellul [1965] made the contentious claim that all biased messages in society were propaganda, even when the bias was unintentional. Equally maverick is Leonard W. Doob's conclusion that a contemporary definition is impossible "..because of the complexity of the issues related to behaviour in society and differences in times and cultures" [cited in Jowett and O'Donnell 1992: 3] Anthony Pratkanis and Elliot Aronson [1991] define propaganda as "'mass suggestion' or influence through the manipulation of symbols and the psychology of the individual" [p.9].

Propaganda may have different aims, it may be agitative, in other words its intention is to move the addressees to some particular course of action or revolution or it may be integrative, in other words it is aimed at ensuring that the audience remains passive and accepting of the status quo. There are also many forms of propaganda. For example, white propaganda involves the dissemination of accurate information by a verifiable and identifiable source, whereas with black propaganda, neither the source is identified nor the information correct. Naturally, the success of the former is dependent on whether or not the audience views the source as credible. Grey propaganda (incorrect source giving accurate information or correct source giving inaccurate information) lies somewhere between the two [Jowett and O'Donnell 1992].

Whilst it may appear that white propaganda is very close if not identical to informative communication, again the defining feature of such messages is that they inform for some ideological purpose.

However, as discussed above, not all informative communication is neutral. The form and content of the communication may be thought of as neutral, but it is still selected by the communicator. Also, this communication takes place within a context and both this along with the attitudes, beliefs etc. of the communicator will contrive to bias the communication.

Originally from the Latin to propagate or sow, propaganda originally meant to disseminate particular ideas (in a neutral way - if such a thing is possible), and it is claimed that the phenomenon is as old as history and even pre-history. However, when the term was used by the Catholic Church to describe its missionary work in the New World, it lost this neutrality. Propaganda was widely used in Ancient Greece and the Roman Empire (Julius Caesar's talents as a propagandist have been compared to Hitler's), in the American revolution, the French revolution and all other major revolutions, by all the main churches for the propagation of their respective faiths.

Despite the long and well-established use of propaganda, only in relatively recent times has it been studied as a sociological phenomenon. Jowett and O'Donnell [1992] trace the development of what is now referred to as "propaganda" to three decisive stages. Firstly, the so-called battle of men's minds, once basic needs had been fulfilled; secondly, the advances in communication and associated technologies, leading to mass communication; and, thirdly, the study of psychology and behaviour. [Jowett and O'Donnell 1992].

Of particular significance in the evolution of modern day propaganda were the invention of movable type and of the printing press and the development of newspapers. To overcome the problems associated with literacy, the political or satirical cartoon and other such graphics were developed and were soon to

become an indispensable part of the process of persuasion. What modern-day politician, campaigning organisation or pressure group would ignore the importance of 'the image' [see the discussion of the visual and the paralinguistic in 1.1.3]. Robert Phillipe [1980] identifies the widespread appeal and superiority of such paralinguistic techniques in propaganda and persuasion:

> ...prints are partisan. They espouse causes. Exaggeration is second nature to them....The synthesizing power of the print expresses both what is visible and what is concealed [Phillipe 1980: 9].

Like any other communicative process, propaganda requires,

> {a} sociohistorical context; a cultural rim made up of government, economy, events, ideology, and myths of society; the propaganda institution; the propaganda agents; media methods; the social network; and the public [Jowett and O'Donnell 1989: 263].

1.3.2 The effects of persuasive communication

In order to understand how the process of persuasive communication actually works and to assess its effectiveness, it is first necessary to examine how human beings learn and how learned behaviour can be reinforced so that it becomes habitual. This implies an understanding of how the beliefs and attitudes which the persuasive communicator is trying to alter are actually formed:

> Psychologists of perception have shown conclusively that there is no 'pure' act of perception, no seeing without thinking. We all interpret the flux of experience through means of interpretative schemata, initial expectations about the world, and priorities of interests.
> [Hodge and Kress 1993: 5]

Bettinghaus defines attitudes and beliefs as "...nonobservable, cognitive states...conceptual bridges between what an individual does and the cognitive processes that lead him to do it" [Bettinghaus 1980: 10]. Attitudes and beliefs develop not only through direct experience, but also indirectly through other people's accounts of their experiences. Often, many encounters or experiences are needed in order for attitudes and beliefs to be firmly laid down, however,

"once we have formed our basic set of attitudes we use the attitudes as a kind of filter that determines how new attitudes are going to be formed" [Bettinghaus 1980: 22]. This filter is called a reference frame and subsequent experiences serve either to strengthen or change it, depending on how extensive and complete it is and whether or not the information is contrary to the frame.

Fishbein and Ajzen [1975] define a belief "...as a perceived link between any two aspects of a person's world" [p. 131]. According to Rokeach [1973] it is very difficult if not impossible to change highly central or primitive beliefs. Where such a change does take place, there will be fundamental and widespread changes to the entire belief structure and, consequently, his/her reference frame.

Beliefs about authority - in other words, who can or cannot be trusted etc. - may change gradually, but change becomes less likely with age. Not surprisingly, peripheral beliefs are the easiest to change. Such peripheral beliefs may or may not rest on more central beliefs: in the former case, the persuasive communicator must first change the more central belief, before attempting to alter the peripheral belief [Bettinghaus 1980: 25].

Apart from direct and indirect encounters with the world,

> ...there are some psychological principles that help govern the development and utilization of different reference frames. Two such mechanisms, learning and cognitive consistency seem of major importance in helping determine just how attitudes and beliefs will be developed, and thus the nature of the frame of reference
> [Bettinghaus 1980: 26]

Bettinghaus claims that an interactional view of communication must acknowledge the importance of learning in persuasive communication and goes on to define learning as "...the process by which some aspect of human

behaviour is acquired or changed through an individual's encounter with events in the environment" [Bettinghaus 1980: 27]. Two types of learning can be differentiated: instrumental learning, where some form of reinforcement or reward is given to strengthen the desired response to a stimulus; and conditioned learning where a stimulus that has already been associated with a rewarding response is presented together with an unfamiliar stimulus, for example Pavlov's dog experiments. Both types of learning are exploited in persuasive communication situations, and, as a result:

> ...the stimulus-response relationships studied by behaviourists form
> a more meaningful basis for the study of consumer behaviour.
> [Cannon 1973: 62]

It is also necessary to differentiate between attitudes and opinions, when talking about the advertisee. Attitudes can be defined as "...a readiness to respond to an idea, an object, or a course of action. It is an internal state of feeling toward or an evaluative response to an idea, person or object" [Jowett and O'Donnell 1992: 24]. Put more simply, they comprise "...an individual's likes and dislikes" [Bettinghaus 1990: 10]. Although the terms 'attitude' and 'opinion' are often used interchangeably, according to Price [1992],

> they occupy somewhat different conceptual niches....First, opinions
> have usually been considered as observable, verbal responses to an
> issue of question, whereas an attitude is a covert, psychological
> predisposition or tendency. Second, although both attitude and
> opinion imply approval or disapproval, the term attitude points
> more towards affect (i.e. fundamental liking or disliking), opinion
> more heavily toward cognition (for example a conscious decision to
> support some policy...etc.)....Third, and perhaps most important, an
> attitude is traditionally conceptualised as a global, enduring
> orientation toward a general class of stimuli, but an opinion is
> viewed more situationally, as pertaining to a specific issue in a
> particular behavioural setting [Price 1992: 46/47].

It is obvious from the above comparison, that attitudes are far more fundamental, what Jowett and O'Donnell [1982] term, "...relatively enduring predisposition{s} to respond" [p. 24], and are therefore much more difficult to alter. Opinions are formed about a range of subjects and people and these are, by definition, relatively transient and fickle, whereas attitudes define how the

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individual sees the world. Following from this, it is clear that attitudes exert a major influence on opinions, and an individual will rarely hold an opinion which contradicts a central attitude. Thus, attitudes are in effect "...part of the raw materials, or building blocks that form opinions" [Price 1992: 48].

Despite this treatment of opinions as the indicators of deeply held attitudes and the behaviour and verbal responses of individuals as the overt expression of these opinions, not all opinions are openly-stated for various reasons (for example social acceptability), and individuals often lie about their opinions. Thus, one should be wary of treating opinions as anything more than "...surface-level behaviours that do not necessarily imply any underlying decision or attitude" [Price 1992: 51]. However, there is a general consensus that opinions are to a certain extent more 'voluntary', more 'thoughtful' than attitudes and, that, unlike attitudes, the individual has more freedom to decide his/her opinions:

> One decided an opinion, whereas an attitude...is felt as an affective impulse, an inclination to respond positively or negatively to something [Price 1992: 48].

Also closely related to attitudes and opinions and equally important to the persuasive process are values. Price [1992] defines values as "...beliefs about what is desirable, either as an end state....or as a means toward an end....Values theoretically function as standards for evaluating both personal and social behaviour and as general plans for guiding personal action". Another aspect of values is that they "...are derived from cultural values that tend to be utopian, mythic and pragmatic" [Jowett and O'Donnell 1992: 23].

In attempting to analyse the effects of persuasive communication, it is not sufficient to simply look at immediately observable behaviour [see above discussion on opinions]. The persuasive message can have different effects on

different addressees, as a result of variations in sociodemographic and psychological factors. It is not only differences in addressees which can impact on the effectiveness of the persuasive communication; the addresser is a major factor in the persuasive communication process and can often be the cause of difficulties. For example,

> Study after study has demonstrated that when two different sources send exactly the same message, receivers do not respond in identical fashion [Bettinghaus 1980: 6].

Such factors as advertiser credibility, the social power and societal role of the advertiser, and the relationship of the advertiser to the advertisee are obviously of great importance in this study:

> ...it remains just as important not to forget about senders of messages as it is not to ignore the receivers. At every level, every element in the communication process has a double orientation towards production and reception [Hodge and Kress 1993: 175].

Other factors which need to be taken into account when considering the effectiveness of persuasive communication include "...the effects of systematic variation in the appeals or arguments used, the organizational structure of the message, the language characteristics embodied in the message and the stylistic design of the message" [Bettinghaus 1980: 7].

Context is another element which cannot be divorced from the persuasive communication and it is therefore necessary to look at the social, cultural, economic and ideological situation in which the persuasive communication occurs.[10]

When looking at the effects of persuasive communication, Rosenberg and Hovland [1960] suggest that these consist of changes in cognition, changes in

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[10]See Chapters Two and Three.

affect, or changes in behaviour:

> Cognitions include the concepts we have, the beliefs we hold about various attitude objects, the values we place on objects and beliefs and the perceptions we have of the world around us. Typically, changes in cognitions can be identified by the verbal statements that people make after being exposed to a persuasive message, or by changes in the perceptions they have about some attitude object.
>
> [Bettinghaus 1980: 8]

However, in reality, this is not quite so easy, since individuals express varying opinions on subjects at various times. Furthermore, it is very difficult if not impossible to relate changes in cognition to the particular persuasive message. Despite these obstacles, persuasive communicators continue in their efforts to achieve cognitive changes.

Changes of affect, on the other hand, consist of changes in emotions and moods which often result from persuasive communication. Such changes are fundamental to the success of the persuasive communication and, according to Bettinghaus [1980], "ignoring potential affect changes is done only at the risk of jeopardizing the entire persuasive effort". However, the researcher in persuasive communication is again faced with the difficulties of trying not only to measure the existence and extent of these changes, but also to attribute them to the persuasive communication.

Finally, changes of behaviour are changes in actions which result from a persuasive message - the obvious example is where an advertisement changes an individual's buying behaviour. Behavioural changes are what most persuasive communicators are striving for. Changing an individual's attitude is only half the task of the persuasive communicator, since holding a favourable attitude towards a product is not guarantee that there will be a change in the individual's behaviour. Although these three types of changes have been discussed separately, it is important to remember that "cognitive,

affective and behavioural changes are not easily separated into three distinct and mutually exclusive categories" [Bettinghaus 1980: 10].

The objective underlying persuasion in advertising is, of course, to change consumer attitudes to the product in question and thus make consumers more favourably disposed to it. Given the above discussion about attitudes and opinions and the difficulties involved in attempting to alter them, the advertising task is far more complex than it first appears.

Furthermore, the individual functions of the advertising text, far from achieving synergy, may, in fact, interfere with each other, for example, "what favours the acceptance of the message may hamper its retention and vice-versa" [Volart 1986: 211].

Therefore, advertisers are continuously striving for "...the appropriate mix of the components of attitude change - comprehension and acceptance (and subsequent retention) - in creating a particular ad campaign" [Smith 1982: 192]. According to the Rational Choice model of advertising, such attitudinal change is achieved on the basis of persuasion using rational arguments, which "...stress information over preference moulding" [Thompson 1990: 209]. The consumer is a 'rational economic agent' who includes the cost - in terms of effort, time and expenditure in the overall calculation of the cost of a product, in his/her attempts of maximise total utility. As a result "...whatever you get from an ad has the advantage of being experienced as 'free': you haven't (given the separation of ads from the textual material they interrupt, which is supposed to be your main focus of interest) spent time or money specifically to encounter the ad". [Thompson 1990: 210]

The basic tenet of the Rational Choice model, is that consumers need to justify their purchase decisions to themselves, they need "...a subjectivity capable of retaining, broadly consistently over time, a basic rank-ordering of {their} pleasures....{they} need to be able to sustain stable preferences; otherwise one day's decisions will look terrible from tomorrow's new perspective" [Thompson 1990: 208/209].

Thus, the consumer looks to the advertisement's "rational core" [Thompson 1990] which is the "persuasive/informative appeal" to the rational consumer's calculations i.e. it provides him/her with the information needed to reach the desired purchase decision and in this way the advertiser succeeds in changing the individual consumer's attitude(s). The "decorative periphery" or everything else in the advertisement which is not rational or informative is there to give pleasure and serves no other purpose:

> The rational justification of the decorative periphery is that which must justify any decorative phenomenon: the ad must become a 'good' in its own right, however minor [Thompson 1990: 210].

At least one aspect of this approach needs to be questioned. Given the persuasive, unequal relationship between advertisers and advertisee, the "partial nature of the advertising message and the constraint of brevity which most advertising formats impose, is it not irrational for the consumer to use ads as sources of information?" [Thompson 1990: 210].

Are advertisements really rational or do they work at a much deeper, subconscious level? How many consumers are truly economic agents and can logically explain their preferences and purchase decisions? Whilst "...it is not likely that advertising's powers can be based on any mass delusional system"

[Thompson 1990: 211], it is equally implausible to expect either advertisers or advertisees to act in a wholly rational manner:

> The persuader makes use of rational and/or emotional arguments, which the addressee must be able to grasp. He must also be willing to accept the form and contents of the message. If he internalizes it, this will result in a short and a long term attitude and behavioral change [Volart 1986: 211].

Thus, the advertising message is more likely to be a mixture of emotional and rational appeals to the consumer who is in turn both rational and emotional. As stated previously, the nature of the advertising message has switched from rational argumentation to emotional appeals and the "decorative periphery" now seems to have replaced the "rational core" almost completely. The main reason for this is the preponderance of parity products on the market - it is very hard to make purely rational arguments in favour of one product or brand against another, when both are largely similar in terms of design, price and functions. Also, many products and services currently available could hardly be said to fulfil any of man's basic needs. Therefore,

> It is not surprising that the advertiser seldom gives rational arguments as to why one should buy his product. One does not buy a lipstick, cigarettes...etc. on the basis of reasonable arguments. One buys a dream, success, safety [Volart 1986: 212].

It is hardly surprising that few people will readily admit to being influenced by advertisements, yet advertisers continue to spend vast sums of money on campaigns. It is highly unlikely that they are simply throwing away money for no other reason than to entertain the general public. Furthermore, although it is often difficult to prove a direct link between advertising and sales, one thing is certain - a reduction in advertising is very likely to be followed by a drop in sales. It is the presence which advertising creates for the product or service which is perhaps more important in bringing about or maintaining sales. For consumers it is reassuring to buy a product or brand which is advertised - it proves a certain 'respectability' and credibility.

In assessing whether or not advertising claims work and actually persuade people, it is worthwhile to bear the following in mind:

> There is no evidence that advertising can get people to do things contrary to their self-interests. Despite all the finesse of advertisements, and all the subtle emotional tugs, the public resists the vast majority of the petitions.....The key to understanding the discrepancy between, on the one hand, the fact that advertising truly works, and on the other, the fact that it hardly works, is to take into account the enormous numbers of people exposed to an ad....In arriving at an even-handed judgement about advertisements and their emotional appeals, it is good to keep in mind that many of the purchases which might be credited to these ads are experienced as genuinely gratifying to the consumer [Fowles 1990: 232].

Thus, while one should not assign to advertising a disproportionate level of influence, this does not mean that the effect of advertising claims can be dismissed. The petition may be "ignored" in the sense that the majority will not buy the product or service, but this does not imply that the advertisement does not arouse the interest and attention of that same consumer, make him/her want the product or provoke dissatisfaction. Furthermore, the reason for not acting on the advertisement's claim may have more to do with economic and other factors than with the effectiveness of the advertisement itself.

1.4   Models of advertising and media communication

1.4.1   Technical and transmission models of communication

Many of today's communication theories take as their starting point Shannon and Weaver's Mathematical Theory of Communication [1949], which, although oriented towards mathematics and engineering, has proved to be widely applicable. The model sees communication as a simple linear process and it is the model's simplicity, which, according to John Fiske, "has attracted many derivatives, and its linear process-centred nature has attracted many critics"

[Fiske 1982: 6]. Because the Mathematical Theory has influenced so many subsequent models, it is described in detail below.

According to Shannon and Weaver's model [see Figure 1.3], the information source firstly decides what message is to be sent, before the message is altered and encoded into a signal by the transmitter. The encoded message is then sent as a signal through the channel or medium, for example, print, audio-visual etc.. Obviously, the ad's techniques must take the particular channel or medium into consideration, since "...many ads are affected by, or take advantage of, a particular medium" [Cook 1992: 9].

Figure 1.3 - Shannon and Weaver's 1949 Model of Communication
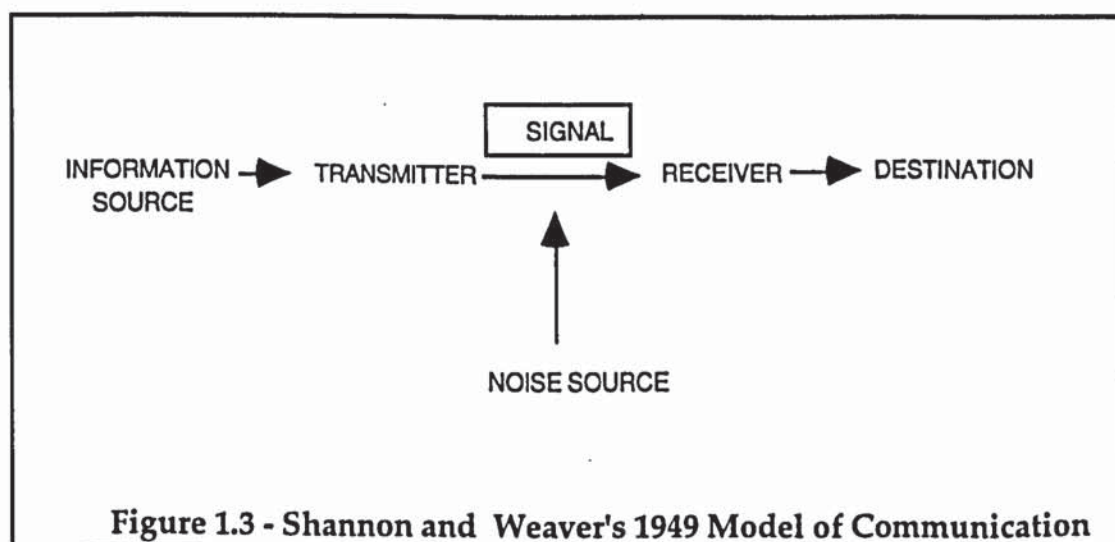
It is in the channel or medium that communication problems - what Shannon and Weaver term "noise" - are most likely to occur. Noise is anything which is added to (or deleted from) the signal between transmission and reception that was not intended by the source; or any signal received but not transmitted by the source; or anything which makes the signal harder to decode, thus leading to errors in interpreting the message. There are various different types of noise, for example, semantic noise which results in an unintended distortion of meaning, and it is very difficult if not impossible for the advertiser to eliminate all possible sources

of noise:

> ...it is necessary to realize that any advertiser, from an individual to the loftiest corporate enterprise, confronts both non-controllable (external) and controllable (internal) factors in the potential use of advertising [Rotzoll 1985: 96].

The receiver receives the signal, decodes it and thus the message reaches its destination. The coding and encoding is effected by use of a common code or in the words of Fiske [1982], "system of meaning common to members of a culture of a subculture".

Obviously in many cases the transmitter and information source and likewise the receiver and destination are one and the same person. In advertising, the information source would be the company wishing to advertise its products or services and the transmitter would be the advertising agency or copywriter. Whilst in most situations, the consumer will be both the receiver and intended destination of the information, the receiver may play the role of messenger (or opinion leader), passing on the message to the ultimate consumer.

Thus, Shannon and Weaver's theory is "...a clear example of the process school, seeing communication as the transmission of messages" [Fiske 1982: 6]. It is a graphic, expanded version of Lasswell's model [1949], which expresses the process of linear communication verbally [see Figure 1.4].

According to the Shannon and Weaver approach, communication simply consists of M1 - the message in the mind of the information source - being transferred to the mind of the information destination, with certain unavoidable alterations and distortions due mainly to noise. Therefore, the message received is called M2, since it is not exactly the same as M1.

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┌─────────────────────────────────────────────────────┐
│                                                       │
│                        WHO?                           │
│                                                       │
│                     SAYS WHAT                         │
│                                                       │
│                 IN WHICH CHANNEL                      │
│                                                       │
│                     TO WHOM                           │
│                                                       │
│                 WITH WHAT EFFECTS                     │
│                                                       │
│                                                       │
│                                                       │
│   Figure 1.4 - Lasswell's Model of Communication [1949] │
└─────────────────────────────────────────────────────┘
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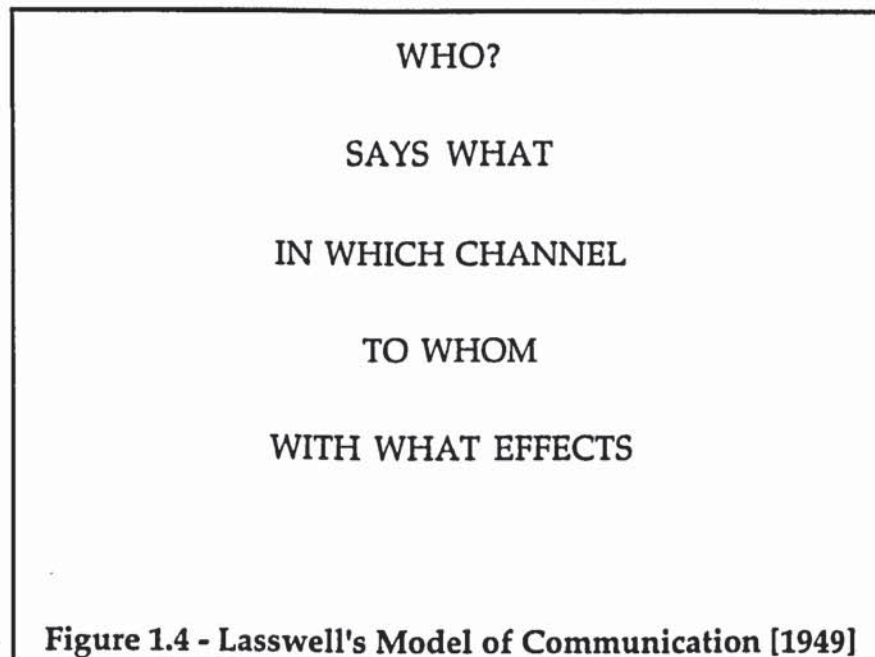
Shannon and Weaver identified three main communication problems: Level A problems, which concern technical impediments to the accurate transmission of symbols; Level B problems, which relate to semantic distortions and Level C problems, which occur when the behaviour of the information destination is not altered in the way the information source desired. For example, a Level A problem would be where the page of the magazine on which the advertisement appears is torn. Level B problems would occur where the message in the advertisement is unclear or the addressee is unable to understand the terminology used, and an obvious example of a Level C problem would be where the consumer did not go and buy the product after being urged to do so by the advertisement. Level C problems are obviously the most complex and the most difficult for the advertiser to solve[11]:

> Given the host of potential influences on individual behavior in the absence of, or in addition to, advertising, then, this factor explains one of the most important characteristics of contemporary advertising - the uncertainty of its outcome.
>
> [Rotzoll 1985: 97]

---

[11]See discussion about the effects of persuasive communication in 1.3.2.

The model also differentiates between redundancy, i.e. whatever is predictable or conventional in the message, and entropy, i.e. whatever is new and unpredictable. Redundancy serves to overcome problems associated with accuracy, with the nature of the message, with the channel and with the audience in general. It is important to note that, particularly in art, what is entropic may eventually become redundant, as it is used more often. In common with paralanguage, redundancy is more concerned with facilitating the communication process, than with the message itself. Thus, ads with a high degree of redundancy are more 'user-friendly' and audience-centred. Both of these concepts have implications for the model presented in Chapter Four.

As with many communication theories, Gerbner's 1956 model [see Figure 1.5] builds on the Shannon and Weaver theory. With his model, Gerbner attempted "...to depict some of the issues of perception and representation which must be taken into account in any study of communication activity as a dynamic, social process" [Fiske 1982: 17]. An event E occurs and is perceived by an individual M as E1. This difference between E and E1 is accounted for by the perceptual activity which involves the operation of selective and contextual factors. M then makes a statement (E1) about the event as perceived by him/her to another individual (or individuals) M2. The statement SE received by M2 is a combination of E1 (the perceived event i.e. the content of the message) and the form of the message S. Again, the difference between SE and SE1 is due to the perceptual activity which takes place when M2 reads/hears/sees the message:

> ...we filter the impressions bombarding us in order to ensure that only the most important ones have access to our consciousness....we weed out all irrelevant impressions...of all potentially relevant messages we are most likely to accept those which are in agreement with the view and values which we already have [Vestergaard and Schroder 1985: 73].

The 'filters' individuals use to select information will vary according to sociographic and psychographic factors. This notion of selective filtering based on interest is useful in analysing advertising communication which is closely associated with needs. Here again can be seen the importance of the advertiser knowing the target audience and adjusting the advertising strategy and techniques to fit the mores and norms of the particular culture or sub-culture being addressed.

Figure 1.5 - Gerbner's model of communication
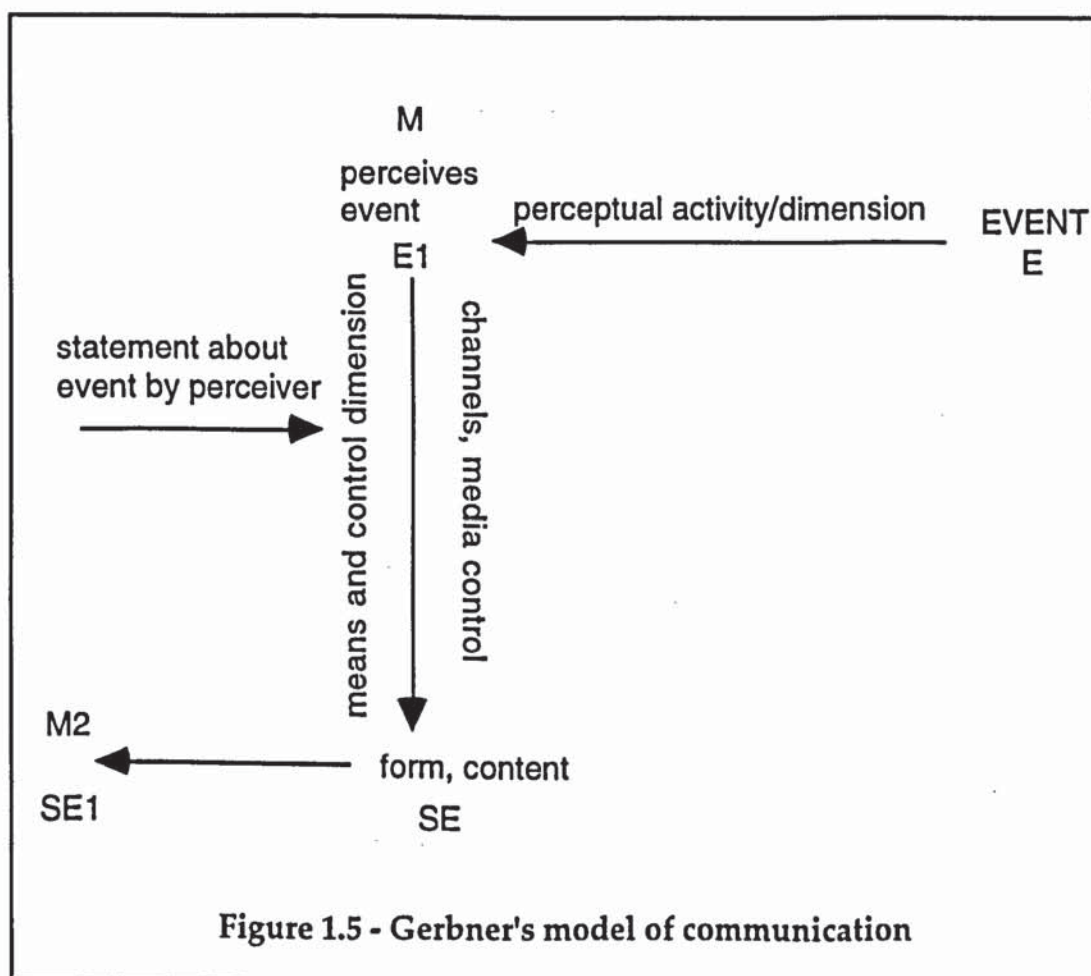
A major criticism of Gerbner's approach is that it does not attempt to describe the encoding/decoding process, but rather takes it for granted. However, one important conclusion of Gerbner's model is its recognition of the virtual impossibility of neutral or objective reporting of events [see discussion in Section 1.2.3]. Inevitably, knowledge, attitudes and opinions and the context in which an event is perceived will all influence an

individual's particular version of events and ultimately how they are communicated.

Newcomb's 1953 model [see Figure 1.6] introduces for the first time, the role of communication in a wider context and the social implications of the communicative process. The model assumes that individuals need information and uses attitudes to a particular phenomenon X to explain communication.

Figure 1.6 - Newcomb's 1953 model
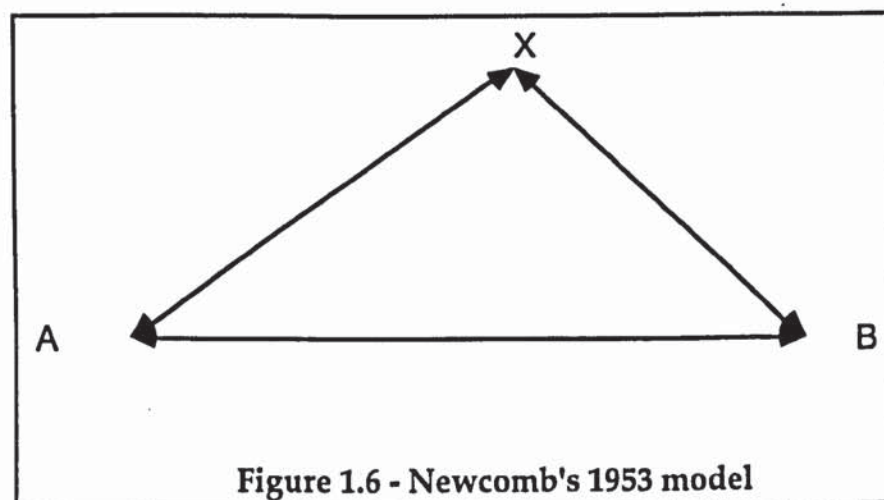
There are two stages of equilibrium: the first is where A and B have similar attitudes to X and are 'friends', and the second is where A and B have opposing attitudes to X and are not 'friends'. Disequilibrium occurs where A and B are 'friends', but have opposing attitudes to X. It then becomes necessary for them to communicate in order to reconcile their attitudes to X. Communication is also required when X is continuously changing, as this also causes a state of disequilibrium and A and B need to clarify their attitudes to X. In the context of advertising, A would be the advertiser, B the consumer and X a product/service, market, lifestyle etc.. Presumably, equilibrium would exist where B was either a satisfied customer, or was not part of the target audience, whilst disequilibrium would occur where B is

unaware of the particular advertisement or still needs to be convinced of the advantages of buying it, making advertising communication necessary.

This attempt at a model of mass communication was extended by Westley and MacLean in 1957, by the introduction of the editorial-communicating function C. A (for example the reporter/company wishing to advertise) and C (for example the editor/copywriter) then dominate the model and the information B receives is very much selected and influenced by both A and C.

Jakobson's model, on the other hand, is concerned with the meaning and internal structure of the message [see Figure 1.7]. According to the model, in order for communication to take place, there must be an addresser, a message, an addressee, a context, contact (physical - through a medium or channel - and psychological) and a code (which is common to all participants). These different participants are then associated with different functions in the communication process, which are shown below.

ADDRESSER
(emotive function)

CONTEXT
(referential function)
MESSAGE
(poetic function)
CONTACT
(phatic function)
CODE
(metalingual function)

ADDRESSEE
(conative function)

Figure 1.7 - Jakobson's model of communication [1960]
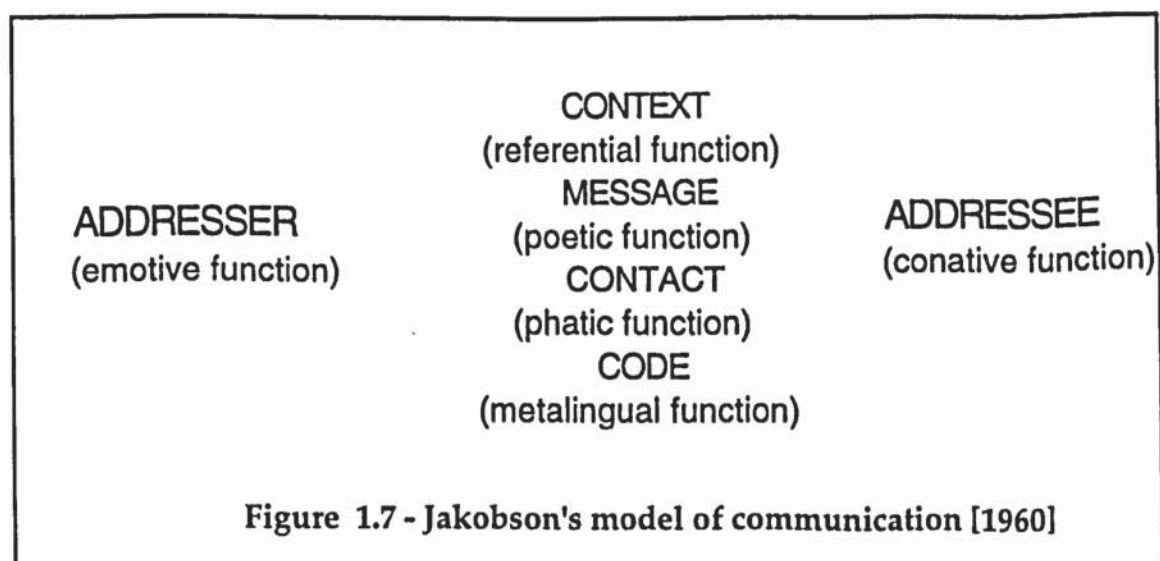
1.4.2 Other models

There are also a number of other less technically-oriented models of mass communication which are worthy of discussion and consideration. Obviously it is not possible to deal in length with every variation of every model of mass communication, so therefore the most interesting, innovative and influential approaches are discussed below.

A major development in the field of mass communications has been the evolution of Uses and Gratifications theory (originally proposed by Blumler and Katz in 1974), which has been expanded by a number of theorists, among them Palmgreen, Wenner and Rosengren [1985] and Roberts and Macoby [1985]. The attraction of the Uses and Gratifications approach is that unlike other models which privilege the source of messages, it assigns an active role to the addressee, preferring to see him/her as "an active selector and goal-directed user" of the media [Jowett and O'Donnell 1992: 148]. Therefore, as a consumer of the media, s/he sets out to satisfy certain physical, social and psychological needs through various types of media and the selection of these media is based on their suitability for fulfilling the particular needs. These needs may be diverse and obscure, ranging from media-related needs, such as the need for information and entertainment to needs related to personal fulfilment and identity.

In terms of its application to advertising, the Uses and Gratifications approach does offer a refreshing view of the advertisee. It sees the consumer as a nearly equal player in the process of persuasive communication. While recognising that persuasive, informative communication is taking place, the model assigns the advertisee a level of

sophistication which is missing in other models. Thus, the communication is mutually beneficial. The advertiser is obviously trying to persuade the consumer through a variety of techniques and the advertisee in turn is exploiting the advertising message, subverting it for his/her own purposes to satisfy needs which s/he might have.

A model which is also based on needs is Rubin and Windahl's [1986] Uses and Dependency model. The model depicts society and the media interacting in the manufacture of needs. Such a thesis has obvious implications for advertising theory, since the discourse has often been accused of creating false needs in individuals. How true this is depends on whether one adheres to the view that advertising reflects society and vice versa, i.e. that such "artificial" needs are the inevitable product of the consumer society and are merely reflected in advertising, itself a manifestation of this society. There is no doubt that advertising does seem to elevate unnecessary, even ridiculous products to the status of basic necessities; however, the need for such products is perhaps more likely to be based on deep-seated motivations and drives which represent the features of the consumer culture. Since this culture is reinforced by advertising among other things, the discourse is obviously not blameless in the whole process, however the relationship is not simply one of cause and effect and it is in fact far more complex than it at first appears.

A further interesting development is Petty and Cacioppo's Elaboration Likelihood model of persuasive communication [1986]. According to this model, the motivation to participate in persuasive communication is highly dependent on the interest of the individual in the subject of the persuasion, in other words their involvement. Where the involvement is

low, where the person is not very interested in the issue or it is not of relevance to them, they are unlikely to make the effort to process the persuasive communication. A further important determinant of motivation is the familiarity and ability to cope with the persuasive discourse. In the sphere of intercultural advertising, the level of involvement and the ability to process the advertising message will obviously vary from context to context. This theory is closely related to Relevance Theory, which is discussed below and as such these concepts are therefore very useful to keep in mind in the discussion of Relevance Theory and in the design of the model.

Also allied to the notion of Relevance is Schwartz' [1974] Resonance Theory of communication. This model proposes that successful advertising is (or should be) designed to resonate with information which the individual already possesses. Thus,

> {the advertisee's} experiences, as well as his expectations of the stimuli he is receiving, interact with the communicator's output in determining the meaning of the communication.
> [Jhally 1990: 129]

Thus, it is necessary for the advertiser to enter the context of the advertisee, to adopt or at least understand his/her experiences, knowledge of the medium and of persuasive discourse etc.. This corresponds generally with the concept of cultural knowledge explored in detail below [see Section 1.5 and Chapter Four].

The final approach to be discussed is the one proposed by Stuart Hall and his colleagues who are often referred to as the Birmingham School. Hall's encoding/decoding model [seen in Figure 1.8] describes communication in terms of the constituent stages in the communicative process, its "distinctive moments" [Hall 1994: 200].

Figure 1.8 - Hall's Encoding-Decoding Model
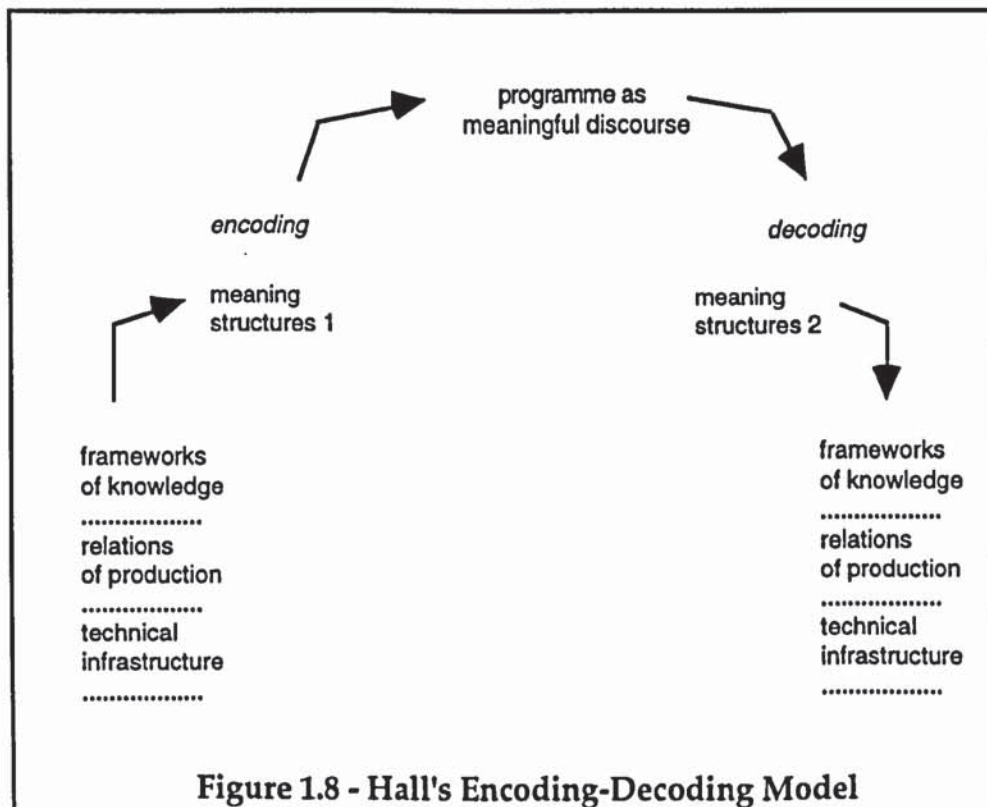
Thus communication is a continuous circuit of production-distribution-production. Hall, in common with the other more technically-minded proponents of code claims that in order for the message to be communicated it must be encoded, and before it can have an effect, be put to some use or fulfil some need it must be meaningfully decoded. He goes on to explain unsuccessful communication - the difference between meaning structures 1 and meaning structures 2 - in terms of problems with code:

> It is possible for the reader to decode the message...in a wholly contrary way, either because he does not know the sender's code or because he recognises the code in use but chooses to employ a different code [Hall 1986: 55].

Although Hall's model may superficially resemble Shannon and Weaver's, it is grounded in the culturalist rather than the technical school of communication theory. Hall's code is thus related to the power structures of public discourse and their basic inequality. Therefore, the interesting aspect of Hall's theory, despite his reliance on code is his contention that distortions in communication are the result of a "lack of equivalence"

between the parties to the communication. This lack of equivalence can be traced to the differences in relations of production, technical infrastructure and, most interestingly, frameworks of knowledge (which correspond to a certain extent to cultural knowledge - see Section 1.5). A further cause of problems is the fact that the message (meaning structures 1) is encoded in the ideologically-laden dominant code, the preferred meanings of society. The communicator then has to decode the messages either in terms of this dominant code or using some sort of negotiated code which "acknowledges the legitimacy of the hegemonic definitions" [Hall 1994: 210], while at the same time making its own ground rules, or the individual may adopt an oppositional code, which uses an alternative frame or reference.

1.5 The Relevance approach to communication and its suitability for this analysis

> ...while the notion of code is insightful and imaginative in its conceptual outline, the specific applications of it to advertising content too often lapse into vague generalities.....Although it is fascinating to unpack it (the code), doing so does not tell one all that much about advertising [Jhally 1990: 141].

Something which clearly stands out when one compares the above models is the prevalence of code. Although, "communication is not effected solely through a code, it does involve knowledge of a code and the Saussurean approach provides a way of describing how that code works" [Cook 1992: 65]. Thus, the notion of code has proven very popular in communication/cultural studies. Corner [1986] identifies three main uses to which code has been put. The first is in describing the physical process of communication, as in Shannon and Weaver's model. The second is in sociolinguistics, for example Bernstein's [1971] class-specific code and notion of restricted code and elaborative code. And thirdly, the use of code in

"...the study of social meaning linked to a structuralist cultural analysis" [Corner 1986: 50], for example, Stuart Hall, Eco [1972], Hawkes [1977].

Whilst each of the models outlined above has something to offer this analysis of advertising communication, they are very much influenced by Saussurean linguistics and the notion of a code. Consequently, they all assume the premise that meaning is a simple process of encoding and decoding and are largely based on the 'conduit metaphor' [Reddy 1979], or the idea that communication involves the transfer of a message in the mind of one person down a channel into the mind of another individual. But as Davidson puts it,

> ...communication is not a matter of a message conveyed intact between a sender and a receiver, via a medium, but a stimulus that prompts a response [Davidson 1992: 148].

Corner [1986] too criticises the use and abuse of code:

> The employment of the term to describe almost any discernible cultural convention or behavioural pattern...offers an obstacle to clarity of analysis [Corner 1986: 53].

And Bonney and Wilson also refer to "...the inadequacy of the sender-message-receiver model" [Bonney and Wilson 1990: 190].

However appropriate this approach may be for dealing with 'normal' two-way communication, it is clearly inadequate for the purposes of describing the complexities of advertising communication:

> Though the decoding approach on occasion yields interesting insights (in practice rather obvious ones), a drawback of the approach is its hasty satisfaction that such equivalences constitute a complete analysis. This leads it to jettison all consideration of what is particular to the surface of discourse, or of a particular signifier, and thus miss much of complexity, skill and humour [Cook 1992: 64/65].

Not only does the introduction of the concept of 'Relevance' [Sperber and Wilson 1986] overcome the problems associated with the Saussurean approach, it also provides a valid and worthwhile model for analysing communication, particularly in intercultural advertising.

Central to the concept of Relevance is the idea of context. Sperber and Wilson [1986] define context as:

> ...a psychological construct, a subset of the hearer's assumptions about the world. It is these assumptions, of course, rather than the actual state of the world, that affect the interpretation of an utterance [Sperber and Wilson 1986: 15].

This not only applies to the advertisee, but also to all other participants in the advertisement. Advertisements, like many other discourse types are produced and consumed in a particular social, cultural, ideological and linguistic context:

> ...what is brought to bear by readers {of a text} is their common experience of objects in a unitary and continuous physical space....reading the social/cultural space in advertisements likewise draws upon common experience of the social/cultural world [Bonney and Wilson 1990: 181/2].

Davidson [1992] also points to the importance of context and comments that "the relevance of ads in general, is an indispensable part of how we read them in particular" [Davidson 1992: 149]. Thus, the addressee must be able to position the advertisement within a system of meaning, i.e. in relation to other objects, persons and meanings. To achieve this, a space needs to be constructed for the ad's visual and verbal text within this system. Advertisements with a high degree of redundancy [see discussion of Shannon and Weaver in 1.4.1] would construct this space for themselves, whereas ads with more entropy would leave this task to the consumer.

The concepts of context and cultural knowledge are particularly useful in analysing intercultural advertising communication. The context chosen by the advertisee will depend on cultural knowledge acquired from the ideological, sociocultural, linguistic and economic framework of his/her surroundings. Therefore cultural knowledge is needed both by advertiser and advertisee in order for the message to be correctly positioned or contextualised:

> ...we are all actively and passively involved in negotiating with, and through, shared knowledge [Davidson 1992: 107].

Thus it is not a shared code, but rather shared knowledge, derived from a shared context which is vital.

The pitfalls of international and intercultural advertising are obvious here. Where the advertiser is living in another cultural context s/he may not have access to this cultural knowledge and thus the context chosen for the advertisement by the advertisee may not be the one intended by the advertiser. This is particularly relevant to the case of banks from West Germany (a "capitalist" society) advertising in the former East Germany (a "post-communist" society):

> ...conflicting ideologies...produce different constructions of social/cultural space and, in consequence, ambiguous or contradictory subjects. If the unity and coherence of subjects is not the unity and coherence of autonomous objects, but a product of the perceived unity and coherence of experience, then subjectivity embodies the contradictions as well as the unity and coherence of the social/cultural world. Further, the social/cultural world is not simply and transparently given but mediated through ideologies [Bonney and Wilson 1990: 191].

This is why the Relevance theory of communication is the most suitable for this purpose. Rather than treating communication as a process of coding and decoding, Sperber and Wilson [1986] maintain that "...communication

can be achieved in ways which are as different from one another as walking is from plane flight". Thus, in their analysis of communication, they draw not only on the inferential model, as expounded by Grice [1969], but also to a limited extent on the Saussurean approach. The inferential model sees communication as "...a process of inferential recognition of the communicator's intentions" [Sperber and Wilson 1986: 9]. In such an approach, communication is largely concerned with comprehension (i.e. correct positioning within a system, as the addresser intended), which is itself an inferential process. According to Sperber and Wilson an inferential process "...starts from a set of premises and results in a set of conclusions which follow logically from, or are at least warranted by, the premises". A decoding process, on the other hand, "...starts from a signal and results in the recovery of a message which is associated to the signal by an underlying code" [Sperber and Wilson 1986: 13].

The obvious problem with the inferential process, is, however, the fact that there are any number of possible interpretations of a particular message from which the addressee must choose - usually without even realising that a process of selection is taking place. The inferential model maintains that the correct choice is made possible by both addresser and addressee sharing a set of common premises or, in other words, a common context. Clearly, "a mismatch between the context envisaged by the speaker and the one actually used by the hearer may result in a misunderstanding" [Sperber and Wilson 1986: 16]. Such communication problems are, of course, more likely to occur where the addresser and addressee come from different cultural context. To try to avoid misunderstandings, the addresser and addressee must distinguish common assumptions from assumptions which they do not share; this they do by making second-order assumptions and third-order assumptions etc., in other words, assumptions about assumptions.

Because of this, the knowledge shared by people of the same culture is described as "infinitely regressive" [Sperber and Wilson 1986: 18]. It has also been termed "common knowledge" [Lewis 1969] and "mutual knowledge" [Schiffer 1972]:

> ...if the hearer is to be sure of recovering the correct interpretation, the one intended by the speaker, every item of contextual information used in interpreting the utterance must be not only known by the speaker and hearer, but mutually known [Sperber and Wilson 1986: 18].

In other words, not only does the addresser know these facts, assumptions etc., s/he is also aware that the addressee knows them and vice versa. Thus, communication "...involves the publication and recognition of intentions" [Sperber and Wilson 1986: 24] and is therefore successful "...not when hearers recognise the linguistic meaning of the utterance, but when they infer the speaker's 'meaning' from it" [Sperber and Wilson 1986: 23].

To explain how the process of selection and thus inference takes place and also how addressees recognise the intentions of addressers, Grice [1969] developed his four maxims, namely quantity, quality, manner and relevance. These help the addressee to choose from the possible meanings of an ambiguous message.

The problem with mutual knowledge - according to Sperber and Wilson - lies in the idiosyncrasies of individuals:

> This is not to deny that humans do, in some sense, share information. In the first place, the communication process itself gives rise to shared information; in the second place, some sharing of information is necessary if communication is to be achieved......{however} even if they all shared the same narrow physical environment, what we propose to call their cognitive environments would still differ [Sperber and Wilson 1986: 38].

Sperber and Wilson go on to define an individual's cognitive environment as the set of facts that are manifest (accepted as true or probably true) to him/her, or in other words, the set of assumptions available to an individual. Furthermore, when individuals communicate; their intention is to alter the cognitive environment of the addressee.

Despite individual differences, the cognitive environments of two individuals are more likely to be similar if they share the same physical, social, economic, linguistic or cultural environment. Mutual cognitive environments may exist where individuals have access to a particular cognitive environment and know who else has access to this same environment. Such mutual cognitive environments are the result of living in the same economic, ideological and social context. Sperber and Wilson thus prefer this concept of mutual manifestness to the Gricean idea of mutual knowledge.

In deciding what is and is not mutually manifest, the onus is on the addresser. It is therefore left to the communicator to make correct assumptions about the contextual information and cultural knowledge to which the audience will have access and be likely to use in the comprehension process. Consequently, the responsibility for avoiding misunderstandings also lies with the speaker, so that all the hearer has to do is use whatever contextual information and cultural knowledge are most easily accessible [Sperber and Wilson 1986: 43].

Sperber and Wilson maintain that the concept of Relevance can explain which pieces of available information an individual is most likely to process in order to derive meaning. Since human beings are efficient, they seek to minimise processing of information through cognitive efficiency. This means that "...resources have to be allocated to the processing of information which is likely to bring about the greatest contribution to the mind's general cognitive goals at the smallest processing cost" [Sperber and Wilson 1986: 48]. In other words, the individual will process those assumptions which are most relevant to him/her at a particular time, with the overall aim of maximising the relevance of the information processed:

> Selection and symbolic representation of phenomena are in part contingent upon existence - upon the importance and the relevance of certain events to a communicating agent or agency.
> [Gerbner 1967: 437]

In the context of advertising, an advertisement will only attract the attention of the advertisee, if the subject is relevant enough to be worth the effort of paying attention to it. Therefore,

> the copywriter's big challenge is to overcome the boundless apathy and minuscule attention span of the average punter...Not only can the copywriter not take our response for granted, he or she can't even assume that there will be one.
> [Davidson 1992: 149]

A further requirement of efficient information processing is that the addressee must - in most cases - recognise the intention of addresser, since if the addressee is not aware of the intention to communicate, s/he may miss out on what is relevant information:

> Ostension provides two layers of information to be picked up: first, there is the information which has been, so to speak, pointed out; second, there is the information that the first layer of information has been intentionally pointed.
> [Sperber and Wilson 1986: 50]

Again, this corresponds with the idea of entropy and redundancy or Halliday's [1985] distinction between "Given" and "New". The given part of

the message (which corresponds somewhat to the redundant part of the message in Shannon and Weaver's model) contains the taken-for-granted, common sense assumptions made by individuals when communicating with other members of their cultural context. The new part, like the entropic component, contains the actual information. Although it might first appear that what is new is of most interest in advertising communication, the given part of the communication is far more revealing about the cultural context in which the communication takes place:

> However it is that a component of communication successfully achieves the label "Given", what is included in this category is ideologically the most potent part of the communication ,since it has the status of not-in-dispute knowledge which unites participants in the communication act.
>
> [Hodge and Kress 1993: 165]

Therefore, while in advertising communication in a shared culture, what is new is likely to cause communicative problems, in intercultural advertising, the given is more likely to lead to the communication being unsuccessful. Thus, from the point of view of this study, the redundant or given part of the advertising message is the most interesting, since it assumes a given ideology, namely the ideology of the advertiser. However, it could also be argued that since the entropic or new component of the advertising communication too will inevitably be influenced by the ideological context of the advertiser, the distinction between entropy and redundancy may not be as clear cut as it first appears:

> 'Showmanship' works because we have learned the selling power of ads that have become more and more oblique, ads that stretch what is manifest in communication [Davidson 1992: 152].

What is entropic or new will be contained in the first layer [see above] of the message and what is redundant or given will be in the second. In terms of advertising, the first layer gives information about the product and tries to convince the individual, using innovative techniques (i.e. what is

communicated); on the other hand, the second layer is more concerned with the communication process and will help the advertisee to identify that this is an advertisement (i.e. how communication is achieved):

> Ostensive-inferential communication consists in making manifest to an audience one's intention to make manifest a basic layer of information. It can therefore be described in terms of an informative and a communicative intention [Sperber and Wilson 1986: 54].

According to Davidson, Relevance theory is particularly suited to the study of advertising, since

> advertising is par excellence the 'act of ostensive communication', seeking to change how we behave both cognitively and physically' [Davidson 1992: 147].

Although the concept of Relevance has mainly been used to explain verbal communication, its application to intercultural advertising communication contributes substantially to the understanding of how communication problems and advertising mistakes occur:

> ...the ad has to achieve relevance - indeed achieving it is only the starting point....Relevance...stresses the importance to the communication process of context, inference and the disposition of the person being communicated with. All this is perfectly familiar to anyone working not just in advertising but anywhere in the media. Writing is only half the battle; knowing who you're writing for, and what the context is that it will be read in are the real keys. It represents the sum total.
>
> [Davidson 1992: 148]

Thus, "the 'presumption of relevance' lies at the heart of both writing and reading ads" and "advertising is relevance myopoeically expanded":

> The 'presumption of relevance' explains why when confronted by a waterfall next to a magnified packet of cigarettes we work towards the interpretation intended, even when supremely and literally impossible [Davidson 1992: 152].

In intercultural advertising the advertiser is communicating to an audience sharing a mutual cognitive environment which is difficult for the

advertiser to access. Since the advertiser and advertisee come from different cultures and therefore have different cognitive environments - the result of living in these different cultures - it is very difficult for the advertiser to decide what is and is not mutually manifest. Also, it is likely that what is relevant to the advertiser will differ from what is relevant to the advertisee. What is redundant in one culture may well be entropic in another and thus the communicative intention may not be identified by the advertisee.

The net effect of this is that the assumptions chosen and ultimately the context assigned to the information by the advertisee will differ from what was intended by the advertiser. As a result the advertising communication will fail to have the desired outcome. This was the experience of West German advertisers who used 'sophisticated' and highly entropic advertisements for products specific to a 'capitalist' culture, designed for an advertising-weary, free-market-society public, in the former GDR, where advertising of this kind and for this type of product was both unknown and considered undesirable[12]:

> ...visitors to the West from Eastern Europe were often overwhelmed by the quantity of advertising, and quite inexperienced in dealing with it, finding it difficult to ignore or interpret [Cook 1992: 16].

Of course, Relevance Theory is not without its critics - among them Guy Cook, who strongly rejects "Relevance Theory's mechanistic dictum":

> It is a strongly utilitarian view in which language must always have a short term purpose and bring practical benefits rather than, say, arising from exuberance, a need for pleasure, or preparation for later use [Cook 1994: 105].

---

[12]See Sections 3.5.1 and 3.5.2.

However, because advertising discourse *is* discourse with an extra-lingual purpose, this position is not tenable. Furthermore, any of Cook's above criticisms in fact point to the appropriateness of adopting a Relevance approach. For many in East Germany, there existed a simple dichotomy - the lies and half-truths of their own system and the freedom of expression, honesty and openness of West Germany. This, added to the fact that the East Germans were relatively inexperienced users of discourse-types such as commercial advertising, means that one could deduce that the citizens of the former GDR would have very different expectations of West German advertising. This is borne out by the discussion in Section 3.5.2, which deals with the reactions of the East Germans to this new discourse.

Finally, it is important to remember that the theory of advertising being developed in this thesis does not adopt Relevance Theory verbatim and intact. It does instead combine elements of Relevance which are particularly appropriate to the study of intercultural advertising with helpful aspects of other theories [for example Shannon and Weaver, Halliday etc.].

1.6 Intercultural advertising communication

1.6.1 The importance of cultural context

> The most distinctive characteristics of the largest groups of people are acquired in the process of growing up, learning and living in one culture rather than another...The message systems of a culture not only inform but also form common images; they not only entertain but create publics; they not only satisfy but shape a range of attitudes, tastes, preferences.
>
> [Gerbner 1967: 429]

From its original meaning (cultivation or tilling), culture has progressed from denoting the cultivation of the mind, the notion of "an 'informing spirit - ideal or religious or national" [Williams 1981: 11] to "...more modern emphases on a 'lived culture' which has been primarily determined by other...social processes - usually particular kinds of political or economic order" [Williams 1981: 11].

According to Williams, the terms civilization and culture were used interchangeably in the late Eighteenth Century. However, this synonymity broke down, when philosophers such as Rousseau made the distinction between inner or spiritual development and 'external' development. [Williams 1977: 14].

This has led to the long-running debate about the definition of 'culture':

> Are we to understand 'culture' as 'the arts', as 'a system of meanings and values' or as a 'whole way of life', and how are these to be related to 'society' and 'the economy'?
> [Williams 1977: 13]

Raymond Williams was one of the first to relate culture "...to the sum of the available descriptions through which societies make sense of and reflect their common experiences" [Hall 1986: 35]. Culture, in such an approach, is "democratized and socialized" [Hall 1986: 35].

Similarly, Levi-Strauss "...conceptualized 'culture' as the categories and frameworks in thought and language through which different societies classified out their conditions of existence" [Hall 1986: 41].

Such definitions, unlike the notion of the 'informing spirit' view culture as

> ...the signifying system through which necessarily (though among other means) a social order is communicated, reproduced, experienced and explored [Williams 1981: 13].

Thus, culture can be seen as "collective mental programming...part of our conditioning that we share with other members of our nation, region, or group but not with members of other nations, regions or groups" [Hofstede 1983: 76]. In fact, Hofstede proposes that formal and social institutions constrain and reinforce this 'mental programming', this culture. Thus, given that the producers of what has often been termed 'high' culture (the internal culture) are of the society (the external culture), then, surely the dichotomy should cease to exist. Both products have the same origins and the same producers and to study both and include both in an all-embracing definition of culture is both possible and worthwhile. In the words of Reeves [1993]:

> Whereas high culture is essentially the expression of a culture in artefacts...the broader social culture that nurtured these artefacts and then fed from them is based on mental constructs common to the entire group [Reeves 1993: 220].

It would therefore be more accurate perhaps to refer to the arts as such and to see them as just one facet of today's culture, advertising being another.

Furthermore, Williams sees ideology as central to a definition of culture and gives two broad designations for it. It may indicate "...the formal and conscious beliefs of a class or other social group" [Williams 1981: 26] or it may refer to

> ...the characteristic world-view or general perspective of a class or other social group, which will include formal and conscious beliefs but also less conscious, less formulated attitudes, habits and feelings, or even unconscious assumptions, bearings and commitments [Williams 1981: 26].

It is obvious here that the former will influence the latter, something which is discussed at length in Chapter Three and is applied in the empirical research [see Chapters Five and Six].

This is also true of individuals who do not actively support or are even critical of their culture[13]:

> Whether one is unaware of them, supportive of them, critical of them or even alienated or rebellious of them, the terms of the culture shape the course of the response [Gerbner 1967: 437].

Communication is obviously closely tied to culture. How individuals communicate is not only derived from culture, but also passes on and reinforces culture. Thus, Jowett and O'Donnell talk of "the cultural rim...the infrastructure that provides the material context in which messages are sent and received....The elements of a culture - its ideologies, societal myths, government, economy, and specific events that take place" [Jowett and O'Donnell 1992: 266]. In fact, it is practically impossible to separate communication from the cultural context in which it operates and which it perpetuates.

The institution of the media is obviously one of the major constraining and reinforcing organs of culture. As Gerbner puts it, "a culture is that system of messages which cultivates the images of a society" [Gerbner 1967: 434]. Thus, this culture, ideology, mental programming would not be possible without communication and vice versa and the culture in which the communication takes place forms the context of that communication:

> The meaning of an image, opinion or action is...relative to the context of cultivation [Gerbner 1967: 433].

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[13]This is discussed in more detail in relation to the former GDR in Chapter Three.

This view further supports the choice of the Relevance approach to studying intercultural advertising communication. A more worthwhile exercise would perhaps be to study the relative contexts in which the communication takes place rather than to observe changes in behaviour.

It follows that communication in one culture is very different from communication in another culture. Similarly, as culture influences advertising and the type of advertising which is permitted or enjoyed in a particular culture, so too does advertising impact on culture, to such an extent that Davidson contends that "...culture is the society we build with our brands" [Davidson 1992: 124].

Thus, Raymond Williams proposes that

> communication be studied as a set of practises, conventions and forms through which a shared culture is created, modified and transformed [cited in Jowett and O'Donnell 1992: 151].

Consequently, not only does the intercultural communicator have to take cultural differences such as ideology, language and economic structure into account, but also communicative differences which simultaneously both evolve from and contribute to cultural difference must also be considered.[14] This not only applies to cultures which are geographically and linguistically different - the subtle differences between cultures which consider themselves to be similar can provide very different communicative contexts. According to Cherry,

> cultures which are close together can most readily find great misunderstanding, simply because, being close, the people of one culture may assume the others to be identical in thought and attitude [Cherry 1967: 258/59].

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[14]In Chapter Three the cultural and communicative differences between the former GDR and West Germany are discussed in more detail.

This is in fact exactly what happened when West German companies began advertising in the former GDR. As Cherry points out "...histories, traditions and experiences differ, though...words remain alike" [Cherry 1967: 259], or are thought to remain alike. Thus, the forty year separate histories and experiences of the two states have created two very different communicative contexts. Because of the superficial similarity between the cultures such differences were not expected, particularly not by advertisers. Consequently, many in the East were unable to relate to the context of the advertising messages from the West. Thus the notion of cultural context is of major importance in this study and is used at all stages to examine communicative differences and difficulties between East Germans and West Germans [see Chapters Two and Three].

1.6.2 International marketing communication

Social scientists, linguists and cultural theorists are not the only ones concerned with culture and cultural difference. International marketing theory recommends the advertiser/marketer who is seeking to target another culture to first examine certain elements of that culture in order to gain an understanding of the prospective consumers and advertisees. Such factors are invariably listed as, material life[15] (for example standard of living, state of development), social interactions (for example social roles), language and linguistic considerations, aesthetics (for example the meaning of colours and symbols), religion, and ethics and mores [Jain 1990]. The

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[15]For example, a campaign promoting filter cigarettes as a healthy alternative was bound to fail in South East Asian countries in the 1950s, when the life expectancy at that time in the region was only thirty years [Jain 1990: 237].

rationale behind such suggestions is as follows:

> Customers' actions are shaped by their lifestyles and behavior patterns as they stem from their society's culture. Thus, the products that people buy, the attributes that they value, the principals whose opinions they accept are all culture-based choices. As a matter of fact, it is not an overstatement to say that a person's perspectives or resources, problems and opportunities to a considerable extent are generated and conditioned by culture [Jain 1990: 219].

Given the preceding discussion on culture and its role in communication, this conclusion would appear obvious. However, as the well-documented *faux pas* of international advertising prove, companies operating in international markets have only relatively recently begun to take cultural factors into consideration in their marketing mix (price, product, place and promotion). Consequently, "...in many cases failure is directly traceable to cultural blunders....Apparently, what is a 'right' product for one culture may be unsuitable for another culture" [Jain 1990: 225]. Furthermore, not only does the product have to be appropriate to the particular culture, all aspects of the communications and promotions mix, for example the positioning of the product or service relative to other products or services, must tie in with the culture of the country or region. Jain gives the following example:

> In France, the Renault car was introduced as a little 'supercar', which was fun to drive both on highways and within the city. In Germany, where auto buying is viewed as a serious matter, the emphasis was put on safety, modern engineering, and interior comfort. In Italy road performance...was stressed. In Finland, the focus was on solid construction and reliability. For Holland, the Renault car had to be redesigned because the Dutch consider a small car cheap and mechanically inferior.
>
> [Jain 1990: 226]

According to Jain [1990] "promotion practices, particularly advertising, are perhaps most susceptible to cultural error" [Jain 1990: 227]. Within advertising communication the most often cited examples of such mistakes are to do with language and inadequate translation of advertising slogans with little or no regard for local culture. One of the most famous examples,

is the *Vauxhall/Opel 'Nova'* car. Only when their campaign was unsuccessful in Spanish-speaking countries did the company discover that nova means 'no go' in Spanish - thus it was hardly surprising that Spanish-speaking consumers were not prompted to buy the car. A further example is *Gillette's* advertising for its *Trac II* razor. When it was discovered that trac in some of the Romance languages actually implies fragile - obviously not an attribute which *Gillette* would wish to associate with the manly image of its products - the name was changed to *G II*.

Less tangible are the non-linguistic mistakes relating to advertising:

> Perhaps the most challenging form of communication is not verbal communication, but nonverbal [Keegan 1989: 107].

Understanding the meaning of symbols in particular cultures requires a level of cultural knowledge for which many advertising agencies are not prepared to pay. However, what most organisations do not realise is that a campaign which fails for cultural reasons is far more costly and makes the product harder to relaunch. For example, *Carlsberg* was forced to redesign its 'elephant beer' label for African audiences. The two elephants on the original label were a symbol of bad luck, so *Carlsberg* had to integrate a third one into the image. Ideological differences must also be taken into consideration. A campaign for a US aircraft manufacturer in France boasted about how the company had contributed to the military machine. Not surprisingly, this approach was seen as gung-ho and war-mongering by the French who rejected the approach. Along with such overtly 'cultural' barriers, other products of culture - legislation[16] and the regulation of competition - also impact on international advertising. As can be seen from Figure 1.9, Marketing theory has also relied on the concepts of code and

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[16]Comparative advertising, for instance, is banned in many countries including West Germany. Also, reference to the nutritional value of food, e.g. vitamin fortification, is often severly restricted.

transmission to describe the process of international marketing communication. Therefore, despite the rejection of code in the previous section, it is necessary, in order to review thinking in international marketing on this area, to present this in terms of code.

Despite the increasing role of lifestyle (and cross-national lifestyles) in much of today's advertising, Harris [1984] sees culture (in the national or regional sense) as having supremacy. Thus, despite the arguments that people with similar occupations, education and incomes in different countries are more alike than individuals with different occupations, education and incomes in the same country or area, Harris claims that though they may be alike in certain respects, for example style, products they desire etc.,

> in terms of what psychologists would call symbolic references (for example cultural norms, idioms, myths, history, humor, etc.) they are quite far apart. These 'symbolic references' or cues are critical to advertising [Harris 1984].

From the myriad of problems associated with intercultural advertising, Keegan [1989] generalises to three major difficulties. Firstly, the message may not reach the intended audience - most probably due to inadequate

media research. Secondly, the message may get through to the target audience, but it may not be understood or may even be misunderstood. In Keegan's opinion, this is the result of an insufficient understanding of the target group's culture, level of sophistication and ability to deal with such a discourse[17]. Finally, the message may reach the target audience and be understood but it may not result in any behavioural change (particularly in purchasing behaviour). Figure 1.10 shows the main cultural barriers to intercultural marketing communication from the marketers perspective - again through the use of code.

Companies marketing and advertising in countries and cultures other than their own may respond to these problems in a number of ways. Many simply stick to the ethnocentric approach, which assumes that what works in the home culture should also work in the host culture. Others adopt an assimilationist approach, whereby they show a willingness to adapt the home culture advertising and promotion to the host culture. This would involve the global advertiser searching for 'cultural universals' - i.e.

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[17]As was also the case with intial advertising by West German companies in the former GDR - see 3.5.2.

cultural phenomena common to many cultures - which require minimal local adaptation. Finally, an organisation can opt for the strategy recommended by international marketing theorists, namely, 'the primacy of host country approach'. This involves not only finding out as much as possible about the host culture, but also feeling a certain understanding and affinity with it. An example of this was *Pepsi's* advertising in Eastern Europe. Although *Pepsi* is known for operating a global advertising strategy, the traditional young, free, beautiful, affluent, fun images were deemed to be too much of a contrast to ordinary life in the former Eastern Bloc. Thus, *Pepsi* opted instead for re-shooting the commercials using a context to which people in these countries could more easily relate. Consequently, *Pepsi* was often mistaken for a native product [Keegan 1989: 499].

Although a further phenomenon, global advertising, may appear similar to the ethnocentric approach in that it espouses the 'one sight, one sound, one sell' dictum, the underlying conception is fundamentally different. Whilst the ethnocentric strategy simply exports advertising from the home culture to other cultures without any regard for cultural difference, the global strategy attempts to create a new context for its advertising, a global context to which most cultures can relate. Global advertising, advocated by Elinder in the 1960s, involves "...the transfer of advertising appeals, messages, art, copy, photographs, stories, and video and film segments (or spots) from one country to another" [Keegan 1989: 501]. Such advertising is therefore not intended to be specific to one particular culture, although the end effect may be the same as the ethnocentric strategy, particularly if the advertiser is not aware of such factors as the self-reference criterion.[18] Obviously, the main

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[18]Which makes it particularly difficult for a member of one culture to cast aside this cultural baggage and see things from the perspective of the target culture. James Lee [1966] developed

advantage of the global approach is economic. Indeed, after multinational corporations have realised cost savings by globalising their advertising and thus their products, many then go on to actually design global products which should appeal for the same reasons that global advertising does [van Nest 1985].

However, where an advertiser wishes to appeal directly to local markets in the most effective way, the host culture primacy approach is the best. Employing such a perspective involves the organisation investigating the motivations, needs and cultural values which are relevant to the product/service; it also needs to look at all aspects of characteristic behaviour, not only purchasing behaviour, which are influenced, directly or indirectly by the product. In addition, the marketer must see which advertising and promotional tactics are culturally appropriate (or possible) [Jain 1990: 229]. This process is represented graphically in Figure 1.11.

A number of tools have been developed to assist the international marketer with such an analysis. For example, Rokeach's [1973] list of eighteen terminal (goals) and instrumental (ways of achieving these goals) values, which enables marketers to see differences and potential problems between cultures. Hall's [1959] two-dimensional map of culture describes ten different primary message systems (for example interaction, play, defence). By examining any one of these systems in a particular culture, a valuable insight should be gained - particularly if the message system investigated relates to the product, for example defence if security products are being marketed.

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a framework for isolating and identifying this element in an advertising campaign directed at another culture [cited in Keegan 1989].

Figure 1.11 - Host culture primacy perspective
[Jain 1990]
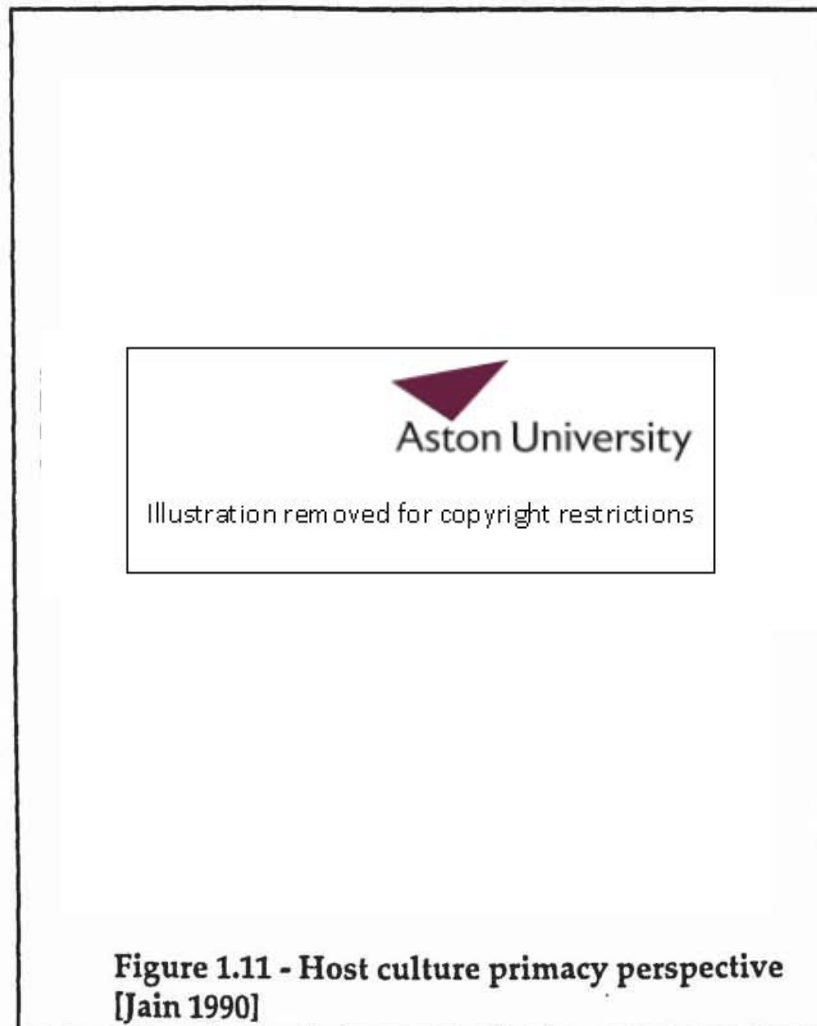
Ryans [1969] suggests a method for segmenting local markets, basically dividing them into international sophisticates (affluent, well-educated with international exposure), semisophisticates (relatively affluent and aspirational middle class) and provincials (parochial and ethnocentric).

Hall [1976] also makes the useful distinction between high context and low-context cultures. In low context cultures, messages are explicit, and most information is conveyed by the oral or textual part of the message. In high-context cultures, on the other hand, background plays a major role. The basic values, roles and positions of the participants carry far more meaning than the text. This has obvious implications for advertising; informative,

verbose copy would be most likely to work in the former situation, while the use of sponsors would be more appropriate in the latter.

Despite the many problems associated with advertising in a different culture or country, as outlined above, it is still the most popular method of promotion for companies operating globally. This is because advertising continues to offer "...the most cost-effective method for communicating with potential buyers and creating markets in other countries" [Jain 1990: 531]

1.7 Conclusion

From the above sections a number of conclusions can be drawn and relevant points highlighted which are of particular use in this analysis and which will form the basis for the model to be outlined in the Chapter Four.

Advertising has been defined here as planned, public and paid discourse, which carries or signifies its meaning both linguistically and visually, the latter having become increasingly important in recent years. It communicates its message by - intentionally or unintentionally - appealing to a variety of both practical and obscure, culture-based needs and by relying on consumer familiarity with the discourse of advertising and knowledge of the free market system.

Advertising takes place within a context - it is produced within a context and it is consumed within a context; and in common with other forms of staggered discourse, these two contexts will more than likely vary in certain

ways - ideologically, economically, linguistically. As a result, the context of the producer of the advert will inevitably influence the advertising message, as it is very hard for the advertiser to move out of his/her context. It follows then that the context of the advertisement will not be that of the advertisee but that of an ideal subject - in fact, it may be a context to which the advertisee is not even able to relate. This is because the taken-for-granted, common sense assumptions made when communicating in one context are not automatically transferable to another.

Communication, and increasingly media/public communication, play a major role in constructing the individual context, the individual reality. James Carey - one of the first to move away from the transmission view of communication - defines communication as "...a symbolic process whereby reality is produced, maintained, repaired and transformed" [Carey 1988: 23]. It follows therefore that any change in a culture's system or discourse of public communication will automatically alter that reality in a fundamental and far-reaching way:

> Changes in public communication patterns and perspectives of
> a culture mean a transformation in the processes of
> institutionalized public acculturation [Gerbner 1967: 429].

This is obviously what has happened in the former GDR and this is why a model of *intercultural* advertising communication can help to explain communicative problems between West German advertisers and East German media consumers. Not only were the advertisements produced in social conditions which were (and to a certain extent still are) radically different, but the context of communication in the former GDR has also changed beyond recognition. These points are taken up in more detail in Chapter Three.

Although many models of communication tend to view it in terms of a transmission process, seeing successful communication as the result of a shared code, this approach has been rejected in favour of the notion of a *shared cultural context*. The concept of context is much more satisfying than that of code, particularly when one is investigating intercultural advertising. Code is limiting in the sense that it implies an intentional encoding, whereas this is not always the case. It is because the advertiser is producing the advert in his/her context that subconscious assumptions are made, knowledge is taken for granted and an ideal subject is assigned a level of cultural knowledge and a range of needs. The actual subject then has to negotiate some sort of relationship with this ideal subject, and if s/he fails to do so through lack of relevance, then the context of the advertisement will not be the one intended.

These unintentional presumptions of mutual manifestness, of Relevance, are far more revealing about cultural difference than the notion of the advertiser deliberately encoding the advertising so as to fool the public [see discussion in 1.1]. Thus, this is the basis of the model, developed to describe the process of intercultural advertising as it applies to bank advertising in Germany's new federal states. The two main contextual factors in this study, the culture of banking and economics and the culture of public communication will now be discussed in Chapters Two and Three respectively, to set the context for the introduction of the model and its testing through the empirical research.

CHAPTER TWO: THE CONTEXT OF

BANKING AND ECONOMICS

2.1 Introduction

> As beings of an historical nature, people in one economy differ from those in other economies. Hence the introduction of new data into the economic framework not merely evokes adjustment processes that are expensive in terms of time. Even more, because they impinge upon what have been characteristic modes of behaviour, they give rise to reactions which frequently differ from those that have been observed in other countries in response to similar changes. That does not mean that economic man is not a world citizen who is capable of learning; it does mean that as a rule he has at the same time a particular nationality which bears the stamp of history and is not exchangeable at will for another.
> [Francke and Hudson 1984: 162]

Exporting any product or service to another country demands a level of preparation, expertise and understanding which frustrates many well established companies. However, even the most successful multinational would think twice before attempting to introduce a product for which no market demand or structure was permitted to exist, because of a country's political and economic ideology; where the "normal" channels of distribution, marketing and advertising are not available; where consumer behaviour is practically an unstudied phenomenon, secondary data are either absent or unreliable and the general population has yet to be exposed to sophisticated advertising techniques; where the product and the exporting country and all that they stand for have been shrouded in myth and propaganda for over a generation; where the generic name of the product or service is equated with the very unpopular and inefficient local version, which is synonymous with "parasites" and "bureaucrats" [Euromoney September 1990]; where there is little knowledge of the features and benefits of the product and even less understanding of its functioning; where the society is ideologically distant, but historically, linguistically and geographically close enough to prove a cultural minefield.

Given these difficulties it is hardly surprising that East Germany, in the immediate aftermath of the *Wende* was described as a "nightmarish" place for

bankers [Fuhrman 1990: 39]. The banking system, along with other service industries in the former GDR, was considered to be one of worst areas of the economy. Furthermore, East German bankers had, according to their West German counterparts, "...absolutely no knowledge of the capitalist banking system" [Hans Giese, West German *Sparkassen*, in Euromoney, September 1990] and little or no experience of the concepts of profit and competition:

> In economic terms, they are much further away from us than North African countries. They don't know what a price is, for example. They don't know anything about the function of price [Günter Hackenschmidt, *Commerzbank*, cited in Humphreys 1990: 74].

These comments are perhaps not surprising, given the very major differences between the banking systems of the two states which merely exemplified their contrasting founding ideologies and opposing economic and political orientations. Furthermore, since a bank is one institution which cannot be separated from the ideology upon which it is built and the society which has spawned it, few who would be naive enough to imagine that the West German banking system could simply be transplanted to the East without enormous headaches and painful teething problems:

> East Germany's transformation from late Stalinism to democracy and free enterprise confronts both politicians and economists with an unprecedented challenge. Many problems have arisen for which there is not even a certain diagnosis, let alone a tested cure. The proper therapy must be found during the operation itself, as it were [Turner and Pelicke 1990: 236].

In order to understand the lack of a context for these West German banks and their products and services, the two very different banking systems which developed side-by-side in the two German states are compared and contrasted in this Chapter . Firstly, the ideological and functional differences between the "socialist" bank, as found in the GDR and "capitalist" banking as practised in the Federal Republic are discussed in Section 2.2. The historical background to the post-war reorganisation and development of the two separate banking systems is outlined in Sections 2.3 and 2.4 in an attempt to explain the

American orientation of the West German system and the Soviet orientation of the former East German system. Finally, the impact of monetary union on the banking system as a whole and the role of the banks in the process of economic unification are discussed in Section 2.5.

2.2 The ideological divide

2.2.1 Ideological background to the West German banking system

> The banking system acts as an intermediary in the debt method of transferring purchasing power. Banks and other similar institutions offer bank deposits as one form of financial asset. Banks relend these deposits to other agents in the form of bank loans and credit facilities. Profits are generated from the differential between the rate of interest received on loans and the rate of interest paid out on deposits [Gerrard 1989: 94].

In contrast to the vast quantities of philosophical tomes concerned with the role of credit and banking in socialism, the free market side of the argument is, from a purely intellectual point of view, relatively underrepresented. It is left to the father of Classical Economics, Adam Smith, to provide the major contribution to an understanding of the nature and function of the "capitalist" bank.

According to the Classical School, money fulfils the role of a "great wheel of circulation and distribution" [O'Brien 1975: 141] and, in his "Inquiry into the Nature and Causes of the Wealth of Nations", Adam Smith gave his vision of how banking can be exploited for the benefit of the free market society:

> The gold and silver money which circulates in any country may very properly be compared to a highway, which, while it circulates and carries to market all the grass and corn of the country, produces not a single pile of either. The judicious operations of banking by providing...a sort of wagon-way through the air enable the country to convert, as it were, a great part of its highways into good pastures and corn-fields and thereby to increase very considerably the annual produce of its land and labour.
>
> [Smith 1952: 138]

Smith claimed that the wealth of a country could not be added to simply by increasing its store of "dead" capital. Instead, the existing capital should be handed over to the "judicious operations of banking", which render it active and productive, transforming it "into materials to work upon, into tools to work with, and into provisions and subsistence to work for; into stock which produces something both to himself and his country" [Smith 1952: 138].

The capitalism practised in the Federal Republic of Germany today is, however, of a very different genre to that advocated by Adam Smith and his contemporaries:

> The Federal Republic is a liberal democracy with a social market economy and a sozialer Rechtsstaat - a mix of social responsibilities acknowledged in law to constrain and limit the rights of individuals for the sake of a common good.....The Basic Law, thus provides a foundation for Germany's national economy that is different from the political orders of more liberal economies such as the United States [Kennedy 1991: 30].

This so-called "Rhine model" of capitalism is fundamentally different from the more traditional American system, which preaches individualism and short-term gains. Capitalism in Germany is based on the concepts of collective success, long-term strategies and consensus and although its essence is that of a social market economy it is not a watered-down version of the American type [Albert 1992]. The Germans are equally concerned with preserving the freedom of the market and the German banks do act as 'agents of capitalism' [Fuhrman 1990]. However, in so doing, they also give due consideration to public goals and collective interests:

> ...the banking system has tended to approach the model of a mixed, socially responsible economic system, with market mechanisms of guidance and control, that finds overwhelming support in the Federal Republic [Francke and Hudson 1984: 53].

This concern with the good of the economy as a whole, combined with the fact that a substantial portion of the banking system is publicly owned, helps to explain why nationalising the banks has never figured in the political agenda of left-of-centre parties in Germany.

A bank, in an advanced capitalist economy such as West Germany, is deemed to be:

> any organisation engaged in any or all of the various functions of banking i.e. receiving, collecting, transferring, paying, lending, investing, dealing, exchanging, and servicing money and claims to money both domestically and internationally.
>
> [Munn, Garcia and Woelfel 1991: 61]

Thus the four "tests" of banking business are now accepted as: the taking of deposits; the taking of current accounts; the payment of cheques and the collection of cheques [Sir John Paget, cited in Hanson 1985: 43]. It is quite obvious from the above definitions that the term "bank" can be applied to a whole range of credit institutions, which one would not normally consider to be banks for example post offices, building societies, credit unions etc. Similarly, modern banks perform a variety of functions which were traditionally carried out by other institutions for example insurance and leasing.

The Federal Republic's Bank Act [*Kreditwesengesetz* 1961] defines banking institutions as "enterprises engaged in 'banking business'". The activities which constitute banking business are listed by the Act as: *das Einlagengeschäft* (the taking of deposits); *das Kreditgeschäft* (the granting of credit) - according to Oswald Hahn [1981], this is the most important and distinguishing feature of a bank; *das Diskontgeschäft* (the discounting of bills of exchange etc.); *das Effektengeschäft* (the purchase and sale of securities on behalf of clients); *das Depotgeschäft* (the holding and administering of securities for clients); *das*

Investmentgeschäft (investment); *das Garantiegeschäft* (the guarantee and indemnity business) and *das Girogeschäft* (clearing and transfers).

Thus,

> Any enterprise, regardless of its legal form and whether incorporated under private or public law, which conducts any one or more of these types of business, even if only as a side-line, on a scale which requires a commercially organised operation constitutes a 'banking institution'.
>
> [Schneider, Hellwig and Kingsman 1985: 55]

2.2.2 Money, credit and banking within the Marxist-Leninist ideological

framework

> The Bank of England began by lending its money to the government at eight percent; at the same time it was empowered by parliament to coin money out of the same capital by lending it a second time to the public in the form of bank notes. It was allowed to use these notes for discounting bills, making advances on commodities and buying the precious metals. It was not long before this credit-money, created by the bank itself, became the coin in which the latter made its loans to the state, and paid, on behalf of the state, the interest of the public debt. It was not enough that the bank gave with one hand and took back more with the other; it remained, even while receiving money the eternal creditor of the nation down to the last farthing advanced. Gradually it became the inevitable receptacle of the metallic hoard of the country, and the centre of gravity of all commercial credit. The writings of the time show what effect was produced on their contemporaries, by the sudden emergence of their breed of bankocrats, financiers, rentiers, brokers, stock-jobbers etc.
>
> [Marx 1976 (a): 920]

As the above extract from *Das Kapital* shows, the traditional Marxist view of money, credit and banking is, not surprisingly, very negative. Marx and Engels saw the credit and banking system as developing simultaneously with the system of capitalist production. The "capitalist", having at his disposal excess money-capital, loans this to other enterprises, who then employ it as productive capital to increase overall output. Thus capital breeds capital and the credit system serves to increase wealth [Marx 1976(b)].

By fulfilling the role of medium in the making of payments, Lenin saw the banks as transforming "inactive money capital into active, that is, into capital yielding a profit" and collecting "all kinds of money revenues", which were then placed "at the disposal of the capitalist class" [Lenin 1971: 188]. According to Marx, the credit system was responsible for increasing the "magnitude of the money capital" [Marx 1976(b): 361] at the disposal of individual entrepreneurs and therefore directly supporting capitalist production, which relies on substantial long term advances of finance. Consequently, "credit promotes, accelerates and enhances the concentration of capital...{and} the development of the credit system offers the capitalist...the convenient expedient of advancing and thus risking other people's capital instead of his own" [Marx 1976(b): 238].

The move from a stock-market-oriented to a bank-dominated economy and the resulting expansion of the role of credit in this economy is attributed largely to the monopolisation of finance and banking. In fact, the development of capitalist monopolies is blamed on so-called "giant banks" and financial companies. According to Lenin, monopoly sprang "from the banks...{which} developed from modest intermediary enterprises into the monopolists of finance capital" [Sloan 1973: 82]. He also claimed that in the wealthiest capitalist economies, including Germany, a small number of these giant banks had created a "personal union" of industrial and banking capital and thus placed at their disposal "thousands upon thousands of millions which form the greater part of the capital and revenue of entire countries" [Hardach, Karris and Fine 1978: 47/48]. Lenin[1] claimed that one of the features of imperialism, "the highest state of capitalism", is the creation of a financial oligarchy, based on financial capital, formed through the merging of bank capital with industrial capital. Furthermore, he considered the "omnipotence of the big banks" -

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[1] And also Nikoalai Bukharin (1888-1938).

brought about by annexing and subordinating smaller institutions - to be one of the major prerequisites for the evolution of imperialism. This state of monopoly capitalism allows the banks to become even more dominant and powerful and encourages them to use "a variety of methods to control the economy to a large extent" [Kühne 1970: 256].[2]

Thus the nationalisation of the banking system, which would bring about the destruction of the capitalist banking monopoly was one of the main aspirations of Marxist-Leninist thinking. The Communist Manifesto called for the centralization and nationalization of banking and credit - in effect, the transformation of a capitalist monopoly into a socialist monopoly [Marx and Engels 1967].

This demand has been echoed by the vast majority of socialist thinkers, among them Robertus, who called for the state provision of credit to protect farmers from exploitation by usurers [Cole 1954: 23; and the Proudhonists, who "put their faith....in a system of gratuitous credit" [Cole 1954: 94], i.e. interest-free capital advances made through a people's bank. Following the collapse of their Mutual Credit Bank in 1868, they conceded that "mutualism could not succeed in the face of a hostile state dominated by capitalist finance" [Cole 1954: 134], but Proudhon's followers continued to denounce the capitalist banking monopoly and to demand "public credit banks worked on a non-profit basis" [Cole 1984: 112]. The Saint-Simionians too favoured a nationalised banking system, referring to bankers as the "parasitical strata" [Hardach, Karras and Fine 1978: 7].

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[2]Hilferding's Law of Centralization (1910) states that centralisation and concentration of capital in industry results in the formation of cartels and trust, both in industry *and in Banking*. The main difference between this and Lenin's view outlined above, is that Lenin saw the concentration of production and the centralisation of banking as being two separate developments [Hardach et al 1978: 38].

The attitude to interest was similarly damning. John Francis Bray denounced "interest on capital as involving the exploitation of labour and looked to the State to establish a banking system through which credit would be issued to the associated producers without any interest charge" [cited in Cole 1954: 139].

A state-controlled banking system was therefore seen as an essential element in the construction of a socialist economic system. In October 1917, Lenin gave his view of the fundamental importance of a state banking system to the implementation and consolidation of the socialist economic system:

> Without big banks socialism could not be erected. The big banks are the 'state apparatus' which we need to bring about socialism and which we take readymade from capitalism; our task is merely to top off what under capitalism mutilates this excellent apparatus, to make it even bigger....A single giant state bank, with branches in every rural district in every factory will constitute as much as nine tenths of the socialist administrative apparatus. This will be countrywide bookkeeping, countrywide accounting of the production and distribution of goods, this will be, so to speak, something in the nature of the 'skeleton of socialist society'.
>
> [in Garvy 1966: 32]

It is therefore hardly surprising that, in the early days following the Russian Revolution, the Central Executive Committee decreed, that in order to free workers, peasants and the entire population from "exploitation by bank capital" and to create a "people's bank of the Russian Republic", which would "serve the interests of the people and the poorest classes", banking was to become a state monopoly and private banks were to be handed over to the state [Menz 1963].

The original Marxian idea of money "withering away" under communism was toyed with briefly in the aftermath of the Russian Revolution [Wilczynski 1970]. Money was, for a short time, replaced by transfers in kind in certain parts of the economy, however this practice was soon abandoned and followed by the

official admission that money continues to function in a socialist economy. Hence, this was also the attitude adopted by the Eastern Bloc countries and other socialist states established since the Second World War.

2.3   Outline of the West German banking system

2.3.1   Historical background

In the aftermath of the Second World War, the reorganisation of the German banking system was seen by the Allies as a fundamental step in the process of de-nazifying not only the economy, but also German society as a whole. In the Potsdam Agreement, the victorious powers, whilst on the one hand committing themselves to maintaining Germany as a single economic unit, also recognised the urgent need to decentralise the banking system.[3] The Americans in particular were convinced that the highly centralised nature of banking and the economy in general had encouraged Germany's rise to dominance and had provided a very efficient basis for financing the war. The American Deputy Military Governor in Germany concluded in December 1947, that

> through their political influence and their powerful grip upon the financial and economic life of Germany these banks were able to force independent small German businesses into giant cartels and trusts, and to provide the financial guidance and material aid to the German invading armies which enabled them to exploit the financial and economic resources of the occupied countries.
>
> [Adler 1949: 340]

Furthermore, the disturbing fact that "the large banks had been incriminated in the Third Reich through their financing of the war and personal entanglement with the Nazi leadership" [Francke and Hudson 1984: 46], emphasised even more the need for a wide-sweeping reform of the banking system.

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[3]It should be pointed out that the French did not concur with this view. They wanted to split Germany into numerous, small, independent states.

The *Bank der deutschen Arbeit*, which had been closely identified with the Nazis was closed permanently and originally, the Allies intended to put "at least" the *Dresdner Bank* on trial. This subsequently proved impossible, as sufficient evidence could not be found: "the activities of the Bank were, no doubt, evil, but not necessarily illegal" [Adler 1949: 341].

Banking had become even more concentrated during the National Socialist period, due in no small way to the racist policies of the Government. Many "Jewish banks" were either forced into liquidation or taken over by "Aryan" bankers, with the result that the number of private banks was drastically reduced .

In addition, the *Reichsbank* (the German central bank) had become a mere puppet of the National Socialist government, having been completely stripped of its autonomy by a series of laws which made the Bank progressively more subordinate to the regime. Much of the responsibility for the *Reichsbank's* loss of independence must lie with Hjalmar Schacht, the Bank's president, who, blinded by his own ambitions, "helped pave the Nazis' way to power" [Holtfrerich 1988: 135] and in the process surrendered the *Reichsbank's* sovereignty:

> During this period (1933-1945) the Reichsbank was gradually subjected to total control by the Reich. For the principle of division of power is alien to a totalitarian state. Furthermore, the Nazi government needed complete subordination of the central bank in support of its war efforts [Holtfrerich 1988: 133].

With the introduction of the Banking Law of 1939, the *Reichsbank* became "obliged to support the realisation of aims set by the Nazi Leadership" [Holtfrerich 1988: 134]. Thus, the Bank's primary role of "Protector of the Currency" and its independent and autonomous status gave way to its function as an instrument for financing the government's military ambitions, a situation

which had previously existed during the First World War. It therefore "became nothing more than the source of credit for an over-indebted German Reich" [Francke and Hudson 1984: 25].

The role and functions of both the *Großbanken* and the *Reichsbank* would soon undergo a fundamental change under the Nazi regime:

> The Reichsbank, as well as the commercial banks were very centrally structured. Both were largely dependent on the Nazi government.....the Reichsbank's activities were directed exclusively towards the attainment of national-socialist goals. As for the big banks.....their boards were often chosen politically. In addition, the big banks were, both personally and financially, closely involved with German industry [Wandel 1980: 49].

The determination of the Allies to destroy this concentration of economic and financial power once and for all and thus reduce the risk of another war, was a dominant feature in all negotiations and in the policies pursued by the victorious powers in post-war Germany.

It is no coincidence that the Allied plan for the reorganisation of the German banking system so closely resembled the US Federal Reserve, for, in reality, this was very much an American plan, to be implemented against much opposition from the other Allies.

This process of financial reform would involve the closing of the *Reichsbank* and the headquarters of the big banks and the elimination of the excessive control exercised by the banks over industry. Simultaneously, the banking system was to be decentralised on a *Land* basis, involving the setting up of *Land* central banks and the establishment of an Allied Banking Board, with supervisory functions.

Furthermore, "the number of banks and branches was to be severely cut in order to adjust the banking apparatus to the drastically reduced requirements of the German economy" [Adler 1949: 324].

These *Landeszentralbanken* (LZBs) or *Land* central banks were conceived as legally independent entities, which would function as banker's banks, serving the needs of other banks, as well as acting as fiscal agents for the local federal government. The decentralisation and deconcentration process meant that private banks were only allowed to keep or establish branches in the state where they had their headquarters. The plan also contained proposals for dismantling the universal banking system as well as prohibiting banks and credit institutions from owning shares and trading on the stock exchange.

> It was hoped that the German authorities could be convinced of the desirability of such a reorganisation and put it into effect as their own legislation. Not only did this hope turn out to be vain, but in the meantime, the German banks were making strenuous efforts to reestablish their previous positions and reintroduce the centralist controls torn apart in the last months of the war.
> [Adler 1949: 327]

Despite this, the Americans went ahead and implemented the decentralised system of LZBs in their zones i.e. Bavaria, Hessen and Baden Württemberg, and eventually in Bremen, when it was transferred from British to American control. With effect from January 1947, the LZBs became *"Banken der Banken"*, taking over the functions of the *Reichsbank* - although they were not permitted to issue notes - and an Allied Banking Commission was set up in the American zone to coordinate the activities of the four LZBs.

Not all the Allies were in agreement with the American plans. In the British zone the centralised banking system continued to function as normal and,

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following the closure of their headquarters in Berlin, the three big banks began operating *"Leitstellen"* from Hamburg [Wandel 1980: 59].

This was tolerated by the British occupation authorities, who had consistently been in favour of maintaining the existing banking structure, which they deemed to be effective and not overly powerful. They were of the opinion that destroying the centralised banking system, without providing an alternative form of central authority would be completely meaningless. Furthermore, the British claimed that a decentralised banking system would make allied control more difficult and would also lead to the formation of localised banking monopolies, all of which would render the economy more vulnerable [Wandel 1980].

Despite British resistance, this step became inevitable owing to the events in the three other occupation zones i.e. the introduction of the decentralised system in the American and French zones and the nationalisation of the banks in the Soviet zone. Although the British were committed to continuing with the existing system, this became unworkable - it proved impossible for them to pursue a centralised organisation with the sole participation of the states in their zone. These developments, together with the establishment of Bizonia[4], meant that the British had no choice but to capitulate and implement the American-style system [Wandel 1980].

With a uniform banking structure now in place in the Bizone, the *'Bank deutscher Länder* (BdL) was established in 1948.[5] This bank, the forerunner of

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[4]The united British and American occupation zones, jointly administered by Britain and America.
[5]Originally the bank was to be named "Bank der deutschen Länder", but at the last minute the definite article was deleted, so as to leave open the possibility of future participation of the Soviet Zone.

the present-day *Bundesbank*, was the product of a compromise between the Americans and the British. In return for Britain's acceptance of the decentralised system, the Americans agreed to establish a form of central banking authority to coordinate the activities of the LZBs and to serve as a clearing and refinancing centre. Through the Banking Commission, the Allies retained a veto power over the policies of the BdL; this right was, however, never exercised. In addition, the Americans bowed to British pressure and abandoned their plans to dismantle the universal banking system.

The BdL was fundamentally different from the old *Reichsbank*, both in its organisation and its function. For example, the BdL was not permitted to engage in commercial business and, perhaps more importantly, it was structured along decentralised lines, in keeping with the federal shape, which the western zones were beginning to take. Furthermore, "...the Bank deutscher Länder and especially its successor the *Bundesbank* was equipped with a modern armoury of monetary and credit instruments patterned on those possessed by the Federal Reserve System" [Francke and Hudson 1984: 28].

Not surprisingly, the Americans also insisted that the BdL should be a central bank free from governmental and other interference and it was afforded a degree of autonomy comparable with the independent status of the *Reichsbank* in the period of the Weimar Republic. The BdL's "autonomy and the behaviour of its leading management personnel....also stamped themselves on the later development of the *Bundesbank* founded in 1956" [Francke and Hudson 1984: 28].

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Responding to the establishment of the *Bank deutscher Länder,*

> the Soviet authorities were quick to point out to the German public
> that the western powers had taken a further step in the division of
> Germany. Supposed justification for this claim was found in the
> right of the Bank to issue currency, which would facilitate a
> separate currency reform in the western zones. It was argued that
> the Bank Deutscher Länder was based on most conservative
> principles of private enterprise - contrary to the world-wide trend
> toward greater influence of the state in financial affairs - in order
> to leave the Bank in the hands of 'private monopoly capital' and
> exclude 'the people' from the supervision of the Bank. The Bank
> was considered a 'tool of Wall Street', which would be able to
> control the German economy through it.
> [from 'Tägliche Rundschau' 21.2.1948 in Adler 1949: 332]

As predicted by the Soviets, the BdL carried out the currency reform of 1948,
"which West Germans remember as a kind of miracle" [Kennedy 1991]. By this
time, money had become "...virtually worthless; and with Germany's total
defeat and division, the country {had sunk} into a black-market and barter
economy" [Kennedy 1991].

The currency reform thus not only gave a strong impetus to the economy, but
also provided the Germans in the western zones with an invaluable dose of
confidence and encouragement. With the abrupt disappearance of the cigarette
currency and the black market, "the new money was once again a yardstick for
measuring purchasing power. Now at long last, it was worthwhile to work, to
save and to invest" [Wandel 1980: 139].

As with the Dodge Plan for the reorganisation of the banking system, the
currency reform was dictated almost exclusively by the American occupation
government, the inclusion of German expertise serving only to "satisfy the
democratic conscience of the USA" [Wandel 1980: 164].

The over-riding objective of the currency reform was to combat inflation, which was proving a major obstacle to economic recovery and independence. From the allied point of view, the currency reform was both necessary and desirable, if Germany was not to "remain a sink-hole for relief funds" [Wandel 1980: 179]. But the western Allies were not wholly concerned with reducing their occupation costs, they also saw the inflationary situation as "the seed of grave social and political dangers" and the currency reform as part of their "obligation to prevent chaos" [Wandel 1980: 179].

The fear that this chaos would lead to a Soviet-controlled unified Germany gave added urgency to the need to stabilise the economy, as expressed by President Truman of the United States:

> Reform should be adopted in our bi-zonal area at the earliest possible date. I, frankly, have grave doubts that a currency system could be successful including the Soviet zone as the Soviet economic methods are so completely different from ours.
> [in Wandel 1980: 134]

Thus, "with a currency reform confined to the three western zones the economic division of Germany was complete" [Wandel 1980: 41].

It was not the new currency itself that put an end to any hope of unification with the Soviet zone, but rather what it symbolised; namely, the establishment of a new, western-oriented political and economic order, supported by the Marshall Plan, in the British, American and French zones. The currency reform worsened East-West relations considerably and accordingly lessened the chances of a solution that would include the Soviet Zone, since "the interest of the western Allies in such an outcome, following the currency reform was practically nil" [Wandel 1980: 136].

Along with the setting-up of a new system of central banking, the decentralisation and de-nazification process also involved the destruction of the financial, economic and political power concentrated in and around the *Großbanken* or big banks. The occupation authorities decided to split the "Big Three" - *Deutsche, Dresdner* and *Commerz* - into thirty theoretically independent "successor banks", each with an individual name, which was to bear no resemblance to the original name of the *"parent" Großbank*, and "independent and disinterested custodians" [Adler 1949: 327] were appointed to administer the assets of the banks in the different *Länder*. In addition, for the purposes of banking, the country was divided into eleven different regions and banks were permitted to operate branches in one region only.

Despite all this, "existing relations between these banks and their customers were not altered and {the banks'} financial position in each Land remained unchanged" [Adler 1949: 327].

It is doubtful whether these successor institutions ever saw themselves as new banks or simply continued to function primarily as sub-units of the old banks. Furthermore, many of these new banks proved unable to provide even the most basic services, arousing widespread dissatisfaction with their performance and status. Thus "it wasn't only the big banks who mourned the passing of the old system" [Wandel 1980: 91].

Already in 1949 sceptics were predicting that the decentralisation of the big banks would fail. Despite the fact that "the independence of local institutions {was} severely reduced and the control of central institutions strengthened everywhere" [Adler 1949: 341], the banks continued to work more closely with each other. The composition of boards of directors remained largely the same as before the war and co-operation in the area of policy and dividends showed

up in the strikingly similar balance sheets of supposedly independent institutions.

The reorganisation of private banking in West Germany now began to look like "an unnecessary and futile attempt, the success of which assume{d} conditions which {had} not existed for a long time and which {were} not likely to return in the foreseeable future: it is doubtful whether the well-meant attempt {had} a chance of survival" [Adler 1949: 341].

The suspension of the *Großbankengesetz* (Big Bank Act) in 1956, just four years after its enactment[6] had the widespread and unanimous support of all political parties and even the trade unions [Wandel 1980]. This signalled a victory for the big banks over the Allies and the rejection of an important element in the American vision of the future German economy. The main reason why this attempt by the Allies to destroy the power and influence of the *Großbanken* did not succeed, can be attributed to the failure of the plan to be accepted by the German public, coupled with the fact that the policy ran contrary to the general trend towards universal banks and even bigger institutions.

2.3.2 The universal banking system

The effects of the currency reform of 1948 were "momentous, not only for the population in general, but for the banking system in particular" [Irmler 1954: 325]. As a result, banking in West Germany grew very rapidly in response to the increased demand for banking services, which accompanied the renewed optimism released by the stabilisation of the currency.

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[6]The Big Bank Act reorganised the 11 banking regions into 3 substantially larger areas, thus allowing the *Großbanken* to expand further.

"Along with the growth in and concentration of the German credit system has gone an intensification of its links with business enterprises" [Francke and Hudson 1984: 47/48]. This interlinkage has resulted in the banks exercising substantial control and supervision over the activities of individual firms in their role of house bank. Thus, there exists in Germany "a closeness of relationship between the banks and industry which does not really have a parallel in either Britain or the USA" [Francke and Hudson 1984: 5].

This relationship is far more complex than that of mere borrower-lender. For example, the big German banks have always held shares in their client companies, thus breaking one of the fundamental rules of sound banking practice! The voting rights attached to these shareholdings, along with voting rights held on behalf of clients mean that the big banks can exert a major influence on the activities of many German companies. Both as shareholders and creditors, their opinions are listened to and respected.

Thus, "the overall picture is one of a solid, close-knit industrial-financial community, almost a family" [Albert 1992: 17]. This has three important consequences for the economy as a whole: Firstly, the banks have a long-term commitment to their clients and so they are willing to accept substantial risks. It is worth noting that in contrast to the USA or Britain, German banks have traditionally carried "...a significant share of business risks" [Francke and Hudson 1984: 50].

Secondly, in their role as shareholders, the banks exert a stable influence on these companies and their loyalty helps to ward off hostile take-over bids. Finally, because of this close association between finance and industry, the

German economy is in the hands of a limited number of decision-makers, many of whom know each other. Not surprisingly, the German banking market is thus notoriously difficult for a foreign player to enter.

The universal banking system, which is one of the distinguishing features of the German economy, consists of private banks, savings banks and credit cooperatives. Whilst in most "capitalist" economies, the various banking functions are separated between different institutions - for example in Britain, traditionally, and in the USA, by law, - there is no such division of activities in Germany. Instead the universal banks deal with both private individuals and corporate clients and offer a wide-ranging service to both.

> The universal banks are consequently highly efficient. Without the assistance of specialised banks, they are able to perform all the services required by large-scale diversified firms as their 'house banks' and they can easily adjust themselves to changes in such firms' financing needs and modes of operation.
> [Francke and Hudson 1984: 45]

The private banking sector is dominated by the *Großbanken,, Deutsche Bank* being the biggest, followed by *Dresdner Bank* and *Commerzbank*. Although most banks in Germany are universal in nature, the *Großbanken* offer the most comprehensive service and the widest network of branches. They are therefore the only real "national banks" in Germany.

According to Schneider, Hellwig and Kingsman, the Big Three (*Deutsche, Dresdner* and *Commerz*),

> ...have certain features in common: the post-war experience they shared of deconcentration and subsequent reamalgamation; the image they present to the public, with a branch network covering the Federal Republic; a similar business structure; and shared success at their efforts to 'go international'.
> [Schneider, Hellwig and Kingsman 1985: 17]

There are very few independent private banks left in Germany, most have been victims of the persistent trend towards concentration, which has prevailed since the beginning of the century - despite the efforts of the Allies. The private banks do offer a universal service, but they have tended to specialise in particular functions, so as to differentiate themselves from the *Großbanken*.

Whilst the *Großbanken* and the smaller private banks are mainly concerned with profit-maximisation, the public savings banks *(Sparkassen)* are guided by public goals, such as the welfare of society as a whole. These savings banks are incorporated under public law, each *Land* having an individual savings bank law, and are under the jurisdiction of either the city *(Stadtsparkassen)* or the district *(Kreissparkassen)*. "Historically, communal savings banks have played a dominating role among savings institutions in Germany" [Irmler 1954: 337] and as a group, the *Sparkassen* or savings banks have the largest number of institutions in Germany and also attract the highest proportion of savings. Although their emphasis is on saving, they offer a comprehensive range of banking services and scarcely differ from credit banks. It should be pointed out that Germany is quite unique among developed economies in having such an important and dominant public banking sector.

The *Genossenschaftsbanken* or credit cooperatives are mainly oriented towards the interests and well-being of their members. They are founded on the principles of self-help and solidarity and have traditionally confined their activities to providing banking services for "artisans, small urban businesses and the rural population" [Irmler 1954: 340]. Again, the cooperative credit system is organised along the same lines as the savings banks, i.e. local associations, regional institutions *(Zentralbanken)* and a central institution *(Deutsche Genossenschaftsbank)*. These credit cooperatives are divided into two

main sectors the *Volksbanken* (people's banks) and the *Raiffeisenkassen* (agricultural credit cooperatives). The former are urban credit cooperatives and their central institutions act as clearing and refinancing centres for the individual *Volksbanken*. The central institutions of the *Raiffeisenkassen*, on the other hand, mainly carry out credit transactions on behalf of agricultural cooperatives.

Along with the *Universalbanken*, the German system also includes some specialist banks such as the *Bausparkassen* (building societies). In addition, there are a number of specialised institutions *(Kreditinstitute mit Sonderaufgaben)*, which carry out particular tasks for example the *Kreditanstalt für Wiederaufbau*, a public law institution, which grants loans to promote German industry and to finance overseas development projects; and the *Liquiditäts-Konsortialbank GmbH*, which provides funds for banks who find themselves in temporary difficulties.

Other specific features of the German banking system include the relative narrowness of the money markets and the preference for using giro transactions, as opposed to cheques when making cashless payments.

Compared to its counterparts in the UK and the USA, the German stock market is also a very low-key operation. This is mainly due to the dominant role played by German banks in every area of industry. The German system is characterised by the fact that bank loans are "by far the most important financing instrument in the German economy" [Francke and Hudson 1984: 82] and "the preference of the mass of holders of monetary assets for bank deposits" [Francke and Hudson 1984: 82].

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Although the practically monopolistic situation of the West German banks may frustrate outsiders, the universal banking system has, without doubt, been extraordinarily successful in Germany. With its mixture of private, public and cooperative institutions, it has enabled individual banks and companies to form long-lasting and fruitful partnerships, which, in turn, have helped to make the German economy the force that it is today.

> While not changing its allegedly 'unsound' practices, the West German banking system has in fact been virtually immune to crises since 1945. What the system has apparently undoubtedly produced is a degree of interlinkage between the financial system and large-scale industry that has promoted the elimination of competition in both spheres and created positions of excessive market power [Francke and Hudson 1984: 13].

2.3.3 The role of the Bundesbank

The *Bundesbank* is quite unique among central banks in Europe and internationally, and in the context of describing the German banking system some discussion of this formidable institution is necessary. The relationship between a country's central bank and its government can be one of integration, where the bank, as the central monetary authority, forms part of the government (for example in the former GDR); subordination, where the government has the right to instruct the central bank (for example in Great Britain since the Second World War), but rarely does so, or autonomy, where the central bank is empowered to act on its own, independently of government, but with regard to overall economic policy. This is the situation in the Federal Republic of Germany.

The *Bundesbank*, unlike other European central banks such as the Bank of England and the *Banque de France*, is not obliged to conform to the monetary and economic policies of the government. Whilst the central banks of most of

its European neighbours are strongly centralised, the *Bundesbank* is federally structured. In fact, "no other central bank in Europe and not even the United States Federal Reserve, on which the *Bundesbank* was modelled, enjoys the same degree of authority over monetary policy" [Kennedy 1991: 2].

One of the consequences of this autonomy, is that "to an extent that certainly distinguishes the Federal Republic from most other western industrial nations, the *Bundesbank* exerts a profound influence upon the monetary and financial system of the German economy and above all on monetary and financial policy in the Federal Republic" [Francke and Hudson 1984: 22]. A measure of the scope and significance of this influence is the fact that the *Bundesbank* is often referred to as the "fourth branch of government" [Kennedy 1991].

The importance attached to the *Bundesbank's* independence stems from the troubled history of the German banking system, which has faced virtual collapse and basic reorganisation on three separate occasions.[7] When the *Bundesbank* was established in 1957, it was the product of yet another political compromise between the desire for a central bank, which would support economic policy and the need - most vociferously expressed by the Americans - for the *Bundesbank* to be absolutely free from government interference:

> Of decisive significance......were the especially negative experiences that had been made with a politically dependent central bank, as well as the possibility opened up by history of creating a newly-constructed body that would be both rational in its organisation and relatively free from political influences. The bank that resulted was then an efficient mixture of centralisation in the tradition of the Reichsbank and decentralisation after the model of the American Federal Reserve System.
> [Francke and Hudson 1984: 28/29]

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[7]In 1923/24, 1929 and 1945-48 [Pohl 1976].

The *Bundesbank* Law defines the function of the Bank as that of regulating the amount of money in circulation and the supply of credit to the economy, with the overall objective of protecting the value of the currency. To fulfil this primary task, both by direct and indirect methods, the *Bundesbank* is equipped with four instruments of monetary policy, namely, the discount rate, (*Diskontsatz*), the Lombard rate (*Lombardsatz*), open-market operations and the minimum reserve policy.

"The distinctive element in the *Bundesbank* ethos is a refusal to compromise on inflation. In its role as protectress of the currency, controlling inflation lies at the heart of every *Bundesbank* decision and policy, and this function takes precedence over all other objectives. For this reason, the *Bundesbank* is often viewed by its European neighbours as "a monolithic structure unwavering in the fight against inflation, and excessively influencing the economies of other EC countries" [Kennedy 1991: 2]. But despite its sometimes less than harmonious relationship with other central banks and the many conflicts between the Bank and the government over its Machiavellian approach to its main task, the *Bundesbank* takes the view that the primary role of a central bank in a modern economy is that of maintaining and protecting the stability of the currency and that it should only support government economic policy if it does not interfere with this task.

The autonomous workings of the *Bundesbank* and the responsible attitude of the German banks towards their clients and the economy as a whole have ensured that the West German banking system has never had to face the crises of hyperinflation, collapse and basic reorganisation, with which its predecessor, the *Reichsbank* had to cope.

2.4 Banking in the German Democratic Republic

2.4.1 The policy of the Soviet Military Administration in Germany

The British were not alone in their opposition to the "Americanisation" of the German economy and financial system. Not surprisingly, Soviet delegates to the Allied Control Council accused the western Allies and the Americans in particular of "using the proposed legislation for preventing the decentralisation of 'bank monopolies'" [Deckers 1974: 28/29]. Consequently, the Soviet Military Administration in Germany (SMAD) forged ahead with its own plans for nationalising the banking system in the Soviet occupation zone (*Sowjetische Besatzungszone* - SBZ).

The SMAD demanded the closure of "the capitalist banks in the then SBZ, which, as part of the German financial oligarchy had actively supported Hitler's fascism" [Kühne 1970: 257]. As early as April 1945, banks and credit institutions were shut by the occupying Soviet Army and in July of the same year, the SMAD prohibited these banks from resuming their normal activities. The establishment of new banks in the SBZ was also outlawed. Savings institutions and credit cooperatives, which had constituted an important sector of the pre-World War Two banking system were placed under the control of the SMAD and would subsequently be reorganised, merged or liquidated during the so-called "transition phase" *(Übergangsphase)* 1945-1948.

"Given later developments, the closing of the banks can be seen as the first step in the establishment of a socialist-type planned economy in the SBZ" [Deckers 1974: 27], as the nationalisation of the banks was considered essential in the

communist party's efforts to obtain control over the economy and thus assume political dominance in the SBZ.[8]

Soviet claims that these measures were essential in the "anti-fascist democratic revolution" appear, in hindsight, to have been a cover for planning a Soviet-type solution for the SBZ and to have "served merely to minimise the resistance of the western Allies and the German population" [Deckers 1974: 27].

Despite the dominant political and ideological objective of the so-called bank reform, (i.e. preparation for socialism), this policy did not appear to be unreasonable and as a result did not cause any great alarm among western observers. There was no doubting the co-responsibility of the big banks for the Nazi campaign and many staunch supporters of the free market were convinced that nationalisation would be the inevitable outcome of de-nazification.

Furthermore, the Soviets declared that,

> they were prepared to leave some room for private banking initiatives in the future. Small private banks were to be allowed to operate alongside the national credit institutions. As a result, agricultural and industrial credit cooperatives, along with eleven of the original 35 private banks were permitted to resume their activities until mid 1946 [Deckers 1974: 28/29].

The nationalisation process took place in three progressive stages. Firstly, a general ban on all types of banking activity was imposed and, secondly, ownership of the banks was transferred to the state. The final stage involved the wiping out of all debts which existed at the end of the war. As a result, the

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[8]The German Communist Party did not however call for the nationalisation of the banking system, as the German Socialists had, but rather pointed out that the big bankers should also share the blame for the war. Tägliche Rundschau, the Soviet's newspaper in the occupation zone, even listed the big banks among the victims of Nazi domination.

banking system lost all its practical meaning and could now be restructured along Soviet lines.

The first phase of this reform took place in August 1945 with the establishment of *Land* banks in the SBZ. These institutions were given access to the facilities of the old banks and provided with suitable personnel and the necessary cash to commence business. It is important to note that these *Land* banks and their subsidiaries "were not concerned with profit-maximisation, but rather saw themselves as instruments for carrying out the economic and political wishes of the *Land* authorities" [Deckers 1974: 53].[9]

Whilst political aims appear to have dominated Soviet economic policy in the defeated Germany, there is no doubt that the US. too was not merely concerned with denazifying the country. America had its own particular vision of how the future Germany should develop and this vision was very much a reflection of American free market ideals.

From the outset, this clash of ideologies was bound to impede any progress towards a unanimously agreed plan for the German economy and it would eventually - and perhaps inevitably - result in the parallel development of two radically different banking systems in the occupied Germany.

Not wanting to rule out the possibility of a solution within the framework of a united Germany, the SMAD had resisted the urge to set up a central bank in the SBZ. However, following the establishment of the BdL and the currency reform in the western zones, there was no longer any reason for them to

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[9]* The gaps in this state system were filled by the setting up of savings banks and credit cooperatives and also by the reopening of the post office savings banks.

hesitate. On the eve of the currency reform in the Western Zones, the "Tägliche Rundschau", the SMAD's newspaper for the Soviet zone, declared that,

> two different currencies, two different financial systems would mean that the economic and financial relations between Eastern and Western Germany would be obstructed in an even much greater degree than now. A currency split would further mean that one part of Germany would irrevocably become a foreign country for the other......the borders would have to be sealed hermetically [Wandel 1980: 181].

Furthermore, the administrative and economic needs of the Soviet occupation government, together with the move towards a centrally planned economy demanded the setting-up of a state central banking authority.

In May 1948, the *Deutsche Emissions- und Girobanken* were established in the individual states of the SBZ. These institutions were equivalent to the *Landeszentralbanken* in the western zones. Subsequently, the *Deutsche Notenbank* was set up in July 1948 to co-ordinate and centralise the activities of these five *Emissions- und Girobanken*.

An investment bank (*die Deutsche Investitionsbank* - DIB) was established as the sole institution with authority to grant investment credits and a new currency, the MDN (*Mark der Deutschen Notenbank*) was introduced.

In common with other Eastern Bloc countries, when the SBZ became the German Democratic Republic in 1949, it more or less imported the Soviet banking model, and

> by the time {the Soviet system} was cast in the role of serving as a prototype for all countries of the world in which communist parties became the dominant power, only a few basic problems of organisation remained controversial....Coincidentally, the principles and procedures of credit policy had attained the status of rigid doctrine [Garvy 1966: 29].

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It did however prove necessary to adapt this Soviet model to specific conditions in individual countries, including East Germany. In fact, the GDR was unique in the Soviet Bloc in having a banking system which deviated to any great extent from this prototype. A small, but relatively important private sector continued to exist in East Germany and its needs were serviced by the *Genossenschaftsbanken* (or cooperative banks).

In addition, the GDR was the first Eastern Bloc country to proceed with a fairly radical reorganisation of the *Notenbank* in the late 1960s. These and other significant deviations from the Soviet model were partly due to the unique situation of the GDR, which meant that the mimicking of the Soviet system was delayed and never fully completed.

The banking system in the German Democratic Republic, as in each socialist country was "socialised, highly centralised and operating on a branch (as distinct from an independent unit) basis" [Wilczynski 1970: 143].

The *Notenbank* was conceived as a monobank, which would perform both central and commercial banking functions, as well as other activities relating to the socialist nature of the economy, the centralisation of credit "...being the logical concomitant of centralised planning and management of production and distribution" [Garvy 1966: 19].

It was supplemented by a number of specialised institutions, which performed mainly transmission and technical functions and included the investment bank (DIB); the agricultural bank (*Bank für Landwirtschaft- und Nahrungsmittel* (1968) originally the *Deutsche Bauernbank* (1950)); the cooperative banks (*Genossenschaftsbanken für Handwerk und Gewerbe*), servicing the small private sector; the savings banks (*Sparkassen*); the bank for foreign trade (*Deutsche*

Außenhandelsbank AG (1966) originally the *Deutsche Handelsbank* (1956)) and the Berlin banks.

The *Notenbank* was originally under the control of the Ministry of Finance, but, in order to underplay the relationship between the government and the Bank, it was subsequently made answerable to the Council of Ministers. Despite this attempt to distance the banks from the government, "with few exceptions, all major economic decisions, including those in the field of credit and banking {were} originally embodied in resolutions of party organs, and the specifics...laid out in government decrees" [Garvy 1966: 33].

The monobank itself participated actively in all phases of economic planning, while overall credit and banking policy was laid down by the Ministry of Finance and the State Planning Commission, with the assistance of the *Notenbank*.

As mentioned above, one of the distinctive features of the East German system was the existence of over 200 cooperative banks (*Genossenschaftsbanken für Handwerk und Gewerbe*), providing services for artisans. These banks were managed by their members, under the supervision of the monobank. The nationwide postal savings system continued to survive in the GDR and the savings banks were distinguished by the relative autonomy enjoyed by local management. In addition, East Germany had somewhere in the region of 3000 agricultural credit cooperatives, a legacy from the pre-war *Raiffeisenkassen*.

The *Notenbank* kept the accounts of the socialised sector i.e. economic units such as the *Volkseigener Betrieb* (VEB) and the *Vereinigung Volkseigener Betriebe* (VVB). Thus the monobank had few direct contacts with the general public, the savings banks dealing with the population at large. Significant enterprises and farm

cooperatives above a certain size were, however, required to bank with their local branch of the *Notenbank.*

As the granting of commercial or inter-enterprise credit was forbidden , the *Notenbank* (later the *Staatsbank*) was not only the official bank of issue, but also the sole source of short-term credit in the former GDR. In addition to fulfilling the economy's currency requirements, it was the only settlements and clearing centre in the entire country, as well as fulfilling social accounting functions. Other responsibilities included the supervision of foreign payments; the determining of interest rates and the extension of credit.

2.4.2 The role of the bank in the East German economy and society

Despite the lack of funding and low priority associated with banking services, the banking system in the former German Democratic Republic, as in most modern socialist states, was considered to be at the core of the state's economic life. Given this and the partial adoption of watered-down western monetary theory and policy in these states, the vision of money losing its function in a Marxist economic system was replaced by the realisation that "perhaps not all paths leading to Communism must deviate from money" [Garvy 1966: 19].

The control exercised by the monobank went far beyond the normal borrower-lender relationship. This was mainly because the banking system was used to distribute state funds and ensure that these funds were used for the fulfilment of the economic plan i.e. "control by the ruble" or in this case, the Mark. Lenin's vision of a country-wide accounting system was thus, to a large extent, realised. This control function was inexorably tied up with the economic plan and as such had little in common with the monetary instruments used by central

banks in western countries. In fact, because the quantity of credit was strictly limited by the plan, most of the functions carried out by monetary authorities in "free market" economies proved unnecessary.

Economic units etc. were obliged to bank with their local branch of the *Notenbank*, which saw itself more in the role of state representative than agent of its depositors:

> Local offices merely apply regulations and directives issued at the centre and make loans and issue currency with the overall and specific quotas assigned to them. Uniformity of practices and daily reporting of transactions assure that the centre has complete knowledge of all operations [Garvy 1966: 33].

Because local offices serviced only a small number of accounts, bank officials were in a position to obtain intimate knowledge of their clients. They frequently assumed managerial responsibility, visiting state enterprises, to seek out inefficiencies and insist on improvements. Indeed, the official of the *Notenbank* was often considered to be a better guardian of the country's interests than the state-appointed manager of the enterprise.

Furthermore, despite the fact that withdrawals from accounts were subject to central approval, the automatic payment system enabled banks to automatically transfer money between accounts, without the depositor's knowledge, often before the goods which were being paid for had been received and inspected.

In order to obtain credit, an economic unit had to accept and abide by the five principles of socialist credit i.e. credit had to be planned, specific, secured, repayable and with a fixed maturity. Where these and other conditions of the

credit agreement were fulfilled, credit was almost "automatically" available:

> Since the overriding goal {was} fulfilment of physical targets....access to official banking institutions {did} not depend on profit or credit-worthiness.....The criteria the bank applie{d} in relations with its clientele {were} tied to the borrower's execution of the economic plan, to which the meeting of the borrower's financial obligations to the bank {was} subordinated.
>
> [Garvy 1966: 22]

In other words, East German banks were far less concerned with the profitability of the project, than with its compliance with the all-powerful plan. This concept led to numerous problems for the West German banks following unification, one of the main ones being the difficulty of establishing the credit-worthiness of potential clients in the new federal states.

Not only did the *Notenbank* oversee the granting of credit, it also sought to impose "financial discipline" on enterprises and had at its disposal a range of sanctions which it could apply swiftly and directly. Where a loan was not used for the approved purpose, where a project ran over time or the loan was not fully repaid on maturity, the erring enterprise could be penalised by the bank.

Already during the Stalinist era, interest rates were used to promote the efficient use of credit. This was ideologically justified by the recognition that "capital is nothing else but materialised labour, and as such, should be rationally distributed, because it represents a means of economising live labour" [Wilczynski 1970: 148]. It is interesting to compare this attitude with the traditional socialist view of the evils of interest [see Section 2.2.2].

No Soviet prototype existed for the provision of banking services for the non-socialised sector and therefore the structure of the East German savings bank

system owed more to the pre-1945 tradition. The nationwide savings banks were the only banking facility available to the general population and practically the only source of consumer credit. The demand for short-term consumer credit developed about a decade after the end of World War Two, when the income of a majority of the population rose above subsistence level. The savings system in the GDR had a particularly large and widespread network of offices and these banks were somewhat unique in making special efforts to attract maximum funds by offering a variety of accounts. Saving was also strongly encouraged by the State - accounts and interest being tax-exempt - with the result that between a large proportion of savings were deposited with these banks [Garvy 1966].

2.4.3 The New Economic System and beyond

Having survived the initial transformation and integration phases in the development of a communist state, the East German economy began to function in a reasonably efficient manner towards the end of the 1950s. However this climate of relative economic stability, instead of appeasing the citizens of the GDR, made them even more dissatisfied with their existence. As living standards improved, expectations rose and consumers became consequently more discerning, demanding higher quality and greater choice. East Germany was not the only country to experience this problem, which

> occurred in the late 1950s to a varying degree in all the countries of Eastern Europe......other shortcomings of the system became exposed, as foreign trade developed and as freer travel permitted wider comparisons of economic performance [Garvy 1966: 108].

These other shortcomings included the East German obsession with quantitative planning or *Tonnenideologie*. This method of planning totally

disregarded economic considerations and lead to over-centralisation and bureaucratisation of policy-making, stunting initiative in individual enterprises - including banks - and resulting in ill-informed and uninspired investment decisions.

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Denied the possibility of showing their dissatisfaction with the party in elections, the citizens of the GDR began voting with their feet. The government's response was to erect what would become the symbol of division between East and West, between "communism" and "capitalism" - the Berlin Wall. Its construction in August 1961 may have solved the critical emigration problem, but the economic difficulties, which had to a large extent initiated the wave of dissent, had still to be tackled:

> The regime preferred a rapprochement with the populace which, while deeply resentful of the events of 13 August, would have to come to terms with the fait accompli of a closed border.
>
> [Dennis 1988: 33]

Furthermore, the denouncing of Stalin and his policies by Ulbricht and the accompanying strategy of de-stalinisation, undoubtedly helped to make economic reforms possible and, with the introduction of the New Economic System in East Germany in 1963, "a significant change in the Stalinist heritage took place in the economic system" [Dennis 1988: 33].

In January 1963, *das neue ökonomische System der Planung und Leitung* (New Economic System - NES) was announced at an economic conference of the central committee of the SED. Its motto was *Überholen ohne Einzuholen* and it stated that traditional "capitalist" measures such as profit were to be used to evaluate the performance of individual enterprises.

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An important aim of the NES was to introduce the principle of self-financing (*Prinzip der Eigenerwirtschaftung der Mittel*) to individual enterprises. *Volkseigener Betriebe* (VEBs) and Vereinigungen Volkseigene Betriebe (VVBs) were, in future, expected to raise finance from retained profits and repayable loans. In addition, a form of capital interest was introduced, which was effectively a tax on profits. In a radical departure, which aimed to link expenditure and turnover, capital costs were to be considered in the end price of a product (*der fondsbezogene Preistyp*). Prices were to be made "dynamic" (as opposed to being static) and this so-called *Preisdynamisierung* was intended to lead to lower costs and ultimately lower prices.

One of the consequences of these economic reforms, was a restructuring, albeit limited, of the banking system. Demands for less control by the *Staatsbank* and a move away from the system of automatic payments were to some extent met. During this period, the *Notenbank* began to concentrate more on central banking functions and in 1974, it abandoned its commercial activities altogether. This desire to de-emphasise the control function of the banking system was expressed by Professor V. Geraschenko, a former official of the *Gosbank*, the Soviet counterpart of the *Notenbank*, in 1965: "As is well known, the basic task of banking in a socialist society is to engage in credit operations. The control function, while important must nevertheless be considered a secondary function of the banking apparatus" [in Garvy 1966: 35].

Another result of the NES, was that the banks acquired new importance and additional responsibilities. For example, because the VVBs were granted new legal, economic and financial independence, branches of the *Notenbank* were assigned to individual VVBs, becoming their "house bank". Before the NES, banks "were in practice financially dependent executive organs of the

state...Their task became (among other things) to promote profitable investment projects" [Leptin and Melzer 1978: 41]. This also involved the re-training of bank staff to act as consultants to economic units and a team of specialists was put together to assist banks in carrying out these new functions.

"East Germany...pioneered in abandoning the system of automatic payments" [Garvy 1966: 51] and the NES brought an end to this inefficient and unsatisfactory system. The economic reforms attempted to grant individual enterprises greater autonomy and decision-making powers and, as part of this, economic units were allowed to decide on the preferred method of payment in the sales contract, something which, up to then, the *Notenbank* had always decreed.

The NES may have promised much, but it delivered on few of these promises. An economic crisis in 1969 and the divergence, as a result of the reforms, of micro- and macro-economic goals were two of the main reasons why the system was officially abandoned in December 1970. However, in assessing the failure of the NES, the unwillingness of the SED (*Sozialistische Einheitspartei Deutschlands*) and other state organs to accept and work for change must be accepted as one of the major factors. It was, quite simply, easier to continue as before than to embark on the difficult and uncertain process of change.

Whilst the reforms of the 1960s and specifically the NES may have increased the role of the banks, they did so "without significantly changing their character" [Garvy 1966: 111]. Thus, the reforms, being a mere token gesture, were bound to fail. It was expected that the amount of decentralised investment funds and bank loans would have increased, but this, like so many other aims of the NES, failed to be realised. Banks may have been granted greater autonomy in their dealings with customers, but their overall activities

were subject to even tighter central control - this being an expression of the Leninist principle of "democratic centralism" - and the reform period of the 1960s was followed by a return to centralised management of the economy and the banking system.

Credit administration did, however, become steadily more flexible and the five principles of socialist credit were considerably expanded to such an extent that they eventually covered most types of working capital found in free-market economies.

However cumbersome the control which the state exercised over the banking system in the former GDR may seem and however dominant the role of the *Notenbank* may appear to western observers, two things should be borne in mind. Firstly, the *Notenbank* was recognised as being "somewhat more flexible and imaginative than its counterparts in the neighbouring countries" [Garvy 1966: 148] and secondly, the fact that,

> until the emergence of new trends (in the 1960s)....the bank and its customer were involved in a web of impersonal relationships, embracing set, uniform and rigid rules, few alternatives, a minimum of flexibility and supervision that reached into the minute details of an enterprise's activities [Garvy 1966: 23].

2.5   Monetary and banking union

> By the time the two Germanies completed their political unification in October 1990, their peoples had little more than a year to contemplate their future together after forty years of ideological conflict with one another [Wilson 1991: 9].

The unification of Germany has meant the coming together of these two great polarities, the "socialist" bank and the "capitalist" bank. The latter has swallowed up the former and is now the acceptable and accepted norm, with a

popular mandate based on the very public triumph of its basic ideology, despite the fact that as Wilson [1991] points out,

> ...many observers believe that....the liberal economic ideas which have come to characterise western political life are not necessarily applicable to an economy which has barely a fraction of the economic and political maturity of the west [Wilson 1991: 11].

As can be concluded from the above discussion, the West German bank concerns itself mainly with maximising profits through the provision of financial services, while its Eastern counterpart fulfilled a kind of "carrot-and-stick" function; on the one hand distributing central funds and, on the other, acting as a government agent.

However, despite the many fundamental differences outlined above, there were some striking similarities between both systems, which are worth mentioning. Firstly, the strength and dominance of the savings bank sector in both countries. Four decades of cultural and economic isolation do not seem to have had an adverse effect on the thrift of the German people as a whole and their propensity to save:

> Germany is still a savings-mad country. Its savings were more than $150 billion last year, compared with an overall budget deficit of $100 billion; so unlike the US, Germany does not need to import money to fund its debts [Rapoport 1992: 30].

Secondly, public banks, such as the *Sparkassen*, *Volksbanken* and *Postbanken* have continued to exist and to thrive in both parts of Germany, which suggests a tradition of commitment to public ownership, absent in other European countries. Also, within the ideology of Rhine capitalism, private financial institutions are expected to play a social role in the economic life of the nation, which would appear out of place in the economies of Britain or the USA and the interlinkage between industry and finance, which the Allies tried to destroy, has persisted in Germany to this day.

Finally, and perhaps less obviously, competition in the banking sector was, - and still is to a certain extent - limited in both parts of Germany: in the former GDR, as a result of the legal monopoly enjoyed by the *Staatsbank*, and in the Federal Republic - despite its adherence to free market principles - by the dominance of the *Großbanken* and the resulting market entry barriers facing newcomers. Banking in the former GDR may have been an explicit and unashamed monopoly, but the major players in the West German banking scene have barely changed in over one hundred years, and many potential competitors have long since given up attempting to carve out a niche for themselves in the German financial services market:

> Germany's somewhat cosseted financial services industry has traditionally centred on the banks, which have tended to exercise a near-monopoly on share and bond trading [Wilson 1991: 12].

The current German system is therefore composed of a curious mixture of eras and ideologies, encompassing the American-inspired *Bundesbank* and federal network; the universal banking system, which has survived all of Germany's economic crises, and the *Großbanken*, the direct descendants of those institutions which made Hitler's campaign possible. Then there are the western savings and cooperative banks, each with their own regional personality and their Eastern counterparts, who, despite being yet another remnant of the communist system, are managing to hold on to many of their customers. Added to all this are more recent developments, such as the *Bundesbank's* "completely individual solution" [Hartmann 1991: 29] for the new federal states, and the implications of Germany's aspiration towards European monetary union.

At the level of public banking, unification involved the *Bundesbank* establishing an individual branch in the fifteen *Staatsbank* district branches of the former GDR in order to implement its own particular brand of central banking, having

decided against a merger with the *Staatsbank*. The *Bundesbank* was also responsible for the currency reform which took place on 1 July 1990, an awesome task which involved changing the Eastern Marks of 16.5 million citizens into Deutschmarks in just two days. Following much debate about the appropriate exchange rate, the struggle between populism and realism resulted in a policy which restricted the politically significant 1:1 conversion rate to small savers, while applying a more realistic rate to wages, debts etc..

Whether intentionally or not, the German government has, through the process of monetary union, given legitimacy to the marketing efforts of the *Großbanken* and presented consumers in the east with a fait accompli - it has in effect created the context for the business strategies of the *Großbanken*.

Furthermore, thanks to Government policies, very little of the business these banks have been involved in the East has been in any way risky. The *Treuhandanstalt's* guaranteeing of loans made by the banks has meant that the brunt of the difficulties of adjusting from the principles of socialist credit to capitalist lending has been borne by the customers in the East rather than by the banks, since they were only competing for worthwhile clients:

> Many of the banks claim to have made a quick return from their business in the east....this is less due to their entrepreneurial skills or the burgeoning demand for credit, than the fact that the state has indirectly given them a hand....Until the beginning of {1992}, the banks were shielded from the real risks of doing business in the east. Guarantees from the Treuhand ensured that the bulk of the lending done in the east was risk-free....In future, it will be harder for banks to find opportunities to lend according to normal commercial criteria [Waller 1992: 2].

In addition, this policy of the *Treuhandanstalt* further legitimized the operations of the banks in the new federal states and added to their status. Thus, these private institutions came to be seen as an essential part of the German

government's plans for the economic reorientation of the East, whilst at the same time making substantial profits for themselves.

Through monetary union, the stability of the currency and the protective, reassuring power of the D-Mark, so long features of the West German psyche have now also come to represent stability and hope for the East. The desire for monetary union with the West and for the chance to aspire to one of the highest standards of living in the world, was often expressed in terms of a desire for the *Deutschmark*, as the SPD's Ingrid Matthäus-Maier put it *"Die wollen D-Mark statt Blechgeld"*. Despite the *Bundesbank*'s decision to opt for reality rather than popularity in the fixing of the exchange rate in the currency union of July 1990, the East Germans have quickly become attached to the mighty *Deutschmark* and it is seen as one of few anchors in a sea of economic uncertainty. The mythical power of the currency and the dogma of *Währungsstabilität* have spread to the East and have to a certain extent become part of the common sense assumptions there. This renewed attachment to the currency, all that its name represents and the belief that should it disappear, so too would German prosperity (or an aspiration towards it in the case of the East) has obvious implications for European monetary union, which are as significant as the popular British fixation with sterling as a symbol of sovereignty and defiance. As one individual in Leipzig commented, "Why should we want to lose the *Deutschmark* now that we've finally got it".

Figure 3.1 shows the reorganisation of banking since the Wende. The *Staatsbank* was transformed into two main successor institutions, the *Berliner Stadtbank* and the *Deutsche Kreditbank*. The former was acquired by the Berliner Bank and the latter by *Deutsche* and *Dresdner*. In the Big Three's efforts to compete for market share in the new federal states, *Deutsche* and *Dresdner* have

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followed fairly similar paths, buying up existing *Kreditbank* institutions (originally the *Staatsbank*) from the *Treuhandanstalt*. To quote from Spiegel:

> *Für westdeutsche Geldhändler hat es einen dickeren Fang wohl nie gegeben: Das komplette Bankensystem eines ganzen Staates.....war im Supermarkt der Deutschen Einheit billig zu haben. Fast alle bedeutende Kreditinstitute griffen zu* [Der Spiegel 10/1994: 59].

Not surprisingly, *Deutsche* and *Dresdner* were accused of "carve-ups and cartelism" [McDougall 1992: 54] in the buy-up of the *Kreditbank*. As a result, *Commerzbank* had no other option than to go it alone and build up a branch network from scratch. Therefore, whilst *Commerzbank* has emphasized its new clean image in trying to attract clients - even implementing a policy of not recruiting anybody with *Stasi* connections - *Dresdner* has capitalised on its origins in the historic city of Dresden in its attempts to shake off its number 2 status in the East.

Deutsche and *Dresdner*, having obtained access to the files of *Kreditbank's* customers got a head start and "...within months they had acquired a million account holders, equivalent to one in every eight in the east German workforce" [Wilson 1991: 128]. As with so many products and companies, in the early days of the *Wende*, the citizens of the East turned against their banks and it was not very hard for the West German institutions to convert them, as one commentator noted at the time:

> *Schwer ist das nicht. Die DDR-Bürger haben jahrzehntelang nur in die Muffgesichter der Staatsbank-Bediensteten geguckt, sie sind die schmucklosen Kassenräume gewöhnt. Selbst wenn die Männer der Dresdner Bank den neuen Kunden mitteilen, daß sie ihnen einen Wunsch nicht erfüllen können, verlassen die Besucher fröhlich (die Bank).*
>
> [Der Spiegel 4/1990: 95]

Attitudes towards these banks in the East were and are however not always positive. They may have become part of the everyday reality of life in the new federal states, but this does not mean that their tactics have not been criticised.

Figure 2.1 - The division of the East German Staatsbank between West German credit institutions [from Der Spiegel 10/1994: 57]

Small businesses in the East have found it particularly difficult to obtain credit. In fact, Saxon premier Kurt Biedenkopf appealed to the banks to be more generous and understanding in the granting of credit to the East Germans. Many feel that - in the carve-up of the *Kreditbank* - they have been given in the words of one commentator *"eine Lizenz zum Gelddrucken"* [Der Spiegel 10/1994: 59]. For example, the *Altschulden* or outstanding credits of the *Staatsbank*, amounting to a substantial £150 billion *Deutschmarks*, were sold on to the new owners. However, these were not loans or debts in the sense that the word

Kredit is understood in the West. These *Kredite* were rather an instrument of economic policy, a means of distributing funds in accordance with the Plan [see discussion in 2.4.2] To sell these to the *Großbanken*, to suddenly convert them to debts even at the more lenient rate of 2:1 which had to be repaid at interest rates, determined to a large extent by market forces was seen by the East Germans as one of the major acts of betrayal and exploitation on the part of West German big business and government.[10]

The example of the *Altschulden* and the definitions of *Kredite* illustrate the fact that the West German banks were not merely marketing a new service. They were instead introducing - however subtle their approach may have been - a new social, cultural and economic philosophy; new ideological and practical ways of looking at money, credit and consumption; new concepts of service; new financial products systems and information, and new terminology.[11]

A further feature of the advance of the *Großbanken* into the East has been the sheer proliferation of branches. In 1990, *Deutsche Bank's* Hans-Joachim Baumgar predicted that, "it {would} not be long before Leipzig and other East German cities are all as heavily overbanked as we are {in the west}" [Jones 1990: 61]. Four years later this has in fact become the case, particularly in Leipzig, and this profusion of banks in the new federal states has led to much resentment among the population, particularly since the banks have failed to perform in the way many expected them to. Despite this profusion of banks, however, in terms of the entire banking market in the East, the overall success of the West German banks is not very impressive.

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[10]See discussion of respondents opinions of the *Großbanken* in Chapter 6.

[11] See discussion about language and ideology in Chapter Three.

To quote from WirtschaftsWoche:

> *Zur Verblüffung der Westbanken haben die Ostdeutschen ihren*
> *Sparkassen mehrheitlich die Treue gehalten.*
>
> [WirtschaftsWoche 49/1991: 146]

Thus, despite the initial fascination with West German institutions, long-term, the majority of East Germans have not in fact been lured away from the *Sparkassen*, *Postbanken* and *Volksbanken* and despite being directly associated with the old system they still have the majority of private accounts in the East. It could be argued that changing bank account is at best an inconvenience, which most people would try to avoid. The incentive for the East Germans would only be stronger if they wanted a break with the old institutions of the East (as initially happened with many products) or if they were curious about the new West German banks. However, for the average East German a bank account would not seem to be a priority and a basic service would appear to satisfy a large proportion of the population. Furthermore, another factor ,which may baffle West German banks and which is evidenced by the survey data presented in Chapter 6, is that many East Germans find them and the principles upon which they are built offensive and contrary to everything which the former GDR represented and for which they themselves worked.

2.6   Conclusion

> The German public has become accustomed, since the
> *Wirtschaftswunder* years to the idea that it lives in a society where
> growth occurs naturally and without any possibility of reversal
> [Wilson 1991: 21].

One thing which is certain is that monetary union and economic unification have cost Germany dearly. This ambitious plan, "...the largest investment of its kind in history" [Rapoport 1992: 25] has already proved to be three times more

expensive than the Marshall Plan:

> Since unification, Bonn's budget deficits have ballooned, and billions of marks' worth of cheap, government-subsidised loans have poured into eastern Germany. The loans, amounting to one-sixth of the new lending in all Germany, have left credit demand largely insensitive to interest rates [Javetski 1992: 16].

In the wake of German unification, many spoke of a second *Wirtschaftswunder*, of a bright new future for an even wealthier Germany in which all citizens east and west would prosper. However, in the short time since unification, this has failed to materialise, although some signs of economic upturn are appearing.

While comparisons with the *Wirtschaftswunder* are inevitable, the unified Germany of the 1990s is very different from the post-war Germany of 1945. From a wholly defeated and economically devastated country, Germany has grown to be one of the top economic powers in the world and a major voice in European and world affairs. The children of the *Wirtschaftswunder* generation had (up to recently) never known the meaning of economic sacrifice and were therefore less than willing to share their prosperity with their poorer cousins in the new federal states. The citizens of the former GDR, on the other hand, have proved far from patient in their desire to move from "actually existing socialism" to one of the highest living standards in the world.

Not surprisingly, the residual effect of the two opposing philosophies of the two German states has persisted - or perhaps more accurately has resurged - in banking, as in other areas of the economy and society in the unified Germany. As the banks have learned, advertising and clever marketing tactics alone can not reconvert people overnight, nor have the West German banks been able to simply ignore these four decades of division. The new banks have inevitably

been compared with the old institutions of the *Staatsbank* and the *Großbanken* have not always been the most favoured, as the discussion in 2.5 revealed.[12]

Just as the image and credibility of the banks were enhanced by their association with the *Treuhandanstalt* and the *Bundesbank*'s monetary policy, so too have they been blamed, along with these other institutions, for the fact that the second *Wirtschaftswunder* has not instantly appeared. The East German disappointment with the West German banks can of course be attributed to an unrealistic view of these institutions. Clearly, many felt that the banks should perform a more social function and were not expecting them to act as purely private institutions. Banks are, after all, private, profit-making organisations, expected to act in their own and their shareholder's best interests. However, the banks must be held responsible at least in part for the expectations of the East Germans with regard to them. Through the friendly image portrayed by their advertising, and the cultivation of a commitment to the public good, they also led the East Germans to accord to them a greater trust and sympathy than would otherwise have been the case. To quote from Der Spiegel:

> Die Bankmanager aus dem Westen gingen stets gleich vor: Sondieren des Reviers, Ansprechen der Beute, Einstieg als Freund und Helfer aus dem Westen, dann die Übernahme [Spiegel 10/1994: 59].

The graffiti on the Leipzig street seems to articulate the feelings of many citizens of the new federal states towards the proliferation of banks and financial services institutions, contrasted with unemployment and lack of opportunity in the new federal states: "Wir wollen Kinos statt Banken".

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[12]See also the results of the empirical research in Chapter Six.

CHAPTER THREE: THE CULTURE OF

PUBLIC COMMUNICATION

3.1 Introduction

> As an integrated form of social behaviour, language will be inevitably and inextricably tied up with the socio-political context in which it functions. Language is not used in a contextless vacuum; rather, it is used in a host of discourse contexts, contexts which are impregnated with the ideology of social systems and institutions. Because language operates within this social dimension it must, of necessity, *reflect*, and some would argue, *construct* ideology [Simpson 1993: 6].

The coming together of the German Democratic Republic and Federal Republic of Germany not only represented the union of two contrasting and conflicting economic and political systems, but also the merging of two *Kommunikationsgemeinschaften* or speech and communication communities. How, why, and where individuals relate to each other; how the institutions they use and refer to daily are named; which topics are part of 'normal' everyday discourse and which are taboo; what assumptions about attitudes and beliefs are made in private and public discourse; how individuals frame their experiences and how versions of events are framed for the general public; how the State interacts with the citizen, particularly through the media. All these aspects of language and communication, private and public discourse are impregnated - intentionally, or, perhaps more interestingly, unintentionally - with the ideology of the cultural context in which the communication takes place:

> ...language, typically, is immersed in the ongoing life of a society, as the practical consciousness of that society. This consciousness is inevitably a partial or false consciousness. We can call it ideology, defining 'ideology' as a systematic body of ideas, organised from a particular point of view [Hodge and Kress 1993: 6].

Thus, language and communication are inseparable from the ideological structures and functioning of any given society. This is not simply the case in 'totalitarian' regimes; all societies are shaped by particular ideologies, which, through socialization, become part of the reality and of one of the individual's

most basic features - the way in which s/he communicates with other human beings:

> Language is given to the individual by the society in which he or she lives. It is a key instrument in socialization, and the means whereby society forms and permeates the individual's consciousness [Hodge and Kress 1993: 1].

In essence, therefore, language is "...a version of the world, offered to, imposed on, exacted by, someone else" [Hodge and Kress 1993: 9].

Thus, it follows that meaning in society is something malleable, architected by ideology and constructed through language:

> ...meaning does not exist outside discursive and semiosic processes. It is constructed by various participants in texts that circulate in some material form in various social spaces, each situation and text a site where countless histories intersect.
> [Hodge and Kress 1993: 158]

It is thus obvious that language can be manipulated to the benefit of a particular ideology and to further the aims of a certain power group which can directly and indirectly influence how individuals communicate in a society or social group:

> Language is an instrument of control as well as of communication. Linguistic forms allow significance to be conveyed and to be distorted. In this way hearers can be both manipulated and informed, preferably manipulated while they suppose they are being informed [Hodge and Kress 1993: 6].

Again, the tendency is to think of dictatorial regimes and how language and consequently information are controlled and distorted in favour of the State. So, it is important here to reiterate the point made earlier: If ideology is seen in terms of "...the taken-for-granted assumptions, beliefs and value systems which are shared collectively by social groups" [Simpson 1993: 5] and enshrined in language, then it is obvious that communication in 'western', 'democratic' societies too is far from objective. Certain meanings are foregrounded, while

other interpretations are suppressed. Assumptions are made - in public and private discourse - about a broad range of attitudes and beliefs.

News broadcasts, for example, assume a certain consensus among the population at large - inflation is something negative; certain regimes are evil , other 'democracies' are friendly etc. - and it could be argued that, far from trying to inform and explain, the media are merely trying to maintain and strengthen this consensus which may in fact exist, even though (or perhaps because?) there is little or no understanding of these issues among individuals [Richardson 1994]. Advertising is a further, and perhaps more obvious, example of the above. Certain genres such as anti-advertising which claim to simply 'inform' the consumer without the frills of other advertisers are actually using this ploy to manipulate the consumer - i.e. persuade him/her to buy - and are therefore, arguably, the most objectionable and cynical form of advertising.

Even the names of institutions are ideologically loaded. For example the semantic difference between *Volkseigener Betrieb* and *Gesellschaft mit beschränkter Haftung* and all that this difference implies in terms of world view. Furthermore, the use and definition of terms such as democracy etc. are radically different between different ideological cultures - East Germany and West Germany being two prime examples of this. Both states considered themselves to be democratic - the GDR even included the adjective in its name - whilst at the same time, each viewed the other as undemocratic. Furthermore, whilst it is common to refer to the FRG as the Federal Republic, the GDR was never referred to as the Democratic Republic by the West. Witness too the dogmatic reluctance of certain sections of the West German press to recognise the name of the 'other' German state and thus acknowledge its existence (for

example, *Bild-Zeitung's* continued use of inverted commas to refer to the "DDR" which persisted up to shortly before the *Wende).*

Thus, it can be seen that there is no fixed meaning for particular words, rather, as stated above, meaning is constructed by the speaker and hearer within their linguistic and cultural space, which is itself defined by ideology, economics, politics etc.. Consequently,

> 'Ideology' is both a way of describing what makes a particular society tick, and, more positively, what allows us to participate in frameworks of belief that make life 'meaningful' for us and help us to feel that we are part of a culture [Davidson 1992: 174].

The following sections look at those ideological, cultural and political aspects of public language and communication which are relevant to the study and, in particular, at how language and communication have affected the contexts of the two Germanies and have consequently led to communication problems through the lack of a shared context. Section 3.2 concentrates on how language was used in the ideological battle between East and West, while Section 3.3 goes on to demonstrate how these two contrasting ideological concepts of public communication found practical expression in the media systems (with particular emphasis on the press) of both states.

Section 3.4 explores the nature of advertising as a capitalist discourse and how this discourse was seen as hostile to the founding principles of the GDR, while Section 3.5 looks at the impact of the importation of commercial advertising discourse into the new federal states and reactions to this discourse. Finally, Section 3.6 draws together the main findings of this Chapter and highlights their implications for this study.

3.2 Language, ideology and German unification

3.2.1 Language and ideology in the divided Germany

> Since 1949, the two Germanies have not only become separate entities; they also have vastly different social and political systems, opposing political and economic alignments, and have in many ways undergone separate cultural developments. All this has been reflected in the language, while language at the same time has contributed to the differentiations in people's consciousness. In fact, the German language gives unique contrastive insights into the ideologies and approaches of the Eastern and Western Blocs [Clyne 1984: 26].

One of the major consequences for language and communication of Hitler's regime was how public discourse came to be recognised as a vital tool in the National Socialist agenda and consequently the need to alter public communication (for example the media) was highlighted:

> *Die Kapitulation des Deutschen Reiches 1945 ist zwar auch sprachgeschichtlich keine 'Stunde Null' gewesen....doch findet mit dem katastrophalen Ende der NS-Herrschaft zumindest ein radikaler 'Themenwechsel' in der Kommunikation der Deutschen in Deutschland statt, der wichtige sprachliche Folgen hat, die bis heute nachwirken*
> [Schlosser 1990: 15]

An example of this was the radical, overnight change in the meaning and associations of particular words. A very basic instance of this was the term *Führer* which suddenly switched from having a positive to a negative connotation which has persisted in Germany and internationally to this day. Here again the fundamental interlinkage of language and ideology is obvious. The changing of these associations was the work of, among others, the media who were trying to persuade the German public of the defeat of and evil inherent in National Socialism and to influence them into accepting another, alternative type of state and ideology. Although the purposes were educational, admirable and acceptable, it is important to remember that this too was propaganda [see Section 1.3.1]. One of the major consequences of this

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linguistic change, this *Themenwechsel* as Schlosser calls it was that:

> *Mit der Kapitulation des Deutschen Reiches und der Übernahme der Regierungsgewalt durch den Alliierten Kontrollrat hörte in Deutschland eine von Deutschen bestimmte staatseinheitliche öffentliche Kommunikation auf* [Schlosser 1990: 20].

A further important repercussion was the *'terminologisches Vakuum in der offiziellen Kommunikation der Deutschen'* [Schlosser 1990]which resulted from the Ent- or *Denazifizierungsprozeß*. Given that certain words were now taboo and had come to be associated with a shameful period in Germany's history, the two fledgling states were now faced with the problem of filling this terminological vacuum:

> *Mit dem Untergang der rechtseinheitlichen politischen Organisation der Deutschen und mit dem Verbot der bis dahin allmächtigen NS-Organisationen klaffte indes plötzlich eine nicht zu unterschätzende Lücke in der Terminologie öffentlicher Angelegenheiten* [Schlosser 1990: 20].

This gap which could be described as a kind of linguistic statelessness was filled in two very different ways by the forerunners of the two German states. Not only were the Germans, East and West, given a new state, with a new ideology and political, economic and international orientation, they were also given the vocabulary to go with this.

Initially language and public discourse - in particular the media - were overtly controlled by the Allies as part of the *Ent-* or *Denazifizierungsprozeß* [see also 3.3.1]. However, long after such controls were lifted, these important changes and influences meant that in future, too, public communication would inevitably be (directly or indirectly) determined by the Soviets in the East and Anglo-American influences in the West. This development obviously reflected the political alliances of both states and the countries from which they culled a

substantial portion of their reality or world view [see below]:

> *In allen vier Besatzungszonen stellte sich ab 1945 die Frage, wie die*
> *Neuordnung des öffentlichen Lebens zu gestalten und dementsprechend*
> *zu benennen wäre. Auch in den (nur indirekt ideologischen) Bereichen*
> *der öffentlichen Verwaltung und der gesellschaftlichen Organisation in*
> *Verbänden und Vereinigungen und ihrer Benennungen gab es die*
> *Alternativen,...anläßlich der Formierung eines SBZ-/DDR-spezifischen*
> *ideologischen Wortschatzes* [Schlosser 1990: 39].

Thus, in public discourse and the media,

> as in the case of most major developments in both the GDR and in
> the Federal Republic until at least 1960 factors outside the control
> of these two states were at work [Bartram and Waine 1983: 9].

The debate about the extent to which East German and West German actually exist, not to mind differ from each other has been pursued by Germanists for many years, for example Schlosser [1990, 1991], Hellmann [1973, 1985], Dieckmann [1967], Fleischer [1983] and Moser [1964] among others. While the final consensus seems to be that "no major structural differences took root in the standard varieties of the GDR and the Federal Republic" [Stevenson 1993: 350], it has also been acknowledged that significant lexical, pragmatic and semantic differences did exist in the vocabularies of both states, particularly in the fields of politics, economics and social and public institutions [Clyne 1984]. Undoubtedly many of these differences resulted from the contrasting ideological bases of the two societies as discussed above. For example, the vocabulary of middle-class-capitalist values was discarded in the former GDR and semantic transference - albeit limited - from Russian, reflecting the GDR's political, economic and ideological affiliations contrasted with extensive lexical transference from English in West Germany. The reorganisation and renaming of institutions was based on differing views of society and the choice of vocabulary and terminology reflecting the organisation of the economy and society on the one hand on Marxist-Leninist principles and on the other on the concepts of the social market economy. In addition, there was more and less frequent use of particular terms in both states for example *Genosse* or *Kollege*

would have been used more often in the GDR, whereas *Börse, Aktie* etc. were used more in West Germany [Clyne 1984].

Thus, GDR-specific vocabulary represents "...almost complete scenarios of how life functioned" [Schäffner and Porsch 1993: 34] in East Germany, and any understanding or translation of such East German words and their meanings demands "...the activation of culture-specific, historically relevant knowledge" [Schäffner and Porsch 1993: 34].

The importation of numerous *Fremdwörter*, particularly from English to West German reflected (according to Clyne 1984) the Federal Republic's post-war openness to international influences and ideas, and also West German political and economic alliances which were the inevitable product of the period immediately following the Second World War:

> To an increasing extent, political alignments concentrated around what were to become the two 'super-powers', the United States and the Soviet Union. They were the super-powers in a technological and scientific as well as a political sense, and they provided German language countries with new concepts as well as the new vocabulary of politics, economics, technology and many other fields [Clyne 1984: 95].

It was therefore inevitable that any internationalization of 'East German' would come from Russian, and that, at the same time, the Federal Republic would look to America and the Anglo-American culture and world-view and that this would ultimately be reflected in the language of West Germany. Thus, English naturally became the first foreign language in West German schools whereas in East German schools, this role was played by Russian. In contrast, in the former GDR, there was a greater trend towards purism, mainly due, on the one hand, to the fact that the East had fewer cultural and strategic contacts with English-speaking countries and, on the other, the fact that official policy

disapproved of such *Fremdwörter*:

> The use of some English lexical transfers must also be seen as part
> of language planning in the framework of the conflict model...They
> contain a connotation of moralistic disapproval and are intended
> to stress the decade and undesirability of living conditions in the
> west [Clyne 1984: 102].

Given that much *Fachsprache* has become part of everyday speech, particularly through the press [Mentrup 1978], such terminology could also prove to be a potential source of what Clyne 1984 calls 'education-based communication barriers'. Since the languages of advertising and economics were among the main recipients of these transfers from English [Carstensen 1965, Clyne 1984], this study of the advertising of a major West German banking institution in the new federal states combines two important and interesting contexts in which communication barriers should exist.

These lexical and semantic variations between East and West were further strengthened by the East German policy of promoting a separate *nationalsprachliche Variante* - in fact, the State was even accused of cultivating *Sprachspaltung* in order to underline the GDR's existence as a separate political, economic and cultural entity:

> A common language has always been a powerful means of
> creating solidarity within a social group. It defines the group
> against other groups in ways that are felt to go deep into basic
> structures of thoughts and feelings [Hodge and Kress 1993: 64].

In the early years of their existence, both states played out an "...ideological struggle for the same cultural territory" [Stevenson 1993: 348] to prove their legitimacy as the "...inheritor of the mantle of German culture" [Stevenson 1993: 342]. However, East Germany rejected this search for a German nation in favour of attempting to construct a socialist nation. A common language and thus a common, delineating bond were created in the GDR, through the classification system, i.e. the system through which the speakers of a language

are able to classify their world - their society and its institutions, their workplace, their economy, their social relationships, in other words, their reality. Through this classification in the material, social, political, etc. spheres, the ideological basis of this classification also becomes the reality[1]:

> Linguistic codes do not reflect reality neutrally; they interpret, organize, and classify the subjects of discourse. They embody theories of how the world is arranged: world-views or ideologies.
> [Fowler 1986: 27]

Or, as Schlosser [1990] puts it,

> *die endgültige Wahl einer bestimmten sprachlichen Möglichkeit ist darum auch eine Entscheidung für eine bestimmte Interpretation der Wirklichkeit* [Schlosser 1990: 29].

In the case of the GDR, these classifications and terminology were by no means derived exclusively from Marxist-Leninist thinking, since writing on the practical aspects of the administration and organisation of society in a centrally-planned economy was limited. Thus,

> *Die DDR-deutsche Terminologie 'sozialistischer Ökonomie' stellte also alles in allem eine Mischung sehr unterschiedlicher, keineswegs originär marxistischer Traditionen dar, deren Einheitlichkeit eher in der Realität praktischer Politik der SED als in der Ableitung aus einer 'reinen' marxistischen Theorie begründet war* [Schlosser 1990: 71].

3.2.2 Public communication and the East German reality

Before proceeding one important point needs to be made about public communication in the former GDR, since it has been reflected in all the writing on that subject. As seen in the discussion on banking and the economy in Chapter Two, the GDR fitted the description of the 'totalitarian regime', a term which came to be used to describe national-socialist/fascist and later Stalinist

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[1]In fact what is missing from the literature is an analysis of 'private' language use in East Germany [called for by Clyne 1984 and Schäffner and Porsch 1993], the language of television, radio and daily newspapers other than Neues Deutschland on which the emphasis has been to date [Clyne 1984].

dictatorships. In his definition, Glaeßner draws from Hans Freyer and Carl Schmitt among others who have characterised the totalitarian state in the following way:

> *Der Staat {tritt} an die Stelle der Selbstorganisation der Gesellschaft, eine starke staatstragende politische Bewegung {ist} notwendig, um sich über die politischen Einzel- und Gruppeninteressen zu erheben und die politischen Konsequenzen aus einer objektiven Entwicklungstendenz, der Wendung zum totalen Staat zu ziehen* [Glaeßner 1982: 44].

Gradually, the term became one of the *Sprachgewohnheiten des Kalten Krieges* [Glaeßner 1982: 64], synonymous with communism , because in the words of Jänicke, "..*es galt, diese als Hauptfeind auch wissenschaftlich-publizistisch zu bekämpfen*" [Jänicke 1971: 91]. Thus, how West Germany referred to East Germany and vice versa was less the result of an accurate, objective political analysis, than of two different and contradictory world-views, each competing with the other [Glaeßner 1982].

However, despite these prejudices and the ideologically-laden and pejorative nature of the adjective, the GDR did fulfil many of the criteria of the totalitarian state as outlined by Friedrich [1957], namely, a dominant mass party system, a terrorist secret police, a centrally planned economy and, perhaps most important in this discussion, a news and reporting monopoly. It is through this information monopoly that the totalitarian state seeks to achieve its major goal, and, it is in this way, the totalitarian state sets out to achieve or - perhaps more accurately - to enforce consensus. The dissemination of any information - given the above discussion - cannot be 'neutral', since its purpose is to achieve the total state through passive consent. It is therefore clear that such a regime makes great use of the tools of propaganda and the GDR was no exception. Through the activities of the Department for Agitation and Propaganda and the other government offices involved in censoring and tightly controlling the flow

of information in East German society, this totalitarian concept of communication permeated every aspect of life in the former GDR. This is dealt with in more detail in the discussion about the press in the former GDR in 3.3.2.

There are obvious analogies here with Hitler's Germany and in fact Schlosser [1990] draws comparisons between *die politische Vergewaltigung der Kommunikation* [Schlosser 1990] witnessed in National Socialist Germany and communication in the former GDR. He points to the totalitarian structure of both states with one party and a centrally organised administration (as opposed to the federally structured West Germany), the lack of personal freedom, the use (and abuse) of language for questionable ideological and political purposes, and the idea of language as an instrument of revolution. In the light of these (at least formal) similarities, it could be suggested that the discontinuum in public communication [see 3.2.2] was not so strongly felt in the East as in the West[2]. However, as Townson [1987] points out this view was in fact "...a very useful argument, because it absolved West Germans of the need to reflect on the true origins of German Fascism" [Townson 1987: 40] or any inclination "...to examine the role and nature of ideology in West German public language" [Townson 1987: 42]. Furthermore, although there were definite similarities in the manifestation of public communication in both the GDR and Nazi Germany and consequently comparisons are inviting and even useful, the contrasting ideological principles underlying these two German states should not be forgotten. For example, the GDR's proclaimed reason for controlling and centralising public communication was to *prevent* any resurgence of fascism [see 3.3.2].

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[2]See Hannah Arendt's [1955] argument that Soviet communism and Nazi fascism are manifestations of the same political phenomenon - a fundamental need to exercise unopposed power.

It may be argued that what has been said about communication in the former GDR was only true of the 'official' language and that private discourse and communication were quite different:

> Citizens of the German Democratic Republic do not speak the way that Neues Deutschland writes, neither do they speak in private interaction in the public discourse of party functionaries.
> [Townson 1987: 46]

However this view and, for example, Pelster's [1981] contention that once GDR-specific institutions were explained to West Germans and vice-versa, communication problems should disappear, trivialise the everyday reality of the citizens of the former GDR, experienced and constructed through this 'official' discourse. As Hofstede explains,

> Not only do the formal institutions differ, but even if we could equalize them, the informal ways of using them differ.
> [Hofstede 1983: 75]

Thus, Schlosser's argument that GDR-specific language was simply *"die veröffentlichte Sprache der SED-Machthaber"* [Schlosser 1991: 14], and not that of the 'ordinary' individuals, represents an attempt to crudely separate the public from the private arena of language use. This view of public communication in the former GDR as being somehow artificial and less normal than in the West ignores two major factors. Firstly, the very basic realization that there is no such thing as pure, neutral, objective (public or private) communication. Words are chosen in particular ideological, cultural and social contexts and for very particular purposes. Although this process may be more subtle, less overt and deliberate and less easy to identify in a country like West Germany, it is nonetheless an ever-present fact of daily communication [see Sections 1.2 and 3.2.1]. Secondly, through dealing with this official sphere and its institutions, such language will inevitably permeate the everyday life of individuals and

become part of their reality:

> *Auch in der DDR gab es keine Nische, in der man sich vollständig vor*
> *nicht mindestens gelegentlicher Verbeugung vor den sprachlichen*
> *Machtsymbolen hätte bewähren können* [Schlosser 1990: 10].

It is also important to acknowledge, that this "near-omnipresence of the state" [Moray McGowan, cited in Bartram and Waine 1983: 13] was the reality of *all* citizens of the former GDR, not simply that of the 'arch-communists'. Living in, being immersed and socialised in the 'preferred meanings' [Hall 1994] of a society and culture is how the individual's reality, his/her classification system is guided and developed. Simply because one may grow to question and even disagree with the ideology underpinning this, does not automatically imply that the individual can or will radically alter his/her reality or nomenclature:

> *...the fact is that, in the GDR, the officially designated meanings (were)*
> *part of the shared experience - part of the consciousness - of all members*
> *of the speech community, regardless of their degree of commitment to*
> *socialist ideology* [Clyne 1984: 30].

Thus, what evolved from the East German system of classification was "...a subtle but concrete form of linguistic identification between speaker/citizen and state, albeit below the level of individual awareness" [Stevenson 1993: 350].

Furthermore, in response to the argument put forward by Oschlies [1989] that individuals were not free or willing to make use of these *würgende Wörter* of this "chained" language, and that the official sphere of language bore little or no relation to the discourse of private individuals, Schäffner and Porsch articulate the experience of many fellow East Germans:

> ....we have to confess that such 'choking words' were somehow, at
> least sometimes, 'our words'. They did not just come over us.
> There was not only the official language of the party and the
> government, but there was also a kind of multifarious language
> and speech, especially in everyday talk. This was often critical
> speech, the language of social experience, the language of change.
> But a simple dichotomy of official (party) discourse and private
> (everyday) discourse would not do justice to the complex
> communicative practice in the former GDR.
> [Schäffner and Porsch 1993: 35]

3.2.3   One culture or two?

This leads to the discussion of whether and to what extent East and West are separate cultures and of the notion that the *Kulturnation* (based on a primordial sense of Germanness and overarching cultural heritage) will re-emerge, superimposed on the *Staatsnation* - the two states which developed in both Germanies from forty years of political history commonly held by citizens in each state. However, this idea of the *'Kulturnation'* ignores the all-embracing definition of culture [see 1.6.1] - which does not simply comprise chosen symbols of German high-culture such as Goethe, Bach and Schiller, but also the two very different contexts constructed and lived out by the Germans, East and West, for over forty years. Of course, certain symbols, icons, characteristics (foremost among these the shared standard language and oracy), a certain 'Germanness' could be said to bridge this discontinuum; but culture is not a static phenomenon and the German culture now also consists of the West *and* East German cultures, something which citizens of the new federal states - having surrendered much of this culture - are increasingly realising.

Thus, the Germans, East and West, have been faced with the task of having to live with each other, get on with each other and rekindle common bonds which are supposed to exist - something which has not come as naturally as the supporters of the *Kulturnation* theory would like:

> For me, the east is like Austria. There they speak German too. But I feel no tie - I have no sense that eastern Germans are my countrymen. Older people feel this connection more, because they lived through the division. I grew up with the fact that the GDR was another country. I think this is typical for my generation [Geography Student at Bonn University in Jackson 1991: 17].

Not surprisingly, attempts to construct a shared identity, so as to ensure a shared future have not won great support or understanding among large

sectors of the population:

> *Ein vielzitiertes Bonmot - "Wir sind ein Volk" rufen die Ostdeutschen,*
> *und die Westdeutschen antworten "wir auch" - umreißt treffend, daß die*
> *Gesellschaften der DDR und der Bundesrepublik sich weiter*
> *auseinandergelebt haben als ihnen vor der Vereinigung bewußt war. So*
> *setzt sich in der Einheit die Teilung zunächst einmal fort.*
>
> [Meuschel 1992: 330]

To consider this concept of *das Volk*, the notion of Germanness, when asked what unites all Germans, the common language was, perhaps not surprisingly, seen as by far the most symbolic and practical bond [88%* in the West and 95%* in the East]:

> *Die Sprache gilt...ganz eindeutig als das wichtigste Bindeglied zwischen*
> *den Ost- und Westdeutschen* [Herbert und Wildenmann 1991: 80].

However, the next highest category, the shared historical past was only seen as an important bond by 64%* of the citizens of the East (71%* in the West) and only 30%* in the East saw the concept of *Nationalbewußtsein* as a unifying force between the Germans (49%* in the West). In fact, apart from the language, the East Germans, in their answers, seemed to see far less potential for common German bonds. From the advertising point of view, a further interesting finding was that only 16%* of respondents in the East saw lifestyle as a common link between the two Germanies (23%* of respondents in the West). It is also worth noting that the characteristics which were identified by Germans, East and West, as being typically German, are also values belonging to the stereotypical German, namely *Fleiß, Gründlichkeit, Ordnungsliebe, Pflichtbewußtsein* and *Disziplin*. Thus, in defining themselves, the Germans turn to the stereotypical picture of themselves which often does not bear as much resemblance to the reality of Germans (particularly the younger generation) as it may once have done. Interestingly, these qualities were actively promoted by both German states and would seem to represent certain elements of the role model for both "capitalist" and "socialist" Germans.

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* all figures from Herbert und Wildenmann, 1991.

In fact, the society of the former GDR was quite unique among its Eastern Bloc neighbours and is thus not quite comparable with them. Karl W. Deutsch contends that the odd mixture of *Preußentum* and actually existing socialism made the GDR "a very communist country, even more communist than the Soviet Union" [in Herbert and Wildenmann 1991: 79]. This was also reflected in East German television, which it is claimed was "...the most consistently socialist of the East European services" [Sandford 1976: 208]. This difference which stems from the supposed German love of discipline, *Ordnung*, and compliance was further exaggerated by other unique characteristics such as the whole two-level communication situation in the East is discussed in more detail in 3.3.2.

The result of the linguistic/ideological developments discussed above is that in two generations "a separate state consciousness" [Stevenson 1993] evolved in the Federal Republic and the GDR. What has subsequently happened with German unification is that one ideology has triumphed and has consequently become dominant. If one takes the view of Sapir [1921], then:

> the individual, rather than living in an objective world, is instead
> "...at the mercy of the particular language which has become the
> medium of expression" for the society in which that individual
> lives" [Sapir [1921] in Hodge and Kress 1993: 62].

Accordingly, East Germans are now *at the mercy of* the language and modes of communication which have evolved from the West German view of the world - something which for many has proved a frightening and unsettling experience. As Herbert and Wildenmann discovered in their research carried out in the spring of 1990:

> ...die DDR-Bürger, wenn sie an das kommende Leben in einem vereinten
> Deutschland denken, (haben) bestimmte Befürchtungen, die mit ihrem
> Bild von einer eher harten an Arbeit und Konsum orientierten
> 'kapitalistischen' Leistungsgesellschaft zusammenhängen
> [Herbert und Wildenmann 1991: 78]

The above findings would tend to dispel the myth of the *Kulturnation*, the bond of Germanness which should overcome and even negate all communication problems. The "shared experience" [Clyne 1984] discussed above would seem to prevail - and in fact this is the only logical conclusion one could draw from the perspective of sociolinguistics. Two further examples should illustrate this point. Firstly, when East German respondents were asked what they feared most about unification, 54% cited *"eine Zunahme von Konsum und Wohlstandsdenken"*, 36%, *"Mangel an Gemeinschaftsgefühl"* and 31%, *"Mangel an Werten und Idealen"* [Herbert und Wildenmann 1991: 78]. These responses and the socialised attitudes underlying them would seem to speak for themselves and, indeed, the findings of the empirical research uphold the notion of a separate and enduring GDR culture [see Chapter Six]. A further example of the importance of the "shared experience" of the GDR is given by Schneider:

> *Das...Recht auf Arbeit wird der Einheit zum Opfer fallen. Aber mit einem Federstrich wird sich dieses Grundrecht aus dem kollektiven Gedächtnis nicht streichen lassen* [Schneider 1990: 125].

Secondly, it was often asserted that only a tiny percentage of the East German public actually believed in and supported the "official ideology" - some claimed this figure was as low as three per cent [Bochenski, cited in Herbert und Wildenmann 1991: 78]. However, in the recent elections (October 1994), the 'reformed communists', the PDS (*Partei des demokratischen Sozialismus*) share of the vote in the new federal states far exceeded this[3]. Such a phenomenon would appear to indicate that even though *'zu DDR-Zeiten'* not many people actively supported the party (as is also the case when one looks at active support for political parties in 'democratic' countries), it made up what Habermas [1993] terms their 'lifeworlds' - *their* system, *their* shared experience, *their*   r e a l i t y   -   a   r e a l i t y   w h i c h

---

[3]It was in fact as high as 20%.

they are increasingly wishing to reassert:

> Within a nation or a part of it, culture changes only slowly. This is the more so because what is in the minds of the people has also become crystallized in the institutions...government, legal systems, educational systems, industrial relations systems, family structures, religious organisations, sports clubs, settlement patterns, literature, architecture, and even scientific theories.
>
> [Hofstede 1983: 76]

Moreover, the communication and speech community which existed in the former GDR has, to a large extent, become subordinate in the attempt to 'disinfect' the language of the unified Germany of its DDR-speak:

> *Sowohl zu Beginn wie nun am Ende einer Teilung, die nicht ohne Auswirkungen auf die Sprache bleiben konnte, glaubten Sprachwissenschaftler feststellen zu müssen, daß sich in Deutschland etwas 'Einmaliges' vollziehe: Hier werde gleichsam modellartig vorgeführt, wie sich eine Sprache innerhalb kurzer Zeit unter besonderen politischen Bedingungen verändere - nach 1945/49 in Richtung einer völlig neuen Sprache ('Sowjet-Deutsch'/'DDR-Sprache'), nach 1989 einer Rückwandlung des DDR-Sprachgebrauchs ins 'Normaldeutsche' (sprich: Anpassung an westdeutsche Normen)* [Schlosser 1991: 13].

In some particular areas - for example, economic life and the media - this process has been particularly virulent and the East German speech peculiarities have been practically negated:

> The devalorization of the life-historical capital of whole generations finds its expression in the anonymous fate of mass unemployment; the devalorization of intellectual capital is apparent in the winding up of academies and universities and the takeover of the mass media [Habermas 1993: 63].

Other instances of this importation of the new nomenclature, the new reality as decreed by the West, include the renaming and reorganisation (in West German terms) of the administration and institutions of the state, the renaming of streets etc.:

> A dominant class will inevitably disvalue the modes of thought and language of a subordinate class [Hodge and Kress 1993: 68].

Although the class analogy may be controversial, East Germans themselves often use the term *Bürger zweiter Klasse* to describe how they perceive their role in the unified Germany:

> *In der Zeit der Zweistaatlichkeit fühlten sich die West- noch mehr als die Ostdeutschen dem besseren Deutschland zugehörig, und dieses Überlegenheitsgefühl sieht sich nun in exorbitanter Weise bestätigt* [Meuschel 1992: 332].

Thus, many East Germans have a sense of being treated as "...recipients of inadequate charitable hand-outs and the target of a constant barrage of moral exhortations" [Pyle 1991: 9]. For many, the way to overcome this feeling of inferiority has been through consumption, ironically in an appropriately capitalist way. The thinking behind such a strategy being, that a West German car brings West German status and West German success:

> The public perception of eastern Germany is very bad. We are depicted as slow, unable to take care of ourselves, and pretty soon we begin to feel that way. Then we try to compensate by buying new cars, new clothes, by taking trips - anything to prove to ourselves that we aren't really second-class citizens [Director of a youth club in East Berlin in Jackson 1991: 17].

3.3. The media in the two Germanies

> That the press of the GDR is 'different' from the press of the Federal Republic hardly needs saying. The appearance and contents of the papers in the two countries are not the same, and neither are the patterns of distribution and the overall structure of the press. Yet to say this is to say no more than could be observed about differences between, say, the press in West Germany and Britain. The real 'difference' of course lies at the much more fundamental level of the principles behind the press in the two Germanies: the level at which the two countries provide a unique paradigm of the differences between the capitalist and communist systems [Sandford 1983: 27].

As with the banking systems [see Chapter Two], two completely separate and contradictory media systems were established in the Western zones and in the Soviet occupation zone which reflected the political allegiances of the

occupying powers - namely the USA (and to a lesser extent, France and Great Britain) and the Soviet Union respectively. The strategy behind the setting up of these new media systems was also very similar to that underpinning the reorganisation of German banking as part of the *Ent- und Denazifizierungsprozeß* for which all the Allies strived:

> The lesson of Weimar and the Third Reich is taken to be that the power of the media to shape and influence public opinion is immense, and that potentially disastrous abuse of this power is by no means confined to dictatorships [Sandford 1989: 108].

Thus, the reform and restructuring of the media as an integral part of public communication was seen as vital to the defeat of fascism. And, as Kleinsteuber and Wilke comment, this reform of the German mass media, East and West - albeit from two opposing ideological viewpoints - was largely successful:

> The structure created by the Allies was firmly established and widely accepted at that time and changed amazingly little in the following years [Kleinsteuber and Wilke 1992: 78],

so much so that, "...the mass-media are almost solely the product of the post-war years" [Kleinsteuber and Wilke 1992: 78].

Since press advertising is the main focus of this study, the accent here is on discussing the press within the framework of the media systems in the two German states, with particular emphasis on the former GDR.

3.3.1 The media in the western occupation zones and in the Federal Republic

> It is....true to say that public opinion (in Britain and the other Allied countries) was indeed obsessed with what seemed to be the distorted character of the German nation which required to be thoroughly expurgated at the end of the war.
>
> [Kettenacker 1985: 59]

Long before the end of the Second World War, the Allies, having learned a bitter lesson from Versailles, began making plans for the rehabilitation of the defeated Germany. In all this, as in the reform of the banking system discussed in Chapter Two, they kept in mind the importance of,

> ...the integration of the German mind into the Western Community for the sake of security and lasting peace [Jürgensen 1985: 89].

Whilst Churchill stressed the need to eradicate Prussianism, a distinctly liberal group of educationalists, psychologists, sociologists and civil servants among them E.H. Carr and T.H. Marshall emphasized the necessity of providing a healthy "...political and social environment in which young Germans would grow up" [Kettenacker 1985: 64]. Although few of these idealistic plans ever came to fruition, from such thinking was born the notion of the necessity to re-educate or reorientate the German people. Following the capitulation of the Third Reich, the responsibility for this task was given to the Education Branch of the Occupation Government and, above all, to the media:

> The early post-war policy-makers...started from the first principle that the mass media were an important instrument for the (re)formation of public opinion and, over an extended period of time, the (re)shaping of the country's political culture.
>
> [Humphreys 1990: 4]

One of the main aims of the Allies in the reform and reorganisation of the German press was that there should never again be such a concentration of publishing power as there was, for instance, with the Hugenberg organisation during the Weimar period. The first step was to ban all forms of public communication in the defeated Germany. This was followed by the distribution of Allied information leaflets, known as *Heeresgruppen-Zeitungen*, whose function was:

> ...to inform the Germans of their guilt, of their conquerors, and of the task of reconstruction [Sandford 1976: 21].

The final step in the restructuring of the German press was the introduction of a system of compulsory licensing intended to exclude former owners or those

with Nazi connections from participating in the press. The Allies thus decreed that the new proprietors of the newspapers be free of facets associations and be from a pro-democratic background. This was not only seen as a necessary part of de-nazifying the economy, it was also a punishment for those who had operated legally during the Hitler era, while the socialist and communist press had been wiped out to the benefit of Nazi papers and Jews were banned from being involved in the press.

Although the licensing system was discontinued with the establishment of the Federal Republic in 1949, when control of the press was returned to the fledgling West German state, *Hauptschuldige*, i.e. those convicted of war crimes, were still prohibited from being involved in the press. In spite of these regulations, however, some of the *Altverleger* (pre-1945 press) and "...quite a few former Nazis made their way into the post-war media" [Kleinsteuber and Wilke 1992: 76].

By the time it was officially abolished, the 'licensed press' as it came to be know "...had established itself firmly" [Kleinsteuber and Wilke 1992: 77], and despite the flood of new publications which followed the discontinuation of licensing, most of Germany's best-known national and international publications were originally licensed for example *Frankfurter Rundschau* (one of the first), *Der Spiegel* (modelled on *Time*), *Die Zeit* and *Die Welt* (established as the main organ of the British occupation administration in Germany). Furthermore, the stipulations of the Allied Occupation Government left their mark and have contributed at least in part to the format and style of the West German press today:

> The legacy of the licensing years may be seen today most clearly in the greater approximation to Anglo-Saxon journalistic techniques and styles that distinguishes the press of the Federal Republic from that of the pre-War period in Germany. The Allies insisted above all that the Germans abandon their old habit of mixing news and comment, reserving the latter for clearly distinguishable editorial and commentary columns, instead of interweaving it with the reporting of events as had traditionally been the practice.
> [Sandford 1976: 25]

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The *Bundesverband deutscher Zeitungsverleger* (BDZV) was set up in 1954 and journalists founded the *Deutscher Presserat* in 1956. Today, regulation of the press is the responsibility of the *Länder* themselves, and although any kind of federal press regulation has been strongly resisted, the Federal Government may provide a "common frame of regulations" [*Grundgesetz*, Art. 70 and 75]:

> The Länder press laws, although varying in detail and formulation follow the normative content of the Basic Law and ensure a democratic press. They establish key principles such as the freedom from dependency on registration or licensing, and they describe central functions of the press like the dissemination of information, participation in opinion-forming etc..
> [Kleinsteuber and Wilke 1992: 80]

Therefore, since Article 5 of the *Grundgesetz* guarantees the freedom of the press, accordingly, the main functions of the German press, as of any free press, are "to inform the public, to help shape public opinion, and to keep a check on the wielder of power" [Sandford 1976: 109]. The ideological gulf between the two Germanies becomes obvious when one compares this with the explicit role designated for the press in the former GDR outlined in 3.3.2.

According to Kleinsteuber and Wilke [1992], one of the main characteristics of the German press is the high number of titles, particularly local newspapers (although not all of these are independently owned and operated - see below). There is also a high degree of newspaper subscription compared with other countries - most subscriptions are for local newspapers - with only a few national newspapers. The dominance of the local press is a characteristic shared with the former GDR. Unlike in other countries, for example Britain,

> ...local and regional papers are normally morning papers, often serious and sober in their content and style, and many seek to provide wide-ranging coverage of international, national and local events [Sandford 1989: 113].

However, despite the prevalence of the local and regional titles, few of these papers, as stated above, are truly independent. Most have been forced either to form alliances with other local papers or to merge with a larger media conglomerate - something which has not necessarily added to the quality of the press in West Germany:

> Where in theory information, opinions, and criticisms should be jostling with each other in the free market of ideas, in reality newspapers as commodities have battled it out in the market of capital until only the strongest - and usually the most anodyne - is left [Sandford 1989: 114].

Although the Federal Cartel Law gives a stricter definition of market dominance for the press, Germany still has a number of so-called media moguls and the concentration of the press has, in Sandford's words, "...become the central problem in West German newspaper publishing" [Sandford 1976: 29]. Among these, the largest and best known include *Axel Springer Verlag*, the largest newspaper publisher in Europe, owner of the notorious *Bild-Zeitung*, and someone whose ideology and dogmatism and their influence on the German public could fill an entire thesis; and *Bertelsmann*, the largest multi-media magnet.

The German press is also characterised by a large number of *Illustrierte*, notably *Stern* and the giant of news magazines, *Der Spiegel*, which has become an institution in its own right. Another feature is the weekly, for example, *Die Zeit*, with less news content and more editorial comment and background information. The weeklies serve an interesting function in German society, as outlined by Sandford [1989]:

> The sense of belonging to a national cultural and political community rather than to a more local or regional one is provided most effectively in West Germany by the weeklies rather than the dailies [Sandford 1989: 116].

The press, in general, is highly dependent on advertising revenue - 60-70% of newspaper income comes from advertising - and also there has always been advertising in public service broadcasting. In fact, Germany is developing into the largest national advertising market in Europe [Wirtschaftswoche 39/1991: 180].

Although the West German press may appear to compare favourably, in terms of freedom of expression and public debate, with its counterpart in the former GDR, there is no great reason for this smugness. Just as in banking [see Chapter Two], the press, East and West suffered from a relative lack of competition and, particularly, of new competitors:

> ...the freedom of the press is fast becoming the freedom of a few hundred rich men to broadcast their opinions. Real diversity of critical opinion has, in the main, given way to the security of the consensus: the pious hopes of the Allies and the ideals of the Grundgesetz have been shown up as little more than a pipe-dream in a society where profitability and competitiveness have become the sole determinants of the fortunes of the press.
>
> [Sandford 1976: 37]

3.3.2 The media in the Soviet Occupation Zone and in the German Democratic Republic

> *Bis zum Herbst 1989 gehörten die Massenmedien zu den von der Partei am stärksten kontrollierten politischen Instrument der Herrschaftssicherung und -legitimierung; sie sollten die politisch-ideologische Arbeit und die Erziehung zur 'sozialistischen Persönlichkeit' propagandistisch unterstützen und stärken* [Lemke 1991: 188].

In common with all the other Allies, the Soviets were determined "...to create a press (and also a broadcasting system) that could never again serve as a vehicle for Nazism" [Sandford 1983: 27]. However, whilst the Western Allies saw the profit motive as the main guarantee of a free press, the Soviets maintained that the capitalist system - including the free market press which exaggerated the

inequalities of the capitalist system - encouraged the rise of fascism. Thus it was their view that "...the only sure defence against a possible rebirth of fascism was the eradication of capitalism" [Sandford 1983: 27].

Therefore as part of its stated policy of establishing "...a historically unique anti-fascist, non-bourgeois 'better' German state" [Wörsching 1993: 85/86], first the Soviet occupation authorities and later the East German Government set about making the elements of the media "instruments of the worker and peasant power" and assigning to them, the role outlined for the media by Lenin, namely that of "propagandist, agitator and organizer of the masses" [Kleinsteuber and Wilke 1992: 78]. The media were intended to "wake the masses, to instruct, enlighten and to school, to encourage and to inspire" [Fischer 1971: 79]. Thus, it was through the media - the so-called *sozialistische Medienerziehung* - that the *Bewußtseinsbildungsprozeß*, namely the political socialisation of the East German, was to be achieved. It is important to note here that '*Massenmedien*' were defined in the broadest possible sense, to include not only the press, television, radio and cinema, but also books, records, tapes and audio-visual materials [Lemke 1991: 188]. Thus, for example, writers were,

> ...encouraged by the Party to depict the positive achievements of socialism in their works and thereby to instil in the population a sense of confidence and optimism. Their works were to propagate implicitly and explicitly the various 2- and 5-year plans through which the party announced its social and economic targets and its expectations [Bartram and Waine 1983: 11].

In such a situation, the role envisaged for the press is far more than that of reporting or informing; instead "...it actively leads, showing people how the world is to be correctly interpreted" [Sandford 1983: 29].

A licensing system also operated in the Soviet zone. However, unlike in the Western zones, only parties and 'approved organisations' qualified for a licence [Sandford 1976: 190]. Initially, a number of independent, non-communist

newspapers were permitted to continue operating, but they had disappeared by the early 1950s, to be replaced, almost completely, by the centrally controlled press. Thus, in common with the West, the structure of the press laid down in the early post-war years changed very little over the history of the GDR.

The media were also placed at the core of the "centralised information system" [Kleinsteuber and Wilke 1992: 78] and were designated "...an instrument of political propaganda in the 'battle' for this new Germany" [Wörsching 1993: 85/86]. It was therefore inevitable that:

> This instrumental concept of the media as part of the propaganda apparatus demanded strict control from above and implied an information monopoly in the hands of the Party.
>
> [Wörsching 1993: 86]

Thus, the role of the media had a similar significance to that of the socialist banking system. The institution of the media was also to become the skeleton of socialist society [see Section 2.2.2] and it too was to be subject to direct control.

This control, which was tightened and loosened alternately depending on internal and external political events, was exercised through the Press Office of the Council of Ministers and also through the Department for Agitation and Propaganda, the state-owned and controlled *Allgemeine Deutsche Nachrichtenagentur* (ADN) and the Office for Paper Distribution. Unlike in the other Eastern Bloc states, however, this official censorship was never acknowledged:

> Formal political censorship was not practised but the SED gave out detailed guidelines on how to report the news....The result of this 'guided system' of news management was a highly homogeneous and dull press; access to foreign, especially West German publications, was barred [Kleinsteuber and Wilke 1992: 79].

This monotony was exacerbated by the fact that the ADN had a monopoly position as the only official news and picture agency. As Sandford puts it, "'News' in the Western sense {was} strikingly lacking in most East German papers" [Sandford 1976: 184]. Furthermore, there was not the same obsession with "up-to-dateness" and certain genres such as sensationalism were absent [Sandford 1976: 184]. Through the Press Office and the main organs mentioned above, particularly the Department for Agitation and Propaganda, the activities of all these newspapers were tightly controlled: instructions and guidelines were issued to them and these organs ensured that "...all information was carefully filtered" [Wörsching 1993: 87], making censorship, although not officially acknowledged, inevitable:

> ...its {The Press Office's} main tasks were to coordinate the state's propaganda and agitation activities, prescribe the parameters for the press of the Bloc parties, monitor all church newspapers, evaluate western media products, control the importation of western media products [Wörsching 1993: 86].

Although the above may appear unacceptable, it is important to keep in mind that:

> In the GDR the word "propaganda" ha{d} different overtones....Far from being a term of abuse, it expresse{d} a perfectly legitimate, normal and necessary activity - at least as long as the propaganda {wa}s coming from the right source [Sandford 1983: 31].

Thus, the role of the journalist consisted of "selecting and reformulating Western material in accordance with Marxist-Leninist principles" [Sandford 1984: 33] and bias, selection and slanting were seen as necessary and even desirable - although only if the bias was "...in favour of the correct view of history" [Sandford 1984: 32]:

> In der DDR wird so eine 'Zusammenarbeit' von Staat und Journalismus 'auf der Gemeinsamkeit der Ideologie und der Ziele sozialistischer Staatspolitik, sozialistischer Publizistik und Informationspolitik vorausgesetzt' [Zagatta 1984: 21].

The training of journalists, whose role was more that of 'political functionary' [Zagatta 1984: 43], was also undertaken centrally and uniformly. All journalists were educated under party supervision in Leipzig and, as Kleinsteuber and Wilke comment, there was little room for developing investigative endeavour or journalistic flair, since, "...journalists who did not conform were threatened with expulsion" [Kleinsteuber and Wilke 1992: 79]. Furthermore,

> ...the independent or unauthorised placement of articles, unsanctioned formulations or pictures, even printing errors could lead to a situation where the papers' editors had to justify themselves to Kurt Blecha (the infamous and long-serving head of the Press Office)...disciplinary measures were taken against the 'guilty', if deemed necessary [Wörsching 1993: 87].

In spite of all this, the citizens of the former GDR were voracious consumers of newspapers and magazines and the East German press had a very high per capita consumption of newspapers (583 per 1000 inhabitants). Due to the low price, East Germans tended to subscribe to *Neues Deutschland* (the SED's main newspaper) and one other local or regional title, of which - in common with West Germany - there were many. Apart from *Neues Deutschland*, the SED press further dominated with its other district papers and thus controlled 49% of the market [Wörsching 1993: 86]. In addition, papers were published by the churches and the bloc parties, but these were subject to licensing, forced to use the state distribution system, and were "deliberately starved of newsprint" [Wörsching 1993: 86]. As a consequence, they were only able to command a small share of the market, for example, the bloc parties' 14 newspapers accounted for only 5% of newspaper circulation. Mass organisations such as the *Freie Deutsche Jugend* (FDJ) and the trade unions also published some papers.

The dominance of the SED press and the tight control over content and reporting - it has often been alleged that the former East German premier Erich

Honecker personally proof-read the first two pages of *Neues Deutschland* every day - meant that the press came to be characterised by the so-called *Verlautbarungsjournalismus* or journalism of official announcements:

> From an instrument intended to 'instruct' and 'enlighten', the media had been turned into a tool used to legitimise the regime's role [Wörsching 1993: 87].

Its function as disseminator of 'social information', i.e. "...selecting and presenting facts and insights that will enable readers to see how the various events in the world around them fit into the overall pattern of historical necessity" [Sandford 1983: 30] had come, in essence, to mean "...extracting from every item of news its possible relevance to the global struggle between capitalism and communism" [Sandford 1983: 30].

Thus, in the East German press, information was not neutral and did not pretend to be, instead it was *parteilich*, partial:

> *Das Selbstverständnis der SED entzieht die parteiliche Informationsgebung als objektiv notwendig den Einwänden eines jeden Kritikers, dem der Einblick in die zugrundegelegten Gesetzmäßigkeiten nicht zugestanden wird* [Zagatta 1984: 41].

Furthermore, this type of communication was officially deemed more preferable and honest than the system in the West, where a pretence of objectivity - a negative adjective in East German terms - was kept up to deceive individuals:

> *Die marxistisch-leninistische Theorie hält das Objektivität und Parteilichkeit zu Gegensätzen erklärende 'bürgerliche' Objektivitätspostulat und seine Unterscheidung von 'wertfreien' und argumentierenden Genres für eine Fiktion. Sie deutet diesen Objektivitätsanspruch entweder als bewußt manipulative Verschleierung der Parteilichkeit der Informationsgebung herrschender Kräfte im Kapitalismus oder aber als 'Objektivismus', der diese Verschleierung unbewußt betreibt* [Zagatta 1984: 57].

However, as witnessed by the events of Autumn 1989, the East German media policy, far from preserving the credibility and authority of the regime, in actual

fact contributed in part to its downfall:

> ...the policy backfired, undermining the politician's credibility, particularly as the 'reality' reflected in the media began to collide more and more with the experienced reality of the people.
>
> [Wörsching 1993: 88]

In the period before the *Wende*, many prominent intellectuals, including Stefan Heym and Christa Wolf, openly criticised the press and called for greater reporting and editorial freedoms. In particular, the press lost the confidence of the citizens, because it did not have the courage to report the momentous events as they took place in the autumn of 1989:

> *Die 'Sächsische Zeitung' reagiert auf die gestrige Demonstration (in Leipzig und Dresden) mit einer längeren Meldung über 'Rowdyhafte Ausschreitungen'...man nimmt in Dresden diese knappen Zeilen mit Verwunderung auf* [Kutsch 1990: 165].

It is also apparent that the citizens of the former GDR, far from being gullible, were in fact worldly-wise and even cynical with regard to the content of their newspapers:

> It was clear that the population learned to read between the lines and had few illusions about the truthfulness of the information apparatus [Wörsching 1993: 88].

A further component of the role played by the media in the downfall of the GDR was undoubtedly that of West German television. Tuning in to television stations from the West, although not officially outlawed was in fact frowned upon - indeed before the policy was relaxed in the 1970s, the FDJ spent many hours taking down illegal aerials. Indeed, the watching of such stations was not often publicly admitted to. Despite this, West German television proved to be very popular and most East Germans had some level of exposure to

programmes from West Germany:

> *Dadurch, daß die Bevölkerung Zugang zu westlichen Medien hatte, vor*
> *allem über das Fernsehen und das Radio war das Informations- und*
> *Nachrichtenmonopol von Partei und Staat faktisch durchbrochen.*
> [Lemke 1991: 188]

This access to information from the Federal Republic and other countries outside the Soviet Bloc provided the East Germans with an additional source of information in the same language but from an ideologically opposing context and social culture. Thus, what Lemke calls the *doppelte Medienlandschaft* differentiated the GDR from the other Eastern European states.

Furthermore, the practical manifestation of the 'socialist television concept' could not compete with the presentation and panache of the West German programmes which were free to give the public what they wanted (rather than needed) and were not bound by explicit educational obligations. Thus, the socialisation role of the East German media would not appear to have been as efficient or overwhelming as it might have been or the GDR authorities would have liked it to be:

> *Die offene Mediengrenze ließ sich auch durch eine perfektionierte*
> *'sozialistische Medienerziehung' nicht schließen* [Lemke 1991: 196].

As a result, it could be concluded that,

> The time - and money - spent on producing an 'ideologically
> sound' view of the world in the GDR's press and broadcasting
> seemed all the more surprising, as most East Germans had access
> to western broadcasting, which - rightly or wrongly - they took to
> be more reliable [Wörsching 1993: 88].

The role of West German television has obvious implications for this study, since exposure to programmes from the West would imply exposure to the discourse of advertising, in particular West German advertising. In fact, many companies - *Dresdner Bank* included - have relied on recognition 'credits' built up from pre-*Wende* exposure to their advertising [see 5.2.3]. Also a certain

familiarity with the language of the West German media and consequently of the West German worldview would be expected to prevail:

> *Der hohe Konsum an West-Fernsehen und -Hörfunk hat sicherlich zur Stabilisierung der inoffizillen Bedeutungsfülle der Wörter beigetragen.*
>
> [Schlosser 1991: 20]

Interestingly enough, West German newspapers, in contrast, were not available to the general public[4]. Most of them were prohibited under the *Schund-und Schmutzliteratur* Law, banning "trash and pornography" or came under those works 'which contradict the moral and political views of the working people' [in Sandford 1976: 199].

3.3.3 The media and unification

> The view of a quasi-colonial takeover by the West certainly seems to be justified in the case of the media: the high degree of concentration in the press which is owned by the West, and the ruthless pruning of the old broadcasting system, grafting it onto the 'dual' West German system at a time of growing commercialisation, has led some observers to the conclusion that this process, instead of furthering German integration, will indeed do the opposite, namely deepen the socio-cultural polarization between the two populations [Wörsching 1993: 109].

Given its history and functioning within the GDR's centralised information system, the press was one area which, from the outset, seemed set to gain more than arguably any other sector and was guaranteed to experience major positive changes in the wake of the *Wende*. Private publishing houses opened up, foreign correspondents moved with a new freedom and, for the first time, journalists and editors could report the news they wished in the way they

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[4]This was another reason for choosing print advertising, as this would have been a less familiar genre

wished using the photographs they wished:

> Almost overnight there were no more taboos, and writers no longer had style and content dictated to them...Readers now storm the kiosks for papers which tackle controversial issues and have gained a new relevance for information-hungry citizens [The Guardian, 4 December 1989 in Wörsching 1993: 89].

As one East German citizen expressed it in the *Mecklenburger Aufbruch*,

Nach Jahrzehnten finden wir die Sprache wieder [Der Spiegel 5/1990].

In response to this, a few new East German titles appeared as alternatives to the SED Press which had become "*abgestempelt als Bannertäger des Genossen Erich Honecker*" [Der Spiegel 5/1990], but were soon swallowed up by the advance of the West German media into the East. At this point, the taste of freedom began to turn slightly sour, as the West German media system was imported into the East, along with so many other public and private services and products. Overnight, instruments of agitation and propaganda became marketable products and soon most of the local and regional daily papers were forced to begin selling advertising space and/or to acquire a West German partner in order to survive. Apart from the more practical aspects of free competition, a further reason why so many East German papers were unable to compete, was that (as mentioned above) their credibility had been fundamentally undermined:

> *Es genügt nicht mehr, nur 'Neues Deutschland' zu lesen, um sich über die veröffentliche Meinung in der DDR zu informieren* [Kutsch 1990: 28].

The press of the GDR reacted to this competitive onslaught in the defensive manner which was quite typical throughout the East German media. In fact, in her report to the Ministry for Internal Affairs, Beate Schneider claimed that the East German media had responded to the *Wende* and all its implications in a predominantly reactive, rather than proactive manner [in Wörsching 1993]. This is evidenced by the fact that by autumn 1990, there were virtually no

purely East German titles left - either they had not survived the onslaught of the free market, or they had formed a partnership with a West German publisher. As Kleinsteuber and Wilke noted at the time,

> This process of 'colonization' is highlighted by the fact that nearly all press and broadcasting production centres will remain in the West, the East being a welcome market extension.
>
> [Kleinsteuber and Wilke 1992: 91]

These developments prompted one observer to comment,

> What is unviable must die. The market economy, as ruthless as this law of nature seems at present to impose its order on the print media too [quer, January 1992 in Wörsching 1993: 100].

Despite this 'colonization' however, the East did retain - and to a certain extent reassert - some elements of its former media culture, so much so that Wörsching claims,

> ....there are still substantive differences between the media products of the two former states [Wörsching 1993: 85].

Something which initially worked to the advantage of the East German press was the fact that West German publishers initially found it difficult to penetrate the market, due to difficulties associated with the monopoly distribution system and the fact that their newspapers and magazines were so much more expensive than the East German titles. However, despite the persistence of some elements of GDR media, in the long term, the West German media have come to dominate the East German market too.

The *Wende* and subsequent German unification have resulted in fundamental ideological, economic, organisational and even linguistic changes - witness *Neues Deutschland's* change of sub-title from 'Organ of the Central Committee' to 'Organ of the SED' to 'Socialist paper' - in the make-up of the press. Some of the more significant individual changes include the high degree of press concentration in the hands of the major media houses and also the dominance

of regional newspapers over national dailies, since the withdrawal of the party

publications from the market. These developments, particularly the transfer -

virtually intact - of the concentration of the press to private publishing houses,

creating another quasi-monopoly, and the failure of the East German media to

seize the moment in the weeks and months following the *Wende* have led many

to the disturbing and thought-provoking conclusion that,

> ...the financial take-over by the West has in the end not brought the
> press diversity and variety or opinion desirable in a democratic
> society, but ironically has reinforced certain characteristics of the
> old structure [Wörsching 1993: 100].

3.4. The ideology of advertising

3.4.1 Advertising as a capitalist discourse

> ...we should not let its enormous presence in a wide variety of
> realms obscure what it is *really* about. At the material, concrete
> and historical level advertising is part of a scientific concern with
> the marketing of goods [Jhally 1990: 1].

The necessity of examining the ideology behind this most widespread and

(arguably) most popular of current discourse types is obvious, since through

analysing and criticising the objectives behind advertising communications, an

even greater insight into the ideology of a given society is possible. Thus, one

needs to look at the role of advertising discourse, as a vital component of

capitalist consumer culture, to discover the difficulties of importing such an

ideology-laden discourse type to a society where an alternative and contrasting

ideology existed until very recently.

Taking Cook's definition of discourse as text and context coming together in a

way which is perceived to be meaningful for the participants [see 1.2.2], then it

is obvious that the context of advertising is capitalism:

> In Marxist Theory, advertising is such a vital and integral part of the system of capitalism that the one could not survive without the other [Leiss, Kline and Jhally 1990: 20].

Advertising would appear to need the capitalist society and economic system, just as much as capitalism needs advertising:

> ...advertising and the meaning it provides, is indispensable for the stability of capitalism [Jhally 1990: 197].

In fact, its supporters often see advertising as one of the guarantees of the 'freedom of the market' and even of democracy itself:

> Salesmanship, individual, commercial and political, is universally practised in free societies and distinguishes them from primitive or modern autocracies where personal choice is confined to taking or leaving what suits those in control. The coin that has the sovereign consumer (and voter) on one side carries the image of the advertiser (and propagandist) on the other. If men and women are thought unfit to choose between rival offerings in spending their money, how are they competent to decide between rival election addresses in electing members of parliament?
> [Harris and Seldon 1962: 193]

Thus, advertising can be seen as "...an essential part of modern capitalist economies" [Jowett and O'Donnell 1992: 118], not only because it presents and reinforces the status quo, but because it is also the financial basis of one of the major elements of such an economy, the media:

> ...the structure of our commercialized media system is totally dependent on the revenues from advertising.
> [Jowett and O'Donnell 1989: 118]

The advertising of late capitalism not only represents, but also embraces the free market and the super-competitive society of the closing years of the twentieth century - a society which has often been described as the postindustrial or postmodern, the consumer society, the society of the media

and the spectacle or of multinational capitalism:

> ...our advertising...is fed by postmodernism in all the arts and inconceivable without it [Jameson 1985: 124].

Thus, "culture and commodity have" in Jhally's word "become indistinguishable in late capitalism" [Jhally 1990: 193] and consumption is "the mode of living of modern culture" [Jhally 1990: 196].

Advertising displays all the symptoms of what Frederic Jameson calls this "newly emergent social order of late capitalism" [Jameson 1985: 113]. These include the blurring of the distinction between "high art" and "commercial forms" [Jameson 1985: 112], [something which was discussed in detail in Section 1.2.1]. It was concluded in that section that as art is increasingly becoming more commercialised, commercial advertising is at the same time becoming more and more artistic. Modern art and sculpture adorn the receptions and board rooms of large corporations, brochures and company reports are illustrated with abstract pictures. At the same time advertising - particularly television and billboard advertising - has become witty, amusing, aesthetically pleasing. While art now needs corporate money to survive, advertising funds the media.

This is also symptomatic of another feature of postmodernism, "...the effacement of the older categories of genre and discourse" [Jameson 1985: 113]. The advertisement can now be a poem and vice versa - as can be seen in the use of Ernest Hemmingway's poetry in *Calvin Klein* advertising. In fact, the use of certain songs from the 1960s in television advertising for *Levis* jeans led to the popularization and rerelease of these songs. This is something quite unprecedented. Through the clever and tasty mixing of the song with pop-culture images, *Levis* created an advertisement which was in fact a music-video. For those young people who watched the advertising, the song which they listened to and liked was the song in the *Levis* commercial - not a song their

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parents had listened to three decades ago. Thus, here is a unique mixture of genres and discourses - the pop-song is the advertisement and the advertisement is the pop-song; the advertisement is also a music-video, a short film using mythical images of a James Dean type figure to evoke the origins of teenage culture, a social history documentary about the culture of the 1950s and 1960s and many other things.

Pastiche, a further characteristic of the late capitalist society is used widely in much of today's advertising and marketing. The past represented in such advertising is not a factual, historical one, but rather corresponds to "...our ideas or cultural stereotypes about that past" [Jameson 1985: 118]. Thus, in advertising - particularly for food products such as *Bisto* gravy or *Hovis* bread - the past is a warm, friendly, unthreatening utopia. Jameson suggests that the popularity of pastiche could be the result of an inability to "...focus our own present", that "consumer capitalism" has "become incapable of achieving aesthetic representations of our own current experience....incapable of dealing with time and history" [Jameson 1985: 117]. This phenomenon, which can also be observed in current popular taste in such fields as architecture, interior design, even music, is used to good effect in postmodern advertising.

The final feature Jameson refers to is that of the breakdown of the association between signifier and signified. The relationship of signifier to signified was discussed in detail in Section 1.2.3, in relation to Saussurean linguistics and in the context of advertising. According to Jameson, the removal of the signifier from its signified and the presentation of the former on its own, or amidst a number of other signifiers, transforms the signifier into a mere image, with only a material, literal meaning. Thus, the individual's encounter with this signifier is only superficial. This can be observed in a common and popular form of

advertising, the collage of images. The viewer is bombarded with a collage of images, detached from their original context, and intelligible only in terms of the accompanying images or the product being advertised. For example, *Typhoo* tea.

Thus, given that advertising fulfils the above criteria, it could be described as the dominant popular discourse of the postmodern, late capitalist society and culture:

> In contemporary capitalist society, advertising is everywhere. We cannot walk down the street, shop, watch television, go through our mail, read a newspaper or take a train without encountering it.
> [Cook 1992: 13]

This interrelationship has become impossible to disentangle - the consumer culture is the product of advertising and advertising is the product of the consumer culture.

3.4.2 Marxist and other critiques of advertising and the consumer society

Marx himself wrote quite extensively about the evils and inherent weaknesses of the consumer society [see discussion in 1.2.4 about advertising, needs and the meaning of goods], and philosophers and social critics have continued this tradition with attacks on its dominant discourse, advertising. In fact, Marx's view of religion as the opium of the people could just as easily be applied to today's consumerism and omnipresent advertising. According to Jhally [1990], advertising is,

> ...the new religion of modern life...We may not be conscious of it, but this is the religion by which most of us live...This is the actual religion that is being absorbed by our children from almost the day of their birth [Jhally 1990: 200].

Some of the major criticisms of advertising stem from its entertainment function, mentioned in Chapter One. Advertisers, in common with entertainers, are in the "dream business". However, whilst much contemporary entertainment is critical of society, advertisements "accept and glorify the dominant ideology" [Cook 1992: 228/229]. Thus, advertising is widely condemned because it provides a forum for the coming together of the fantasy world of fiction and the individualistic ideals of consumption, stage-managed by advertisers who are "...far too smart to present a balanced and accurate view of society as it is"[Vestergaard and Schroder 1985: 89]. Advertising has also been criticised for persuading people that their problems and dissatisfactions can be solved by a simple purchase, whereas, in reality, the act of buying only serves to increase their dissatisfaction:

> Publicity is always about the future buyer. It offers him an image of himself made glamorous by the product or opportunity it is trying to sell. The image makes him envious of himself as he might be. Yet what makes this self-which -he-might-be enviable? The envy of others? [Vestergaard and Schroder 1985: 87].

Thus, according to social critics, not only does the vicious circle of manipulation and consumption distract (however temporarily) the individual from dealing with his/her problems, but also, by stressing the individual nature of consumption, "advertisements obscure and avoid the real issues of society, those relating to work: to jobs and wages and who works for whom. They create systems of social differentiation which are a veneer on the basic class structure of society" [Williamson 1978: 47]. Instead of enjoying the 'Free World', a 'free market' and 'freedom of choice', citizens are in fact living what Berger [1972] calls "a future endlessly deferred" and helping to perpetuate the inequalities of the capitalist system:

> ...publicity turns consumption into a substitute for democracy...The choice of what one eats (or wears, or drinks) takes the place of significant political choice. Publicity helps to mask and compensate for all that is undemocratic within society [Vestergaard and Schroder 1985: 148].

Therefore, whilst individuals are led to believe they are expressing their individuality through their purchase decisions, they are, at the same time, being 'admitted' - whether willingly or unwillingly - to a 'consumer group', by their conformance to the lifestyle and consumption patterns of this group, as dictated by advertisers.

Another charge levelled at advertising is that it reinforces sexist and racist stereotypes, taking "...a certain behavioural normalcy for granted as if incontestable" [Vestergaard and Schroder 1985: 141]. Thus, advertisements inevitably feature heterosexual couples, conforming to traditional values and aspiring to stereotypical roles rather than presenting society as it *really* is, or ideally should be. As Marshall McLuhan so eloquently put it, advertisements are "as carefully built on the tested foundations of public stereotypes or sets of established attitudes, as any skyscraper is built on a bedrock" [McLuhan 1964: 228]. This particular criticism is dealt with in an unusual and somewhat controversial way by Cook [1992]:

> The relation between 'realism' and reality...is anything but simple. In our society, 'realism' in art is generally considered a positive quality...If we say a book is 'realistic', we do not need to add 'and I think realism is a positive quality'...By such conventions, advertising has been criticized as 'unrealistic' and therefore automatically bad. And it is true that it does not generally represent the world as it is...Yet it is not just that the worlds in advertisements are 'unrealistic', as are the worlds of science fiction; they are also bland and problem-free. If we criticise advertisements for this selectivity and avoidance of problems, we should remember that many respected art forms are open to the same criticisms [Cook 1992: 219/220].

The validity of this opinion depends, of course, on whether or not the reader agrees with the assertion that advertising is increasingly fulfilling the role of popular art form and as such is best compared with modern fiction, cinema and photography. Cook goes on to argue that most advertising now is so totally

removed from the product-oriented, hard-sell style of the past that,

> in small doses - which is how most people take them - they
> {advertisements} are often entertaining, sometimes amusing,
> sometimes aesthetically pleasing, occasionally insightful and
> thought-stimulating; but as with other imaginative discourse
> types, many instances are also often trite, predictable, annoying or
> boring [Cook 1992: 211].

It is hardly surprising that this is not a commonly-held view. The majority of commentators, far from treating advertisements as semi-harmless light entertainment, tend to vilify advertising and advertisers. However creative or amusing individual advertisements may be, there is always a sinister hidden agenda of which the majority of individuals - excluding the informed few - are blissfully unaware. Their function is always to persuade and above all to deceive - not with outright lies, but rather with half-truths, spurious associations and unsubstantiated claims:

> The consumer society...constructs, through marketing and
> advertising, successive waves of associations between persons,
> products, and images of well-being in an endless series of
> suggestions about the possible routes to happiness and success.
> Modern advertising is so fascinated with the communicative tools
> of symbol, image, and icon because they are ideal for such
> constructions. They work by allusion, free association, suggestion
> and analogy rather than by literal and logical rule.
> [Leiss, Kline and Jhally 1990: 287/288]

Verstergaard and Schroder articulate the popular opinion that there is "...a widespread distrust of advertising among the public, a belief that advertisements deceive us into buying by making exaggerated claims and giving misleading illustrations" [Vestergaard and Schroder 1985: 167/168]. Thus, advertising is more than an attempt to win over customers, it is "a quest, in essence, for credibility, trust" [Davidson 1992: 65].

Advertisers, in turn, are seen as a particularly low form of life, engaging in what Vance Packard calls "people-manipulating activities", by "playing upon hidden weaknesses and frailties - such as our anxieties, aggressive feelings,

dread of non-conformity and infantile hang-overs - to sell products" [Packard 1981: 209].

Packard concludes that "some of these persuaders, in their energetic endeavours to sway our actions, seem to fall unwittingly into the attitude that man exists to be manipulated" [Packard 1981: 207].

The persuaders and manipulators "...try to invade the privacy of our minds" [Packard 1981: 216] and soothing the collective conscience, and enabling individuals to knowingly commit irrational acts of consumption, which have become, what Vance Packard terms "...a sort of delicious luxury" [Packard 1981: 215]. The conscience-easing function is, in the view of most critics, of major importance in advertising's grand scheme:

> This permission given to the consumer to enjoy his life freely, the demonstration that he is right in surrounding himself with products that enrich his life and give him pleasure must be one of the central themes of every advertising display and sales promotion plan [Packard 1981: 213 quoting Dichter [1956]].

This manipulation is achieved by relating "..the utopia visualized in advertisements...to our surrounding reality by a casual connection" [Vestergaard and Schroder 1985: 18]. The nature of this utopia is determined by constant monitoring of what Vestergaard and Schroder call "the current ideological temperature" [Vestergaard and Schroder 1985: 121], as evidenced by "advertising's apparent change of attitude towards contemporary problems" [Cook 1992:17], such as ecology and women's rights. As Vestergaard and Schroder put it:

> ...advertising is no static ideological phenomenon: it flexibly accommodates its messages to suit the changing climate of opinion among the consumers...advertising is susceptible to real change...however...there are limits to the extent of such change...it is impossible for it to accommodate to social and political criticism without endangering the whole foundation of the social order on which capitalism and advertising depend.
> [Vestergaard and Schroder 1985: 171/172]

Thus, the ideology of advertising is inexorably linked with the ideology of capitalism and - implicitly - with the ideology of manipulation. However, the "established stereotypes of deceiver and deceived" [Cook 1992: 202] are now being challenged. Doubt has been cast over the effectiveness of advertising in persuading consumers to make irrational decisions and efforts to establish a causal relationship between advertising expenditure and sales have proved disappointing. It would appear that the post-modern consumer is not, in fact, the helpless, unsophisticated and malleable victim social critics would have one believe.

3.4.3 Propaganda and advertising

> Advertising is not just a business expenditure undertaken in the hope of moving some merchandise off the store shelves, but it is rather an integral part of modern culture. Its creations appropriate and transform a vast range of symbols and ideas; its unsurpassed communicative powers recycle cultural models and references back through the networks of social interactions.
> [Leiss, Kline and Jhally 1990: 5]

Post-modern advertising is an omnipresent, multi-faceted, creative and above-all capitalist discourse, which assumes rather than preaches an ideology of consumption. Advertising is the inevitable offspring of contemporary society and thrives on its competitive nature. As such, advertising discourse not only reflects, but is reflected in, modern culture, and rapidly adjusts to the prevailing ideological, social and cultural climate. Yet it is because of this very permissiveness that one often tends to forget just how much a part of everyday

life in today's society advertising is:

> It could be argued that advertising is the most influential
> institution of socialisation in modern society: it structures mass
> media content; it seems to play a key role in the construction of
> gender identity; it impacts upon the relation of children and
> parents in terms of the mediation and creation of needs; it
> dominates strategy in political campaigns; recently it has emerged
> as a powerful voice in the arena of public policy issues concerning
> energy and regulation; it controls some of our most important
> cultural institutions such as sports and popular music; and it has
> itself in recent years become a favourite topic of everyday
> conversation [Jhally 1990: 1].

There are obvious parallels here between the role of advertising in
contemporary 'capitalist' society and that of propaganda[5] in 'totalitarian'
societies. Both phenomena fulfil, the former in a subtle, the latter in a more
conspicuous and deliberate way the function of socialization. Not surprisingly,
social critics have often likened advertising to propaganda - both in terms of
strategy and tactics used, and also in terms of net effect. In fact, much criticism
of advertising centres around its persuasive function [see above discussion].

As with advertising, there is also a widespread belief that propaganda is
intended to deceive:

> Propaganda typically operates with two broad strategies:
> manipulation of reality (lies, half-truths, exaggerations, omissions
> etc.) and manipulation of the orientation to reality. It is possible
> for propaganda to be fully successful without needing to resort to
> actual or demonstrable lies [Hodge and Kress 1993: 161].

Today, despite the fact that much propaganda is directed at often worthwhile
social causes, the term "propaganda" has come to acquire very negative
connotations,

> to identify a message as propaganda is to suggest something
> negative and dishonest. Words frequently used as synonyms for
> propaganda are *lies, deceit, manipulation, psychological warfare and
> brainwashing* [Jowett and O'Donnell 1992: 2].

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[5]See Section 1.3.1 for a full discussion of propaganda as persuasive communication.

Furthermore, Jowett and O'Donnell relate the rise of propaganda to the parallel growth in the advertising sector:

> We must also not overlook the increasing importance of advertising as an integral part of economic development and the emergence of consumerism, for many of the techniques developed to persuade customers to purchase products were later adopted by other propagandists. One significant aspect of twentieth-century propaganda is the symbiotic relationship between advertising and other forms of propaganda, particularly as techniques for reaching audiences became more sophisticated and reliable. Propaganda began to emerge as a modern force in the nineteenth century; it has become an integral part of the social, political and economic life of the twentieth century [Jowett and O'Donnell 1992: 78].

From this description, one could conclude that advertising is in fact propaganda; however, this would be to ignore the complexities of modern advertising and of the relationship between advertiser and advertisee. Undoubtedly, certain forms of advertising are in fact propaganda, for example, public relations particularly springs to mind. However, most advertising today is mutually gratifying; certain needs of the advertisee are fulfilled, no matter how trivial or manufactured these needs may appear [see Section 1.2.4]. Nevertheless, there are many similarities between advertising and propaganda, for example, the view that propaganda (like advertising) is "inherent thought and practice in mass culture" [Jowett and O'Donnell 1992: 1].

What then are the implications of the above for this study? One could of course assume that the East Germans - given their exposure to propaganda - would be far more astute at dealing with persuasive communication and would in fact be better able to cope with commercial advertising than their Western counterparts. However, this conclusion ignores the important point outlined in Section 1.2.1 - namely that the persuasive function of advertising has become increasingly covert and difficult to detect. Thus, at face value, many

advertisements are simply entertaining and appear to serve no particular function.

This could then perhaps be the reason why the East Germans reacted so unpredictably - often neutrally - to West German advertising and were often unable to recognise advertising. They were expecting hyperbole and excessive and dogmatic persuasion and instead they got subtlety, atmosphere and sophistication.

Thus, if there is one legacy of the propagandistic communication in the former GDR, it is the East German preference for straightforward information and their ability to immediately detect overly persuasive advertising[6]. The findings of advertising agency Saatchi and Saatchi in Russia appear also to be applicable to consumers in the new *Länder*:

> They {Russians} want...advertising to be liked, but to be trustworthy; to use symbolism and social relationships, but to avoid excess for the sake of it....they {are} much less forgiving of anything that smacked of propaganda or disinformation [Davidson 1992: 65].

3.5   Advertising and German unification

3.5.1   Advertising in the German Democratic Republic

> Advertising, though not altogether unknown in Eastern Europe under Communism, was strikingly rare [Cook 1992: 15].

From the above definition of advertising [see 3.4], it is obvious that advertising represented the very antithesis of the GDR's founding ideology. Therefore such a discourse did not have much of a role to play in the "actually existing socialism" of East Germany and no context existed for it within that society and

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[6]This is discussed in more detail in Section 3.5.

culture. Nor was it compatible with a press assigned the daunting responsibility of being an "instrument of the worker and peasant power, "a propagandist, agitator and organizer of the masses" [[Kleinsteuber and Wilke 1992: 78] - see above discussion].

To talk of there being no advertising culture in the former GDR is not to say that there was no advertising - in the most basic sense of the word - in that society. Rather the commercial advertising was of such a simple, straightforward and, above all, informative nature with a singular lack of persuasive content that it was a completely alien genre to Western European advertising. Advertising, as defined in socialist terms,

> ...is truthful. Its task is to spread the data on commodities, create
> and foster new wants and tastes in the population, make
> propaganda for and introduce new commodities.
> [from the Large Soviet Encyclopaedia in Harris and Seldon 1962:
> 190].

Although this may not seem very different from the Western sense of advertising, the practice, the role, the functions and the status of advertising, not to mention the ideological context within which it took place were totally unlike the experience of the Western consumer. In the words of Schlosser, "...die DDR {war} sehr weit von der bunten Vielfalt westlicher Werbung" [Schlosser 1990: 76].

In fact, "communist literature is full of hostile references to advertising as practised in the West" [Harris and Seldon 1962: 190], a Soviet Marketing Specialist even describing it as "an enemy of the people" [in Harris and Seldon 1962: 190]. It would indeed be interesting to compare this comment with the descriptions of advertising given by marketing personnel in the West. Note also the disapproving tone in the following extract from an analysis of

classified advertisements:

> *In vielen Anzeigen dieser Art ist deutlich die Sprachverwendung der kapitalistischen Werbung zu spüren. Nach dem Motto 'je übertriebener, desto wirkungsvoller' werden aufwertende Attribute, häufig mit intensivierenden oder graduierenden Adverbien, verwendet, um das Selbstbild besonders vorteilhaft zu lassen* [Fritsch 1982: 38].

Self-promotion and persuasion, two of the main tenets of modern advertising are frowned upon. The official disavowal of West German, capitalist advertising is summed up in the next extract:

> *Wenn in Heiratsanzeigen unserer Presse überhaupt die materielle Lage eine Rolle spielt, dann lediglich durch Attribute wie mit gemütl. Heim, mit Haus und Garten, Eigenheim vorhanden. Die soziale Herkunft hingegen hat überhaupt keine Bedeutung mehr. Verhältnismäßig häufig ist dagegen die Weltanschauung zu finden, ein Kriterium, das man in BRD-Annoncen kaum finden wird* [Fritsch 1982: 39].

Thus, there was indeed no advertising culture in the sense that advertising is understood in Western, industrialised (or even post-industrial) societies. Again, as in so many other areas of society, the Soviet experience was common to the GDR and the other Eastern Bloc states:

> Advertisements were a feature of the Soviet media before *glasnost*, performing the basic function of informing the population of the goods and services available to them in the state shops. Brief items in the press and on television would publicise the specifications and prices of goods for sale, and the addresses of the stores where it was possible to purchase them [McNair 1991: 87].

However, this advertising, as visitors to the GDR discovered, was amateurish, unsophisticated and boring in relation to European or North American standards:

> By contemporary western standards such adverts were stylistically crude and few in number, reflecting the narrow range of consumer goods produced by domestic Soviet industry and the general absence of competitive pressures to sell what was produced [McNair 1991: 87].

Thus, the lack of commercial advertising was both an inevitable consequence of

the economic system and the result of a deliberate policy and worldview:

> *Während westdeutsche, österreicherische und Schweizer Firmennamen vielfach erkennbar auch werbetaktische Absichten verraten, indem sie mit graphischen Signalen arbeiten, die Aufmerksamkeit wecken sollen,...wirkten die allermeisten DDR-Unternehmensnamen bisher außerordentlich hölzern, geradezu werbefeindlich. Auch und gerade die 'Individualisierung' von Namen, die sonst nur einer abstrakten (planwirtschaftlichen) Systematik folgen würden...gaben weniger kommerziell-werbliche als politisch-pädagogische, agitatorische Motive zu erkennen. Dies war eine der unmittelbaren Folgen einer systembedingten Unterentwicklung kommerzieller Werbung* [Schlosser 1990: 75/76].

For example, because the State laid down what was to be produced where, when, in what quantities, and for whom, there was no competition and thus rarely a need to advertise products.

One disgruntled would-be advertising executive summed up the 'sorry' state of advertising in communist countries:

> It is unfortunate that in our country intelligent and lively advertising is so rare and that instead of advertising one comes across unwieldy and dull information masquerading as advertising [in Harris and Seldon 1962: 192].

In fact, a compilation of advertising from the GDR became a very successful comedy video in West Germany.

The lack of advertising and low priority attached to it in the former GDR has meant that although the East Germans were major consumers of newspapers and magazines [see 3.3.2], they have proved to have a very low tolerance of the appearance of advertising in their newspaper text. As Hannan [1990] commented shortly after the *Wende*,

> an unprecedented (in western terms) disavowal of advertising. Space is for articles and information, not for advertising....it may be difficult to wean readers off their non-advertising mix.
> [Hannan 1990: 134]

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Not surprisingly, one of the main difficulties initially faced by advertisers from West Germany was the shortage of advertising space.

Thus, in terms of commercial advertising, most East Germans would only have been exposed to the type of blunt, informative advertising discussed above, classified advertisements in local newspapers, and the simple slogans of the major state companies directed predominantly at visitors from the West for example *"Plaste und Elaste aus Schkopau"*. In the former GDR, advertising was the sole responsibility of two organisations - *DeWag* which handled the creative side - usually without any reference to the public [Schlosser 1990: 76], not to mention a target group - and *Interwerbung* whose task it was to sell advertising space. Although the knowledge which these organisations had of East German advertising would undoubtedly have proved useful -

> ...it would be a mistake to dismiss their creative skills. They work for the big East German firms, some of which are European market leaders [Hannan 1990: 133]

- they have largely disappeared in the influx of West German advertising agencies.

Also of interest must be the high degree of political and state advertising and propaganda [see 3.2.2 and 3.3.2] and, of course, the advertising received via West German television. Undoubtedly, West German television and the luxuriant way of life portrayed by it, did play some role in unsettling the East

German citizens. The full importance of this role (particularly with regard to advertising) has yet to be assessed, but it should not perhaps be overestimated:

> Many people believe that despite the Wall people in the GDR basically had the same level of information as West Germans - because West German TV could be seen in many areas there. We should take a closer look at just how little of the information disseminated on the news in shorthand we actually remember if the facts and background are not subsequently consolidated and supplemented by reading newspapers [Turner 1991: 198].

This again comes back to the importance of context (a vital component of the model) and the necessity of a shared cultural context and reality in order for communication to be successful [see Chapter One].

The preponderance of political advertising and propaganda in Soviet Bloc countries seems to have been more of a counterpart to the ubiquitous consumer advertising in the West:

> ...visitors have remarked on the small amount of advertising on posters, press and broadcasting, which instead devote more space to publicising the leaders, the party line and the progress of the current plan. In other words, the balance between political and commercial persuasion is...where the primary emphasis is on production rather than consumption, and where targets reflect the choices not of the public but of the ruling politicians. Instead of advertising alternative offerings available to consumers, the regime uses general advertising to induce the populace to accept what the plan makes available [Harris and Seldon 1962: 191].

This dominance of political advertising over commercial advertising can be seen to be symptomatic of the 'totalitarian' state [see above discussion]:

> Such evidence as we have reinforces the view that the proportion of commercial advertising in the total volume of persuasion and advocacy bears a direct relationship to the degree of choice made available in markets to citizens as earners, consumer, and savers.
> [Harris and Seldon 1962: 192]

Thus, on the one hand, the East Germans were world-weary recipients of political and state propaganda, suspicious even of the veracity of the articles in

their daily newspapers [see 3.2.2 and 3.3.2]. On the other, despite "the manifestation, particularly under Honecker, of many of the attributes of a typical 'consumer' society" [Bartram and Waine 1983: 19], they were inexperienced users of postmodern discourse types such as abstract consumer advertising:

> ...visitors to the West from Eastern Europe are often overwhelmed by the quantity of advertising, and quite inexperienced in dealing with it, finding it difficult to ignore or interpret [Cook 1992: 16].

Furthermore, the lack of an advertising and marketing culture meant that the East Germans had no 'home-grown' role models in their consumption practices and it was therefore inevitable that many would attempt to emulate the West Germans once consumption became the norm:

> The rejection decreed and by and large enforced by the state of everything which was generally regarded as bourgeois, capitalist and marked by free enterprise had its effects. Persons with an aura of cosmopolitanism and sovereignty were missing. Norms and patterns of behaviour were more basic [Turner 1991: 195].

This very major cultural difference has of course also had an impact on the linguistic culture of the two states:

> *Hier kann nur angedeutet werden, daß der Ausfall kommerzieller Werbung in der DDR und der hohe 'Sprachverbrauch' durch eine fast allmächtige Werbung in der Bundesrepublik eine wesentliche Voraussetzung für sehr unterschiedliche Tempi der Sprachentwicklung, zumindest der lexikalischen Differenzierung und der Durchsetzung bestimmter Stilmuster, war* [Schlosser 1990: 77].

3.5.2 The introduction of West German advertising following the *Wende* and reactions to this new discourse type

> *Aber schon mit den ersten Werbestreifen auf Straßenbahnen...beginnt dieser Teil des uns im Westen längst vertrauten Sprachlebens den Alltag in der DDR auch optisch zu verändern* [Schlosser 1990: 77].

According to Cook, "as the Eastern European societies change, new capitalist discourse types become more prominent. Pre-eminent among these is

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advertising" [Cook 1992: 16]. If, as concluded above, changes in linguistic and communicative practice come about, not simply of themselves, but rather from change in the material social, political, technological and ideological climate [Hodge and Kress 1993: 64], then the introduction of West German advertising is just one of a whole host of diverse changes

> ...undoubtedly going on in the communicative practice of the ex-GDR, both in public and in private discourse.
>
> [Schäffner and Porsch 1993: 49]

However, these changes have been made more problematic as a result of the deliberate lack of contact and exchange between the GDR and the Federal Republic. This led many (particularly in the West) to underestimate the differences - ideological, culture, social and linguistic - between them and their newly-acquired brothers and sisters in the East. This ignorance became apparent as public and private communication links between East and West began to grow and expand following the events of autumn 1989. A major domain where inter or intra-German communication *faux pas* occurred was advertising. For example, a bewildered Reimut Vogel, Director of the well-known advertising agency, *Logo FCA*, admitted,

> *Wir haben nicht daran gedacht, daß der Mensch in der DDR anders denkt und anders spricht* [Der Spiegel 22/1990: 114].

Whereas advertisers claimed to know the West German consumer in all his/her manifestations, in minute detail - to the extent that s/he was so predictable advertisers could pick him/her out of a catalogue - finding a way into the collective psyche of the East German posed a more interesting assignment:

> *...in seinem Konsumverhalten ist der Ossi noch ein weitgehend unbekanntes Wesen. Den Bundesrepublikaner, sagt Logo-Chef Vogel, könne man jederzeit 'aus dem Katalog herausnehmen'....Den DDR-Verbraucher dagegen haben die Werbefachleute erst in dürren Daten erfaßt* [Der Spiegel 22/1990: 114],

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and,

> *16 Millionen DDR-Bürger waren 16 Millionen unbekannte Wesen. Wie*
> *kein vergleichbares Land wies der sogenannte Arbeiter-und Bauern-Staat*
> *eine weiße Demoskopie-Landkarte auf. Marktdaten waren bis dahin*
> *kaum gefragt, Meinungen verpönt oder sogar verboten, die Ergebnisse*
> *weniger Umfragen waren Herrschaftswissen* [Schöppner 1991: 94].

Thus, to the West German advertiser, confronted for the first time with the East-West 'communication gulf', the East German proved a major challenge. In their ignorance or arrogance,

> *...there was an assumption by some marketing experts that advertising*
> *was hardly necessary. Demand was so great in the five new Eastern*
> *states that Western products sold themselves* [Atkinson 1993].

And, immediately after unification this was in fact what happened:

> Rejoining a country where consumption is a national passion, the
> 16 million Easterners went on buying binges [Atkinson 1993].

This passion for consumption should of course be seen in relative terms. Compared with the Americans, the Britons or the French, the Germans are not major consumers; however compared with the states of the former Soviet Bloc, West German society would appear to revolve around consumption.

Thus, initially there was a rejection of all things East German and a rush to purchase the too-long forbidden fruits from the West:

> *Die Verbraucher in der DDR lehnen die Erzeugnisse aus dem eigenen*
> *Land ab. Nur was aus dem Westen kommt, zählt im Moment.*
> [Der Spiegel] 22/1990: 106]

In the words of one consumer researcher, the finer points of advertising and marketing research could wait as "*Der DDR-Bürger wollte erst mal satt werden*" [Der Spiegel 1/1992].

Initially, many West German companies simply expanded their advertising area to encompass the East. But they soon discovered that, to their

astonishment, the advertising messages, graphics, etc. they had been using successfully for many years in the West simply did not work in East Germany:

> *Westliche Werber, die in der selbstproduzierten Traumwelt gefangen sind, nehmen erstaunt zur Kenntnis, daß die Bürger im einstweilen noch zweiten Deutschland nicht immer mit dem erwarteten Kaufreflex auf die sorgsam gestalteten Reklameverheißungen reagieren: Der Ostmensch ist anders* [Der Spiegel 22/1990: 14].

For example, often the East German consumers did not understand many of the terms used in the advertisements, and neither did they like the approach, describing it as *'verführerisch', 'affektiert', 'lächerlich',* and *'aufdringlich'* . Tried and tested formulae were suddenly found wanting:

> *Schrille West-Reklame, die sich in Gestalt von Plakatoffensiven, Trupps von roten Marlboro-Mädels oder Disco-Nights mit Zigarettensponsor ausbreitet, geht den Ossis bisweilen stark auf den Nerv.*
> [Der Spiegel 22/1990: 115]

Researchers were also baffled by the connotations particular words had. For example, an adjective such as *'aprilfrisch'* which has a very positive association with the West German consumer was neutral to the East German. Words and concepts have often very different meanings in East and West. For example, Schlosser highlights the case of *'privat'*, which in West German means *'nicht öffentlich'* or not public, whereas in East German it usually implies *'nicht kollektiv'*, and might therefore have a slightly negative connotation in a society built on collectivity. Furthermore certain elements of *Fachsprache* have different meanings - particularly in economics and finance - due to the different ideological basis of their practical and theoretical field of reference, for example *Bilanz, Preis, Gewinn.* Differences in the practical functioning and ideological basis of the market are also reflected in the terms *Handelsorganisation* and *Konsumgenossenschaft.* Schlosser [1991] also points to the lack of equivalence between West and East German definitions of terms such as *Plan* and *Markt.* Thus, as Martin Ahrends commented:

> *In einer Hinsicht ist die gemeinsame Sprache vielleicht sogar ein Hindernis der Verständigung* [Ahrends 1986: 7].

Furthermore, many advertisements were not recognised as such and the East German consumer was found to be more likely than his/her West German counterpart to take the advertising more seriously. As one astonished media researcher commentated: *'Die lesen ja die Anzeigen'* [Der Spiegel 22/1990: 115].

The arrival of West German advertising also scandalised East German women and the (now defunct) *Frauenzeitschrift Für Dich* denounced the advertising as *'erschreckend, dreist, skandalös'*.

The initial - and now to a certain extent resurgent - East German annoyance with West German advertising was perhaps an inevitable result of the disappointment East Germans felt with these new West German discourse types, since in the former GDR,

> *Generell würde die Glaubwürdigkeit der West-Medien wesentlich höher eingeschätzt als die der eigenen Sender* [Lemke 1991: 191].

Meuschel talks about the *"doppelte Enttäuschung"* felt by many East Germans in their first direct encounters with the West German consumer society and its modes of communication:

> *Erst idealisierte man in der DDR den Sozialismus - oder aber den Kapitalismus, den man zumeist nur aus ARD und ZDF kannte und in Umkehr der offiziellen Propaganda zum Paradies stilisierte.*
> [Meuschel 1992: 335].

However,

> *"Nun ist der Traum vorbei"* konstatierte eine Redakteurin des Freitag. *"Die Menschen sind genau in dem Moment aus dem Garten Eden vertrieben worden, als sie den Fuß in ihn setzten. Sie müssten jetzt mit der Wirklichkeit und ganz allein mit ihr auskommen. Ersatz gibt es nicht.* [Voigt, Zeit Magazin 2.8.1991 in Meuschel 1992: 335]

A more direct approach, more in line with the reserved, unimaginative type of advertising that East Germans were used to, was recommended, namely: *'Was*

das Produkt tut, wo es das zu kaufen gibt und was es kostet?' [Der Spiegel 22/1990:
115]. Consequently, many organisations (like *Dresdner*) have pursued a
different tactical approach in the East. Atkinson cites *HUK-Coburg* as an
example. The company:

> ...developed a plain-print advertisement for Eastern Germany that
> contained 10 paragraphs of information and detailed instructions
> on how to contact the company. A corresponding HUK
> advertisement in the West showed a yuppie couple surrounded by
> bourgeois trappings, along with two sentences of information and
> the casual notation that the firm could be found in any phone book
> [Atkinson 1993].

However, advertisers soon learned that this had to be done carefully and
subtly so as not to produce a negative effect:

> They notice if you have one campaign for the 'stupid ones; in the
> East and a different campaign for the 'sophisticated ones' in the
> West.
> [Thomas Heilman, Scholz and Friends, Berlin in Atkinson 1993]

In the words of *Young and Rubican's* deputy managing director in Germany:

> We had to try to build confidence by not being slick, by trying to
> be honest and telling them who we are [in Cote 1990].

And, commenting on the agency's campaigns in the East,

> To the West, (the spots) would be strange. it's not a creative
> sensation, it's a down-to-earth good commercial [in Cote 1990].

In an attempt to attract East German customers many companies have
reconstructed (or invented) some link with the eastern part of Germany,
rekindling long-forgotten associations and connections, for example the *Berliner
Bank* and *Dresdner Bank* [see Section 5.2]. Following the *Wende*, the *Berliner Bank*
was anxious to celebrate *"eine familiäre Wiedervereinigung"* with its eastern
counterpart, the East Berlin *Stadtkontor*, from whom it had been separated for
thirty-nine years, seeing itself as *"der natürliche Partner der Ost-Bank"* [Der
Spiegel 2/1992: 69]. Many companies have been keen to boast about their
commitment to unification and the East German economy and have used this
as an advertising tactic. For example, the advertisement for *Bayerische*

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Figure 3.1 - Advertisement for Bayerische Landesbank

Figure 3.2 - Advertisement for Landeskreditbank Baden-Württemberg

Landesbank in Figure 3.1 declares *"Wir haben vor ihnen investiert"*, using the "we were there first" strategy also employed by *Dresdner Bank*. Again the advertisement for <u>*Landeskreditbank Baden-Württemberg*</u> reproduced in Figure 3.2 emphasizes the bank's commitment to restructuring the economy in the East:

> *Süße Grüße aus Dresden. Da haben wir mit ein paar ausgewogenen Zutaten aus einem Backwarenkombinat ein unternehmerisches Sahnestück gemacht.*

The advertisement goes on,

> *Aus einem volkseigenen Betrieb ein marktwirtschaftlich operierendes Unternehmen zu gestalten, ist kein Zuckerschlecken. Weil mehr als Phantasie und Mut dazugehören: Erfahrung und Kapital.*

Therefore through undertaking the mammoth task of transforming a VEB (by implication an inefficient operation) into a *'marktwirtschaftliche'* organisation, *L-Bank* shows that it is firmly committed to the future of the new federal states.

Furthermore, many East German institutions for example the *Sparkassen* which survived the unification process relatively intact, have felt the need to advertise the fact that they have linked up with a powerful West German counterpart.[7] The *Genossenschaftsbanken* changed their now objectionable name and were thus granted the credibility of the West German *Volksbanken*.

In the advertisement for *Fiat*, [see figure 3.3], unification is used as a pun, a new joke to which both East and West Germans can relate. The advertisement uses phrases such as *"Auf dem langen Weg zur Einheit"*, and titles the explanation of how the seats can be reclined to form a bed, *"Der 4-Stufen-Plan zur Vereinigung"*. Other clever paralinguistic touches include the Berlin number plates, and the setting for the advertisement - an exchange booth on the former

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[7]This process which is being reversed to a certain extent in the new 'Buy Eastern' campaigns is discussed in more detail below.

Figure 3.3 - Advertisement for Fiat

Figure 3.4 - Advertisement for Der Spiegel

border. In the advertisement in Figure 3.4, *Der Spiegel* urges West Germans to give their friends, relations and newly-acquired brothers in the East *"das grenzenlose Geschenk"* - again this shows how the *Wende* and associated terminology can be used as an all-German pun. The advertisement for <u>Westdeutsche Landesbank,</u> reproduced in Figure 3.5 shows how associations can change through political, social and economic developments and advertising's role in changing these perceptions. Suddenly, the names of these cities have taken on new meanings, they have been transformed from drab DDR towns to desirable business locations - *"entscheidende Adressen für Industrie und Handel"*.

This is also symptomatic of a new trend: advertising in which loyalty to and pride in the former GDR and its culture are actively addressed, stressing that,

> ...there is something unique about the formerly communist East, something to be proud of [Atkinson 1993].

Thus, many campaigns are now trying to use the recognition and reasserting of East German culture and the resentment felt by the *Bürger zweiter Klasse* towards the West Germans as an advertising tactic:

> A new brand of consumerism has developed in the East. Three years after their abrupt conversion from socialism to capitalism, many Easterners have long since outgrown the naive presumption that a product was superior simply because it was made in the West. Many advertisement campaigns now attempt either to exploit a resurgent pride in things Eastern or to cater to demands for direct, informative pitches without the slick veneer of Western sophistication [Atkinson 1993].

A parallel development has been the so-called "Buy Eastern" appeal, the attempt by the GDR brands which survived the *Wende* to arouse feelings of loyalty among consumers in the new federal states. Atkinson gives the examples of *Club Cola's* humourous advertising slogan: "Hurrah, I'm still alive...Club Cola. Our Cola" and *Juwel* cigarettes's (now part of *Philip Morris*) pun "I smoke Juwel because the sun still always rises in the east".

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Figure 3.5 - Advertisement for Westdeutsche Landesbank

Another tactic which West German advertisers have used, has been to assume the role of educator. This was mainly due to the fact that the advertising problem was further complicated for companies, particularly in the services sector, marketing products and services which were very much identified with Western-style capitalism, for example banks. Not only did these companies have to overcome the redundant communicative problems (i.e. the difficulties with the form of the advertisement), but they also had to deal with entropic communicative difficulties (i.e. the advertising message) [see Section 1.4.1], which involved explaining concepts, products and services which had been largely unknown in East Germany prior to the *Wende*:

> *Der Häuslebauer, der beispielsweise von der Bausparkasse Wüstenrot in*
> *der DDR Fernsehzeitschrift FF dabei umworben wird, kann sich unter*
> *Bank-Termini wie 'festverzinsliche Wertpapiere' wenig vorstellen: Im*
> *Lande des volkseigenen Wohnungswesens waren das bislang Begriffe aus*
> *einer fremden Welt* [Der Spiegel 22/1990: 114].

Thus, much of the advertising undertaken by such financial services institutions took on an informative shape[8], appealing to the consumer and attempting to persuade him/her by satisfying the prevailing need for information and education. As Schlosser 1990 commented:

> *In der Wirtschaftswissenschaft der DDR jedenfalls stößt man infolge*
> *jahrelanger Überschätzung der Politökonomie noch heute auf oft*
> *erschreckende Defizite grundsätzlicher betriebswirtschaftlicher*
> *Kenntnisse. Seit Frühjahr 1990 bieten bundesdeutsche Ökonomen*
> *regelrechte Nachhilfekurse an* [Schlosser 1990: 72].

This type of advertising, designed to "...turn those brought up under communism into fully-functioning capitalists" [Financial Times 1 July 1992: 2] also had the advantage of appearing different to more hard-sell approaches and thus, could be mistaken for friendly advice, particularly by those who have been exposed for many years to unimaginative, but nonetheless powerful, political advertising. In fact, the approach of many advertisers, particularly in

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[8]This is also true of the retraining provided by banks and financial services organisations for staff and new recruits in the East.

the area of financial services, has been paternalistic (if not at times patronising). Many such organisations presented themselves as safe and steady havens in the midst of the enormous upheavals being experienced by many East Germans and for many such an approach initially paid off:

> We may not always admire the types of communication that do address us this way, much of which is sycophantic and insincere....but a world in which no one ever feels it necessary to cast you in the role of 'aspiration consumer' is a grim prospect, just ask the East Europeans [Davidson 1992: 183].

Finally not only has the *Wende* changed how companies advertise, but also who advertises and for what purposes. For example, the *Bundeswehr* felt the need to publicize its role in unification - perhaps in order to justify its existence in a peaceful and united Germany. In the advertisement in Figure 3.6, it reminds the advertisee that the fall of the Berlin Wall could not have occurred without the help of the West German soldiers and that a strong army was necessary for unification to be successfully and peacefully achieved. Also, in advertising the merger of the Reichsbahn and the Bundesbahn, the importance of unification and the organisation's support for the process were emphasized. One of the advertisements promoting *Deutsche Bahn* and, by implication, German unification, quoted Willy Brandt's famous words (*Damit zusammenwächst was zusammen gehört*) in the title. Furthermore, some regions and *Länder* in the East, for example Thüringen, have felt the need to advertise in order to improve their image by showing a nicer side to the "horrible East" [Der Spiegel 41/1991: 108]. The *Leipzig Kommt!* campaign, aimed at improving the city's image, is another example of this.

It has become apparent in all areas of society in the new federal states, that the initial fascination with and belief in all things western has to a certain extent normalised or even died away. It was inevitable that such a process should

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Figure 3.6 - Advertisement for the Bundeswehr

first take place in order for the East Germans to be able to find their own consumer style:

> In such countries, where the ruling ideology has traditionally frowned upon marketing but has devised no adequate substitute, consumption styles are an uneasy association between the pre-socialist traditional culture and (especially for the elite) the imported western influences; what stands out glaringly is the absence of any indigenous contemporary style or social identity for their populations [Leiss, Kline and Jhally 1990: 66].

However, now that the East Germans have gone through this process over the last five years, they are decided about what they do and do not like in contemporary advertising:

> Along with the new wariness, Eastern consumerism shows a new complexity. A report published in May by the Heinrich Bauer marketing firm noted that Easterners wanted advertisements that were exact, informative and 'absolutely credible' - but they do not want to be patronised [Atkinson 1993].

3.6   Conclusion

> Lots of things from the former times that were white are now black, and things that were black are now white [History student in Leipzig in Jackson 1991: 19].

The culture and context of the former GDR have changed fundamentally in the last five years. The organisation of everyday economic and political reality has been radically altered. The ideological basis of public communication has been wiped out. The practical functioning of this public communication - the media - has also been transformed and only partly for the better. Capitalist discourse types, advertising being one of the major ones, have taken the place of the texts and vocabulary of "actually existing socialism".

These changes have necessarily resulted in a new culture, a new context in which texts are being produced. Martin Davidson defines culture as,

> whatever it is that at any particular time most motivates us. It used to be religion; or going to war. Now it is consumerism. Advertising is both a window on, and a product of this new drive [Davidson 1992: 120].

It is clear that consumerism has come to comprise a large portion of this new culture, and has become one of the main motivations for many people in the new federal states. Thus, consumerism could be seen to act as a unifying culture between East and West. However, as West German advertisers have discovered, it is not everything and the reality of the East Germans, shaped by their experience of living in the former GDR cannot be simply wiped out.

Furthermore, given that language also fulfils the function of ".....a body of knowledge that is an essential component of the enabling knowledges of everyday social life" [Hodge and Kress 1993: 194], the problems encountered by the citizens in the new federal states in dealing with this new reality, this new economic and financial system, its new discourses and new communication modes become obvious:

> Gerade in einer Gesellschaft, die Arbeitsplatzsicherheit und eine vormundschaftliche Haltung des Staates gewöhnt war und die entsprechenden Kriterien für soziale Gerechtigkeit ausgebildet hat, wird das Verhältnis zu Geld und Eigentum - zum Einkommen aus Eigentum zumal - noch einige Zeit äußerst prekär bleiben. Denn die westliche Gesellschaft, aus der Ferne attraktiv zeigt sich von nahem bislang in ihrer finsteren Gestalt. Das gibt scheinbar den Ideologen recht, die immer vor dem Kapitalismus gewarnt haben; von der Geldwirtschaft, die eine personale Ökonomie zerstört, von den Konflikten, die bestenfalls reguliert, aber nicht gelöst werden, von der Konkurrenz, die über persönliche Bedürfnisse hinweggeht, von der formalen Demokratie, die materiale Gleichheit weder voraussetzen noch zum Ziel hat.
>
> [Meuschel 1992: 336]

This leads to the essence of the research problem and paves the way for the empirical research. If, from the above, it can be posited that,

> Wer in solchen Verhältnissen lebt, vielleicht sogar darin aufgewachsen ist, wie es der Generation der nach 1949 Geborenen widerfahren ist erhält Prägungen für das ganze Leben, die sich auch der Semantik seines sprachlichen Handelns mitteilen [Schlosser 1990: 12],

then it is clear that,

> *Die Schwierigkeiten, die sich...ergeben, wenn ein ökonomisches 'Umdenken' gefordert wird, sind Reflexe einer jahrzehntelangen Eingewöhnung in 'sozialistisches' Wirtschaftsdenken, das nicht zuletzt durch die offizielle Sprache vermittelt wurde*
>
> [Schlosser 1990: 72]

Thus, the East German context - the linguistic, ideological and economic cultural reality - must still play a role.

As stated in Chapter One, discourse "...involves social conditions of production and social conditions of interpretation" [Fairclough 1989]. As a result of what Clyne calls the 'communication gulf' [Clyne 1984] between East and West neither state was confronted on an everyday basis with the ideas behind and the vocabulary of each other's reality. But the social, economic, ideological and linguistic conditions of production of the advertising text (in the West) were very different from those of the interpreters (in the East).

According to Stevenson [1993], what is now needed is an investigation into "...how extensive and deep-seated linguistic patterns and whole areas of communicative behaviour will inhibit the acculturation of ex-GDR citizens to their new environment" [Stevenson 1993: 350]. For this very reason, companies, in particular banks and other organisations marketing goods with particularly 'capitalist' connotations have invested much time and money in re-educating the East Germans in the West German view of society and the economy. This process has not only involved providing the citizens of the new federal states with a vocabulary which they can understand, but also one they can identify

with ideologically:

> It may well be that institutions in the West such as banks and trade unions are making an effort to accommodate their new Landesleute by launching what Good [1991: 19] dubs a kind of 'public lexicography', stripping the vocabulary of the social market economy of the negative connotations attached to it in the official discourse of the GDR. However, it will take more than this to mould two Kommunikationsgemeinschaften into one.
>
> [Stevenson 1993: 350]

But the flow of discourse is not simply one-way. The East Germans are realising that their culture and shared experience, although publicly humiliated and defeated, are equally valid and must have a role to play in the new Germany if they are to shake off the label *Bürger zweiter Klasse*. For example, witness the recent success of the PDS in the new federal states, alluded to above:

> *Die DDR-Gesellschaft bringt politisch-kulturelle Verhaltens- und Orientierungsmuster in die deutsche Einheit ein, die in der Bundesrepublik nurmehr eine randständige Existenz zu fristen schienen.*
>
> [Meuschel 1992: 330]

However, the process seems to have come full circle. A survey carried out by the *Innenministerium* in Bonn in 1992 found that a majority of East Germans now find East German newspapers more objective and more credible than their West German counterparts. This is further substantiated by the trend away from West German towards East German products which is being exploited in advertising. As the East Germans reassert their reality against the dominant West German culture and as they come to have greater control and influence over the social institutions which lead to such linguistic changes, then the text and context of advertising are likely to change even more.

CHAPTER FOUR: A MODEL OF INTERCULTURAL

ADVERTISING COMMUNICATION

4.1 Introduction

In this chapter, a model of intercultural advertising is developed in order to explain and provide solutions to the central research problem. This model describes the process of intercultural advertising, the factors and participants involved, the problems which arise and their causes. The model throws light on a number of different intercultural advertising situations or scenarios, all of which serve to explain why so much West German advertising was initially rejected by the East Germans and why advertisers were forced to redesign their advertising for this market, whilst at the same time attempting to create a permanent context for their advertising messages.

The first section states the central hypothesis upon which the model is based. In the following sections, the various elements of the model are listed and described, before the different scenarios or situations are visually represented, discussed and evaluated.

4.2 The hypothesis

Based on the findings and conclusions of the previous chapters and the decision to adopt the Relevance approach to the analysis of advertising communication, the following hypotheses can now be derived.

Successful communication depends on the advertiser and advertisee choosing and using a common context:

SUCCESSFUL COMMUNICATION = f(CHOICE OF CORRECT CONTEXT BY BOTH ADVERTISER AND ADVERTISEE)

In order for the correct context to be chosen by the advertisee, the advertisement must be relevant to him/her, otherwise s/he will not waste valuable time and effort in processing it[1]:

$$\text{CHOICE OF CORRECT CONTEXT} = f(\text{RELEVANCE})$$

Thus, it may be deduced that successful communication is a function of relevance:

$$\text{SUCCESSFUL COMMUNICATION} = f(\text{RELEVANCE})$$

This model proposes that the two most important factors in the advertiser's or advertisee's total situation which determine Relevance, i.e. whether or not the correct context is chosen, are needs and cultural knowledge:

$$\text{RELEVANCE} = f(\text{NEEDS and CULTURAL KNOWLEDGE})$$

The advertising message seeks to communicate by appealing to active or dormant needs which the advertisee may have or by manufacturing needs which can be called upon by a later advertising message. The choice of "needs" as one of the determining factors in successful communication is essential. Also, since the model is concerned with *intercultural* advertising, the importance of shared cultural knowledge - essential even in the most basic communication - is further amplified. Where people in different cultures -

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[1] See discussion about cognitive efficiency in Chapter One.

social, economic, ideological, linguistic - attempt to communicate, the gap in cultural knowledge is all too obvious in their differing behavioural norms, gestures, linguistic nuances, connotations and basic assumptions about the world.

Thus, whether or not an advertisement communicates its message effectively will depend on whether or not it is relevant to the advertisee. This in turn will be determined by the advertisement appealing to relevant needs and the advertisee having the cultural knowledge to interpret the concepts contained in both the form and content of the advertising message.

4.3   The elements in the model

These hypotheses can be graphically represented by the model in Figure 4.1. Before going on to describe the different scenarios which may occur, it is first necessary to define the different elements in the model.
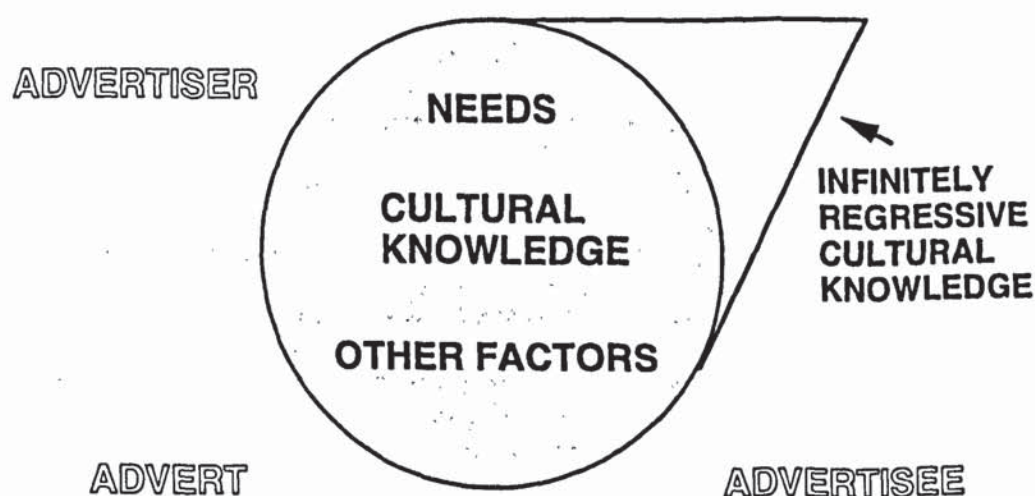
Figure 4.1 - The elements in the model

4.3.1 The context chosen

The importance of context in the Relevance Theory of Communication was discussed above. In this model, both participants in the advertising communication, i.e. the advertiser and the advertisee, choose particular contexts in which respectively to produce or interpret the advertising message. This choice is made based on the individual's context or total situation [see Figure 4.2]. The 'total situation' would encompass such things as individual factors, for example personality, intelligence, interpersonal attitudes and beliefs etc..

Given that advertising is mass communication and thus cannot be tailor-made for the individual, these individual factors are not of concern in this investigation. The focus of study is rather a 'collective personality' made up of characteristics and features attributed to the market segment to which the advertisee is deemed (by the advertiser) to belong.

Economic considerations, such as income and purchasing power and the advertisee's buying behaviour, also help to shape the advertisee's context. For example, some individuals purchase solely out of necessity, others for reasons of status. Certain basic products will be seen as necessary (for example milk, bread), whereas others will have connotations of status (for example fur coats). The associations which particular products have are by no means permanent and may change over time. Furthermore, although the status motive may dominate all of an individual's purchases, even the most basic, for example buying the most expensive bread, individuals may adopt a necessity approach when purchasing or assessing certain products and a status approach when choosing others.

Figure 4.2 - The elements in the advertisee's context or total situation
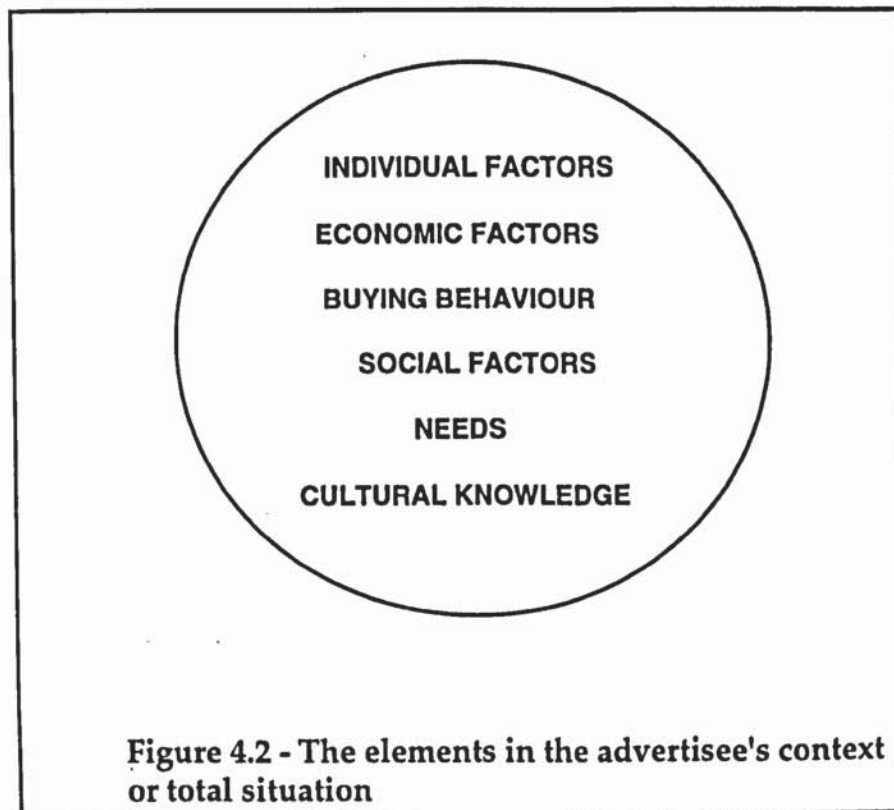
Also social factors, such as socio-economic status, education and lifestyle aspirations all influence not only how and what individuals buy, but also to which advertising messages they respond. For example, advertisements usually assume a certain level of education in their references, subject matter and connotations. Or they delimit the audience by declaring that the advertisement is only of interest to certain income groups. Lifestyle and lifestyle aspirations also play a major role. By isolating the lifestyle with which the individual wishes to identify or to which s/he wishes to aspire, the advertiser has a powerful advertising tool.

The format of the graphic is designed to show the interconnectedness of many of the elements. For example, it is obvious that buying behaviour will not only be influenced by personal factors, such as personality type, level of confidence etc., but also by social factors such as education and status and also economic

factors, such as income level, which may demand that the individual makes purchase decisions based entirely on economic criteria. Cultural knowledge is also related to social factors, since level of education, social peer groups etc. would all play major roles in contributing to the constituents of the individual's cultural knowledge. Buying behaviour is learned behaviour and is therefore also a product of cultural knowledge. It is logical that individual factors, social factors and economic factors will all have a strong influence on needs. For example, introverted people have very different needs to extroverts and the needs of those who are affluent are very different to those who are well-educated, but of modest means or those who are poor. The marketer/advertiser therefore needs to segment the market between these particular social or lifestyle groups. Interestingly, social factors will also affect the context of the advertisement, since such factors will not only determine which media the individual selects, but also how these media are evaluated.

Again, it should be stressed here that the advertisee is a typical member of the market segment which the advertiser is targeting - a collective personality which best typifies a market segment, social group or lifestyle, not any individual. The total situation also encompasses the circumstances in which s/he encounters the advertisement (for example the substance of the advertisement, the advertisement's paralanguage, the medium, the television/radio channel or particular publication and the co-text, i.e. the text which precedes or follows the advertisement) and also the individual's cultural knowledge and experience (for example the ability to recognise that this is an advertisement and cultural knowledge - see below).

To reiterate a point made above, successful communication depends on the advertiser and advertisee choosing and using a common context.

4.3.2 The advertiser

Traditional models [for example Shannon and Weaver etc.] have tended to differentiate between the source and the sender. The logic behind this distinction was that the source had a message to send, but lacked the skill or facilities necessary to send this message properly. Thus, the sender's help was enlisted to 'encode' the message and send it effectively [see discussion in Chapter One]. Obviously, in advertising communication, the source would be the organisation or person wishing to advertise and the sender would be the advertising agency or marketing manager, if the advertising is done internally.

However, given that the encoding-decoding approach has been rejected, it cannot be asserted that the content of the advertising message which the advertising agency's creative department produces is vastly, if at all different from the message which the client wishes to communicate to its public. There are many reasons for this convergence of relevances and interests.

Advertising agencies are not independent, nor are they objective. Their brief is dictated by the client and they depend on the client's fee for their economic livelihood. Thus, it is neither their task nor is it in their interests to change the advertising message. Today, more than ever, the advertising organisation dictates the design of the advertising campaign. Instead of the advertising agency being left alone to its creative whims, it is more likely the case, that the client is involved in all stages of the production. (This goes without saying for advertising which is done in-house.)

Therefore, if one accepts that the advertising agency is subordinate to its clients, then it is merely an extension of the client. Consequently, this model does not recognise the distinction between the client and the advertising agency, since the final advertising is a joint product of both these and many other parties [see below].

Furthermore, given the subordinate nature of the relationship between the client and the agency, there should be no divergence of Relevance. This is because the context and needs of the advertising agency and its employees will play a neutral role and all will temporarily adopt the contexts and needs of the client. Thus, this model defines the advertiser as those persons or organisations communicating the advertising message. What the advertising agency can however do is act as an interpreter of the target culture, the advertisee's cultural context. Through the agency's knowledge of and closeness to the advertisee's culture, it can see what needs are more or less relevant to the advertisee and what cultural knowledge the advertisee does or does not have.

Also important to keep in mind is the fact that although the term 'advertiser' is referred to in the singular, it is in fact a compound, composed, as already stated, of all those persons or organisations involved in creating, communicating through and benefiting from the advertising communication. In other words, all the relevant employees in the client organisation, the management and ownership of the client organisation, all the employees of the advertising agency, the management and ownership of the advertising agency and all those people and organisations who influence all these individuals and their organisation.

4.3.3 The advertisee

In common with the advertiser, the advertisee is also a compound term, since, by definition, advertising is mass communication and therefore in any advertising communication, there will be many advertisees. The advertisee being discussed here is the "ideal subject" [Fairclough 1989], the personality, lifestyle etc. which best typify the target group. This model recognises two types of advertisee, namely pre-determined or accidental/coincidental.

The pre-determined advertisees are the advertiser's target group - those segments of the population which have been matched with the product's or service's attributes. Obviously, reaching these advertisees is of most interest to the advertiser who has selected and assigned needs to this group.

Accidental or coincidental advertisees are those individuals or groups of individuals who, although they have not been deliberately targeted, are also exposed to the advertising message. If these advertisees do react positively to the advertisement and choose the correct context, this will be a bonus, but, ultimately, from the point of designing the advertising campaign, the advertiser, as already stated, is most interested in the targeted advertisees. From the point of view of studying intercultural advertising and its effects, both intended and coincidental advertisees - whether they act on the message or the advertisement or not - are obviously of interest.

Perhaps in order to emphasize the active participation of the advertisee and to dissociate from the "conduit" approach [Reddy 1979], the model should carry on logically from Norman Fairclough's comment about the production and

consumption of texts [see Chapter One] and refer to the participants as producers and consumers. This would not only overcome the connotation of a channel in which the addresser sends a message to the addressee, it would also make both participants actors, rather than the advertiser being the subject, the agent, and the advertisee being the passive, indirect object. Thus, the term "advertisee" should be understood as the consumer of the advertisement.

4.3.4 Needs and cultural knowledge

In the model itself, the advertisee's total situation has been condensed into three components: needs, cultural knowledge and other factors. As stated above, this hypothesis proposes that the former two, i.e. needs and cultural knowledge, are of most importance in determining Relevance. Obviously, certain factors in the total situation may be split between these components. For example, an individual factor such as personality may determine needs, but may also act as another factor which may either enhance the choice of the correct context or interfere with it. Economic considerations are most likely to work as 'other factors', since the individual is unlikely to take the step towards choosing the correct context if the negative influence of financial considerations is too strong.

4.3.4.1 Cultural knowledge

Cultural knowledge is the knowledge derived from the culture in which the advertisee or advertiser lives. By culture, is meant the economic, ideological, social and linguistic framework of the advertiser and of the advertisee. Chapters Three and Four dealt with the cultural contexts of the West German advertiser and the East German consumer in more detail, in terms of language, society, ideology, economics and the product being advertised, the bank.

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The three-dimensional shape of the chart [see Figure 4.1] represents the nature of cultural knowledge and how it is acquired. As discussed in Chapter One, it is infinitely regressive in the sense that the advertiser can make second and third order assumptions about the advertisee based on his/her knowledge of the advertisee's culture.

The traditional code-based approach to advertising communication has been to see the advertiser, the advertisee and the advertising process in the following way:

> Marketers seek to base the product image on a prior analysis of the interpretative predilections of the target audience. They may construct the image either for mass markets by using open codes of interpretation (symbols recognised by the average person everywhere), or for specific subgroups (such as teenagers) by using restricted codes [Leiss, Kline and Jhally 1990: 291].

What is however central to this model and to the process of intercultural communication is not the notion of a shared code, but rather that of a shared context which results from shared cultural knowledge and common needs [see discussion in Chapter One].

4.3.4.2 Needs

> Meeting basic human needs for survival has long ceased to be a primary object of consumer goods firms in modern industrial societies. The consumer is faced with an enormous array of goods competing for his limited funds. The goods meet a vast and complex number of needs. The buyer cannot afford and could not use all of them, so he must select between them His basis for selection is generally considered to rest upon his perception of their ability to meet his needs and the priorities he ascribes to those needs. This perception in turn depends upon the information he receives about the product through advertising, promotion, personal intercourse and previous satisfactions. He will 'note' the advertising and hence those products which are relevant to him and his needs. He will act upon the advertising which serves the most 'important' of his needs (at that particular time). The interaction between his needs and the priority he ascribes to them is of tremendous importance in this situation. [Cannon 1973: 56]

The above quote shows the central role which needs play in the Relevance concept of advertising communication[2]. The advertisee selects the advertisement (and subsequently the particular product or service) which appeals to those needs which are most relevant to him/her at any one time. Not only this, the advertisee also prioritises his/her needs and thus it can be deduced that there are various degrees of Relevance.

For the purposes of this model, the needs of the advertiser can be defined as those needs which bring the advertiser to initiate the advertising communication and which the advertiser brings to the advertising process. Many of these may well be secondary needs derived from other needs, for example the need to succeed, the need for wealth etc.. However, although the individual needs of individual advertisers will undoubtedly play a role (as will the individual needs of individual advertisees), it is not possible to investigate these in any great detail. Nor would such an investigation shed much light on the process of mass communication. Therefore, this analysis is only concerned with those needs which involve the advertiser in the advertising process, for example, the need to sell products, the need to create good will for the company or brand, or the need to improve the product or brand recognition.

With regard to the advertisee, the concern is not only with those needs which are uppermost in the advertisee's consciousness, but also with the less urgent, more dormant needs whose non-fulfilment does not prevent the individual from enjoying a contented life. These dormant or secondary needs may be "called up", so to speak, by the advertising process and consequently, through reinforcement and repetition, become more urgent, more primary, more

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[2] For a more detailed discussion of the role of needs in the communication process, see Chapter One.

relevant. Thus, there is a greater likelihood that the advertisee will act on future advertising messages.

Also of importance are the needs which the advertiser assigns to the advertisee and which are appealed to in the advertising communication. Although, initially, these needs may not be directly relevant to the advertisee, by the process of persuasive communication and reinforcement, they may actually become relevant to the advertisee. These needs may be labelled 'manufactured' and their existence will ensure that the advertisee is even more open to the next advertising communication and is therefore more likely to choose the 'correct' context.

Obviously, for the communication to be successful, the advertiser must have a good knowledge of what the advertisee's needs are, or perhaps more accurately, what needs the advertisee has, which can be manipulated or which needs the advertiser can 'manufacture' through the advertising message, to achieve the desired behavioural change:

> It is an active audience that seeks to have its needs fulfilled by the persuader, and it is an active persuader who knows that he or she must appeal to audience needs in order to ask the audience to fill his or her needs by adopting the message-purpose.
> [Jowett and O'Donnell 1992: 21]

It is also important to recognise that not all needs involved in the advertising process are necessarily tied up with consumption. As discussed in Chapter One, today's advertising appeals to a wide range of apparently obscure needs such as the need for humour, entertainment or lyric. Furthermore, the needs which a particular advertisement seeks to fulfil and those it actually does fulfil may be very different. The advertiser cannot ensure how the advertisement is

going to be used, and ever-more sophisticated audiences may subvert the advertisement so that it fulfils a need not intended by the advertiser (for example the need for humour).

4.4   The various scenarios

Thus, there are six hypothetical advertising scenarios: the intracultural context; the intercultural context - failure; the intercultural context with product/brand segmental overlap; the intercultural context - attempt; the supracultural context; and the intercultural context - success.

4.4.1   The intracultural context

In the first situation [see Figure 4.3], the advertiser and advertisee share the same culture or subculture. As a result, they also share - all things being equal - the same cultural knowledge, similar needs and other factors, such as financial considerations. Obviously this is an ideal situation which would seldom if ever exist in reality.

It is important to point out here that culture, as defined above, constitutes the economic, ideological, social and linguistic framework of the advertiser and advertisee [see Chapter One]. As a result, it could be argued that it is impossible for the advertiser and advertisee to ever share the same needs and cultural knowledge, unless the advertiser were advertising to his/her peers and fellow advertisers.

However, broadly speaking, individuals within the same region or country are more likely - all things being equal - to have the same cultural knowledge, economic situation etc. than individuals in different countries or regions.
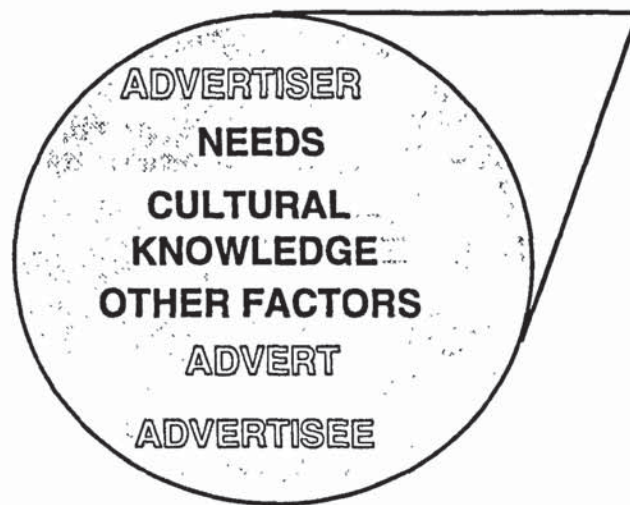
Figure 4.3 - The intracultural context

The advertiser can therefore make certain assumptions about the advertisee's cultural knowledge and needs because they share the same context. These assumptions are based on sets and sub-sets of assumptions which the advertiser does not even realise s/he is making, because when communicating with members of the same linguistic, economic, ideological and social culture, such things are sub-consciously taken for granted as being mutually known. For example, the advertiser would not think it necessary to tell the advertisee that this is an advertisement, since the advertisee should - by virtue of being a member of the same culture or sub-culture - be able not only to recognise an advertisement but also to understand its function etc..

4.4.2 The intercultural context - failure

Sperber and Wilson maintain that the onus is on the speaker - in this case the advertiser - to decide what is and is not mutually known. When the advertiser fails to do this, the second situation occurs [see Figure 4.4].
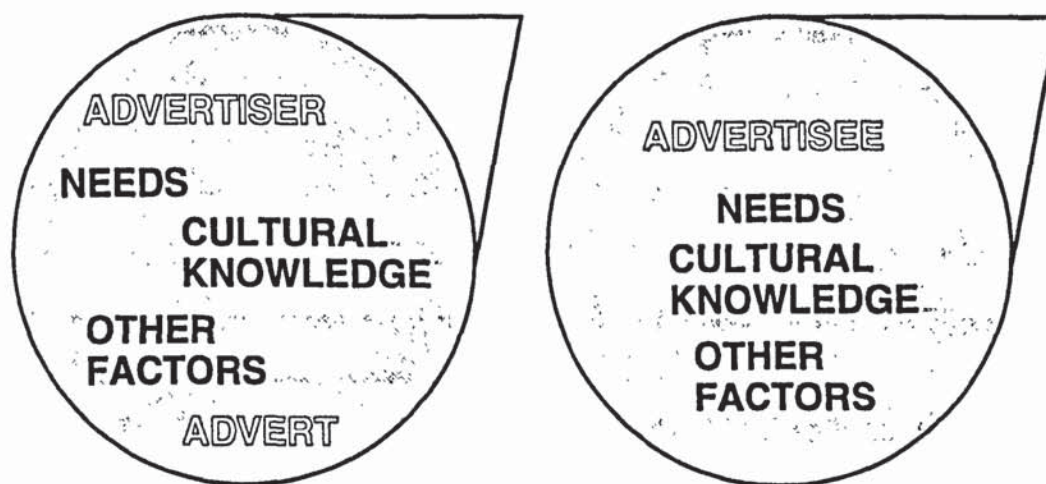
Figure 4.4 - The intercultural context - failure

Here [as depicted in Figure 4.4], the advertiser is either unaware of, or ignores the different culture or sub-culture of the advertisee. Thus, not only do they not share a common context, but it is also highly unlikely that the advertisement will appeal to needs which are relevant to the advertisee or that the advertisee will have the cultural knowledge to interpret the advertisement and assign the 'correct' context - in other words, the one intended by the advertiser - to the advertising message:

> 'The presumption of relevance' is often just that - the unwarranted taking of assent for granted. Politically, the gap that separates the two poles of communication has a very real and tangible analogy in the stratified structure of consumer society - and with it, in the enormous potential for *mis*interpretation [Davidson 1992: 154].

This was the initial situation faced by some West German advertisers when they used advertisements which had been designed and consumed in a mutual context in an attempt to address advertisees in a different culture [see Chapters One and Three].

4.4.3   The intercultural context with product/brand segmental overlap

The model does however recognise that, although the advertiser and advertisee may come from different cultures (in particular national cultures), they may in fact share certain associations about the advertiser's product or brand, or the country of origin of the product or brand being advertised [see Figure 4.5].
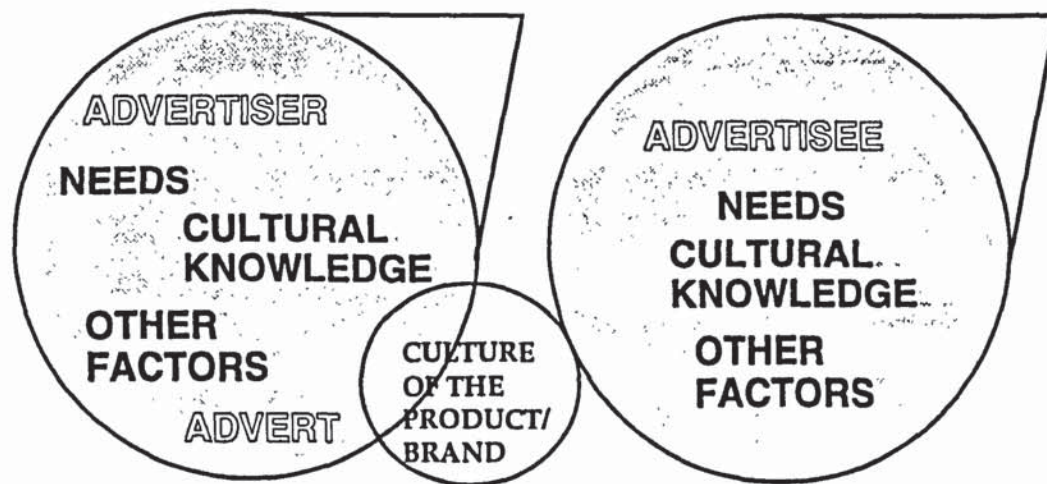
Figure 4.5 - The intercultural context with
product/brand segmental overlap

In effect, the product or brand has a culture of its own. This would particularly be the case where luxury products and status brands are concerned. Thus, some part of the advertising message may be relevant by virtue of the advertisee's notions about the product, brand or country, particularly where the product and its attributes match stereotypes about the other culture.

For example, efficiency and solid engineering in German cars, luxury and old-worldliness in British cars. Thus, for the German, an advertisement for Roll Royce may appeal, even where it makes no effort to reach out to the German consumer on his/her terms. *Audi's "Vorsprung durch Technik"* campaign is another example of this. The slogan, although having no linguistic relevance for the British consumer, proved to be a highly successful campaign, because it had the association of German engineering.

4.4.4   The intercultural context - attempt

In the third situation [represented in Figure 4.6], the advertiser recognises that the advertisee has a different cultural context and that mutual knowledge may not exist.
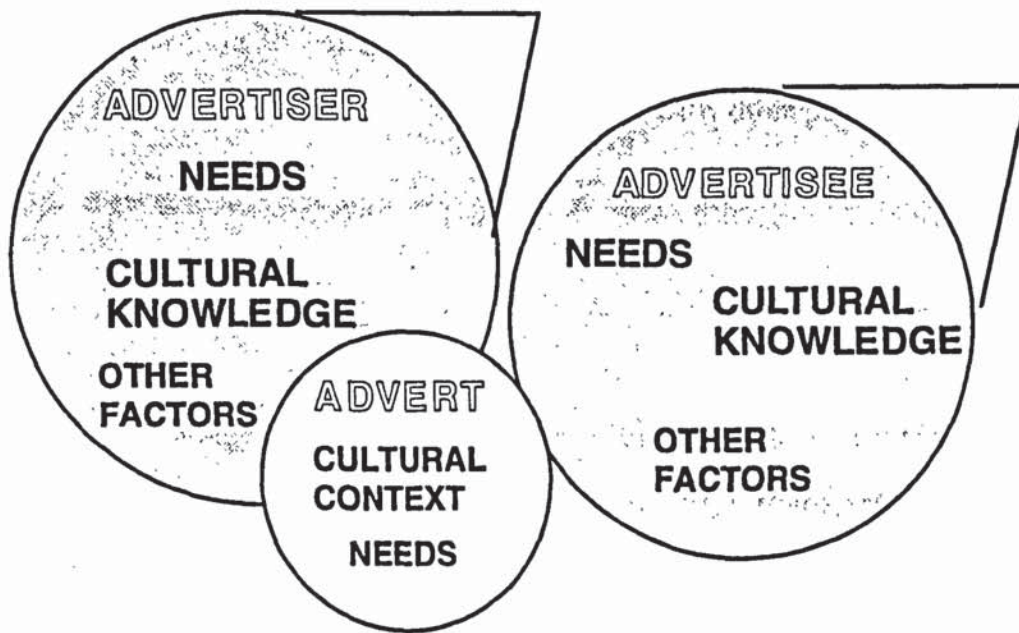
Figure 4.6 - The intercultural context - attempt

Thus s/he adjusts the advertising message, but without sufficient reference to or knowledge of the other culture. As a result, it will, again, be difficult for the advertisee to assign the correct context to the advertising message.   It is possible that this type of advertising may achieve a certain relevance with the advertisee, however there is a greater likelihood that it will not.

4.4.5   The supracultural context

There is an alternative interpretation of this situation, which also perhaps reflects more accurately the nature of much modern advertising. Such advertising is not strictly intercultural, implying an exchange between cultures, and certainly not multicultural, based on equality between the cultures, but

rather it is supracultural. This is based on the concept of what the author terms multinational culture and which stems from McLuhan's notion of the global village [McLuhan 1964]. As McLuhan predicted, the world *has indeed* become a smaller place, primarily due to technological advances in communications. Individuals may never have been to Australia, but if they watch Australian television programmes and drink Australian lager they feel able to identify with the people and culture of the country. Furthermore, individuals are more likely than ever to share similar experiences with their peers in other countries around the world. They have all drunk *Coca Cola*, visited *McDonalds* or seen a particular film.

Thus, a not insubstantial part of this infinitely regressive cultural knowledge is made up of such multinational experiences and is therefore shared by people all over the world. Although the individual may not ever meet these people or even know anything else about their lives, on a certain level, within the sphere of multinational products, s/he can communicate with them and relevance does exist. Witness *Coca Cola*'s latest campaign which stated simply that after "O.K", *Coca Cola* was the second most recognised word in the world. This scenario is depicted in Figure 4.7. This is the basis of such supracultural advertising. Transnational corporations, who actually inhabit this acultural limbo, design generic advertising in this context, with considerable success throughout the world.

Although this multinational culture may resemble the image of American popular culture, it is not identified with any particular country; it is instead the product of transnational corporations, whose annual profits exceed the gross national product of many countries. These corporations have grown to such a scale that they have manufactured their own organisational culture which is reflected in their advertising.

Figure 4.7 - The supracultural context

4.4.6 The intercultural context - success

The final graphic [see Figure 4.8] describes a situation where the intercultural advertising communication has been successful, because the advertiser has produced the advertisement largely within the context of the advertisee.

Thus, the advertisee should be able to deal with the advertisement's cultural context using knowledge which s/he already has and the advertisement should also appeal to needs which are relevant to the advertisee.

This kind of successful communication can be achieved by employing copywriters who either belong to or are very familiar with the particular culture and/or using market research tools effectively.
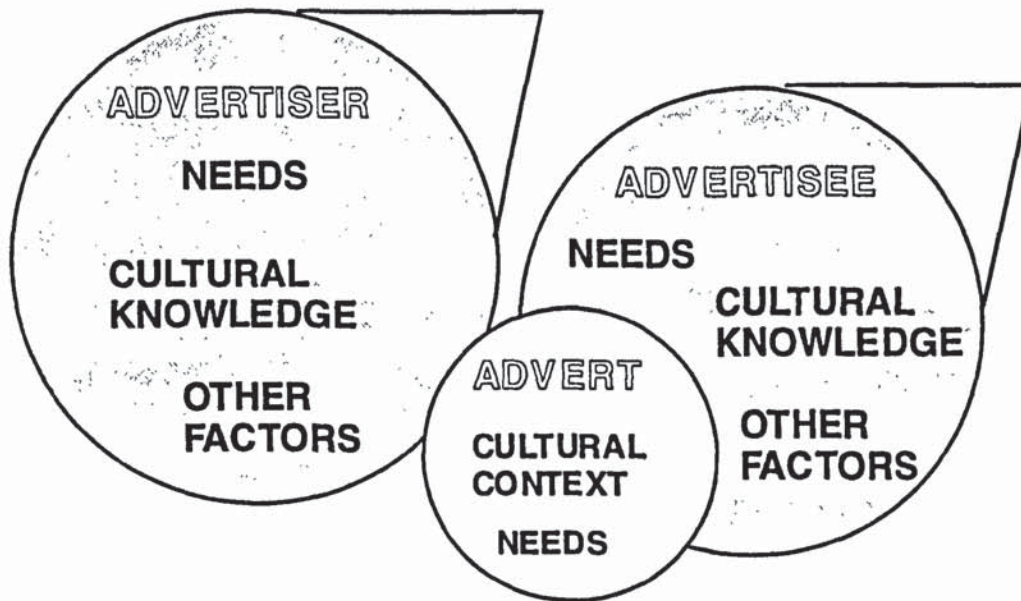
Figure 4.8 - The intercultural context - success

4.5   Conclusion

In this Chapter, in response to the rejection of the traditional Saussurean models of communication in Chapter One and based on the findings of Chapters Two and Three, a Relevance approach to intercultural communication has been explored and used as the foundation on which to build a model of intercultural advertising communication in order to demonstrate various scenarios. This model is based on the hypothesis that advertising communication will only be successful where the advertisement is relevant to the advertisee, in other words where the advertisee has the cultural knowledge required to interpret the advertisement and where the needs appealed to in the advertisement are relevant to the advertisee. The model also depicts graphically how this hypothesis can explain the problems and difficulties encountered in intercultural advertising, since the advertiser may not have access to or knowledge of the advertisee's cultural context.

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Given that culture has been defined in terms of the social, economic, linguistic and ideological framework of a particular group, this model could also be applied to a wide variety of situations involving *staggered discourse* [Simpson 1993 - see Chapter One]. For example, government and council publications, text books, charters produced by public institutions, regional, national and international media etc.. In such situations, the addresser may be producing messages in his/her own cultural context and inventing an *ideal subject* [Fairclough 1989] with needs and cultural knowledge derived from the advertiser's perceptions of the world. This is often done without reference to the actual addressees, who then have to build up a relationship with this fictional subject which may be based entirely on the addresser's cultural context. By defining culture in a broader sense, by outlining the dangers inherent in such communication and by explaining how they occur, it is hoped that this model helps to show how *staggered* communication in general can be improved to the benefit of audiences.

The next chapter, Chapter Five [The context and methodology of the empirical research] describes the testing of the various concepts and hypotheses in the model, using the context of *Dresdner Bank* advertising and, based on the results and findings of this research [presented in Chapter Six], this model and its underlying concepts are reconsidered in the conclusion.

CHAPTER FIVE: THE CONTEXT AND METHODOLOGY OF THE EMPIRICAL RESEARCH

5.1   Introduction

The first part of this Chapter describes the context of the empirical research. This takes the form of a case study outlining the nature of *Dresdner Bank* as an institution and its marketing and advertising strategy in pre-*Wende* West Germany, as well as an in-depth analysis of its advertising and image-marketing in the new federal states. Following this, the advertisements used in the empirical research are described and analysed in terms of the two main factors in the model, namely, needs and cultural knowledge. The second part of the Chapter is concerned with specifying and describing the procedures for the collection and analysis of the empirical data. This involved deciding what information was required, which data collection method to use, which measurement approach to take, what object to measure and how to analyse the data [Tull and Hawkins 1987: 27]. Although the process is described in sections, it should be kept in mind that the steps in a research design process are by no means clear cut and often overlap.

5.2   Case study

5.2.1   Introduction to *Dresdner Bank*.

Dresdner Bank is - in terms of balance sheet total - Germany's second-largest bank, behind *Deutsche Bank* and ahead of *Commerzbank* which are the other two of what is commonly known as *die drei Großen* or the Big Three [see Chapter One]. The bank was founded in 1872 with an equity of a mere 3.2 million Taler and thirty employees [Dresdner Bank AG 1992(a)].

Today, in sharp contrast, *Dresdner* boast assets of 283 billion *Deutschmarks* and a 42,000 strong highly skilled workforce. In the first ten months of 1993, the

Dresdner group made record profits, 22% up on the same period in 1992. It has a 10% stake in *Allianz*, Germany and Europe's largest insurer, as well as holdings of 10% in the *Münchener Rückversicherung* company and 17% in *Opermann* mail order company, along with numerous minor interests in other corporations [Dresdner Bank AG 1992(b)].

Perhaps more than any other German bank, the history of *Dresdner Bank* reflects the history of modern Germany. From its first office in Dresden, the bank went on to move its headquarters to Berlin - something not usually referred to in its advertising strategy in the new federal states which exploits the banks origins in the city of Dresden [see below] - and establish branches in other parts of the newly unified German empire. *Dresdner* opened its first overseas office in London in 1895 and went on to set up further offices in France and America.

However, following the First World War, *Dresdner* was to experience the cycle of hyperinflation, unemployment and recession which characterised the inter-war years. At the height of the Great Inflation, *Dresdner*'s balance sheet totalled an amazing 204 trillion marks [Dresdner Bank AG 1992(a)].

One part of its varied history which *Dresdner*, for obvious reasons, does not like to broadcast is its role in funding the Nazi regime. In fact, it was originally intended to try the bank on charges of war crimes; something which did not prove possible due to insufficient evidence. As a form of punishment *Dresdner* was split into eleven theoretically independent successor banks by the Allies, however, it was reestablished in 1957 following the abolition of the *Großbankengesetz*.[1] Since then, *Dresdner* has gained in financial influence and

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[1]See Chapter Two for a fuller discussion of these issues.

power in Germany, in Europe and internationally. In 1973 it became the first German bank to be allowed to set up a permanent representation in Moscow. In that same year it also set up offices in London and Tokyo. In 1983, the Swiss-based *Dresdner Bank* (Schweiz) AG and *Dresdner Bank* Finance B.V., Amsterdam were founded. *Dresdner's* shares are now traded on all major international stock markets [Dresdner Bank 1992(a)].

Following the *Wende,*, *Dresdner* recognised the opportunities offered by this new market and took the historic step of being the first West German company to open an office in the city of Dresden in 1990, 118 years after being founded in the city. Not surprisingly, *Dresdner* considers itself to be associated with Eastern Germany more than any other bank and has used this association to attract customers in the new federal states [see below].

Dresdner Bank currently has nearly 300 branches in the new federal states. Up to the end of 1993, *Dresdner* had invested 2.5 billion Marks in the east, and in return had amassed 1.6 million private and corporate clients [Leipziger Wirtschaft 10/1993]. Amazingly, today, one third of its clients are in the new federal states. It is a very definite policy of Germany's number two bank to achieve a much higher share of the Eastern German market, thus promoting itself to the number one spot - at least in the Eastern part of Germany.

Dresdner's aspiration towards pan-European dominance through *Allfinanz* (the provision of a comprehensive range of financial services, not all typically banking services) has been made even more realisable by the bank's cooperation with *Allianz*, Germany and Europe's largest insurer which owns 22% of the bank and, more recently, by *Dresdner's* intra-Community link-up

and international collaboration with *Banque Nationale de Paris* (BNP) - also ranked second in terms of balance sheet total in France. These two financial giants recently agreed to exchange 10% shares in each other following the Commission's approval. The deal promises many potential gains for both parties and has the makings of a pan-European powerhouse - on the one hand offering BNP access to *Dresdner*'s newly acquired East European network and expertise in financial securities, and, on the other, allowing *Dresdner* to benefit from BNP's pending privatisation and superior international links. To date one of the most successful of all European banking partnerships has resulted in the establishment of joint subsidiaries in Warsaw, Prague and St. Petersburg [The Economist 7 September 1992].

While, there does not appear to be much *Dresdner* can do domestically about its label of German number two, it now sees its future in terms of overtaking Deutsche Bank on the Central and Eastern European and Asian markets. Through financial dominance in these markets and, particularly in the new federal states, *Dresdner* hopes to become a truly pan-European player in the new sense of the word. Expansion towards the East may currently be proving more successful for *Dresdner*, but this should be seen as an integral part of, rather than an alternative to, its preparation for a unified market not only in Western, but also in Central and Eastern Europe.

5.2.2 The image of Dresdner Bank and its advertising in pre-*Wende* West Germany

The image which *Dresdner Bank* has (consciously or sub-consciously) cultivated in West Germany is that of an earnest, somewhat formidable and even intellectual type of institution. It is a bank which only those who are not just financially secure, but also sure of their status and position in West German

society would approach. As number two of the Big Three, its aims in terms of winning market share have been qualitative rather than quantitative, presenting itself, above all, as a *'Bank des Wissens'*,

> *Eine Bank, die nicht mit Emotionen, sondern mit Informationen das Vertrauen und die Sympathie ihrer Kunden gewinnt.*
> [Dresdner Bank AG 1988]

This strategy is deemed to be the most appropriate for the selected target group, since in West Germany, *Dresdner* targets its advertising and marketing predominantly at: "*besserverdienende Privatkunden*" [Stehling 1992] who are obviously serious about how and where they invest their money. Even if this target group remains "*unausgesprochen*" [Stehling 1992], this is the image of the institution and its customers in the West:

> *Wir gehen weniger auf die breite Masse, die von den Volksbanken und Sparkassen...gut abgedeckt wird* [Stehling 1992].

Thus, in *Dresdner*'s estimation, the West German banking public does not expect or want fun and entertainment but rather serious information from bank advertising:

> *Die Kunden in Deutschland haben relativ klare Vorstellungen davon, was sie von ihrer Bank erwarten. Außerdem kann die Werbung für eine Bankdienstleistung nicht so funktionieren wie diejenige für einen Markenartikel. Schokolade ist eine weniger ernste Angelegenheit als beispielsweise ein Kredit. Beim Thema Geld erwarten die Leute Beratung und Seriosität* [Hullmann, cited in Wehrl 1992].

The contrast with British bank and financial services advertising is blatantly obvious. The 'serious' bank advertisement is the exception in Britain amidst the mythical sagas (*Lloyds Bank*), comedy sketches (*Prudential Insurance*), rap (*Trustee Savings Bank*) and karaoke tactics (*Midlands Bank*) of even the most 'serious' financial institutions. This difference appears to be symptomatic of the gulf separating the style and role of advertising in Britain and in Germany:

> German commercials seem extremely perfunctory, compared with British commercials. It is obvious that they simply do not enjoy anything like the cultural prestige they do here {in Britain}.
> [Davidson 1992: 94]

This serious, competent and knowledgeable image has also been the reason for the verbose nature of much of *Dresdner's* print advertising. The thinking behind these advertisements with their weighty texts and insipid graphics was that, in order for *Dresdner's* claims of financial omniscience to be taken seriously, the bank should speak knowledgeably and extensively on one particular theme (usually quite complex) and product in each individual advertisement:

> *Der Anbieter demonstriert seine umfassende Kompetenz und informiert allgemein und produktbezogen über einen erklärungsbedürftigen Anlagetyp, der aber nur für einen kleinen Kundenkreis in Frage kommt. Dabei tritt die Dresdner Bank im Stil eines Branchenführers oder Bundesverbands auf, der allein die Kompetenz besitzt, sich angemessen zu Produkten, Problemen oder (finanzpolitischen) Entwicklungen zu äußern* [Stehling 1992].

According to *Dresdner*, this strategy has paid off and it is now considered a respected commentator on economic events:

> *Das ist das Ergebnis unserer Kommunikation der vergangenen vier Jahre, daß wir uns kompetent äußern können, zu Pöhl und Schlesinger, zur Währungsunion oder zur Börse. Das nimmt man uns ab. Das erwartet man sogar von der Dresdner Bank.*
> [Hullmann, cited in Stehling 1992]

Part of this serious image has been to advertise in the quality daily newspapers - *"Die Tageszeitung ist das Medium, das uns täglich mit den wichtigsten Informationen versorgt"* [Dresdner Bank AG 1988] - and in the financial press. *Dresdner* also claims that it can more easily access its target group through the medium of the daily papers, since regular reading of a daily paper increases along with the socio-economic status of the reader [Dresdner Bank AG 1988]. A further reason is the exploitation of the co-text, which also gives credibility to *Dresdner's* economic competence:

> *Weiter gibt uns die Tageszeitung wie kein anderes Medium die Chance, unsere Anzeigen im redaktionellen Umfeld zu plazieren: dem Wirtschaftsteil* [Dresdner Bank AG 1988].

Thus, being placed amidst economic and financial articles together with the editorial appearance of the advertisements themselves, *Dresdner*'s advertising assumes the genre of an economic text - even more so for those readers who are not interested in the particular product.

Parallel to the cultivation of this knowledgeable image has been the decline of *das grüne Band der Sympathie, - "eine der bekanntesten Kampagnen des deutschen Finanzmarketing* " [Stehling 1992] - which had been used, apparently successfully, for about 15 years. Although it is still used, it is quite peripheral and is not a feature in itself. Instead,

> *Heute präsentiert sich die Dresdner Bank technisch-kühl, im Vordergrund stehen Produkte, Dienstleistungen und Kompetenz.*
> [Stehling 1992]

5.2.3 The advertising of *Dresdner Bank* and the image it has tried to achieve in the new federal states

> *Wir wollen uns hier sympathisch machen..*
> [Director of *Dresdner Bank* in <u>Der Spiegel</u> 4/1990]

The difference between *Dresdner*'s strategy in the East and its pre-*Wende* and current strategy in the West is obvious when the target groups in the old and new states are examined. In the new federal states, in contrast with the policy outlined above, *Dresdner* has opted for a much broader sweep, defining its target group in much looser terms,

> *In den neuen Bundesländern {wirbt die Dresdner Bank}auf breiter Basis und weniger in die Tiefe gehend* [Stehling 1992]]

This strategy can be seen as an attempt to win more customers than the other two of *die drei Großen* [i.e. *Deutsche Bank* and *Commerzbank*] in an attempt to

shake off its number two label - in the East at least:

> *Die Nummer zwei unter den Großbanken ist auf gesamtdeutscher Aufholjagd* [Wirtschaftswoche 49/1991: 146].[2]

In fact, it could even be argued that there is no well-researched policy decision about which segments of the population should be actively targeted. The marketing strategy is not defined by social status, education or occupation, however, prospective customers must fulfil one important criterion - they must have found their way in the new market economy [Wolfrahm 1993]. This vague and somewhat subjective condition shows clearly who *Dresdner* is not interested in, namely those who have fallen by the wayside because they cannot or will not function as fully-fledged 'capitalists' [see Chapter Two].

As the following shows, *Dresdner Bank* did not approach the East German market as a totally greenfield situation:

> *Als Wettbewerbsvorteil konnte das Kreditinstitut seinen Sympathiebonus und seinen höhen Bekanntheitsgrad nutzen.*
> [Hullmann in Stehling 1992]

The association with the city of Dresden has been exploited in all components of *Dresdner*'s advertising and marketing mix. For example, the bank became the first West German financial institution to open an office in the East. The obvious choice for the location of this information bureau was Dresden and the advertising for the opening was heavily laced with historical language and significance:

> *Die Rückkehr zum Ursprung unseres Hauses ist ein historischer Schritt nach vorn* [Stöcklein 1990].

According to *Dresdner*, this historic step heralded,

> *...nach 45 Jahren Unterbrechung den neuerlichen Start in der Bank-Geburtsstadt Dresden* [Stöcklein 1990].

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[2]See Chapter Two.

Shortly afterwards information offices were also opened in Leipzig and East Berlin.

In the early days following the *Wende*, *Dresdner*'s objective was to present itself as an institution,

> *...das nicht nur eine herausragende fachliche und örtliche Kompetenz besitzt, sondern als führendes Wirtschaftsunternehmen, auch initiativ den politischen und gesellschaftlichen Wandel fördert* [Stöcklein 1990].

Thus, it was *Dresdner*'s intention from the beginning to cultivate a role which far exceeded its functions as a financial institution, to become a fixture in the everyday life of the East and part of the vocabulary of the everyday experience shared by the East Germans. Naturally it saw itself as the heir apparent to their financial deposits, the bank more committed than any other to the new federal states. The strategy, strengthened by the latent effects of this *Sympathiebonus*, seems to have paid off and *Dresdner* has the highest recognition rate of any bank in the new federal states, 10% higher than *Deutsche Bank* [Stöcklein 1990].

From the beginning, public relations has formed a major component of *Dresdner*'s campaign in the new federal states. For example, the bank posted its employees near the border crossings to present the citizens of East Germany with their *Begrüßungsgeld* and a promotional gift from *Dresdner*. This friendly, hospitable strategy was to characterize the bank's future campaign in the East. So whilst it had long since established itself as a serious and competent institution in the West, it was obvious that the East German market required something different - even a return to the more gentle approach of its *Grüne Band der Sympathie* campaign:

> *Die Bank, die früher mit dem 'Grünen Band der Sympathie' geworben hatte, konnte so sehr schnell den auch bei den DDR-Bürgern weithin bekannten Slogan unter Beweis stellen* [Stöcklein 1990].

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According to *Dresdner Bank'*, the average East German needs reassurance from the bank in order to overcome initial nervousness and anxiety. Many were too intimidated to come into the new banks, because of their lack of knowledge about banking or their fear of the unknown. The extensive use of *das grüne Band der Sympathie* in the East was seen as an easy way of presenting the image of a friendly, welcoming institution in order to instil trust in potential customers and neutralise their fears. Thus, in stark contrast to *Dresdner's* use of dry, high-brow advertising in the West and proud boast that it does not advertise with emotions but information to win over customers, the campaign in the East was emotional from the outset [Wolfrahm 1993].

Another element in this strategy is of course the desire by the bank to differentiate itself from the grim *Staatsbank*, the 'parasites'[3]:

> Die DDR-Bürger haben jahrzehntelang nur in die Muffgesichter der Staatsbank-Bediensteten geguckt, sie sind die schmucklosen Kassenräume gewöhnt. Selbst wenn die Männer der Dresdner den neuen Kunden mitteilen, daß sie ihnen einen Wunsch nicht erfüllen können, verlassen die Besucher fröhlich die Büroräume im Dresdner Hof. Schon die bei West-Banken gepflegte Höflichkeit stimmt die Ost-Bürger heiter [Der Spiegel 4/1990: 95].

The *Grüne Band der Sympathie* theme persisted as the East German market became *Dresdner's* absolute priority - even the bank's information hotline was named *das grüne Telefon*. In the design of this campaign, *Dresdner* obviously saw the potential for fulfilling certain needs which the East Germans may have had in the early days of and following the *Wende*: the need for a sympathetic, friendly and trustworthy face; the overwhelming and ever-growing need for information, and the need for a link which would bridge the forty years of division. All these elements have been evident in *Dresdner's* strategy in the new federal states. Slogans such as *"Dresdner Bank wieder in Dresden," "Zurück in die*

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[3]See Chapter Two.

Zukunft", *"Jetzt auf beiden Seiten des Brandenburger Tores"* [see Figure 5.1] and "2+4=*Eins* " promoted the image of an institution which was proud of its association with the East and committed not only to the future of East Germany but also to a united Germany. *Dresdner's* 1991 Annual Report is a prime example of this tactic. The front cover shows a sunset on the river Elbe with the *Dresdner* cityscape in the background. Each section of the report begins with an equally flattering image of the East, along with a quote from the stable figures of pan-German high culture and some epic-like comments about the new Germany. The text itself waxes historical in ideologically-laden language and with a fervent nationalism which is quite out of place in the corporate accounts of a financial services institution:

> *Wo tief im Kyffhäuser seit 1190 Kaiser Barbarossa schläft und von Deutschlands Einigkeit träumt. Alle 100 Jahre weckt ihn ein Rabe, damit er sehe, ob es endlich Wirklichkeit sei. Das letzte Mai hat er nicht mehr umsonst geschaut* [Dresdner Bank AG 1992(b)].

At a more practical level, *Dresdner* has shown its commitment to the East by such tactics as officially opening its office in Dresden with a lavish party, to which hundreds of guests from the economic, political and cultural spheres were invited. The bank also sponsored cultural activities (for example the Jürgen-Ponto-Stiftung) and presented the city of Dresden with new buses. In its first two years of existence, *Dresdner's* cultural foundation has spent 2.3 million DM on municipal construction, scientific and cultural projects in Dresden [Börsen-Zeitung 3.11.93].

Deutsche Bank, seeing the benefits *Dresdner* was reaping from this *Sinn fürs Soziale*, has also jumped on the sponsoring and public image band wagon and the *Alfred Herrhausen Stiftung* presented motor vehicles to the social services in the East [Wirtschaftswoche 49/1991].

Figure 5.1 - "Jetzt auf beiden Seiten des Brandenburger Tores"

But *Dresdner* has gone further still. It has financed chairs in marketing at the universities of East Berlin, Dresden and Leipzig and has sponsored a competition to help provide East Germans hoping to start their own business with some capital and advice. In fact, the bank has even gone so far as to participate - along with the churches, trade unions and other unlikely bedfellows - in *Aufbauwerk Sachsen*, which seeks to create employment in the region.

In Leipzig, the bank has identified itself very much with cultural and arts events, sponsoring numerous exhibitions, concerts and other productions. The objective here has been two-fold: *Dresdner* hopes firstly to benefit from word-of-mouth advertising and, secondly, to popularise the bank, so that the people of Leipzig will get to know its name and associate it with a quasi-paternalistic, philanthropic institution, interested in the cultural life of the community.

These public relations activities were supplemented by a low-key, informative advertising campaign. The bank began a direct mail action in January 1990, targeting industrial customers in about 5000 *Kombinate* and *Volkseigene Betriebe*. However, large-scale advertising for the new information offices was not often necessary for the following reasons:

> *Zum einen berichtete die lokale und regionale Presse ausführlich, zum anderen aber war der Andrang von Interessenten bereits vor der Eröffnung jedesmal so groß, daß eine befriedigende Beratung meist kaum möglich war* [Stöcklein 1990].

Furthermore, the public relations activities largely supplanted the need for a major advertising campaign:

> *Auch hier zeigte es sich in allen Fällen, daß die umfangreiche Öffentlichkeitsarbeit im Vorfeld der Eröffnung außerordentlich erfolgreich war* [Stöcklein 1990].

Thus, the bank concentrated mainly on direct advertising - in the form of mailings - to companies and individual households.

Although *Dresdner* had been marketing itself in the former GDR since November 1989, it was not until July 1990 that the bank actually implemented a specific advertising campaign for the former GDR. While the strategic advertising concept was designed in the headquarters in Frankfurt am Main, the tactics of the campaign were decided locally[4]. Again these advertisements were above all informative in style. Each one explained a particular product or service provided by *Dresdner* - '*vom Sparbuch bis zum Investmentzertifikat, vom Dispositionskredit bis zum Existenzgründungsdarlehen* '. The advertisements were intended to be *werblich* and *informativ*, the latter quality taking precedence in order to avoid appearing pushy. In any case, the enormous demand for information provided the bank with a unique advertising strategy - to advertise by simply informing:

> *Bei einzelnen Produkten, wie zum Beispiel beim Autokredit, unterblieb die werbliche Komponente sogar fast ganz; das Schwergewicht des Anzeigentextes lag auf dem Hinweis, daß eine solche Kreditaufnahme gut überlegt sein muß* [Stöcklein 1990].

The differences between the old serious approach and the new light-hearted approach are obvious when one compares the two examples of advertising in the new *Länder* [reproduced in Figures 5.2 and 5.3] with those used in pre-*Wende* West Germany [see Section 5.2.4]. The light-hearted, comic-strip graphics, the simple language and lack of *Fachsprache* , the decidedly smaller body of text and the ever-present *grünes Band der Sympathie* easily differentiate

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[4]Even now, when most of the advertising is common to the old and new federal states, the practical implementation of an advertising strategy is sometimes different. For example, a recent product for young people was advertised using Donald Duck in the new federal states, where Dresdner has built up a light-hearted and friendly image for itself. This figure was not used in the West however, because such an approach would not marry with the serious image of the bank in the old federal states.

Figure 5.2

Figure 5.3

these advertisements from their West German forerunners. The bank in these advertisements is definitely friendlier, more approachable and easier to use (note the form to send away for information). It could therefore be said that the whole institution has been 'feminised' by unification, particularly through its activities in the East. Interestingly, the approach in the old Länder has remained as cold and all-knowing as it previously was [see Figures 5.4 and 5.5]. There is as much text and *Fachsprache* as previously and, although the images may be slightly less dry and more fashionable, they nonetheless represent well-off, well-educated stereotypes to which the *Dresdner* customers should aspire and to which few in the new *Länder* would be likely to relate.

Dresdner's television advertising concept for the new *Länder* was developed together with a creative team from the East. The bank had obviously learned from the experiences of other companies who had attempted the *'Schicki-Micki-Werbung'* approach:[5]

> *Hierdurch will die Dresdner Bank vermeiden, durch eventuell unglaubwürdig oder 'importiert' wirkende Werbung aus dem Westfernsehen die Ortskompetenz zu gefährden* [Stöcklein 1990].

Seeing the potential in exploiting the enormous need for information about the new economic conditions, a major role which *Dresdner* has marked out for itself in the new federal states has been that of educator and preacher of the new doctrine of the social market economy:

> *Wir fühlen uns auch verpflichtet, den marktwirtschaftlichen Erneuerungskurs in den neuen Bundesländern nach Kräften zu unterstützen* [Dresdner Bank AG: Advertising booklet]

To this end, *Dresdner* hosted specialist re-training and information seminars for economic journalists and, at the beginning of 1990, *Dresdner* commissioned a

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[5]See Chapter Three.

Figure 5.4
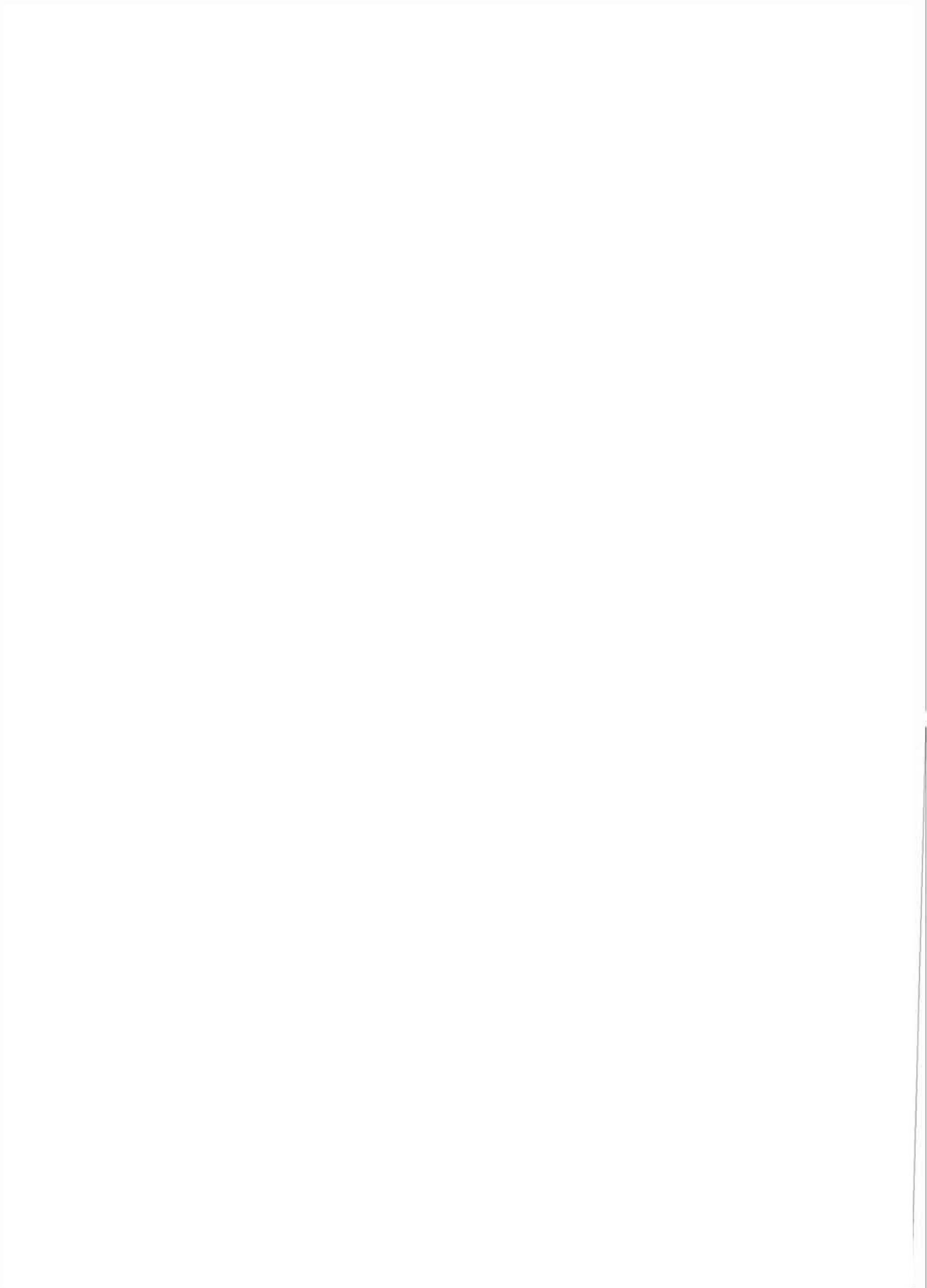
Figure 5.5

team of experts at Marburg University to write a series of short reports and articles about the distinguishing features of the social market economy and their functions. This series was then published by *Dresdner* in the East German press. Such strategies allowed the bank to act as a well-intentioned and reliable source of information, working together with the press to inform and educate the East German public about the changing economic conditions:

> Das Bestreben der Redakteure, Ratgeber für ihre Leser, Hörer und Zuschauer zu sein und so als Multiplikatoren zu wirken, ging Hand in Hand mit der Bereitschaft und Kompetenz der Bank, sach- und mediengerecht aufbereitete Informationen über das neue Bankgeschäft zur Verfügung zu stellen [Stöcklein 1990].

Here again is evidence of *Dresdner*'s realization of the potential value of such an advertising and marketing tactic:

> Entscheidend war hierbei, daß jeglicher werbliche Aspekt zugunsten neutraler Information über das Bankgeschäft und die verschiedenen Produkte in den Hintergrund trat [Stöcklein 1990].

Another major advertising project was the television programme *Grünes Licht*. The choice of name is in itself interesting and symbolic - all-clear for the German economy or the green light of *Dresdner Bank*'s presence in the East, its green band of friendship, its green telephone line. This was an advertisement designed as a type of financial agony aunt to help the East Germans - adolescents in the social market economy - to cope with having to think more about their money:

> Allwöchentlich in den Regionalprogrammen der neuen Bundesländer ausgestrahlt, werden hier die Bürger der ehemaligen DDR leicht verständlich mit den Usancen der neuen Geldwirtschaft vertraut gemacht [Stöcklein 1990].

Following the explanation of some aspect of the West German economic and financial system by an expert from *Dresdner Bank*, viewers would telephone the programme with their problems and queries. By all accounts the series seems to have been very successful and *Dresdner* claimed that it received a barrage of phone calls and enquiries to local offices after every programme.

However 'neutral' this information may have been, it was provided in association with *Dresdner Bank*. This is the beauty of public relations type advertising over the *Schicki-Micki* approach. A valuable service is provided by the institution, apparently for no reason other than philanthropy, *Dresdner's* so-called *"Sinn fürs Soziale"* [Wirtschaftswoche 49/1991]. This approach has been advocated by many experts. Such tactics as public relations and corporate identity building enable media specialists to,

> take advantage of the lack of experience the east Germans have in the full marketing mix [Hannan 1990:134].

The benefits for the bank are that it is elevated in the minds of consumers above other, lesser institutions which resort to advertising and it is also associated with expertise in the particular product or service. For the vulnerable, suspicious and propaganda-weary East Germans, this was obviously the best approach to take.

5.2.4 The advertisements used in the study

5.2.4.1 The rationale behind using these advertisements

This study was carried out using exclusively pre-*Wende* advertisements. The logic behind this was the belief that, consciously or sub-consciously, advertisers and copywriters are now working within a different context, i.e. that of a unified Germany and one would expect this to have affected the advertising they produce. Thus, from the point of view of testing the model, the most interesting thing was to take such pre-*Wende* advertisements (produced in an intracultural context) and test them in the East German context.

These advertisements were taken from a series designed and released by *Dresdner* in 1988 - in other words they were thought out and created before the

Wende or even before anyone thought of the *Wende* or unification were serious possibilities. They are therefore the last *purely* West German advertisements for *Dresdner* in the sense of the old West Germany, since everything has been altered in the interim - needs, cultural knowledge and other factors. The German mind-set has been altered and this is reflected in all types of discourse taking place within this new social and cultural order [see Chapter Three].

Dresdner Bank did not use these advertisements in the new federal states. They have instead concentrated on an information-oriented campaign explaining the features of Western-style banking. *Dresdner Bank*'s marketing and advertising strategy in the new federal states is discussed in detail above. What was of interest in this study was not only *Dresdner Bank*'s campaign in the new federal states, but rather why these or similar advertisements were not used. The hypothesis proposes that this is because the needs appealed to in these advertisements were not relevant to the advertisee and that the advertisee did not have the cultural knowledge needed to interpret them.

Out of the series of ten advertisements, the four advertisements with the broadest public appeal were selected. Most of the other six advertisements were obviously targeted at businesses and since this study was carried out with members of the general public, such advertisements would automatically have no relevance for many of the participants in the survey. It was therefore considered far more worthwhile to use the four advertisements appealing to the West German public.

5.2.4.2 The strategy behind these advertisements

One of the most striking points about these advertisements is the volume of text contained in them. Cook [1992] talks about the increasing dominance of the paralinguistic and visual element in advertisements today and the corresponding decrease in the amount of text used in advertisements [See Chapter One]. However these and all the other advertisements in this series contain huge amounts of text in order for *Dresdner* to present itself, in its own words, as a *Bank des Wissens*. Furthermore, the bank has used this tactic to differentiate its image from those of other financial institutions in order to establish itself as an intelligent, competent, even academic commentator on financial happenings. All the advertisements speak directly to the consumer, using the formal *"Sie"* in keeping with the bank's serious image.[6]

5.2.4.3 Description and analysis of the individual advertisements

Before the needs appealed to and the cultural knowledge assumed in these advertisements will be discussed in depth, the four advertisements in question are described briefly.

Advertisement One

The headline of this advertisement [shown in Figure 5.6] contains the words *Sammeln? Sparen? Spekulieren?* - Collect? Save? Speculate?- each stated as a question or option which the advertisee is supposed to choose. The graphic shows a selection of gold bars and old gold coins either falling from heaven, or laid out as a selection from which the consumer can choose and thus the connection is made - these are all things the advertisee can do with gold. Interestingly enough, it is the ingots which are shinier and stand out more,

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[6]See above for a fuller discussion of Dresdner's banking and marketing strategy.

Figure 5.6 - Advertisement One

which would seem to suggest that *Dresdner* is not very interested in selling old coins.

The text begins by describing the mystical and pre-historic nature of the origin of gold:

> *Gold. Der Anfang seiner Wertschätzung liegt im Dunkel der Geschichte, im mythischen Zeitalter.*

The themes and motifs running through this advertisement are very similar to the third advertisement. The advertisee is told that gold is a magical and primeval symbol for money, a store of value:

> *Gold ist das Zauberwort für Geld und Geldeswert geblieben. Es ist was es immer war, ein Hort für den Fall der Fälle*

This is a prime example of the Marxian notion of fetishism [see Chapter One]. The advertisement goes on to talk about the sensual, narcissistic nature of the human relationship with gold:

> *Wer Münzen sammelt, kennt das Gefühl, Gold in der Hand zu wägen. Kennt die Schönheiten der mannigfaltigen oft historischen Prägungen aus aller Herren Länder.*

Continuing the magical, mystical theme, the bank presents itself as a kind of alchemist who can turn the advertisee's spare 200 DM a month into gold i.e. into treasure:

> *Es gibt noch andere Möglichkeiten, Geld in Gold zu verwandeln.*

and

> *Wenn Sie also Geld in Gold verwandeln wollen, helfen Ihnen unsere Anlageberater bei Ihren Überlegungen, wieviel Gold in welcher Anlageform für Sie am besten ist.*

Other roles which the bank takes on in the advertisement include those of protector - protecting the unsuspecting consumer against risk and against a drop in living standard, as well as long-term friend (the average investment

period is between eight and twenty years) and competent and knowledgeable ally.

Risk is negatively seen, something to be avoided or at least minimised:

> *Dabei ist das Kursrisiko denkbar gut abgesichert.*

According to the advertisement, gold is not only beautiful, precious and mystical, but also necessary, so essential in fact that it should always be part of an investment package:

> *Gold. Es sollte bei keiner Vermögensanlage fehlen, in welcher Anlageform auch immer. Selbst wenn es nur einen kleinen Teil Ihres Vermögens ausmacht.*

Advertisement Two

This advertisement [seen in Figure 5.7] is dominated by a gold-coloured graphic of a 1000g ingot or gold bar with the impression DEGUSSA FEINGOLD. The headline states: *Ein kleines Vermögen in Gold. Ab 200 Mark monatlich*, promising the reader a small fortune in gold for 200 Marks per month. The title, apart from its obvious, if not very exciting, function of tempting the advertisee to thoughts of gold, fortune and basic greed, also helps the reader to select or deselect themselves - the implication in the headline is that the offer is only for those individuals who have a spare 200 Marks every month. The text goes on to stress the qualities and attributes of gold, claiming that, unlike money, gold has an inherent value:

> *Gold ist ein Sachwert, Geld nicht. Gold ist ein Wert an sich, der überall auf der Welt gefragt ist.*

This, of course, is not correct - gold has value, merely because people value it and have attached symbolic value to it - it is, in Saussurean terms, a signifier of economic value. The value attached to gold could just have easily been attached to any other raw material [see discussion in Chapter One].

Aston University

Illustration removed for copyright restrictions

Figure 5.7 - Advertisement Two

Not only does the text go into details on the 'beauty', the fineness and sensual qualities of pure gold (*Denn Gold, reines Gold, dieses geschmeidige und dehnbarste aller Metalle, das sich hauchdünn verarbeiten läßt, bis zu einem zehntausendstel Millimeter*), but it also claims that gold is *unentbehrlich* - that society cannot do without it:

> *Die Industrie braucht es. Die Medizin braucht es. Die Notenbanken der Länder dieser Welt wollen und können nicht darauf verzichten.*

Having established the need for gold, its use is then extended to the investor, who obviously should not be without such a necessity:
> *Und die privaten Anleger sicherheitshalber auch nicht.*

The only risk attached to gold, the *Einstandspreis* or price at which the investor buys it, is undertaken by the bank. The 200 Marks which the customer pays in each month are credited to a gold investment account in Luxembourg. Again, in this advertisement, the perspective is long-term:

> *Der Goldanlageplan hat eine Laufzeit zwischen 8 und 20 Jahren.*

The reference to *Dresdner Bank*'s subsidiary in Luxembourg would seem to be intended to add validity and a certain air of 'high finance' to the advertisement's claims. This reference also assumes that the advertisee has the cultural knowledge to associate Luxembourg with international banking.

Advertisement Three

Again, this advertisement [shown in Figure 5.8] addresses similar themes and uses similar techniques to those of the first two advertisements. The graphic depicts a solitary and considerably smaller pile of 5 Mark coins (the return on an ordinary 3% savings account) opposite two piles of 5 Mark coins and 2 Mark coins (the Extra return from the *Extra-Sparkonto*). This very visible discrepancy between the two returns seems more impressive than the 3/4 of a

Figure 5.8 - Advertisement Three

percent difference. The illustration thus brings across the message more clearly.

The *Extra-Sparkonto* offers saving with a definite extra- as depicted in the graphic. According to the text, sometimes an advertisement is worth reading (in terms of money) and that this is one such advertisement:

> *Manchmal ist das Lesen einer Anzeige Geld wert. Dies ist eine solche Anzeige.*

Here the text is applying the anti-advertising appeal, implying that most advertisements are a waste of time and do not have the reader's best interests at heart. This tactic is designed to make *Dresdner Bank* and its advertising appear more honest, less wasteful and more worthwhile than its competitors.

Again, the advertisement is self-selecting. It is only worthwhile for those individuals who have at least 5,000 Marks to spare:

> *Vor allem, wenn Sie kein Konto bei der Dresdner Bank haben, aber 5.000 Mark. 5.000 Mark oder mehr, die Sie in der nächsten Zeit nicht brauchen, die Sie nicht ausgeben werden oder nicht ausgeben wollen. Aller Voraussicht nach.*

Here the individual is given every opportunity to deselect him/herself. S/he must not need the money in the near future, must not be intending to spend it or must not want to spend it, provided nothing unforeseen happens. Although this piece of text does help to sort out those who are seriously interested from those who are not, the approach is somewhat moralistic and superior. The assumption here is that it is good or positive not to spend all one's money, to have spare money, even as much as 5000 Marks, and to not want to spend it. Saving and thrift are presented as being very positive and only those responsible individuals who possess these admirable qualities are invited to join this 'club' i.e. those with an *Extra-Sparkonto*.

The individual must now ask what will become of this money (*Was wird aus dem Geld?*) It is assumed that any sensible individual would want to increase its value and that not to do so would be unthinkable. The only other option, rather than investing it in an *Extra-Sparkonto* is to put it in an ordinary savings account - the idea of doing nothing with it is not even entertained. The obvious choice is the Extra Savings Account:

> *Viel mehr wird es dagegen auf einem Extra-Sparkonto der Dresdner Bank.*

The advertisee is encouraged by the promise of more and yet more interest to invest the money over a longer and longer period of time:

> *Hier vermehrt es sich um 3%, wenn Sie es ein Jahr liegenlassen....Und 3.75% Zinsen pro Jahr sind Ihnen sicher, wenn Sie es 24 Monate stehenlassen. Aus 5.000 Mark werden 5.383 Mark in nur zwei Jahren.*

Although the text assures the individual and assumes that s/he also agrees that two years is not a long time, there is always the possibility that the individual will need the money due to some awful catastrophe, playing on people's fear and uncertainty regarding the future:

> *Nun sind zwei Jahre keine lange Zeit, aber was ist, wenn Sie wider Erwarten das Geld benötigen? Oder einen Teil davon? Dann bekommen Sie Ihr Geld natürlich.*

In any event, the bank guarantees liquidity and satisfies the need to have instant access to one's money, while at the same time catering to the need to plan ahead. Herein lie the two main advantages of the *Extra-Sparkonto*, which the text goes on to point out explicitly:

> *So gesehen, ist das Extra-Sparkonto der Dresdner Bank also ein Konto mit der Sicherheit von zwei Vorteilen. Es ist ein Sparkonto, auf das man zur Not zurückgreifen kann. Und es ist ein Anlagekonto: mit dem gewissen Extra für eine gewisse Zeit.*

The advertisee is again reminded, in case s/he is under any illusion, that the minimum investment, the entrance fee to this club, is 5000 Marks and the text of the advertisement ends with an attempted pun on the word 'extra': Potential clients who have more than 5000 Marks should not shy away, as they are more than welcome - there is (of course, as any fool knows) no upper limit for such an account and the tone here is slightly sycophantic in its attempt to win over moderately wealthy investors - perhaps by making them feel more important and more wealthy:

> *Wer für ein solches Konto mehr übrig hat als die Mindestanlage von 5.000 Mark: Ein Limit nach oben gibt es beim Extra-Sparkonto nicht. Extra nicht.*

Advertisement Four

The headline [see Figure 5.9] poses a daunting question to the advertisee: *Eines Tages werden Sie aufhören zu arbeiten. Was dann?*. The advertisee will have to retire one day (interestingly, the issue of being made unemployed does not figure) and the advertisement asks him/her to think about what would then happen. The shiny black graphic consists of an empty desk, business telephone, empty executive chair turned to the side, away from the desk, presumably contemplating the uncertain future. The text warns the advertisee that one day s/he will no longer be receiving an income, but will instead be dependent on a pension from the State or from his/her former employer, which may not be sufficient:

> *Es kann noch Jahre dauern. Oder ein Jahrzehnt. Vielleicht auch noch ein Vierteljahrhundert. Aber eines Tages werden Sie kein Gehalt mehr auf Ihr Konto bekommen. Sondern eine Rente. Vom Staat. Oder dem Unternehmen, in dem Sie arbeiten. Wird sie reichen oder nicht?*

The world of retirement is portrayed as a scary, uncertain place and in order to make this awful inevitability more bearable, the advertisee should, naturally, invest in a private pension with *Dresdner Bank* in order to maintain his/her

Figure 5.9 - Advertisement Four

living standard - the implication being that the statutory pension will not suffice.

The text goes on to talk about *Dresdner*'s new computer program called *drecos* which the bank has developed especially for its customers and which, free of charge, can forecast the client's future needs and design a corresponding pension plan. *Vorsorge* is the key word and *drecos* will help the customer to provide for the future. *Vorsorgung* will ensure that the customer is ahead of all his/her ill-informed peers in the pensions game.

The only logical sensible option is to buy a private pension with the aid of *Dresdner Bank* and *drecos*:

> *Wer sich in dieser Situation lieber auf seine eigene Verantwortung besinnt, sorgt also vor.*

And this, the advertisee should do as soon as possible, otherwise s/he is likely to lose out:

> *Je eher Sie mit Ihrer privaten Vorsorge beginnen, desto weniger kostet sie. Und desto mehr kann Ihr Geld im Laufe der Zeit verdienen.*

A constant theme running through this advertisement is fear: Fear of the future, fear of a life without work (both as a means of self-fulfilment and source of a steady income) and fear of a drop in living standards. This is indeed a very real fear for many Germans, in a country with an ageing population, supported by fewer young people. In order to exploit this fear, the bank sets itself up as helper, problem solver and, most importantly, protector - of the advertisee's money, living standard and entire future. The implication in the advertisement is that in this uncertain and scary world, the individual can only rely on him/herself and the advice of the *Dresdner* pensions consultant.

5.2.5   Needs appealed to in these advertisements

The variety between these four advertisements is only very superficial. The type of appeal used, the needs invoked, the themes addressed and even the graphics are all remarkably similar. While the individual advertisements address specific and highly specialised needs, they are all subsets of general needs which run through all the advertisements. As can be seen in Figure. 5.10, the needs appealed to in these four advertisements are structured into a hierarchy based on Maslow's theory of needs[7].

They range from quite basic needs, such as the need for security and the need to be prepared, to more obscure and "sophisticated" needs such as the need for status and the need for choice. The needs towards the top of the pyramid are only relevant in very advanced - in purely economic and consumerist terms - cultures. In fact, many of them could be said to be manufactured needs, for example the need for choice and flexibility. Interestingly, this need to be managed tends to appear in much modern advertising. This is the (manufactured?) need to save time and hassle, by letting someone else take over some aspect of the individual's life. Thus, whilst thinking s/he is independent and making independent and flexible choices, s/he is in fact surrendering much autonomy to a commercial enterprise to do with as it sees fit.

Another interesting need appealed to is the need for logic, something which is perhaps a dominant feature of much German advertising. There are many examples of this in the individual advertisements. For example, the need to solve problems and find solutions and also the need to make intangibles tangible. The theme of the first advertisement is investing in gold, in

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[7]See discussion in Chapter One.

Need to be managed

Need for flexibility

Need for choice

Need for status

Need to increase wealth

Need to invest

Need for assets/wealth

Need for logic

Need for information

Need to save

Need for liquidity

Need to work

Need to be prepared

Need to have security

Need to hoard/accumulate

Figure 5.5: Hierarchy of needs appealed to by the advertisements
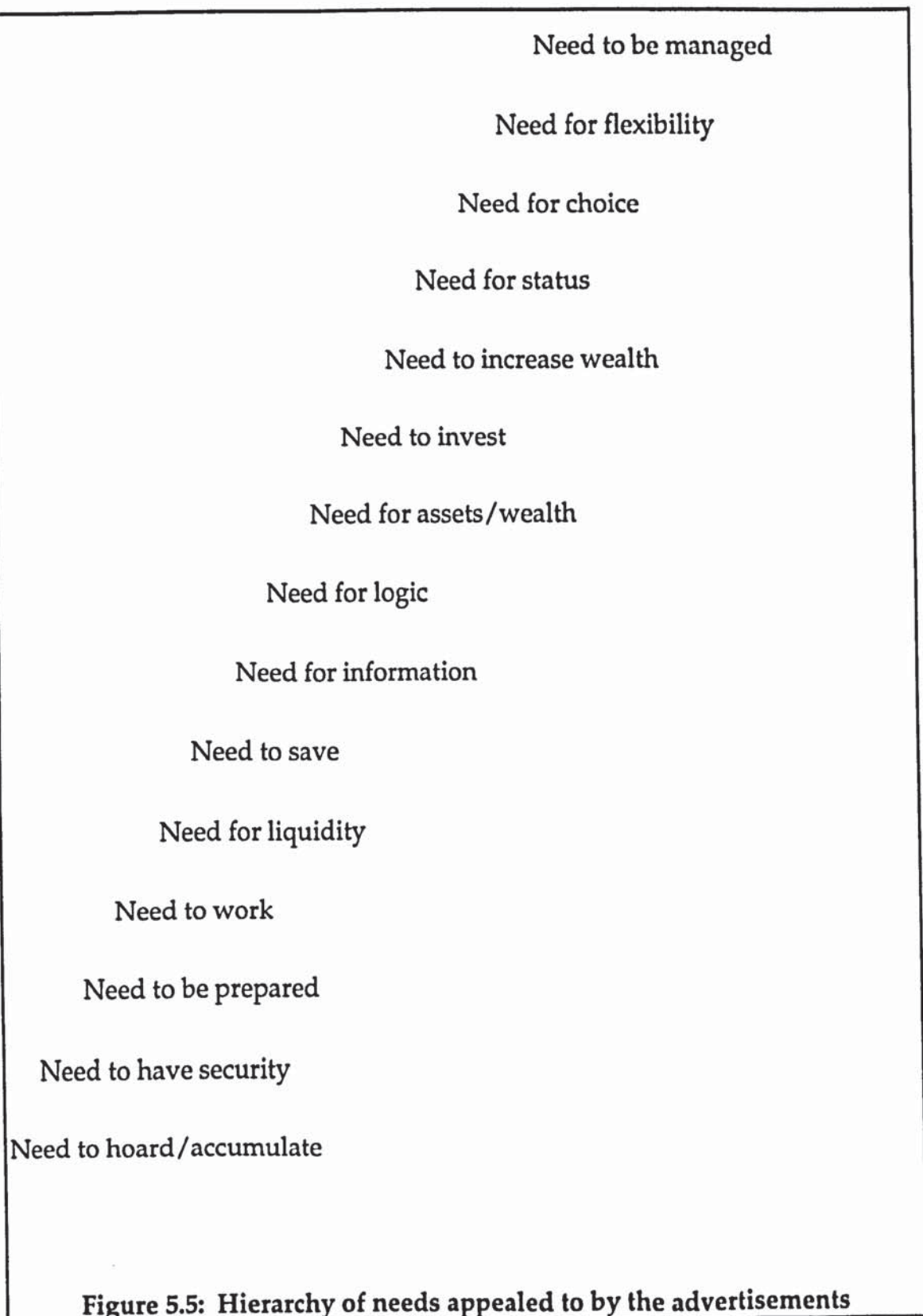
something solid, rather than paper money which is too transient and intangible for the logical mind - even though the prospective investor is unlikely to return from *Dresdner* with a case full of ingots. Furthermore, the advertisement talks

about the bank investing customers' money in gold mines, thus tying everything together and leaving the advertisee in no doubt that this is a logical and sensible investment. There is a similar theme running through the second and third advertisements. The graphic in advertisement no. 3 depicts in very visual and literal terms the difference between the return on two types of investment, so that the advertisee can actually see the *gewissse Extra.* which those investing their money in an *Extra-Sparkonto* receive. Similarly in advertisement no. 2, the gold ingot is there in front of the advertisee's eyes as proof that they are investing in something solid. By presenting the graphics and text in this way, it is much easier for the advertisee to conceptualise what is going to happen to his/her money when it is invested.

Although gold and its value are themes in three out of the four advertisements, it is not the need for gold as such that is being appealed to, since the advertisee is never actually going to see this gold. Rather, it is a need for the security, reassurance and promise of wealth which gold represents - these investment products are, literally, worth their weight in gold. Gold is a prime example of an object which has been 'fetished' - it has been imputed with an incredibly powerful meaning and yet its value is, like money, purely symbolic. It has come to represent wealth, status, decadence, beauty, and above all security, yet, none of these attributes is inherent in gold.

One of the aims of the study is to discover whether or not these needs are relevant to the advertisees. One would expect that because the economy and consumer society in the former GDR were less developed than in the Federal Republic, the needs at the bottom of the pyramid (as far as the need for assets) would be more relevant to the East German consumer, particularly in this interim phase of transition. What advertisers have found to be most important

in advertising in the new federal states is the need for information and it was of interest in the survey to see if this was held out by the responses of the participants.

5.2.6 Cultural knowledge required to interpret these advertisements

Of obvious interest to the study is the cultural knowledge needed to interpret these advertisements. In other words, what elements of the advertisement are redundant as opposed to entropic or new and unexpected? There is also a need to find out what the advertiser assumes is mutually known. The main assumptions are listed in Figure 5.11.

This is an advertisement

This is an advertisement for *Dresdner Bank*

Dresdner Bank is a bank (in the way it is defined by Western style banking - see Chapter Two)

Gold = security

Gold = an investment

Gold = status

Old things are valuable

The future is something of which the advertisee should be afraid

Figure 5.11 -Redundancy/cultural knowledge assumed in the advertisements

Starting with the most basic assumptions, one can say that the advertiser assumes that the advertisee is able to recognise that this is an advertisement, that s/he knows who the advertisement is for and what its function is. In the East German context, this would include the ability to differentiate advertising from propaganda. It may not be quite so easy for consumers in the East to understand that a highly sophisticated, subliminal and atmospheric advertisement with little information is trying to achieve the same end as explicit political advertising [see discussion about advertising in the former GDR in Chapter Three].

Another basic assumption made by the advertiser is that the advertisee knows that this is an advertisement for a bank, that *Dresdner Bank* is the advertiser and that *Dresdner Bank* is a bank in the sense that the *advertiser* understands the functions and definition of a bank. This is where the residual East German banking context may have an effect on the interpretation of the advertisement [see Chapter Two].

Two of the four advertisements are based around gold and make many assumptions about the advertisee's attitudes towards gold - gold is luxurious; gold is a status symbol; gold offers security and safety for your money etc.. This notion of securing the value of money runs deep in all Germans, given the past experience of hyperinflation and a worthless currency. However, is this as important to the East Germans - particularly those born and brought up in the former GDR, where currency markets and fear of inflation did not play a role? Furthermore, the advertisement takes for granted that the advertisee considers old things (in the form of old coins) to be valuable. However, it is only in very developed and affluent societies that antiques are collected and antiquities valued. Therefore, is this assumption valid in the new federal states? In many

'post-communist' countries, including East Germany, there has been a great demand for new things and a break with the past.

The advertisement also makes certain assumptions about how people view particular things - these are listed in Figures 5.12 and 5.13 below. For example, it is assumed that the advertisee views risk-taking negatively and thus wishes to avoid risk, whereas saving and planning are assumed to be positively viewed. However, the North American attitude to what is and is not a risk would be very different to the conservative German attitude. Likewise, it is taken for granted that the advertisee sees responsible speculating as acceptable. But does this also apply to the new federal states, considering that any form of speculation would have been frowned upon by the former GDR regime? Is the idea of choice being a positive quality mutually known and understood in the culture of the advertisee - particularly when up to recently there was no choice of bank, not to mind account-type or investment-package available to the citizens of the former GDR?

risk-taking

not increasing the value of money

wasting spare money

not having spare money

investing in only one thing

not spreading risk

Figure 5.12 - What is assumed to be negatively viewed

saving

responsible speculating

collecting/hoarding

security

investing

liquidity

flexibility

quick access to money

having assets

increasing the value of assets

medium/long-term planning

being prepared

choice/selection

operating internationally

Figure 5.13 - What is assumed to be positively viewed

The advertisements also have a very patronising attitude to what the individual does with his/her money. It is assumed that responsible and sensible individuals will have some money left over at the end of the month and that they should do something worthwhile with that money, i.e. invest it, rather than wasting it all on short term pleasure. Thinking and planning in the long term are seen positively in all the advertisements and are tied into all the

themes and subjects of the individual advertisements. There are some very blatant dichotomies revealed in these assumptions. For example, risk is bad, security is good, or investing money is responsible, while unplanned spending is irresponsible. Undoubtedly by planting and reinforcing these assumptions the bank is creating a permanent context for its advertising messages.

5.3   Methodology of the empirical research

5.3.1   Defining the research problem

Description of the research problem: To prove or disprove the hypothesis that the advertisements chosen are not relevant to the East German advertisee i.e. the needs in these particular advertisements are not relevant to the advertisees and the advertisees do not have the cultural knowledge to interpret the advertisements. These hypotheses have been derived for the purposes of testing the model of intercultural advertising described in the Chapter Four.

Situational analysis: This has already been covered in Chapter Two [which described the context of banking and economics] and Chapter Three [which dealt with the context of language and communication].

Development of a problem situation model: The model developed for the purposes of this research problem was described in detail in Chapter Four.

Specification of information requirements: In order to prove or disprove the above hypothesis, the following information was required:

a. information about the needs of advertisees in the former GDR;

b. information about the attitudes of advertisees in the former GDR, to money, credit and banking in general, and, to the *Großbanken* and to *Dresdner Bank* in particular;

c. information about advertisees' understanding and definition of what a bank is and does; also their understanding and definition of such things as credit, loans, investments etc.;

d. information about the context which advertisees assign to the concepts in the advertisements.

e. information about their attitudes to advertising.

5.3.2 Choice of data collection approach

The secondary research was mainly exploratory in nature, with the purpose of gaining an insight into an understanding of the research problem, particularly in the situational analysis [see Chapters Two and Three]. A further aim of the secondary research was to find out the current state of research into the theory of advertising and communication [see Chapter One] in order to provide the theoretical framework for developing the various hypotheses and ultimately the model of intercultural advertising communication [see Chapter Four].

The next phase involved both descriptive research, for example describing the characteristics, and building up a profile of, the advertisees - through secondary research and/or demographic questions in the survey - and causal research, which involved attempting to show the existence and nature of any functional relationship between the different variables in the model for

example between needs and cultural knowledge on the one hand and context chosen on the other.

This research set out to show that the needs and cultural knowledge of the advertisee will somehow affect the context chosen - in this case, it is assumed that these two variables will result in the choice of the incorrect context. Although this is very difficult to prove, where certain criteria are met, (for example concomitant variation, sequence of occurrence etc), then an association between two factors can be inferred.

5.3.3   Selection of the measurement technique

The main measurement technique was a personal interview using a questionnaire. The questionnaire itself consisted of demographic questions, projective techniques (including word association, sentence completion and third person techniques) and attitude scales. For the purposes of obtaining the information required, the personal interview was considered to be the most appropriate measurement technique. There were a number of reasons for this decision. Firstly, the response rate for this type of survey is very high - as opposed to mail questionnaires which can have very disappointing response rates, and telephone interviews, which although they do prove more efficient in terms of response rate, are still prohibitive from the point of view of cost.

Also, given the nature of the questions being asked, the structured-direct interview was the best method, since the quality and spontaneity of responses would have most likely been affected by the respondent having time to reflect

on the answers given:

> The telephone and often mail, are inappropriate for studies that require the respondent to react to the actual product, advertising copy, package design, or other physical characteristics. Techniques that require relatively complex instructions are best administered by means of personal interviews [Tull and Hawkins 1987: 106].

With mail administration in particular, the respondent has time to read the entire questionnaire through before answering any questions. S/he may not answer the questions in the desired order and may alter answers given before returning the questionnaire.

Also, the complexity of the questions and the need for detailed instructions from the interviewer tended to favour the personal interview approach. The personal interview enabled the interviewer to observe the respondent and to make sure that the question and/or instructions had been clearly understood. The objective in selecting the measurement technique was to find the method which was "...capable of generating appropriate information from the appropriate sample at the lowest cost" [Tull and Hawkins 1987: 115], and for the purposes of the research, the personal interview was felt to be the best option.

These were structured interviews in the sense that a questionnaire was used and the interviewer's freedom to alter the questions was consequently restricted. Ideally, this should have ensured that each interview was, in so far as possible, identical to the previous one. By saying that the interviews were indirect, it is meant that the questions asked consisted of descriptive techniques, association tasks and projective techniques with a minimum of direct demographic questions and also the specific nature and purpose of the survey were not made apparent to the respondent until the end of the interview.

Several other techniques were discussed and considered. One initial idea was that *Dresdner Bank* and the local head office of the *Kreis- und Stadtsparkasse* could enclose the questionnaire with bank statements sent out to clients. This would have overcome the obvious problem of trying to obtain a sample list from an institution such as a bank which is prohibited from disclosing information about clients. Another possibility which was looked into was that of carrying out the interviews in banks. However, both of these approaches were rejected on the grounds that since the bank's involvement in the survey would be obvious, so too would the purpose of the research - something which could affect the responses given. There might also be understandable fears on the part of the respondent as regards confidentiality and anonymity. It was also decided that the views of a wider cross-section of society - not just those of the customers of a handful of institutions - would be of most interest.

Since the interviews were all carried out by the same interviewer, the problem of interviewer effects, which tends to be associated with this method, was minimised. Regular breaks were taken and a maximum number of seventeen interviews per day was set to insure that interviewer fatigue was not a factor.

5.3.4 Advertising research

Although the approach here is that of the social scientist/linguist, there is much to learn from the research which marketing and advertising agencies carry out to assess the effectiveness of a particular strategy or campaign. Advertising research has its origins in motivation research and behavioural theory and starts from the premise that consumers have needs and advertising seeks to satisfy these needs. Therefore, the idea of understanding or trying to understand unconscious motivation, which cannot be uncovered by simple

question and answer, is a basic tenet of motivation and by definition advertising research:

> The relative importance of goal objects and the action towards their attainment comes from a process of evaluation and a series of expectations built up over time. These are of central importance to the product and its image. Success is a function of stating and meeting expectations [Cannon 1973: 55].

There are a number of both conflicting and complementary opinions with regard to this. Gestalt theory stresses that it is the individual's response, i.e. the individual's response to various stimuli in an attempt to come to terms with the environment, which is "at the hub of his behaviour" [Cannon 1973: 55]. This ties in with Maslow's[8] idea of the process of self-actualisation through the satisfaction of primary then secondary needs: "In the course of satisfying these {basic} needs he acquires knowledge, abilities and additional needs. He brings out the importance of behaviour not directly related to coping with the immediate need to survive, such as play and artistic expression" [Cannon 1973: 55]. Personality theory takes the view that needs and motivations are products of the individual's personality and, therefore, according to Cannon, "research in marketing has been focused towards identifying personality traits and types and relating goods and their presentation towards them" [p. 55]. Individuals are often unaware or not conscious of their most central needs and motivations and, therefore, the advertising researcher, copywriter or social scientist must use a variety of techniques to probe these needs and bring them to the surface.

Freud saw the technique of free association as the only way to "...pierce the barriers put up by the mind and penetrate to the core" [Cannon 1973: 57] and this technique has been used widely in motivation and advertising research and was also used in this study. Fishbein also argued that 'salient beliefs' [see discussion on persuasive communication in Chapter One] could be detected by

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[8]See discussion in Chapter One.

free association methods. The participant is presented first with a number of dummy terms to help them relax and then with the terms or concepts which are of interest in the study. The participant is required to give the first word which comes to mind when s/he sees/hears the particular term. However, the technique is not without its critics, largely because much advertising and motivation research today "...is far removed from Freud's in-depth analysis. The nature and significances of the responses generated is open to dispute. There is little evidence that the words and concepts elicited are more significant than those which could be gained from direct questioning. The relationship between the stimulus and the response is yet to be established" [Cannon 1973: 57-58]. However, in spite of some inherent faults, this technique is widely used in advertising research. In favour of the free association method is the fact that participants often enjoy this type of test and find it easier to contend with than having to verbalise and explain deep-rooted attitudes and motivations.

An extended form of free association is sentence completion, a projective or third person technique in which the participant reads or is read the beginning of a sentence and is then required to complete it:

> Sentence completion tests attempt to construct a more meaningful relationship between the stimulus concept and the response word or concept...The depersonalising of the question is assumed to produce more 'honest' replies. Unconscious attitudes towards goods and services can be expressed. The needs and drives expressed in this form can be related to the product and its presentation [Cannon 1973: 58].

Depending on the type of data collection instrument used, interviewer bias can play a role in determining how the participant will complete the sentence and, for this reason, sentence completion tests have sometimes been rejected by researchers. There is therefore a major onus on the interviewer to ensure that s/he does not lead the respondents' replies in any way.

The major advantage of such projective or third person techniques is that they represent "...a more formal attempt to depersonalise the situation for the subject. It is hoped that he will project his own unconscious motivations onto a third person" [Cannon 1973: 59]. The rationale for using such methods in advertising research is that they "...can bring out the deeper implications of copy and the motivations which underlie behaviour" [Cannon 1973: 64] and therefore the researcher is able to identify images and words in the advertising copy which elicit particular responses.

5.3.5 Sample selection

Another reason for selecting the personal interview was the difficulty of generating a population list with the other two methods (mail and telephone). Even for telephone questionnaires, the obvious answer, the telephone directory is not a complete list (due to ex-directory numbers; people who do not have phones; those living in rented/shared accommodation etc.). Therefore the sample was selected by the interviewer on site. The interviews were mall-intercept interviews. In other words, shoppers and passers-by were stopped - in accordance with the method outlined below - and invited to participate in the survey. If they agreed, they were asked a qualifying question to ensure that they met the sampling criterion (i.e. that they come from the former GDR).

For the purposes of the research, the population was defined as:

ELEMENT =   all citizens of the former GDR shopping in
SAMPLING =   the *Mädler Passage*
UNIT
EXTENT =   in Leipzig, Germany
TIME =   between 10.00 and 18.00 from 24.05.94-02.06.94
(excluding 29.05.94)

The sampling unit can be described as "...the basic unit containing the elements of the population to be sampled" [Tull and Hawkins 1987: 373]. Within this sampling unit, the element of the population needs to be further defined. For example, if two people are walking together, the interviewer has to decide which to interview [see selection method below].

As regards the sampling method, the sample was a non-probabilistic, non-stratified, multistage sample. In other words the respondents were not selected by chance, nor was each stratum of the population treated as a separate sub-population and the sample was selected in different places and at different times. With regard to the sample size, the usual methods used for determining the size of a non-probability sample are either on an "all-you-can-afford" basis or by a method which makes use of probability sampling techniques. Given the nature of the research, it would have been very difficult, if not impossible, to estimate the standard deviation, allowable confidence interval etc. for the population and therefore an informed estimate of $n = 150$ was arrived at. In general, the larger the sample size, the smaller the potential error, but with an increasing sample size, costs also increase. Given the time and finances involved, 150 was felt to be the largest possible and thus most statistically reliable sample size for the research. Although this was not a quota sample - because of the difficulties of identifying and classifying selection controls - it was of concern to obtain a representative sample and therefore the following selection method was derived:

> the 5th female approaching the sampling location after the previous interview with a male; the 5th male approaching the sampling location after the previous interview with a female etc. etc.

Since the *Passage* had a number of different entrances and exits, interviews were conducted by the researcher at each entrance and exit in rotation.

5.3.6 Terminology/selected words

The following terms were selected from the four advertisements chosen to be included in the association tasks in the questionnaire. It is worthwhile to look at their intended meaning as deduced by the context and nature of the advertisement in order to see how the advertiser interpreted these terms and intended them to be interpreted by the advertisee. The terms are listed below in the order in which they appear in the questionnaire[9]:

SAMMELN: to collect; accumulate.

ANLAGEN: investment(s)

GELD: money; cash.

BANK: bank; credit institution; financial institution.

KAPITALMARKT: money market; investment market.

ZINS(EN): interest; interest rate

PROFITIEREN: to profit; gain.

VERMÖGEN: assets; wealth; property; fortune; (net worth) of assets.

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[9]In defining these terms, reference was made to Schäfer 1990 and Gabler Lexikon-Redaktion 1989.

GOLD: gold.

RISIKO: risk.

FLEXIBILITÄT: flexibility.

ALTERSVORSORGE: pension; provision for one's old age.

DIVIDENDE: dividend.

AKTIE(N): share(s); stocks.

SPAREN: to save; economize; make savings

SPEKULIEREN/SPEKULATION: to speculate; gamble; play the market

5.3.7 Questionnaire design

The questionnaire was composed of demographic questions, association tasks, sentence completion tasks, description tasks and attitude scales. Most of the demographic questions were contained in the final part of the questionnaire. There were two main reasons for this. Firstly, the other less personal questions were intended to help respondents relax and to build up a rapport between interviewer and interviewee, thus ensuring that respondents felt more comfortable about answering what may have been potentially embarrassing questions. Secondly, the quality of the answers in the association tasks etc.

should be better and the responses fresher since these questions were asked before the more boring and routine socio-demographic questions.

The structure of the questionnaire and the sequence of the questions are designed in such a way that the true subject (i.e. bank advertising) was concealed for as long as possible. This was done in order to ensure the best quality of responses to the association and projection questions.

The interview began with the interviewer introducing herself, explaining the general purpose of the research and asking for the individual's cooperation. The same text was used in all cases and was printed at the top of the questionnaire to prompt the interviewer:

Entschuldigen Sie bitte. Hätten Sie vielleicht einen Moment Zeit um einige Fragen zu beantworten. Mein Name ist Helen Kelly und ich bin Doktorandin an der Universität Aston in Birmingham, England. Ich mache Forschung hier in Leipzig und ich wäre Ihnen äußerst dankbar, wenn Sie an dieser Umfrage teilnehmen könnten. Ihre Antworten werden anonym und streng vertraulich behandelt.

1. Kommen Sie aus den neuen Bundesländern?
oder aus den alten Bundesländern?

Es tut mir leid, aber ich interessiere mich hauptsächlich für die Meinungen der Bürger der ehemaligen DDR. Vielen Dank für Ihre Hilfe.
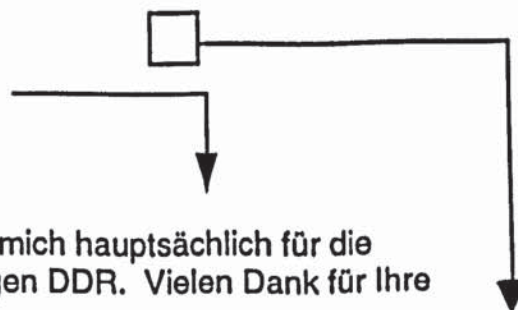
Question 1: A dichotomous control question which served to screen out respondents from Western Germany.

2. Könnten Sie bitte auf dieses Bild kurz mal schauen. Das Bild ist in einer Werbung verwendet . Ihrer Meinung nach, wofür wird hier geworben?
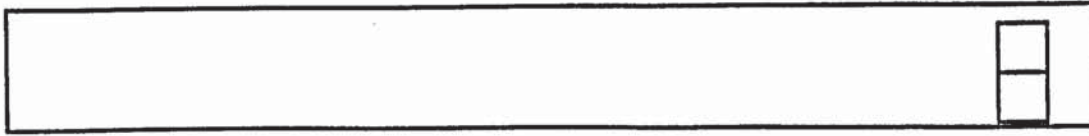
Question 2: In this open-ended question, respondents were shown a graphic [shown in Figure 5.9] from one of the *Dresdner* advertisements (advertising a pension plan) and were told that the picture was from an advertisement. They were then asked to say what they thought was being advertised. The aim of this question was to see what tools respondents had for recognising and dealing with abstract advertising and whether the graphic suggested to them what it suggested to the advertising agency.

Question 3: The respondent was asked to say whether s/he found certain terms, *"sympathisch"* or *"unsympathisch"*. In other words, whether the terms had a positive or negative connotation for the respondent. The terms were always given in the same order.

This question is modelled on one used in the major <u>Spiegel</u> survey of 1991 entitled *"Die Deutschen - was sie vereint, was sie trennt"* in which respondents were asked to say whether terms such as *"Sozialismus"*, *"Genosse"* etc. were *"sympathisch"* to them or not. The aim of the question was to see how positively or negatively the respondents associated these terms commonly used in pre-*Wende* western German banking.

3. Sind Ihnen die folgenden Begriffe sympathisch oder unsympathisch? .

+		Begriff		−
	1	Sammeln	2	
	1	Anlagen	2	
	1	Sparkasse	2	
	1	Geld	2	
	1	Bank	2	
	1	Kapitalmarkt	2	
	1	Zinsen	2	
	1	Werbung	2	
	1	profitieren	2	
	1	Vermögen	2	
	1	Dresdner Bank	2	
	1	Gold	2	
	1	Risiko	2	
	1 1	Flexibilität	2	
	1	private Altersvorsorge	2	
	1	Dividende	2	
	1	Aktien	2	

This question had two objectives. The first was to see whether the respondents actually understood the terms used and the concepts behind them. The second was to find out whether the terms had a positive or negative association for the respondent.

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4. Könnten Sie bitte die folgenden Sätze ergänzen:

Wer Geld spart _____

Wer risikofreudig ist _____

Wer spekuliert _____

Wer vermögend ist _____

Question 4: This question consisted of four sentence completion tasks. Since the respondent completed the sentence in the third person, his/her answers should have been less inhibited than if s/he had been asked a direct question about his/her habits or opinions. The respondents were required to complete the following sentences:

1. Someone who saves...

2. Someone who takes risks..

3. Someone who speculates...

4. Someone who is wealthy...

The responses given were intended help to reveal - through projection - the respondent's underlying attitudes to saving, risk-taking, speculating and wealth.

Question 5: This was a rating question in which respondents were asked to state how important certain things were to them. All of these concepts are needs addressed directly and indirectly in the four advertisements and respondents rated them as being very important, quite important, not very important or not at all important to them. Whereas the aim of most of the previous questions was to find out whether or not respondents had the cultural knowledge needed to interpret the advertisements, the objective of this question was to discover whether the needs addressed in the advertisements were in fact relevant to the respondents.

5. Sind Ihnen die Folgenden: sehr wichtig =1; ziemlich wichtig =2; nicht so wichtig =3; oder überhaupt nicht wichtig =4?
   Wie wichtig ist es für Sie.....

1. zu arbeiten?

2. langfristig zu planen?

3. unabhängig zu sein?

4. über Produkte und Dienstleistungen gut informiert zu sein?

5. Ihr Vermögen zu vergrößern?

6. eine große Auswahl von Produkten und Dienstleistungen zu haben?

7. für die Zukunft vorzusorgen?

8. daß Ihr Geld sicher ist

Question 6: This was a multiple-choice question, asking respondents if and where they banked. The purpose of this question was to compare the attitudes of *Dresdner Bank* customers with those of other banks and to compare the attitudes of customers of public institutions and those of customers of private banks.

6. Haben Sie ein Bankkonto?   ▼— | JA ¹ | NEIN ² |

Bei welcher Bank haben Sie Ihr Konto?

Dresdner | 1 |

Deutsche | 2 |

Commerz | 3 |

Kreis- und Stadtsparkasse | 4 |

Volksbank/Raiffeisenkasse | 5 |

Privatbank | 6 |

Postsparkasse | 7 |

_____ | 8 |

7. In welcher Altersgruppe sind   0-30 | 1 |
Sie?
                                          31-5 | 2 |
                                          8
                                                      | 3 |
                                          59-7
                                          0 | 4 |

                                          71+

Question 7: The objective of this multiple choice question asking respondents how old they were was to determine how long the respondents had lived in the former GDR, i.e. were they born and/or brought up there or did they have pre-GDR knowledge and experiences. All the groups from 0 to 58 would come into the former category, whilst those over 59 would have been at least ten in 1945 and thus could realistically have some memories of the old Germany. The aim here was to see if and how the responses of the younger generation (those

under 30) differed from those of the middle generation (31-58) and older "pre-GDR" generation (those aged 59 and over).

Question 8: The objective of this question was to classify the respondent's socio-economic status and educational level in order to see if s/he fell into *Dresdner*'s target group in western Germany and to see if and how both of these factors affected responses given. The question was divided into two parts. In the first part, respondents were asked whether they were in full-time employment, part-time employment or not currently in paid employment. Respondents falling into the last category were then given a number of possible choices (for example unemployed; housewife/man; pensioner etc.), whilst respondents in the first two categories then gave their job/profession.

8. Sind Sie   voll berufstätig

         teilweise berufstätig

         nicht berufstätig, und

zwar:

            Rentner/Pensionär

            Hausfrau/mann

            Student

            Schüler

            arbeitslos

            Lehrling

Und was sind Sie von Beruf?

By designing the question in this way, response errors were minimised. This approach avoided having to ask respondents directly what their job/profession was - something which could be potentially embarrassing for respondents who may not have been employed.
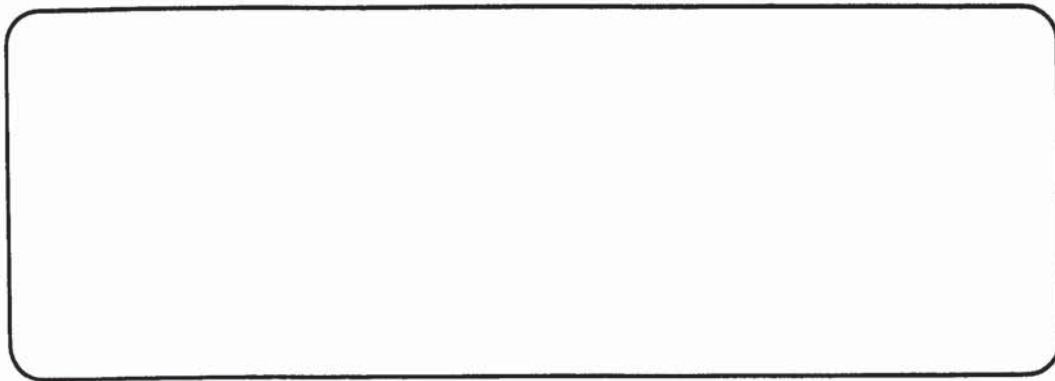
Those respondents who were employed were then asked an open-ended question about their type of occupation. Where the classification of this job/profession was obvious, the interviewer ticked the appropriate category. Where it was not, the interviewer sought further clarification and if appropriate asked for the respondent's classification. For example, where the response was *"Beamte"*, the respondent would be in a better position to clarify his/her professional status; whereas if the response was *"Mechaniker"*, the interviewer should be able to decide on the appropriate category.

9. Wie oft haben Sie die Fernsehsendung „Grünes Licht" gesehen?

regelmäßig	1
manchmal	2
nur selten	3
nie	4
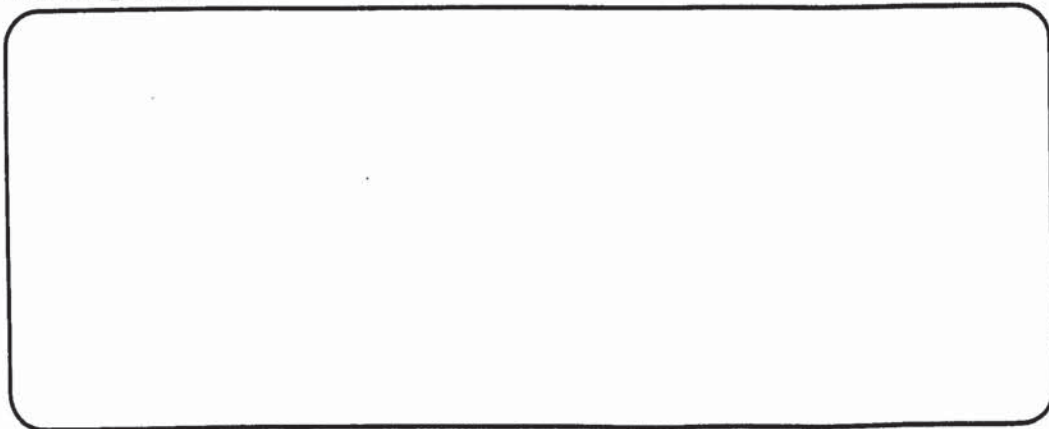
Question 9: The objective of this multiple-choice question was to determine whether respondents watched the television programme sponsored by *Dresdner Bank* regularly, occasionally, rarely or never in order to see if and how this affected their responses. This question was located at the end of the questionnaire because if it had been asked earlier, it might have acted as a prompt or leading question and thus, have influenced the responses given to other questions.

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9a. Wie fanden Sie diese Sendung?
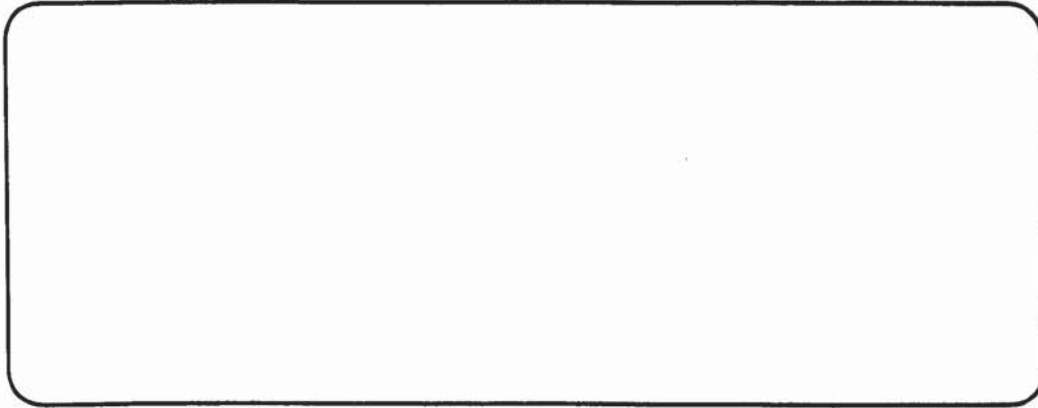
The second part of the question was open-ended and intended to find out what participants who had seen the programme actually thought about it.

10. Was halten Sie von den westdeutschen Großbanken, die jetzt hier tätig sind?

Question 10: The purpose of this open-ended question was to ascertain the individual's attitude to the presence of the Großbanken in Leipzig and in the former GDR as a whole.

11. Es gibt hier jetzt viel mehr Werbung als vorher. Wie finden
Sie das?

Question 11: This question was intended to investigate attitudes to advertising. It too was open-ended to allow for a free and frank account of the individual's thoughts.

Finally, the respondents were thanked for their participation and cooperation. The following words were printed at the bottom of the questionnaire, again to prompt the interviewer so that she would not forget.

Vielen Dank für Ihre Hilfe! Auf Wiedersehen!

5.3.8 Report on the field research

The survey research was carried out in the city of Leipzig, which is situated in the new federal state of Sachsen and has a population of 513,580 (population density: 3,508 per km²) [Freistaat Sachsen 1992]. There were a number of reasons for choosing this city as the location for the interviews. Leipzig played a major role in the economy of the former GDR both as an industrial and trade fair centre - the *Leipziger Messe* being internationally known. Leipzig acquired the status of "*Heldenstadt der DDR*" [Christoph Hein in Der Spiegel 48/1989]

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when it became the focus of the peaceful revolution, the *Wende*, in the autumn of 1989, when hundreds of thousands of *Leipziger* flocked to the Monday night meetings in the Nikolai Kirche. Since unification, Leipzig has to a certain extent become something of a flagship for the new economic order, and with the exception of Berlin, is arguably the most dynamic city in the developing *Bundesländer* [Kite 1994]. The *"Leipzig kommt!"* campaign using local pop-stars and celebrities effuses an air of optimism and belief in the future which is absent in many other parts of the former GDR. The cityscape has been transformed in a matter of a few years and property prices have soared to those of the large cities in the West. Leipzig has also become the banking and financial centre of the East, and is now counted with Frankfurt and Hamburg as one of Germany's major banking cities.

The pilot study was carried out in the city of Leipzig between the 24th and 28th of November 1993. During the pilot trip to Leipzig, contacts were established with a local shopping arcade, the *Mädler Passage*, the most famous of the many *Passagen* in the city. A representative of the property management company which owns the arcade, agreed to allowing the interviews to be held in the *Passage*. Subsequently, 14 interviews were held there on Thursday and Saturday. The *Passage* proved a good location for carrying out the interviews. A request to carry out the interviews in *Karstadt*, one of the main department stores in Leipzig, was firmly rejected and after reviewing the stressful atmosphere and crowded situation in this and the other major department store, *Horten*, it was decided that the *Passage* offered a more relaxed and friendly atmosphere, in which most shoppers would be more likely to respond to the interviewer's request in a positive way. Luckily, this turned out to be the case. Many of the shoppers in the *Passage* were merely window-shopping or browsing during their lunch-break and therefore were more willing to stop and cooperate fully.

On the second day of interviews, Saturday, the atmosphere was very different. Most people in the *Passage* were there with specific tasks in mind and did not want to be deterred from these. Furthermore, unlike the Thursday, hardly any of the shoppers in the *Passage* were on their own - most were in couples or family groups - and this made the selection of potential respondents even more difficult. Given this experience, it was decided that, insofar as possible, the actual interviews should be conducted on weekdays.

All the interviews were carried out in the *Mädler, Königshaus* and *Messehaus Passagen* (all interconnecting around the central *Mädler Passage*) in Leipzig between 24 May and 2 June 1994. The sampling procedure outline above was followed as far as possible. However, where the interviewee selected was not willing to participate, the next most suitable passer-by was approached. Individuals who obviously looked as if they were unable mentally or physically to participate were not approached, and as the interviewer did not wish to endanger herself, certain individuals were not included in the sampling process. The interviews were carried out at various points in the three inter-connected *Passagen* in close proximity to each of the entrances. Generally, the interviews were conducted between 09.30 and 11.30 and between 13.30 and 15.30. These intervals were found to be the most satisfactory, since before 09.30, the Passagen were still opening up and after 11.30 the lunchtime rush had begun and individuals were unwilling to stop and waste some of their lunch break. By 13.30, this rush had eased off considerably and although some people were still on their lunch break, they were more willing to stop as they wandered back to work. Despite the timing of the interviews, there was not a disproportionate number of unemployed or retired people among the respondents [see Chapter Six].

Whereas women were generally much more willing to participate, men needed a good deal of persuasion and also tended to take the questions less seriously. Younger people were particularly willing to take part and while their older counterparts (particularly the 31-58 age group) insisted on knowing all the details of the survey in advance and considered these before deciding to participate, the 0-30 group was largely unconcerned about the theme of the questionnaire. Interestingly enough, the older group (59 +) was also more willing to participate and was on the whole less sceptical than the middle group.

Overall, the willingness of most people to participate was surprising. Most respondents seemed to enjoy the questions and any initial hostility soon faded - especially when the interviewer told them that the research was being carried out by a British and not a West German University. Many remarked on this and some even said that it had given them some food for thought! It would therefore seem that the format of the questionnaire was quite successful, enabling respondents to relax and even have fun and answer in a meaningful way.

5.3.9 The analysis of the data

5.3.9.1 Coding of the data

The data were coded and prepared for computer input in the following way.

Question 1: Responses were coded 1 for correct, 2 for incorrect, 1.5 for no idea, * for no response, 1.25 for nearly correct, 1.75 for not totally incorrect. Responses were further coded 2 for a literal interpretation, 1.5 for no idea and 1 for a non-literal interpretation.

Question 2: Responses were coded as per the pre-coding on the questionnaire, i.e. 1 for positive, 2 for negative. Where the respondent claimed to be neutral and would not opt for a positive or negative evaluation, the response was coded 1.5.

Question 3: Overtly positive continuations for example is clever, is happy etc. were coded 1. Overtly negative continuations for example is unhappy, will lose etc. were coded 2. Continuations tending towards positive were coded 1.25 and continuations tending towards negative were coded 1.75.

Question 4: These responses were coded as per the pre-coding on the questionnaire, i.e. 1 for very important, 2 for fairly important, 3 for not so important, 4 for totally unimportant.

Question 5: Where respondents did not wish to answer, responses were coded * Answers to where the respondents had their bank accounts were coded as per the pre-coding on the questionnaire. Where respondents had two bank accounts, the main bank account was entered in the first column. The overall bank category (public or private) and the code assigned 2 or 1 respectively were determined as follows: where a respondent had two accounts in public institutions, the banking category was 2; where the respondent had two accounts in private institutions, the banking category was 1; where the respondent had one account in a private and one in a public institution, the banking category was 1.5; where the respondent had more than two bank accounts, then the category was determined by the majority, for example two private, one public would mean a banking category of 1.25, whereas two public, one private would imply a banking category of 1.75.

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Question 6: Responses were coded as per the pre-coding on the questionnaires, i.e. 1 for 0-30, 2 for 31-58, 3 for 59-70 and 4 for 71+. Non-response was coded *.

Question 7: Again these were coded as per the pre-coding on the questionnaire.

Question 8: Coded as per the pre-coding on the questionnaire, i.e. 1 for regularly, 2 for sometimes, 3 for rarely and 4 for never.

Question 9: Overtly positive comments about Grünes Licht were coded 1. Overtly negative comments were coded 2. Comments tending towards positive were coded 1.25 and comments tending towards negative were coded 1.75.

Question 10: Overtly positive comments about banking were coded 1. Overtly negative comments were coded 2. Comments tending towards positive were coded 1.25 and comments tending towards negative were coded 1.75.

Question 11: Overtly positive comments about advertising were coded 1. Overtly negative comments were coded 2. Comments tending towards positive were coded 1.25 and comments tending towards negative were coded 1.75.

5.3.9.2 Statistical analysis

The data were analysed using Minitab statistical software. A variety of statistical tests, including descriptive statistics - arithmetic mean, median, standard deviation were carried out and the sub-groups (age, responses to particular questions etc.) were further analysed on Excel. The results of these tests are contained in Chapter Six. Printouts of the data as they were stored on Minitab are provided in Appendix Two.

5.4   Conclusion

This chapter has described the design and procedure for the empirical research, based on the research hypothesis derived from the model. Four of *Dresdner Bank*'s pre-*Wende* advertisements from West Germany were selected to be used in the survey and the analysis of these advertisements formed the basis for the questionnaire. The collection of the data, sampling and coding and analysis of the data were also discussed. The next chapter, Chapter Six, presents and discusses in detail the findings of this analysis and their implications for the study as a whole.

CHAPTER SIX: PRESENTATION AND DISCUSSION OF THE RESULTS OF THE EMPIRICAL RESEARCH

6.1 Introduction

In this final chapter the results of the survey are presented and discussed in detail. In the first sections the findings from individual questions are reported and considered, either on their own, or, where appropriate, in combination with the data collected from other questions. In the final section [6.11] these findings are summarised, the major trends are identified and their implications for the research hypothesis and the model developed in Chapter Four are highlighted and discussed. In general, the results are presented in the order in which the relevant questions appeared on the questionnaire. Because of the unique nature of the East German experience, age was considered to be of particular importance in determining attitudes and opinions [see Chapter Five], and therefore most of the results are - where significant or appropriate - also further analysed in terms of age sub-groups.

6.2 Interpretation of the graphic

As can be seen from Figure 6.1, the majority of participants (89%) did not interpret the graphic accurately, i.e. they did not recognise that the visual belonged to an advertisement for financial services. This is borne out by the high value of the mean response (1.9586)[1] and of the trimmed mean[2] (2.000). In fact, all of the 89% which interpreted the graphic incorrectly, also read the graphic in a literal way, responding that the advert must be for some item included in the graphic. Most thought the advertisement was for office furniture of some sort or other and only very few were prepared to make any imaginative leap in order to visualize what the picture could represent or symbolize.

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[1]Incorrect interpretation of graphic was coded 2 [See 5.3.9.1].
[2]The trimmed mean is the arithemetic mean when the extreme responses at either end of the sample have been trimmed.

Figure 6.1 - Interpretation of the graphic

7%   4%

89%

correct
incorrect
no idea
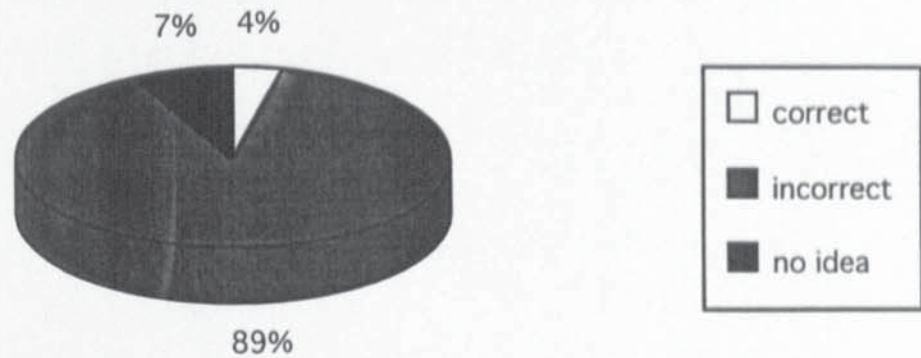
Initially it was intended to examine the responses to this task by age group, the assumption being that younger people would be better able to cope with abstract advertising and consider the illustration in a non-literal way. However, given the fact that only 4% of the entire sample (6 individuals) were prepared to do this and the low standard deviation (0.1964), any analysis of responses by age would have been meaningless. This finding would seem to uphold the assertion made in Section 3.5.2 that the East German consumer does in fact expect literal, rather than abstract, messages through advertising and may - in contrast with other European countries, notably Great Britain and France - even prefer such advertising.

6.3   Responses to the banking concepts contained in the advertisements

6.3.1   Anlagen, Sammeln, Zinsen

Attitudes to investment(s) (*Anlagen*)and collecting/hoarding (*Sammeln*)were mainly positive, although not overwhelmingly so, which was surprising, particularly in the case of investment. The statistics on the responses to these key words are contained in graphs 6.2 and 6.3. In both cases, substantial

minorities expressed a dislike of investing and collecting/hoarding (41% and 39% respectively). The mean responses to both terms were very similar (1.4133 for Anlagen and 1.4267 for *Sammeln*)[3], as were the trimmed means (1.4030 and 1.4179 respectively) and the standard deviations (0.4907 and 0.4755 respectively).

Figure 6.2 - Responses to 'Sammeln'
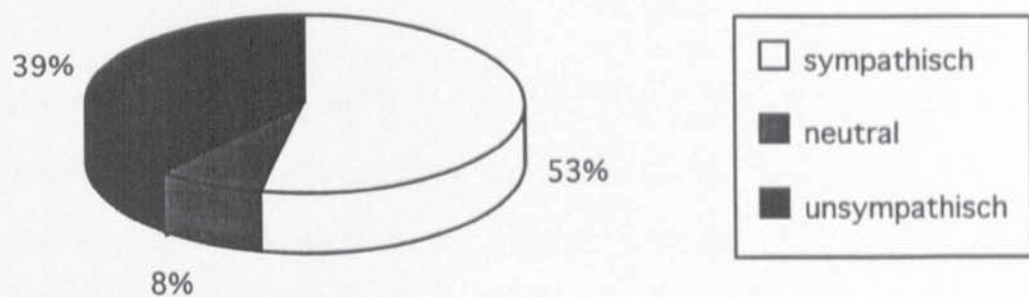
The volume of negative responses to "*Sammeln*" (58/150) could be explained by the fact that collecting/hoarding is not seen as a very socially productive or interesting activity and may be associated with negative behavioural characteristics which are seen as old-fashioned in today's world. Interestingly, for both "*Sammeln*" and "*Anlagen*", a majority of respondents from the younger and older age groups expressed a positive view of the concepts, whereas in the middle group, the majority responded negatively to them.

The number of negative responses to "*Anlagen*" [61/150] is perhaps more worthy of investigation, particularly when compared with the attitudes to interest [See Figure 6.4].

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[3]Positive attitude (i.e. 'sympathisch') was coded 1 [See 5.3.9.1].

Figure 6.3 - Responses to 'Anlagen'
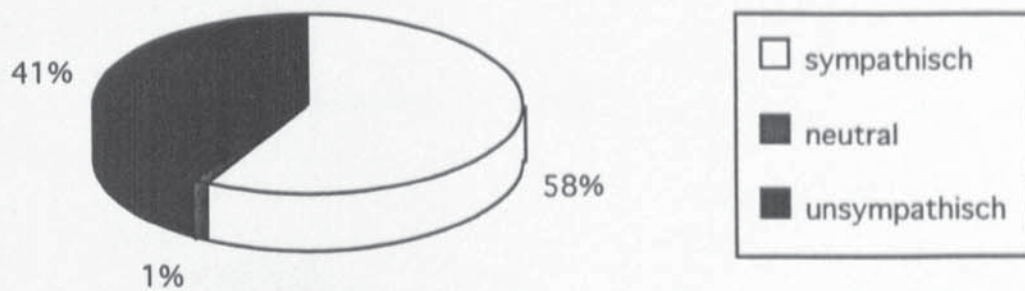
Interest is viewed very positively by the sample. 118 out of 150 respondents (78%) had a positive attitude to interest, as opposed to only 31 participants who saw interest negatively. The values of the arithmetic mean $(1.2100)^4$ and the trimmed mean (1.1754) and the fact that the third quartile was equal to 1 all indicate the strongly positive nature of the sample's response. These results would suggest that the participants from this sample are more used to receiving interest than paying it. It is unlikely that such a high proportion of British respondents would view interest in the same positive light, given the availability and popularity of consumer credit in Great Britain, in stark contrast with the prudent German attitude to borrowing. In 6.6.1 below, attitudes to saving are explored and these also give strong support to this finding.

Although this overwhelmingly positive attitude to interest appears to be out of line with the sizeable number of respondents disfavouring investment, closer investigation and comparison with other responses leads to a different conclusion. Saving is definitely favoured by the majority of Germans as the main means of increasing wealth. It is possible that investment is not seen as

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[4]Positive attitude (i.e. 'sympathisch') was coded 1 [See 5.3.9.1].

universally positive because, unlike saving, it is associated, rightly or wrongly, with the negative aspects of risk and speculation.

Figure 6.4 - Responses to 'Zinsen'
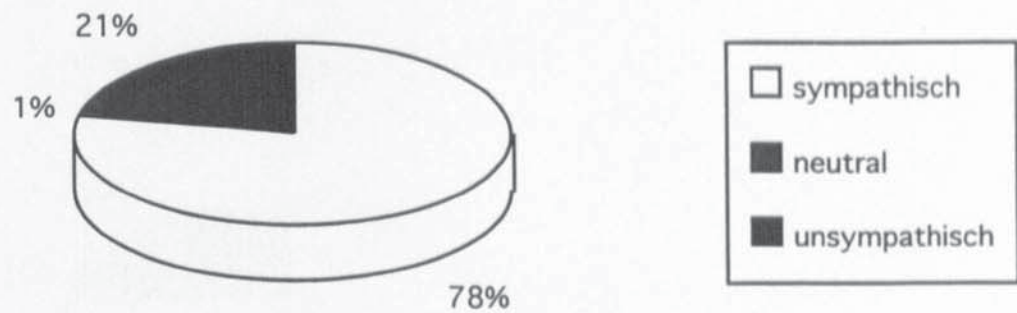
6.3.2   Geld, Vermögen, Gold

Figure 6.5 - Responses to 'Geld'
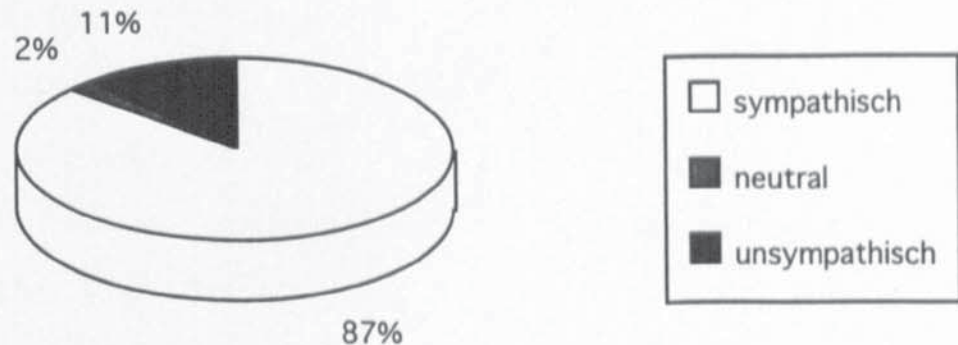
Not surprisingly, attitudes to money, assets/wealth and gold were strongly positive. As can be seen from Figures 6.5, 6.6 and 6.7, gold had the largest number of negative responses (19%). Thus, while 87% of respondents had positive attitudes to money (mean = 1.1233, trimmed mean = 1.0784, third quartile = 1)[5], a slightly lower proportion, 78%, had positive attitudes to gold

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[5]Positive attitude (i.e. 'sympathisch') was coded 1 [See 5.3.9.1].

(mean = 1.2067, trimmed mean = 1.1716, third quartile = 1), traditionally seen by Germans as more secure than money. However, the impact of the arrival of the D-Mark and its powerful symbolism encompassing security, stability and the promise of prosperity can be seen in these responses. It is unlikely that the East Germans would have viewed their own Mark in the same positive way. Now money in the form of the D-Mark has value and currency.[6]

Figure 6.6 - Responses to 'Gold'
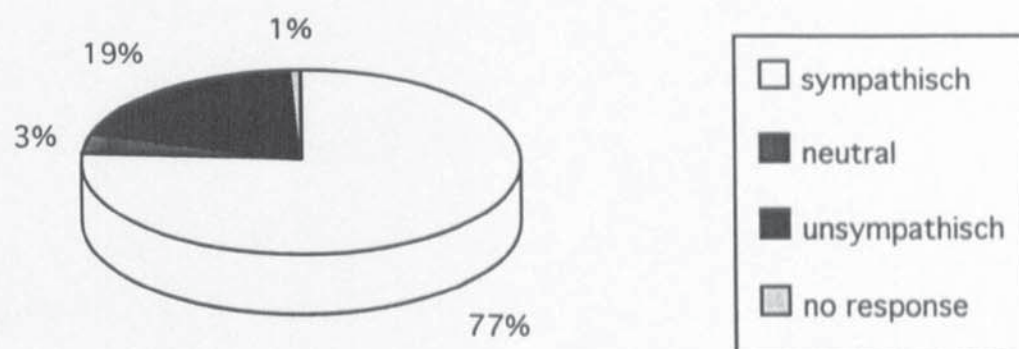
The positive attitude to wealth and personal assets is also interesting. 82% of respondents had a positive attitude to wealth [mean = 1.1600, trimmed mean = 1.1194, third quartile = 1][7], however 18% (almost 1/5) had either a negative or neutral attitude to wealth. Although the attitude to wealth is undoubtedly positive and convincingly so, many of these responses were supplemented by comments such as *"schön wäre es"*, or *"das bin ich nicht"* - particularly by the middle age group (31-58). Thus, the positive attitudes to wealth should perhaps be seen more as the expression of aspiration or even envy than the result of any direct experience. It is also interesting to compare the responses here with those obtained from the sentence continuation task (*Wer vermögend ist...*) [see Section 6.4], where a greater minority expressed negative attitudes towards those who are wealthy and to compare these data also with the importance of increasing wealth as a need of respondents [see Section 6.7].

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[6]See discussion in 2.5.
[7]Positive attitude (i.e. 'sympathisch') was coded 1 [See 5.3.9.1].

6.7 - Responses to 'Vermögen'
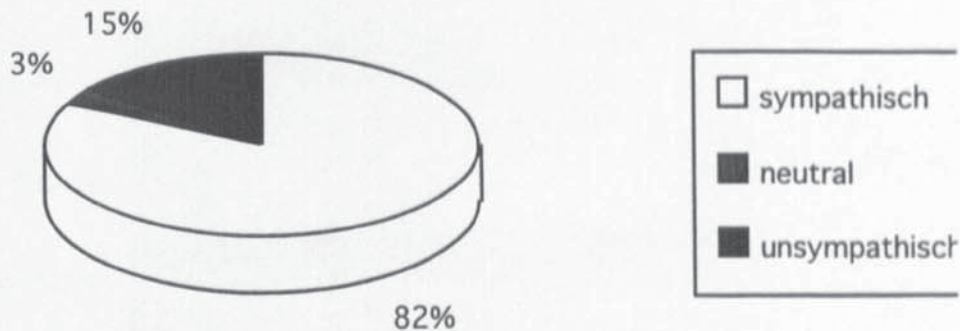
6.4   Attitudes to the *Sparkasse* and the *Bank*

As can be seen from Figure 6.8, attitudes towards the *Sparkasse* are much more positive than to the banks. 93 of the 150 respondents (62%) saw the *Sparkasse* as *sympathisch*, whereas only 69/150 viewed banks positively (46%). Furthermore, while 72/150 saw banks as *unsympathisch* (48%), only 54 saw *Sparkassen* as unsympathisch (36%). Thus, more respondents viewed private financial institutions negatively than positively (mean response = 1.5100, median = 1.500).

Conversely, the majority of participants saw public and municipal financial institutions as represented by the Sparkassen in a positive way (mean response = 1.3633, median = 1)

These findings, along with the opinions about the *Großbanken* [see Section 6.9] and the statistics about the number of respondents who are customers of public and private financial institutions [see Section 6.8] appear to uphold the assertion that many East Germans have remained with their *Sparkasse* or *Genossenschaftsbank/Volksbank* for reasons which are more substantial than mere convenience.

Figure 6.8 - Responses to 'Sparkasse' and 'Bank'
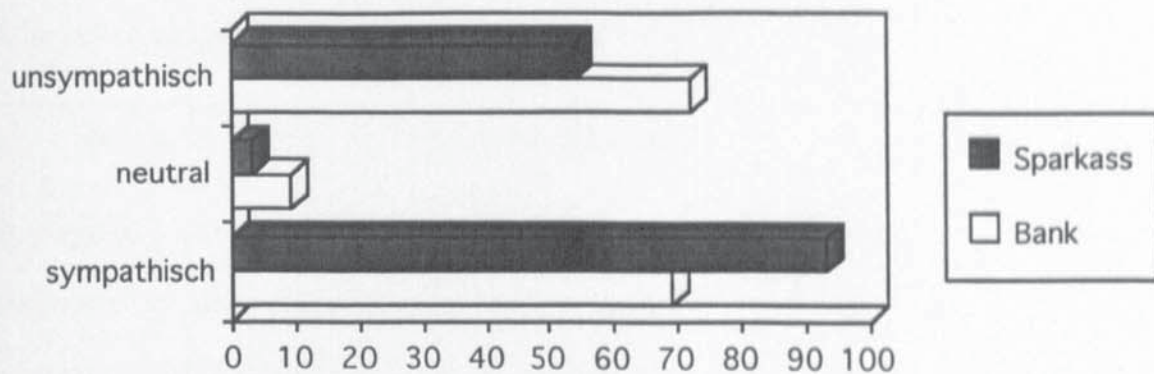
The majority of respondents had a neutral attitude to *Dresdner Bank* (43%) [see Figure 6.8]. However, surprisingly, of the 57% who did have an opinion about the bank, a majority, 33% of the entire sample, saw *Dresdner* in a negative way, while only 24% viewed the bank positively. A substantial majority of respondents from the younger (45%) and middle age (44%) groups were neutral towards *Dresdner*, whereas in the older age group, a majority expressed a negative view of the bank (42%).

These findings are particularly interesting given the amount of money the bank has invested in public relations in the Leipzig region and the new *Bundesländer* as a whole and also its claim to having the highest recognition rate of all the banks in the new states [see discussion in Chapter Five].

Figure 6.9 - Responses to 'Dresdner Bank'
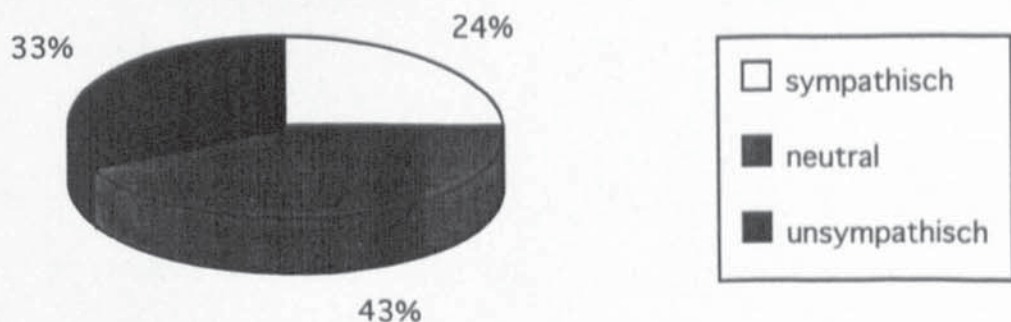
Furthermore, the low representation of *Dresdner* customers among the sample and the fact that only 3 respondents had ever seen the television programme, *Grünes Licht*, would suggest that its penetration has not been quite as impressive as might first appear [see Section 6.8].

6.5 Attitudes to the capitalist banking terms

'*Kapitalmarkt*', '*Dividende*', '*Aktien*', '*profitieren*', and '*private Altersvorsorge*' were described as the capitalist banking terms and therefore responses to these keywords were of particular interest, since either the words themselves or their specific connotations within the context of capitalist banking would not have been in common usage in the former GDR. The attitude to the capital or investment market - something which would have been officially viewed with disfavour - was overwhelmingly negative [see Figure 6.10]. 117 of 150 respondents (78%) saw the *Kapitalmarkt* as *unsympathisch*, whereas only 29 viewed it positively (19%). This is supported by the value of the mean response (1.7933), the trimmed mean (1.8284) and, even more significantly, the median response (2) - all of which indicate an negative average response.

Figure 6.10 - Responses to 'Kapitalmarkt'
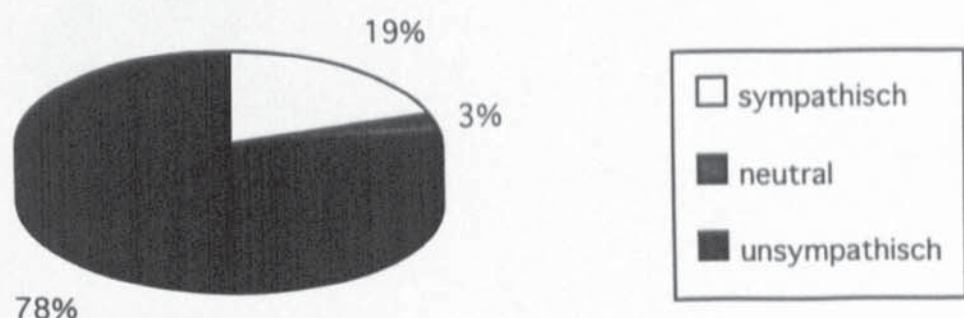
Whilst with the other 'capitalist' banking terms a quite significant proportion of respondents responded in a neutral way, suggesting that they may have no understanding of or access to these terms, this was not the case for

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"*Kapitalmarkt*", where all but 4 respondents had an opinion about the concept and the majority of these viewed it negatively.

Figure 6.11 - Responses to 'Dividende'
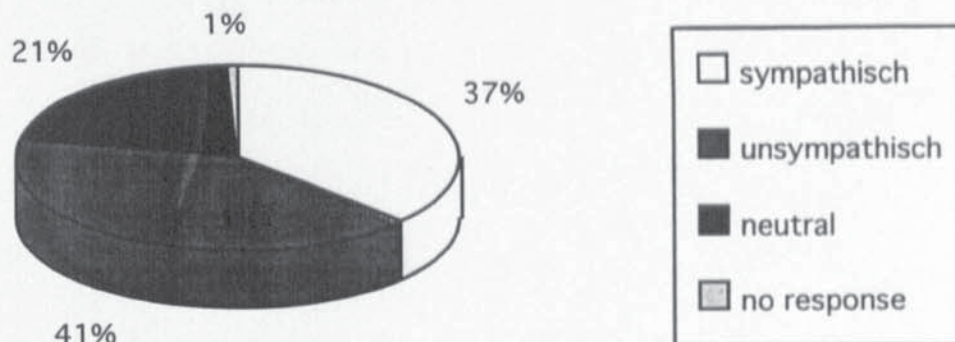
Similarly, the majority of respondents had negative attitudes to dividends and shares as concepts [see Figure 6.11 and Figure 6.12]. Although, in the case of the former, this majority was only very slight (41% responding negatively as opposed to 37% responding positively).

Figure 6.12 - Responses to 'Aktien'
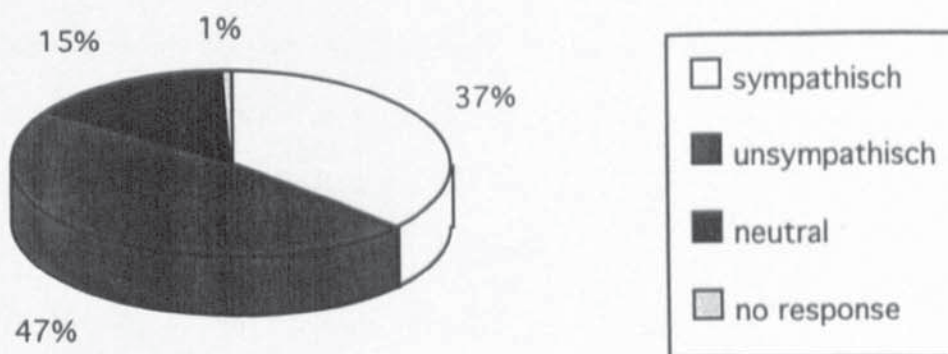
However, 21% of respondents rated "*Dividende*" neutrally and 15% responded neutrally to "*Aktien*". Thus, when one takes the combined proportion of neutral and negative responses for these terms (59% for "*Dividende*" and 52% for "*Aktien*"), and the values of the mean responses (1.5201 for "*Dividende*" and

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1.5570 for "*Aktien*") and of the medians (both equal to 1.5), these would suggest that such concepts are relevant for only a few of the respondents.

"*Profitieren*" (to profit) could be interpreted either in terms of making profits or turning situations to individual advantage. Either way, such a notion is primarily individualistic. Although 55% saw the concept as positive, a substantial 36% thought it *unsympathisch* and 9% of respondents were neutral towards it [see Figure 6.13].

Figure 6.13 - Responses to 'profitieren'

36%

9%

55%

☐ sympathisch

■ neutral

■ unsympathisch
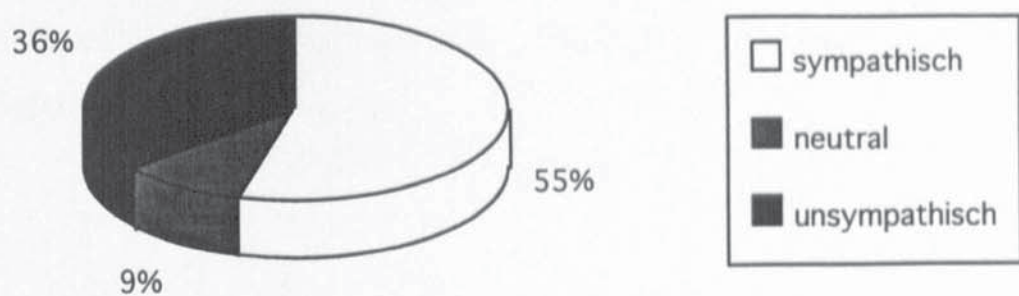
Of particular interest were the responses to the concept of private pension schemes ("*private Altersvorsorge*") [see Figure 6.14]. Despite the fact that a majority of respondents (64%) associated the term positively, nearly every respondent supplemented the reply with comments such as "*Ja, das ist jetzt notwendig*" or "*das ist jetzt so*" or "*das brauchen wir jetzt*".

Thus, the strength of the positive response (mean response = 1.321, median = 1,) should be viewed less as an enthusiastic endorsement of private as opposed to state pensions than as the apathetic acceptance of a new fact of everyday life in the unified Germany.

6.14 - Responses to 'private Altersvorsorge'

10%

26%

64%

- ☐ unsympathisch
- ■ sympathisch
- ■ neutral
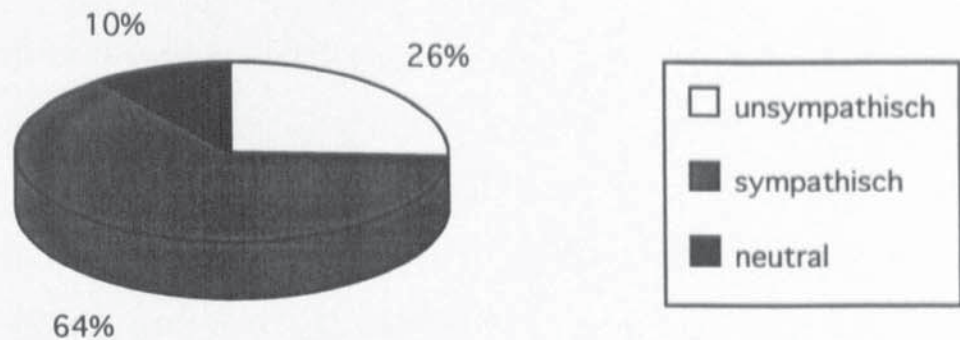
Figure 6.14a gives a breakdown of responses to all the capitalist banking terms by age group. As one can see from the chart, a greater proportion of respondents from the younger age group (0-30) held positive attitudes towards these terms, whereas in the middle and older age groups, the majority of respondents viewed the concepts negatively. The middle group also had the greatest number of neutral responses.

6.14a - Responses to the capitalist banking terms by age group

- ■ positive
- ☐ neutral
- ■ negative
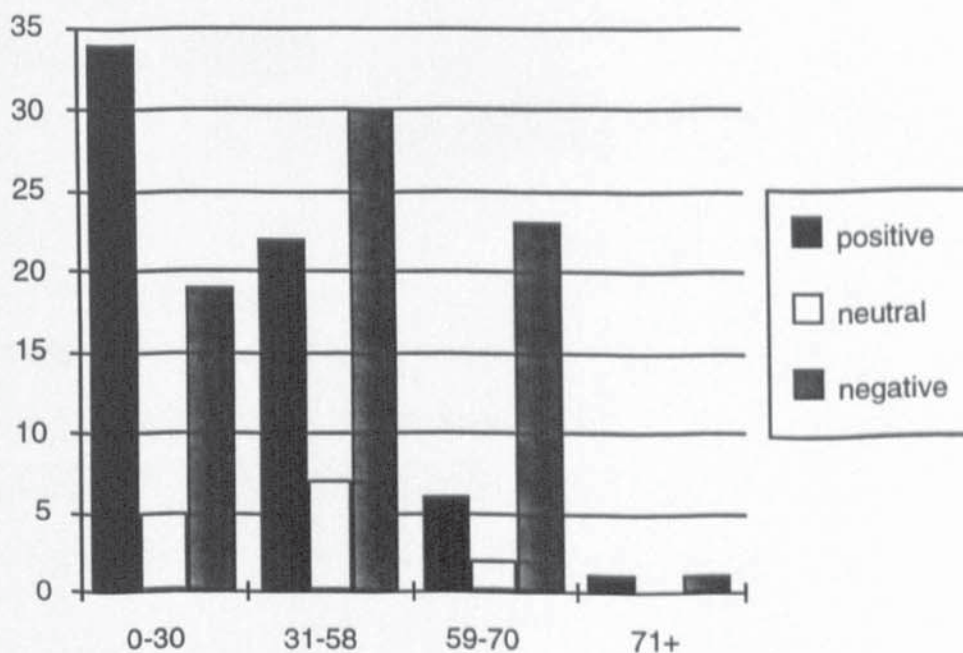
6.6 Sentence continuations

6.6.1 "Wer spart......."

As can be seen in Figure 6.15, attitudes to saving were overwhelmingly positive, with 114 participants responding with a positive or neutral-positive continuation, as opposed to only 26 very or mildly negative continuations. The predominantly positive nature of the responses is also shown by the values of the mean (1.1993), the median (1.000) and the third quartile (1.2500)[8]. Many of the most popular continuations pointed to the potential (long-term) benefits of saving, for example, *"...hat mehr vom Leben"*, *"...kann sich 'was leisten"*, *"...wird reich" "...kommt zu 'was"* or *"...lebt besser"*. Another popular theme was the sensible nature of people who save, for example, *"...ist vernünftig"*, *"...hat 'was von seiner Arbeit"* or *"...lebt bewußt"*.

Figure 6.15 - Responses to 'Wer spart...'

n = 150
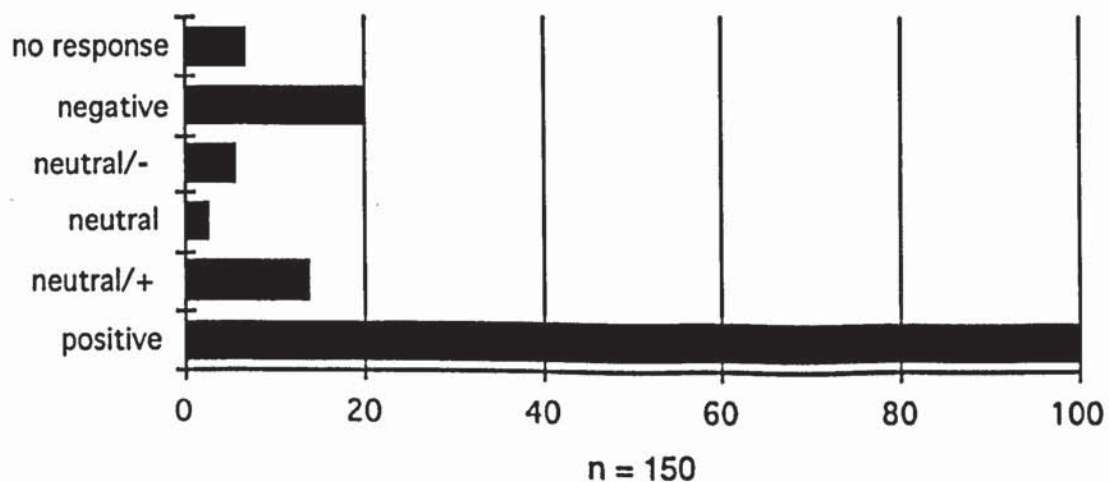
A common feature of many responses was fear of the future, particularly old age, and a belief in the cushion which saving provided against this, for example, *"...hat Sicherheit"*, *"...hat im Alter 'was"*, *"...hat in der Not"*, *"...hat ein ruhiges Leben"*, *"...lebt freier"*. The traditionally very positive attitude of

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[8]Overtly positive attitudes were coded = 1, neutral-positive = 1.25, neutral 1.5, neutral-negative 1.75 and overtly negative = 2. Non-responses were coded = *. See 5.3.9.1 for further details.

Germans, both East and West, to saving was often explicitly expressed in statements such as, *"...ich finde das gut"* or *"...ist gut"*, *"...ist ordentlich"* or *"...finde ich gut"*.

The negative or neutral-negative continuations mainly revealed opinions of savers as mean or stupid, for example, *"...ist selbst schuld"*, *"...hat kein Geld"*, *"...ist geizig"*, *"...der ist blöd"* and even *"...kommt nicht in den Himmel"*. These negative comments were not traceable to any particular age group, which would seem to suggest that saving is universally popular in the East and is not seen as stupid or boring by young people.

6.6.2   "Wer risikofreudig ist..."

Surprisingly, in the continuation of this sentence, designed to reveal attitudes to risk-taking, the negative continuations only just outweighed the positive ones [see Figure 6.16]. While 62/150 respondents viewed risk-takers negatively, 57/150 saw them positively. The slight dominance of negative attitudes is also reflected in the value of the mean response (1.5019) and even more significantly the values of the median (1.500) and of the third quartile (2.000). However the range of opinion is shown in the standard deviation of 0.4532.

Positive comments related mainly to the spontaneity and dynamism of such individuals and admiration for their courage, for example, *"...bewegt sich dynamisch"*, *"...ist flexibel"*, *"...ist spontan"*, *"...ist kreativ"*, *"...stagniert nicht"* *"...hat Spaß am Leben"* or *"...ist sehr lebendig"*. Another positive theme was the gain to be made through risk, for example, *"...hat Erfolg"*, *"...der gewinnt"*, *"...kommt zu 'was"*, *"...gewinnt häufig"* or *"...kommt im Leben weiter"*. A number of respondents expressed an explicit like of risk-takers with continuations such as *"...ich finde das gut"*, *"...ist mir sympathisch"*, *"...schafft 'was"*.

Figure 6.16 - Responses to 'Wer risikofreudig ist...'

n = 150
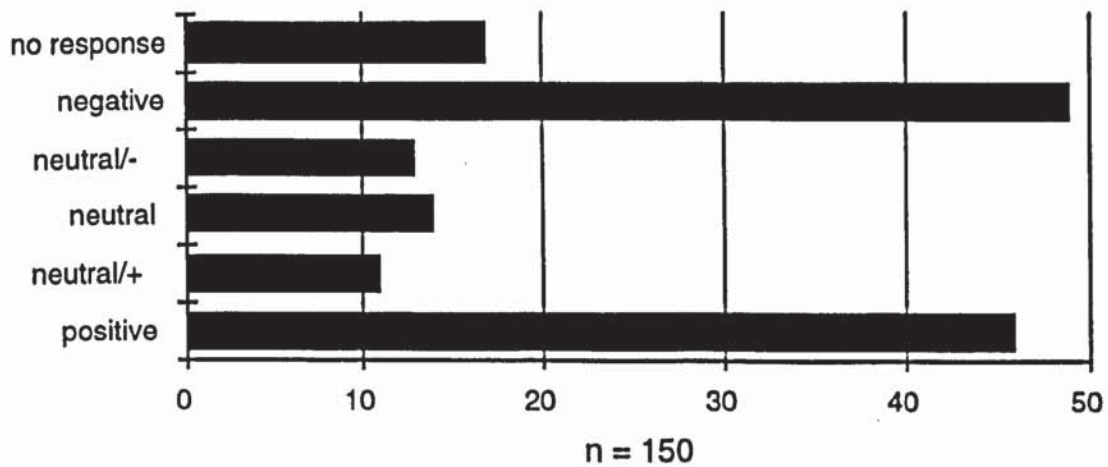
Not surprisingly, the negative comments tended to concentrate on the losses associated with risk, for example, "...*kann tüchtig reinfallen*", "...*kann auf die Nase fallen*", "...*kann viel verlieren*", "...*hat oftmal Pech*" or "...*muß auch mit dem Reinfallen rechnen*". Another thread which ran through the negative continuations was the stupidity of risk-taking, for example, "...*ist leichtsinnig*", "...*ist ein Spieler*", "...*er spielt*" or "...*ist selber schuld*". Again, some of the sample responded with overtly negative comments to distance themselves from risk-taking, for example, "...*ich bin es nicht*" or "...*ist mir unsympathisch*".

The most common continuation in the neutral responses was "...*kann gewinnen oder verlieren*", with individuals unable to commit themselves definitely to the positive or negative aspects of risk-taking. This is also reflected in the high number of non-responses (16/150), which was evident in all of the sentence-completion tasks, and perhaps due to the mental energy and creativity required for such third-person techniques.

It is interesting to compare these responses to the associations which risk had in Question 2 [see Figure 6.17]. In this question a larger percentage 56% saw

risk as *unsympathisch*, whereas only 39% saw it as sympathisch. An explanation for this could be that risk itself is a frightening prospect, but people who take risks, whilst not always seen in an admirable or positive way are a more distant and less frightening notion than that of individual risk.

Figure 6.17 - Responses to 'Risiko'
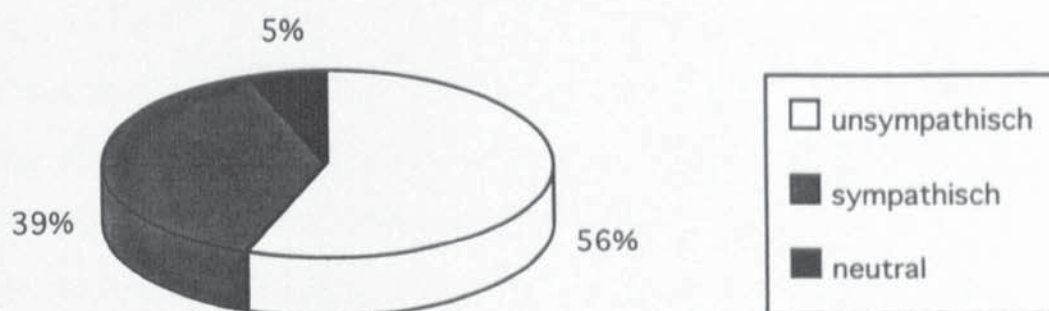
When one analyses these responses in terms of the different age groups [see Figure 6.17a], it becomes apparent that all age groups have a strong aversion to risk, although the younger respondents do have a slightly more positive attitude. However, these findings do point to a younger generation which appears to be less willing perhaps than young people in other countries to be open to risk. The majority of respondents in the middle and older age groups have negative attitudes towards risk and this does seem to have been handed down to the younger generation.

6.6.3 "Wer spekuliert..."

The attitudes revealed in the continuations of this sentence about individuals who speculate were much more negative then those towards individuals who take risks [see Figure 6.18]. 78/150 expressed a very negative opinion about speculators and a further 16 held mildly negative views. Not surprisingly, the values of the median (2.000) and the mean response (1.7500) indicated this strongly negative tendency. Again, many of these negative comments related to the risks and potential losses associated with speculation, for example

"...kann tief unten landen", *"...kann alles verlieren"*, *"...kann tüchtig reinfallen"*, *"...muß mit Minus rechnen"*, or to the stupidity of such individuals, for example, *"...ist ein Spieler"*, *"...ist selbst schuld"*, *"...ist schon dumm"* or *"...lebt gefährlicher"*.

However, a large number (far larger than in the case of risk-taking) expressed an overtly negative opinion about those who speculate, for example, *"...mag ich nicht"*, *"...ist nicht so gut"*, *"...ist mir unsympathisch"*, *"...ist nicht so besonders"*, *"...ist nicht mein Typ"*, *"...das ist nicht schön"*, and even stronger *"...ist gefährlich"*, *"...das ist nicht in Ordnung"*, *"...ist kein ehrlicher Mensch"*. It would therefore appear that whilst risk-taking in relation to one's personal life or career is not viewed in a totally negative way, and may in fact be seen as moderately admirable, speculation (i.e. taking risks with money or property for personal gain) is one of the new values which has come with unification and is still not very socially acceptable in the East. Some of the negative comments even referred to this fact, for example *"...wir sind an Sparen gewohnt"*, or *"...paßt in die heutige Zeit"*.

Figure 6.18 - Responses to 'Wer spekuliert...'

n = 150
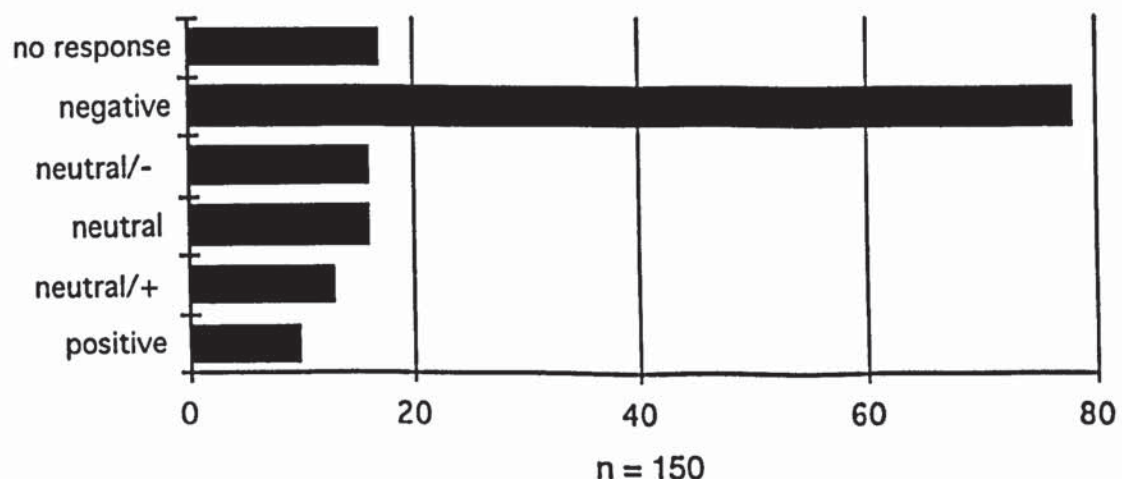
In total, there were only 10/150 overtly positive comments about speculation and these referred either to the gains to be won through speculation (e.g. *"...kann gewinnen"*) or to the courage of people who speculate (e.g. *"...hat viel*

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Mut"). Again, the neutral responses mainly consisted of continuations such as *"...kann große Gewinne oder Verluste machen"* which did not commit the individual to outright approval or disapproval of speculation., and, significantly, the non-response was also quite high for this sentence continuation task (16/150).

6.6.4 "Wer vermögend ist..."

The positive attitudes to wealth revealed in responses to Question 2 [see Section 6.3.2] also appear to extend to individuals who are wealthy [see Figure 6.19]. 78 of the 150 respondents revealed positive attitudes to those who are wealthy. However, when one analyses these comments nearly all of them are tinged with envy and do not seem to relate in any way to the individual's experience, for example, *"...dem geht's gut"*, *"...hat es leichter"*, *"...hat keine Sorgen"*, *"...ist relativ frei"*, *"...kann sich vieles leisten"*, *"...eine feine Sache"*, *"...hat Glück"*.

Figure 6.19 - Responses to 'Wer vermögend ist...'

n = 150
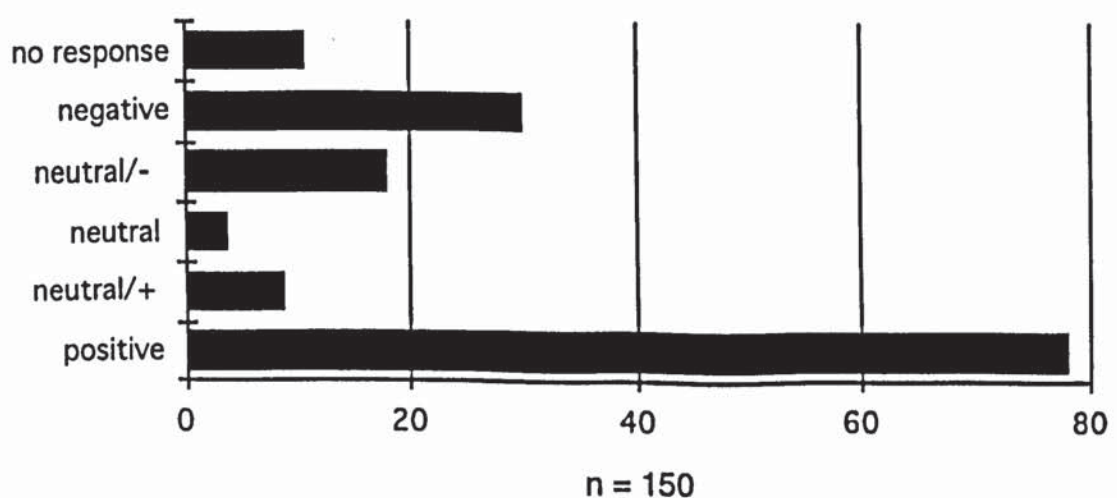
In total, 88/150 made some sort of positive comment about wealth, however, some 48/150 respondents viewed wealthy people in a negative way. This not

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overly positive attitude to the wealthy and the diversity of opinion are also shown in the values of the mean response (1.3435) and of the third quartile (1.7500) and in the standard deviation of 0.4259. Many of the overtly negative or mildly negative comments referred to the age-old belief that money does not bring happiness, for example, *"...ist unglücklich"*, *"...ist nicht glücklich. Geld macht nicht glücklich"*, *"...hat wenig Freude"*, *"...ist arm"*. Other threads running through the negative comments related to the alleged greediness of the wealthy, for example *"...ist meistens geizig"*, *"...hat meistens ein kaltes Herz"*, *"...sollte den anderen 'was abgeben"*, or to the fact that wealthy people are not in touch with reality: *"..vergißt seine Nachbarn"*, *"...verliert die Grenzen zur Realität"*, *"...sollte auf dem Teppich bleiben"* and *"...sollte nicht so angeben"*. Interestingly enough, although in the positive continuations, no individuals made statements of explicit approval of those who are wealthy, a number of respondents made overtly *disapproving* comments, for example, *"...ich finde das nicht so gut"*, *"...der ist krank"* and *"...mag ich nicht"*.

Many comments - both positive and negative - referred to the power of money and of the wealthy, for example, *"...hat das Sagen"*, *"...ist angesehen"*, *"...hat alles"* and *"...hat es leichter, weil Geld regiert die Welt"*(sic.). Whereas a number of individuals referred directly to the economic situation in the new federal states with comments such as, *"...hat es besser als die meisten"*, or *"...wer ist heute in den neuen Bundesländern vermögend?"*, *"...hat es heute sehr gut"* and, interestingly enough, *"...wer ist noch vermögend?"*.

6.7   The importance of the needs appealed to in the advertising

Figure 6.20 - 'Wie wichtig ist es für Sie zu arbeiten?'
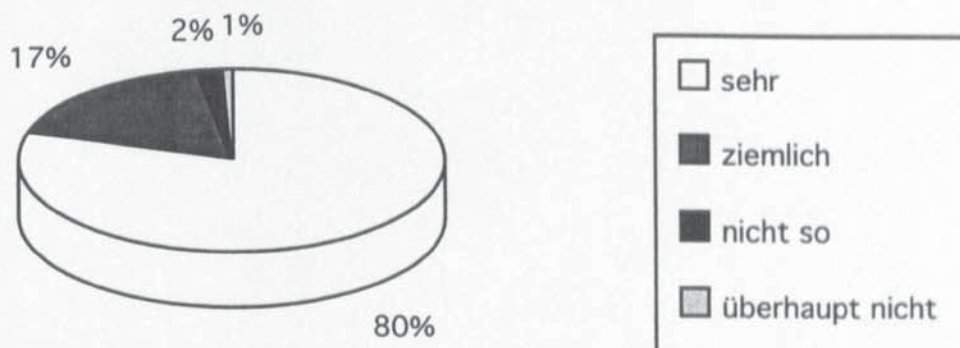
Perhaps not surprisingly, the need to work was seen as very important by the greatest number of respondents (80%) [see Figure 6.20] with only 17% seeing it as quite important, 2% viewing it as not so important and a mere 1% rating it as not at all important. The importance of the need to work for the majority of participants is also reflected in the value of the mean and median responses - 1.233 and 1.000 respectively[9]. 41% of the sample was in full-time employment, 9% were employed on a part-time basis, 15% were unemployed, students and apprentices made up 30% , while 17% were pensioners. By examining the responses of these different occupational groups to this question, it becomes apparent that the need to work is universally felt very strongly across all age groups in the former GDR, including those who are currently unemployed, those who are retired and those who have not yet entered full-time employment. This conclusion is also not very surprising since a strong work ethic was something which was promoted by the GDR and *Fleiß* is something which is seen as a positively German characteristic - although the interpretation has been somewhat different East and West!

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[9]Responses to the needs questions were coded as follows: Es ist mir: sehr wichtig =1; ziemlich wichtig = 2; nicht so wichtig =3; überhaupt nicht wichtig = 4.

Figure 6.21 - Wie wichtig ist es für Sie, daß Ihr Geld sicher ist?
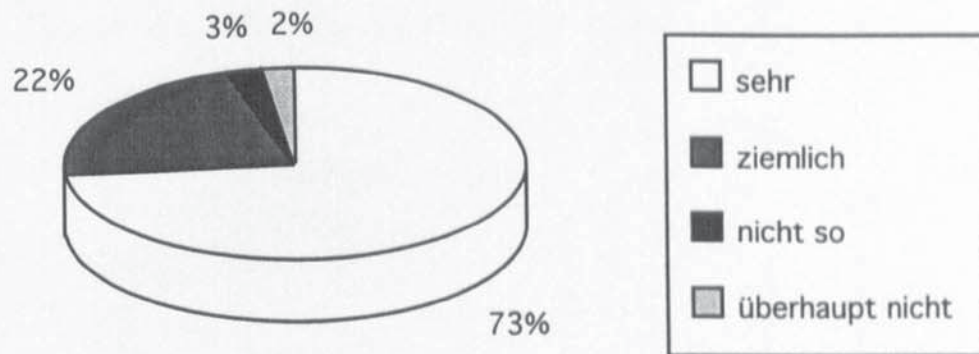
73% of respondents saw security for their money as very important and thus, in relative terms, this comes a close second in terms of the most important need among the sample [see Figure 6.21]. Only 22% felt the need for security for their money was quite important, 3% saw it as not very important and 2% as not at all important. These findings are supported by the value of the mean (1.333), the median (1.00), and the trimmed mean (1.2388), all of which point to a positive average response across all age groups. It is interesting that this need, the legacy of the Great Inflation and the three major banking crises and currency reforms experienced by the Germans, which is felt so strongly by the West Germans appears to run equally deep in their East German counterparts. Furthermore, the forty years of division and isolation from the perils of international currency crises and speculation do not appear to have weakened this powerful folk memory.

Another interesting point to note here is that unification would seem to have reintroduced an element of uncertainty - at least for the East Germans - in this respect. A substantial number of respondents prefaced their rating of this need by commenting that the security they had had under the old system had now disappeared and that their money was now less secure than previously, despite the might of the D-Mark. It is therefore not surprising that so many were also opposed to 'surrendering' the Mark for a new Euro-currency, as

they obviously perceive a need for a period of stability and adjustment to the new currency and money relations [see discussion in Chapter Two].

Figure 6.22 - Wie wichtig ist es für Sie, unabhängig zu sein?
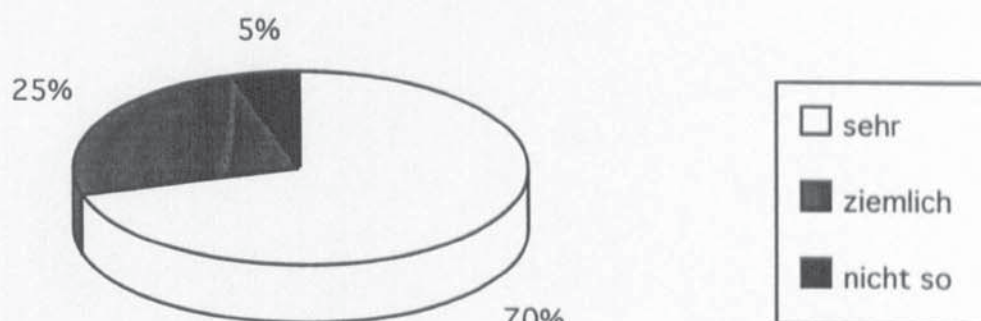
The need for independence was rated as very important by 70% of respondents, 25% seeing it as quite important, and 5% as not so important, while no respondents viewed it as not at all important [see Figure 6.22]. This is also shown in the value of the mean and median responses - 1.3467 and 1.0000 respectively. This need, although rated highly by all age groups, was seen as very important by a higher proportion of the older age group. A further interesting point here is that 27% of the middle age group rated this as only quite important - this was a far higher proportion than for the other two groups (3% of the younger group and 13% of the older group).

The importance of this need among the sample appears to contradict the rating of the need for security for money as very important by 73% of respondents. Surely one cannot have total independence in one's personal or professional life *and* total security for one's money along with a guaranteed income? The importance attached to this need for independence and the high rating of flexibility by respondents also appear to contradict other findings of the study. For example, the negative attitude to risk which was discussed above. While 56% of respondents found risk an unpleasant concept, 70% saw independence as very important. Again the contradiction here is obvious, since any level of

independence necessarily involves a degree of risk. This is discussed in more detail in Section 6.11.

6.23 - Wie wichtig ist es für Sie, für die Zukunft vorzusorgen?
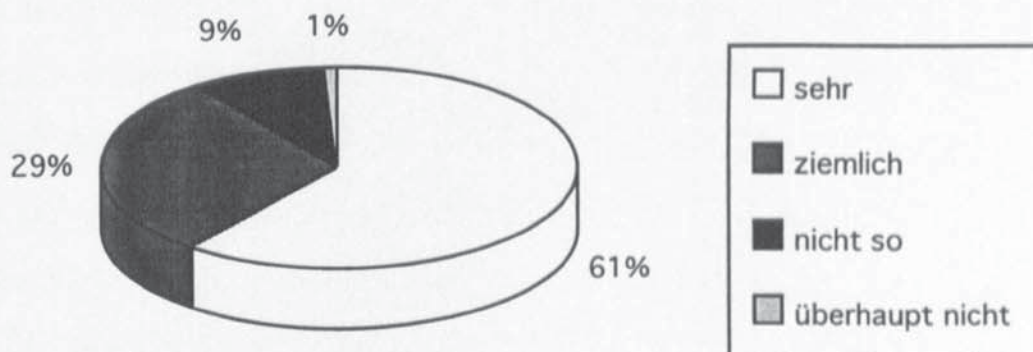
Making some sort of provision for the future was rated as very important by 61% or respondents, with 29% seeing it as quite important, 9% rating it as not very important and 1% as not at all important [see Figure 6.23]. These findings can also be seen in the value of the mean response (1.5) and the median (1.0). This need was rated as very important by a majority of respondents from all age groups, but, perhaps not surprisingly, a greater proportion of the older age group (83%) considered it to be very important (compared with 50% of the younger age group and 59% of the middle age group). Again the responses to this question were inevitably prefaced or appended by participants commenting on the fact that this had previously not been necessary and that now this was something which had become essential. These comments would also appear to support the conclusion reached in Section 6.5 that positive attitudes to private pension plans were more the expression of an acceptance of a new status quo, than a rejection of the concept of state pensions.

The remaining needs appealed to in the selected advertisements and included in the questionnaire were rated more evenly by the sample with less contrast between the categories of importance The need to increase one's personal wealth was seen as very important by 41%, while 36% rated it as only quite

important and a substantial 19% considered it not very important [see Figure 6.24]. This "fairly important" status is also reflected in the values of the mean (1.8267) and the median (2.000). It is interesting to compare this finding with the responses to *"Vermögen"* discussed in 6.32. It was concluded above that the positive response to this concept was largely aspirational and this would appear to be borne out by the findings presented here. Although the personal wealth of the citizens of the new federal states is - or, perhaps more importantly, is perceived to be - substantially less than their West German counterparts, just over 2/5 see the expansion of this wealth as a major priority, while 22% (just over 1/5) do not consider this to be an important objective.

Figure 6.24 - Wie wichtig ist es für Sie, Ihr Vermögen zu vergrößern?
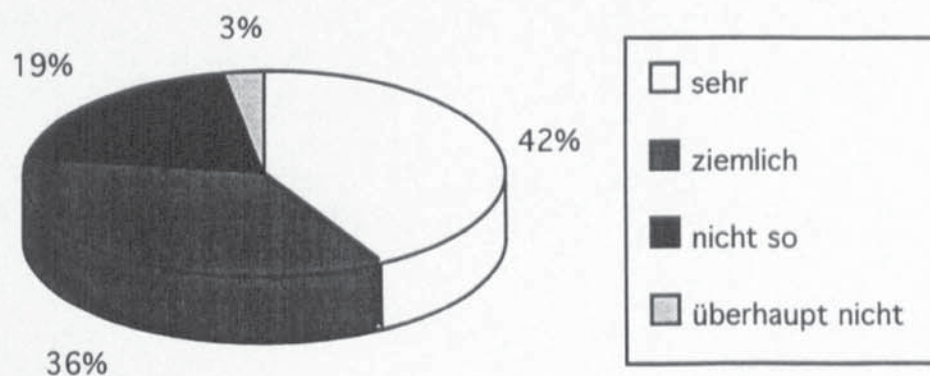
Long-term planning was rated as very important by 41% of respondents, with 33% seeing it as quite important, 22% as not very important and 4% as not at all important [see Figure 6.25]. The value of the mean response for this need was 1.8933 and the median was equal to 2.000, which indicate that the average respondent saw long-term planning as fairly important. Here again, many respondents commented that it was no longer possible to plan long-term, since the certainty they had enjoyed under the old system had been removed. It is interesting to compare this result with the importance attached by the majority of respondents to the need to provide for the future and to have security for their money [see above] - both of which would involve a certain amount of long-term planning. One possible explanation could be that, whereas in

financial matters individuals do - consciously or sub-consciously - make long-term plans, in their personal life they prefer not to plan too far ahead.

Also the uncertainty introduced by the new reality of the West German way of life should not be underestimated. Many of these individuals - unlike their West German counterparts - had no reason to plan long-term, since this aspect of their life was taken care of by the Administration and, given the limited personal and professional freedoms accorded to the citizens of the former GDR, there was little scope for long-term planning in this sphere either. Thus, it could be proposed that long-term planning is a relatively new concept for many East Germans and is just one of the many new considerations which they must keep in mind. It would be interesting to see, say in ten years time, if this need does in fact become more important for the majority.

Figure 6.25 - Wie wichtig ist es für Sie, langfristig zu planen?
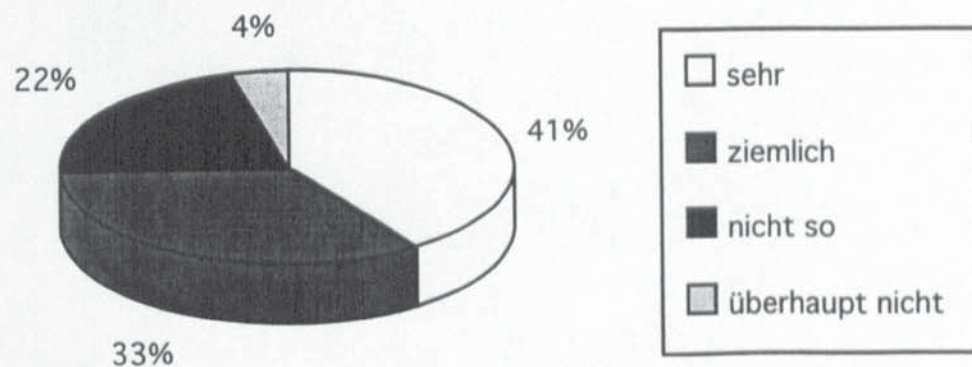
Interestingly, the two needs which make up the cornerstone of advertising's existence, the need for a choice of products and services and the need to be informed about such products, were rated as very important by a minority of respondents [see Figures 6.26 and 6.27]. While only 25% of respondents saw the need for a large range of goods and services as very important, 38% rated this need as quite important and a very substantial 31% viewed it as not very important. These findings are also reflected in the values of the mean (2.1533)

and median (2.000). Thus, one of the main reasons often put forward for the uprising in the former GDR - lack of choice of products - was seen as very important by only 1/4 respondents, while almost 1/3 considered it to be not very important. Of course it is possible that this wish has become somewhat obsolete given the plethora of goods now swamping the shops in the new federal states and that, faced with this bewildering assortment, many individuals, now distanced from the previous situation, would opt for a slightly less extensive range. A further explanation however is that, as in so many areas of East German public life, the West German answer does not quite fit. It is perhaps an excessive solution to the wishes of the East Germans for certainly more choice and availability, but within limits and specific areas.

Figure 6.26 - Wie wichtig ist es für Sie, eine große Auswahl von Produkten und Dienstleistungen zu haben?
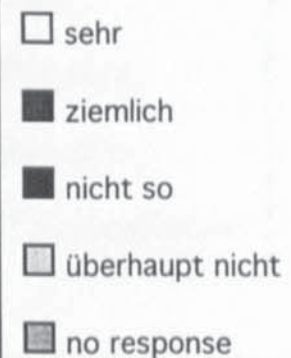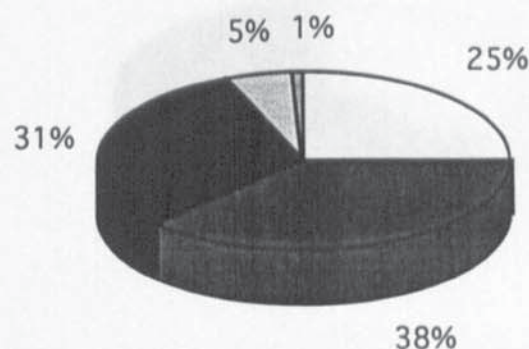
In contrast, the need for information was seen as very important by a much greater number of respondents (37%). But again, the majority saw it as only quite important (45%). Here, the mean response had a value of 1.8333 and the median was equal to 2.000 - reflecting the fact that the 'average' respondent saw this need as fairly important. On the whole, however, this need was perceived to be relatively more important by the respondents than the need for a large range of products. Only 18% attached no great importance to it. At this point it is worth comparing the quite strongly felt need for information about products with the attitude to advertising discussed below. 60% of respondents

revealed a negative attitude to advertising in Question 3, while in the open-ended Question 12, a majority of respondents made negative comments about advertising. This clearly contradicts the 82% of participants who saw information about products as at least quite important. An obvious conclusion here is that advertising is not seen as a source of consumer information - something which is upheld by the comments presented in [6.10], which reveal a strong distrust of advertising and the fairly prevalent view that consumer information is more important than and preferable to advertising. If this is indeed the case, then advertisers are failing in one of their major tasks - the long-term implications of which will be discussed below.

Figure 6.27 - Wie wichtig ist es für Sie, über Produkte und Dienstleistungen gut informiert zu sein?
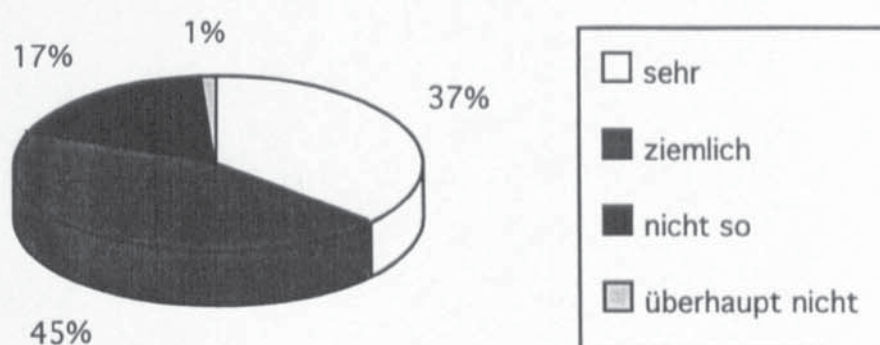
The relative importance of the needs appealed to in the advertisements (as rated by the respondents and discussed above) is shown in Figure 6.28. It can be seen from the chart that the need to work is clearly the most important to the greatest number of people, followed by the need for security, the need for independence and the need to provide for the future. The low level of importance attached to the need for a large choice of products and services is also apparent from the chart.

Figure 6.28 - Comparison of "sehr wichtig" responses
(n = 150)
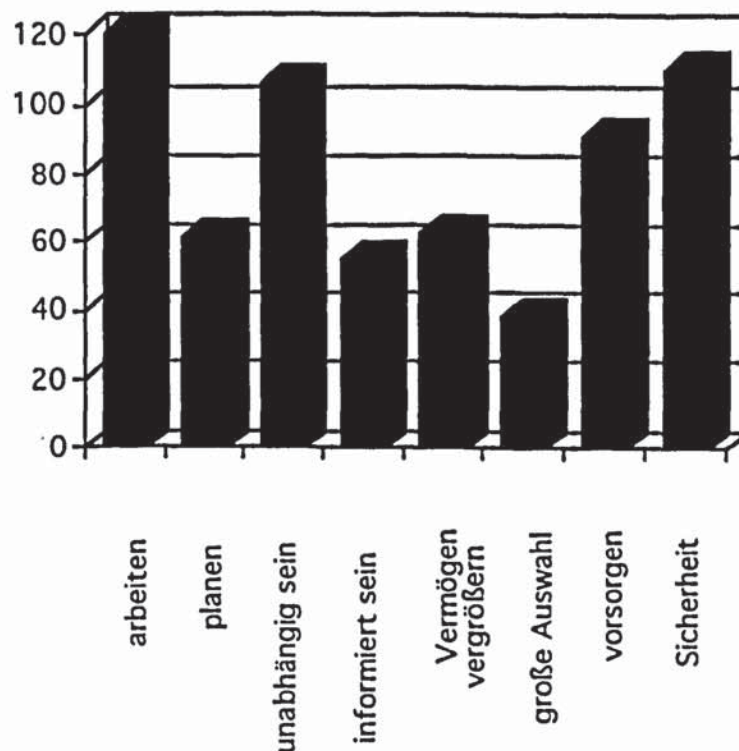
6.8 The distribution of customers of public and private financial institutions among the sample

In the design of the research and in the subsequent analysis, various banking institutions were divided into two categories - public and private. *Sparkassen, Volksbanken, Postsparkassen* and *Raiffeisenkassen* were deemed to belong to the former category, while *Dresdner Bank, Deutsche Bank, Commerzbank*, other supra-regional *Großbanken* (e.g. *Bayerische Hypotheken- und Wechselbank* and *Bayerische Vereinsbank*) and private banks were allocated to the latter. The intention here was to analyse how many participants were customers of institutions in public, municipal or cooperative ownership and how many were customers of banks which were owned by shareholders or families. Obviously, these two categories of institution have very different remits and these are reflected in the way in which they derive and pursue their business objectives.

For example, in the case of the "private" bank category, the profit motive would be paramount, whereas for institutions in public, municipal or cooperative ownership, other objectives, such as the well-being of members and the community, would take precedence.

Figure 6.29 - Number of customers per bank (n=150)
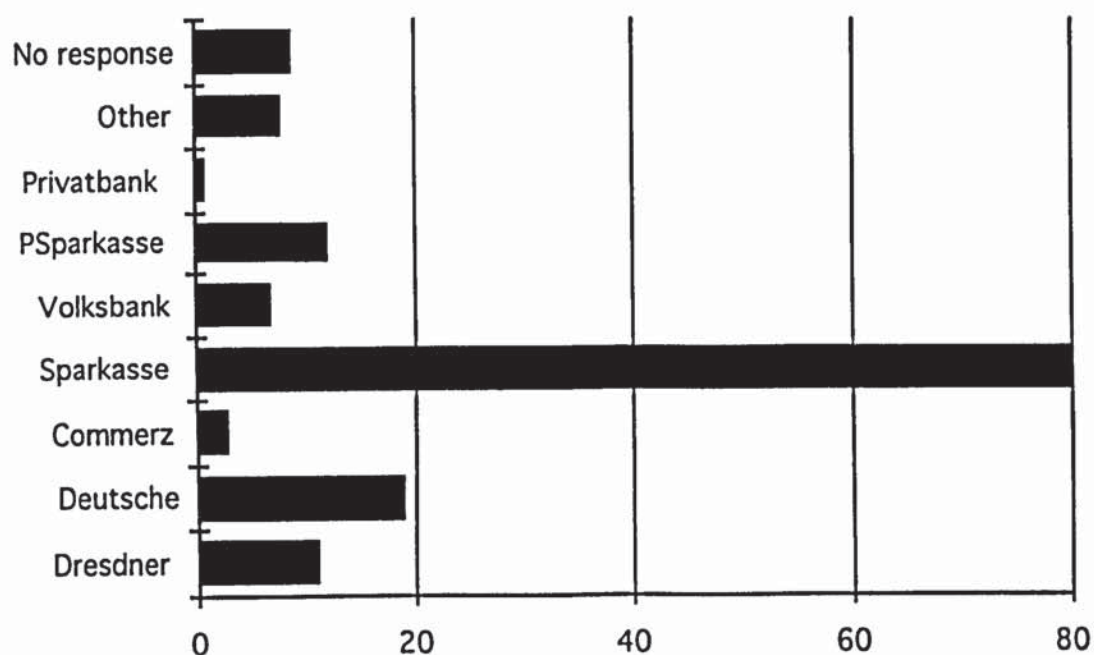
Obviously, the citizens of the former GDR were used to publicly owned institutions since the *Staatsbank* and the *Sparkassen* were, like the majority of East German companies, in the ownership of the people [see Chapter Two]. Since shortly after the *Wende*, the East Germans have been exposed to a new type of institution, the privately owned bank, and it was obviously of interest to see how many had taken up the strategically planned and cleverly executed offers of these banks through their advertising and public relations.

A substantial majority of respondents (80/150) were customers of the *Sparkasse* [see Figure 6.29]. The next highest number of customers belonged to *Deutsche Bank* (19/150) and the *Postsparkassen* had the third largest share of customers

(12/150), followed closely by *Dresdner Bank* (11/150), the *Volksbanken* (7/150) and *Commerzbank* (3/150). The *Privatbanken* and the other banks, had only a 6% share of the sample. A not insubstantial 6% (9/150) were not - perhaps understandably given people's preference for privacy in financial matters - prepared to answer this question. The mean response was 4.021, and the median and the third quartile were both equal to 4.000 - thus the average and median responses were *Kreis-und Stadtsparkasse*.[10]

It is interesting that, despite the considerable sums of money invested by Dresdner in public relations and advertising in Leipzig [see Chapter 5], there were significantly more *Deutsche Bank* customers in the sample. Perhaps, just as *Dresdner Bank* has benefited or claimed to benefit from the so-called *Sympathie-Bonus* arising from the fact that it is named after a place which was once one of the major cities of the GDR, so too has *Deutsche Bank* benefited from its name, at a time when East Germans wished to feel part of something pan-German.

Figure 6.29a, which shows the age profile of customers of *Deutsche Bank* and *Dresdner Bank*, also gives an interesting insight into *Dresdner's* actual progress in capturing a greater share of the market in the new federal states. In this sample, *Deutsche Bank* not only has a higher number of total customers in all the age ranges, it also has a much greater proportion of customers in the younger age group. This group is likely to be of great importance in the future development of the East and thus it could be concluded that if Dresdner does not obtain a greater share of this market, it will lose out in the future [see discussion in 6.11.7].

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[10]Where the respondent was a customer of the Kreis- und Stadtsparkasse, the response was coded 4. See Section 5.3.9.1 for a more detailed description of the coding of the data.

Figure 6.29a - Comparison of the age profile of Deutsche Bank and Dresdner Bank customers
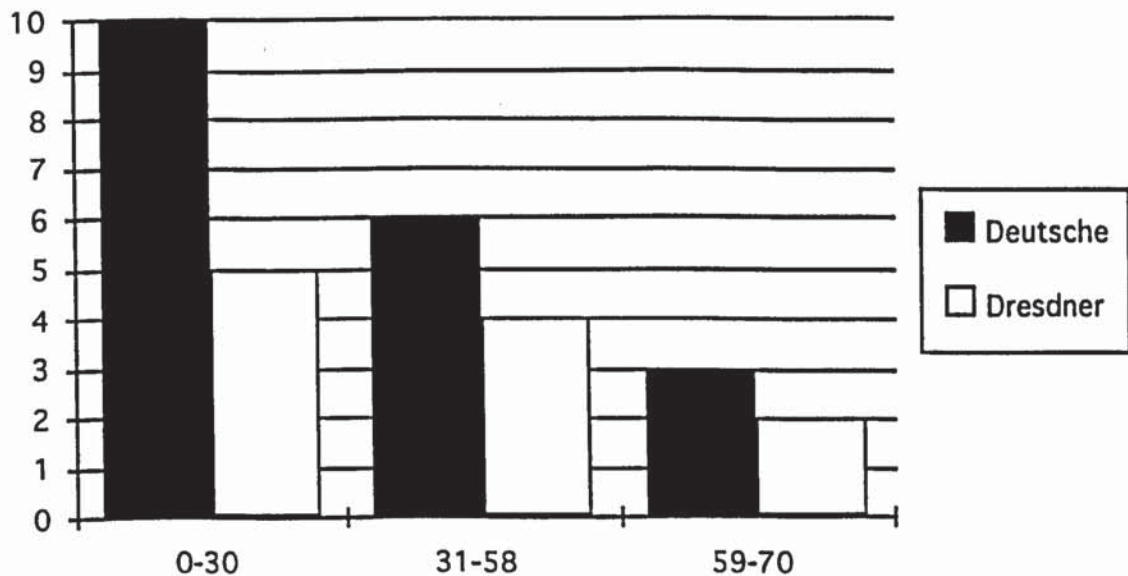
When analysed in terms of publicly and privately owned institutions, the vast majority of respondents (67%) were customers of institutions in public ownership, whereas only 27% belonged to privately owned banks [see Figure 6.30]. The dominance of the publicly owned financial institutions is also supported by the value of the mean (1.7021) and median bank category (2.000) - in other words a financial institution in public ownership.[11]. This certainly upholds the finding that the majority of East Germans have remained with their *Sparkassen* [see Section 2.5]. Whether this is simply the result of inertia or is instead indicative of a deep-seated commitment to public ownership is of course debatable. However, the comments reported in Section 6.9 would seem to support the latter thesis, since they show that a great many of these customers of the Sparkassen have in fact thought about and preferred the public and social mission of their particular institution.

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[11]The private bank category was coded 1 and the public category, 2. See Section 5.3.9.1 for full details of the coding of the data.

6.30 - Bank category of respondents

6%

27%

67%

- private
- public
- no response
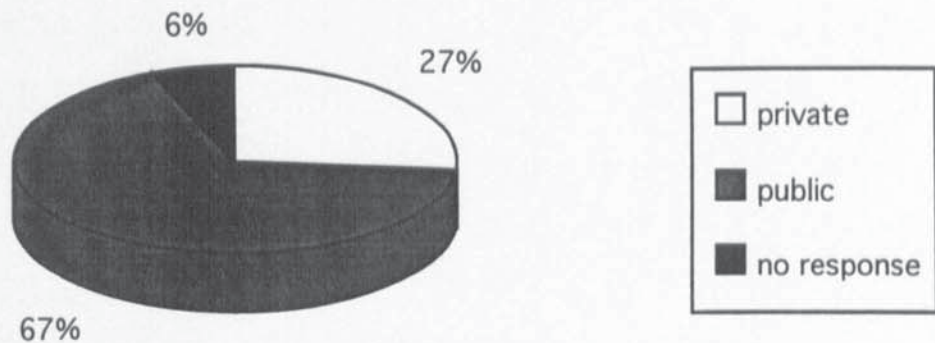
Although a majority of respondents from all age groups (see Figure 6.30a) were customers of publicly, municipally or cooperatively owned financial institutions, a greater proportion of younger respondents (1/3) had become a customer of one of the *Großbanken* or privately owned banks, compared with only 1/4 of the middle and older age groups.

6.30a - Bank category by age group

- private
- public
- no response
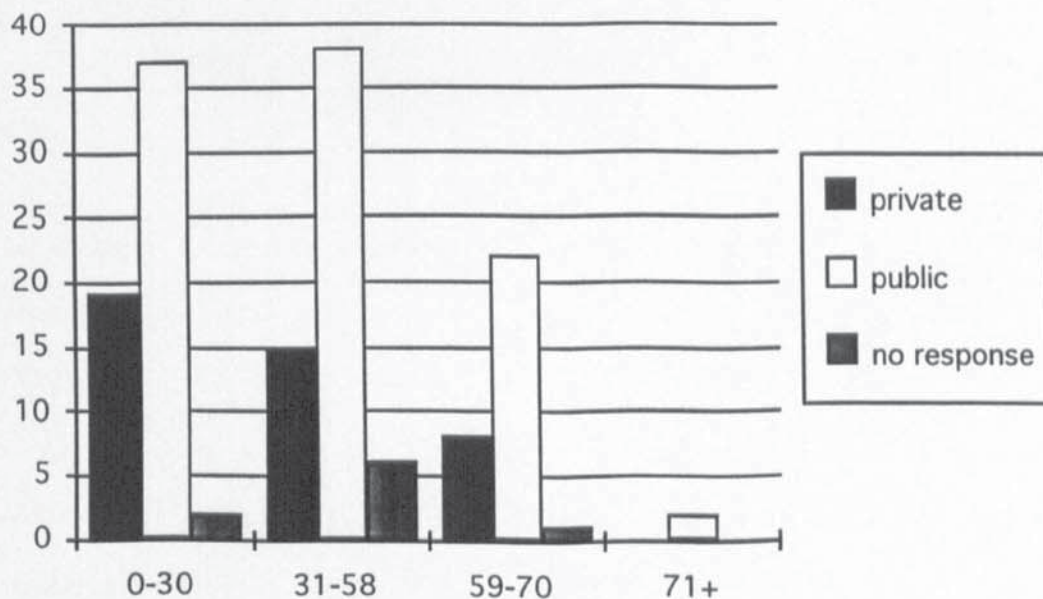
6.9   Attitudes to the Großbanken

What was particularly striking for the interviewer was the strongly negative nature of the comments given by participants in response to the open-ended question asking them their opinion of the many West German *Großbanken* now operating in Leipzig and the new federal states. The responses are presented and compared in Figure 6.31. 50% had very negative opinions about the banks, while a further 15% had mildly negative views. In contrast, only 17% of respondents held very positive opinions about the banks and a further 8% had mildly positive views. Further analysis showed that the mean response was equal to a value of 1.6750, the median, 1.7500 and the third quartile, 2.000[12] - all indicating an average negative response.

Figure 6.31 - Attitudes to the Großbanken
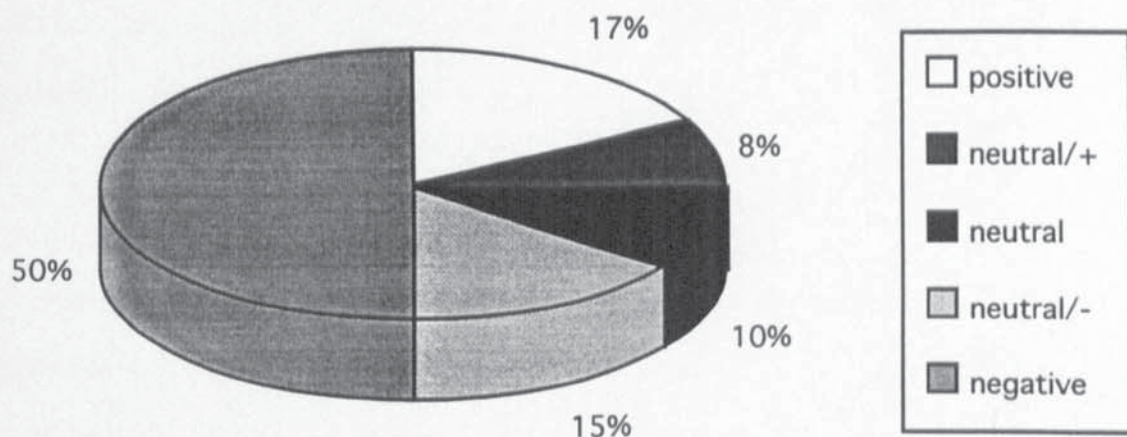
The most common positive response concerned the improved choice and greater competition, compared to previously. These included comments such as *"Gut, sogar sehr gut. Mehr Konkurrenz. Der Kunde kann wählen"*, *"Die Auswahl ist gut"*, *"Ich finde es gut; mehr Auswahl"*. One or two other respondents commented that the banks had created jobs and that the new institutions were customer-friendly. Banks which were singled out for individual praise

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[12]Positive responses were coded 1, neutral-positive, 1.25, neutral, 1.5, neutral-negative, 1.75, negative See Section 5.3.9.1 for full details of coding procedures.

included *Deutsche Bank, Dresdner Bank, Hypo-Bank (Bayerische Hypotheken-und Wechselbank)* and the *Bank für Gemeinwirtschaft*, with comments such as *"Deutsche Bank ist sicher"*, *"Deutsche und Dresdner sind kundenfreundlich"* and *"Die BfG und Hypo-Bank sind gut"*. Two of the positive comments came from current employees of the *Großbanken* and one from a previous employee of the *Staatsbank*. One individual commented that the banks had renovated the old buildings in the city - although this was seen in a negative way by other respondents who commented *"Sie besitzen die schönsten Gebäude"* and *"Sie haben die besten Gebäude"*.

Many of the mildly-positive and mildly-negative comments were fused with an air of apathy and disinterested acceptance of the new status quo, for example, *"notwendig"*, *"(Es) muß sein; man kann nichts dafür"*, *"Das ist jetzt das System"*, *"Es gefällt mir nicht, daß (es) in jeder Ecke eine Bank gibt, aber es ist wahrscheinlich wichtig"*, *"(Es) muß sein, wie in jeder Großstadt"* and *"Vielleicht ist es wichtig - das sagen die Westdeutschen"*.

The vast majority of negative comments about the Großbanken related to the sheer quantity of institutions. Almost all respondents referred to this, even if they went on to make other comments about the banks: *"Eine Überschwämmung"*, *"Ist das überhaupt erforderlich? Inzwischen gibt es so viel wie in Frankfurt am Main"*, *"unsinnig"*, *"Die große Vielfalt ist nicht nötig"*, *"Übertrieben"*, *"Nicht sehr nötig in der Vielfalt und der Breite"*, *"wahnsinn"* and *"Zu viel. (Es) deprimiert mich"*. Many respondents referred to the fact that banks and other businesses were being built at the expense of housing: *"Fast alle Neubauten sind Banken. (Sie) könnten mehr Wohnhäuser bauen"*, *"(Sie) sollen lieber Wohnungen bauen"*, *"(Sie) sollen mehr Sozialwohnungen bauen"* and *"Lieber 'was anderes bauen"*.

Leipzig had, in the opinion of many respondents now become a *"Bankstadt"* and this was seen as regrettable by the majority of the sample.

A substantial number of participants articulated the feeling that they were being exploited by these new banks and that the banks and money now have too much power: *"Alle wollen viel Geld machen"*, *"Eine Ausbeutung"*, *"Wir haben das Gefühl, daß wir benutzt oder ausgenutzt werden. Es bringt uns nichts"*, *"(Sie) denken nur an sich selbst"*, *"Ich finde, sie beuten uns aus. Deswegen bin ich bei der Sparkasse geblieben"*, *"(Sie sind) nur gekommen um Geld zu verdienen"*, *"Die kassieren am meisten"*, *"Sie bringen nicht was sie bringen sollen"*, *"Nichts geht ohne die Banken jetzt"*, *"Sie bringen Geld in die Stadt, aber verdienen hier auch"*, *"Das Kapital verbreitet sich"*, *"Das Geld steht im Mittelpunkt"*.

Many respondents also clearly felt that the banks were not interested in "ordinary" East Germans and were not doing enough for them. It is obvious too that the recent banking scandals and the bank's apparent willingness to give money to criminals rather than the people of the new federal states: has damaged their credibility: *"(Es) steckt nicht viel dahinter. (Sie) machen nicht viel für normale Menschen"*, *"Wenn Sie mehr Schneiders Geld geben, sind sie doof"*, *"Man hört viel schlimmes"*, *"(Sie) interessieren sich nicht für normale Menschen"*, *"(Es ist) schwieriger für Ostdeutschen Kredite zu bekommen; (sie) müssen zwar sein, aber sollen 'was für uns tun"*, *"(Sie) geben den ex-DDR-Bürgern nur wenig, aber Schneider.... Die Banken müssen verantwortlich sein"*, *"Sie interessieren sich für normale Menschen nicht"*. *"Deutsche, Dresdner und Commerz sind zu groß. Ich fühle mich nicht so sehr ernst genommen"*, (Ich habe) kein Vertrauen zu diesen Banken"*.

A large number of participants also referred to the difficulties of adjusting to the new system and these new institutions and expressed the need for more information about these banks: *"Kein Mensch findet sich dadurch"*, *"Für die Leute, (ist es) orientierungslos"*, *"(Das ist) ein ganz anderes Verhältnis"*, *"Leute brauchen*

mehr Information", "Im Prinzip, zu unbekannt. Wir wußten wie wir mit der Sparkasse umgehen sollten", "Zu unübersichtlich", "Sie verwirren unsere Menschen, die nicht in den Umfängen gewöhnt sind".

A number made pleas on behalf of the *Sparkasse*, which seems to have lost any negative connotations through its connection with the old system and was often referred to affectionately as *"unsere Sparkasse"*: *"Die Sparkasse reicht mir", "So viel Geld ist gar nicht vorhanden. Volksbanken und Sparkassen sind mehr als ausreichend", "Sie sollen bei der Sparkasse bleiben", "(Sie) hätten es bei unseren Sparkassen lassen".*

Figure 6.31a - Attitudes to the Großbanken by age group
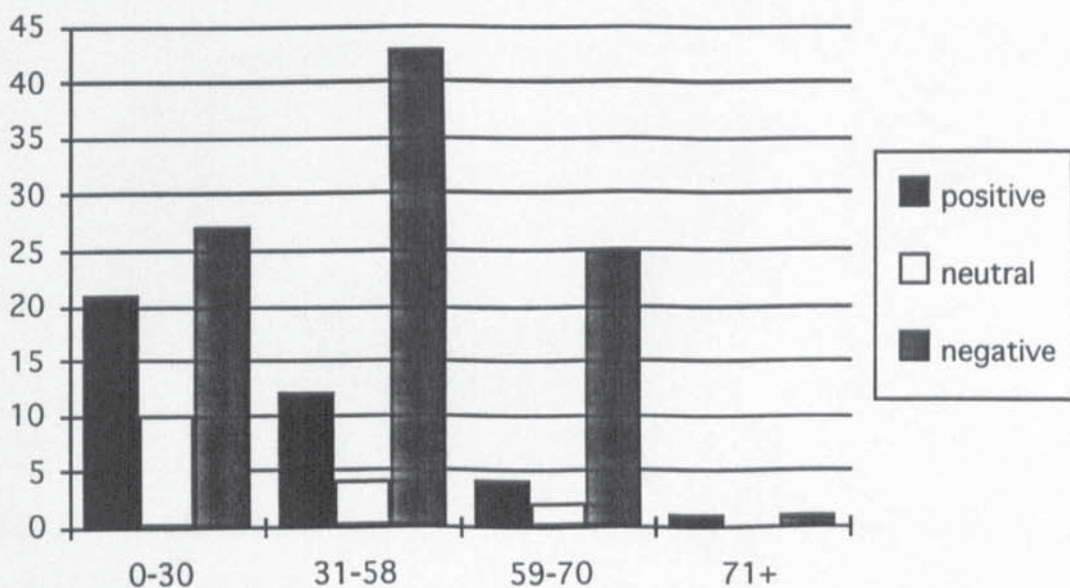
Figure 6.31a shows these comments in terms of age category. Although a majority of respondents from each age category made a negative comment about the Großbanken, in the younger age group, the proportion of positive comments is much higher than in the other categories, where the negative response is particularly pronounced.

6.10   Attitudes to advertising

The overall attitude to advertising was even more negative than to the *Großbanken*. The mean response to the open-ended question "Es gibt hier jetzt viel mehr Werbung als vorher. Wie finden Sie das?" was 1.7217, the first quartile already had a value of 1.5 and the median was equal to 2.0[13]. 57% of participants expressed a very negative attitude to advertising, while a further 14% held mildly negative views [see Figure 6.32]. In contrast, only 17% made explicitly positive comments about advertising, and a further 6% held mildly positive attitudes, while 6% had no strong feelings one way or another.

Figure 6.32 - Attitudes to advertising
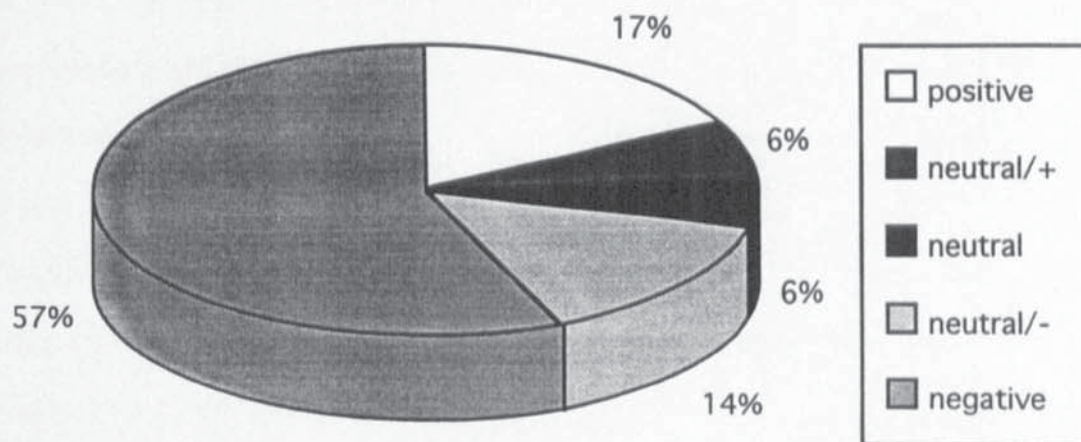
Of those who made positive statements about advertising, the majority stated simply, *"Ich finde Werbung gut"* or *"Werbung ist schon gut"*. Many said that they enjoyed advertising especially when it was well done: *"Ich fühle mich durch eine gute Werbung angesprochen"*, or *"Gut, vor allem, wenn es phantasievoll gemacht wird"*. A small number of respondents also referred to the important role of advertising in the economy, for example, *"Schon richtig; wichtig für die*

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[13]Positive comments were coded 1, neutral-positive comments, 1.25, neutral comments, 1.5, neutral-negative comments, 1.75 and negative comments, 2.

Konkurrenz". Interestingly, only one participant made reference to the informational role of advertising: *"Ich finde es sehr gut. Man kann sich informieren"*. Many of the mildly positive comments were similar to the following: *"Ich kann damit leben. (Es) stört mich nicht"* or *"Werbung gehört dazu; (es) stört nicht"*. Respondents who made neutral comments were aware of both the positive and negative aspects of advertising and did not want to commit themselves either way: *"Zum einen belästigend, zum anderen informierend"*, *"Teils gut, teils nicht"* or *"Teilweise gefällt mir, teilweise nervt"*.

Many of the neutral-negative comments concerned the annoying features of certain types of advertising, particularly television advertising: *"(Es) kommt auf die Werbung an, aber es nervt oft, besonders im Fernsehen"*, *"(Es) kommt darauf an; im Fernsehen negativ"*, *"Mit einem Zweck ist gut, zum Beispiel, Kultur. Aber sonst zu viel"*. In common with the attitudes to banking, a number of these comments also referred in a helpless way to the fact that advertising, although regrettable was now essential: *"Wer nicht wirbt, der stirbt"*, *"(Werbung) ist mit diesem System verbunden"*, *"Nicht so besonders gut, aber irgendwie notwendig"*, *"(Werbung) muß sein, aber ist nicht lebensnotwendig"*. Some respondents also compared the current situation to what existed previously in the GDR: *"Gegenüber früher ist besser, aber manchmal ein bißchen übertrieben"*, *"Vorher zu wenig, jetzt zu viel."*

A majority of negative comments concerned the increase in the amount of advertising since the Wende and the irritating effects and intrusive nature of this: *"nicht gut, zu viel"*, *"unnötig, überwältigend"*, *viel zu viel"*, *"(Es) nervt"*, *"überflüssig"*, *"schlimm, lästig"*, *"furchtbar"*, *"Entsetzlich, (es) geht an die Nerven"*, *"(es) irritiert"*, *"blöd"*, *"So viel Werbung braucht man nicht"*, *"Grausam, (Werbung) belastet mich"*, *"idiotisch"*, *"(Es) regt mich schon auf"*, *"häßlich"*, *"Zehn Prozent*

davon würde reichen". Some have even begun to boycot advertising: *"(Es ist) nur Produktverteuerung. Mit Absicht kaufe ich nicht Produkte, die geworben sind"*, and,*"Scheußlich. Deswegen gucke ich kein Fernsehen"*.

A substantial number of respondents expressed a lack of trust in advertising and advertisers: *"Ich will gut informiert sein, aber wenn das aufdrängt..."*, *"(Ich) glaube der Werbung nicht"*, *"Werbung lügt"*, *"Ich verlasse mich nicht auf Werbung"*, *"Man kann nicht alles glauben, was darauf steht"*. Many obviously did not see advertising as a source of product and service information, *"(Ich bin) gegen Werbung. Wir informieren uns lieber"* and *"Ich kann mich selber informieren"*. Ohers claimed that they were - unlike other unfortunate consumers - immune to the effects of advertising claims: *"Werbung kann mich nicht beeinflussen. Verbraucher-Information ist wichtiger"*, *"Es gibt vielleicht beeinflußbare Leute, aber ich bin nicht so"*, *"Ich kann das selbst auswählen"*. *"Wer sich von der Werbung beeindrucken läßt, der hat Pech"*, *"Einige Menschen sind beeinflußbar"*.

A number of respondents also referred to the manipulative nature of advertising and the difficulties which they and their fellow citizens had in dealing with this new discourse: *"Die meisten Leute können nicht damit umgehen"*, *"(Es) überfordert die Menschen"*, *"Nicht so gut, besonders für die Kinder"*, *"Man ist hilflos dagegen"*, *"(Werbung) verleidet den Menschen"*, *"Nicht so gut. (Werbung) überflutet uns"*, *"schrecklich, (Werbung) manipuliert"*, *"gefährlich für viele"*, *"Alles kommt durcheinander"*.

Finally, many doubted the power of advertising: *"Viel mehr würde gekauft werden ohne Werbung"*, *"(Es) gehört zu der Marktwirtschaft zu, aber ich finde es nicht so gut; rausgeschmissenes Geld"*, *"Wir brauchen keine Werbung"*, *"Man könnte das Geld besser einsetzen"*, *"Was gut ist, spricht für sich selbst"* and *"Gute Waren brauchen keine Werbung"*. These comments are reminiscent of the old

(advertising?!) maxim of the *Café Francais, Leipzig's most famous coffee house* destroyed in the war:

Schokoladendüfte bis auf die Straße, deshalb keine Reklame.

Figure 6.32a - Attitudes to advertising by age group
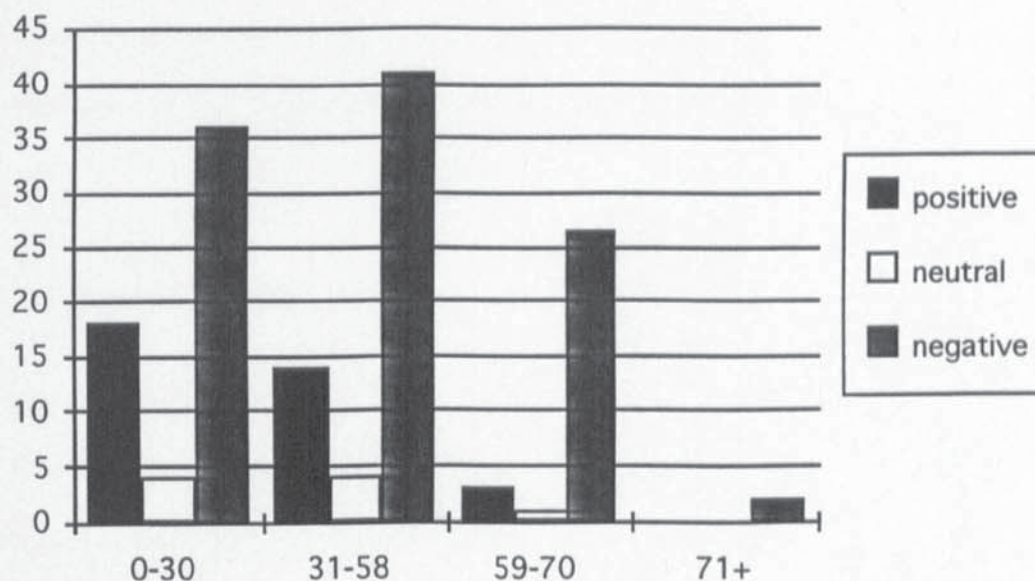
When one looks at these responses in terms of age group [see Figure 6.32a], it is apparent that a negative view of advertising is prevalent among individuals of all ages in the sample. Although the proportion of positive responses may be slightly higher in the younger age group compared with the other groups, this still represents a very negative response from a group which in many other countries derives much enjoyment and entertainment from advertising.

6.11 Summary of findings: observations, trends and implications

6.11.1 Literal advertising

Based on the results presented above, particularly in 6.2, it would appear that the literal, direct, rather than abstract, approach does in fact work best in the East German market. There would appear to be a limited ability to interpret

advertising in an abstract or non-literal way, and, perhaps more importantly, an even more limited willingness to take the time and effort required to think about the possible meaning of an advertisement, when this is not at first apparent. This is in stark contrast to other countries and advertising cultures, where much enjoyment is often derived from such an activity and it is often the subject of discussion and debate. It therefore appears, particularly given the finding in 6.2 and the discussion below on information and advertising, that humour and abstract ideas are not what the East Germans are looking for yet in advertising and that such tactics would not be relevant to them.

6.11.2 Banking terminology

There is a clear lack of understanding of many of the banking terms contained in the advertisements and an absence of Relevance for many of the concepts behind these terms. For example, the relatively large proportion of respondents who evaluated *"Anlagen"* negatively. It was proposed above that this relatively large negative response to the term, in contrast with the overwhelmingly positive response to saving and interest, could be attributed to the fact that investment is still bound up with risk and speculation, which were seen negatively by the majority of respondents. Bank advertisers have clearly failed to disassociate investment from these negative aspects and it would appear that they have not explained the differences between the various forms of investment and the relative risk involved in such methods. If banks and financial services companies wish to create a bigger market for their products, then they need to equate investment with saving and deemphasize the risk element, as this would make the concept more relevant to the East Germans who are very enthusiastic savers.

Terms such as *"Dividende"* and *"Aktien"* were clearly not relevant for the majority of respondents (62% and 63% respectively). Not only did a substantial number of respondents not understand these concepts, a large number (48% and 41% respectively) evaluated them in a negative way. There are a number of possible explanations for this finding. This may well be another legacy of the East German experience where such terms were unknown. One could also propose that such terms are only relevant for a small proportion of any society or cultural context; however, it would not be unreasonable to expect that a larger proportion of the population would either understand or have positive attitudes towards such concepts, even if they themselves were not directly involved in such matters. These negative feelings could also be the expression of a commonly-held belief in public ownership which persists in the former GDR. A further example, is the overwhelmingly negative response to the term *"Kapitalmarkt"*. It may of course be argued that this is a gut reaction on the part of the East Germans, not underpinned by any real understanding or experience of the investment or capital market. However, this in itself is an interesting phenomenon. If the prefix *"Kapital"* is so repulsive to the East Germans, then it is clear that here too, the shared experience of the GDR lives on.

Whatever the explanation(s) for the above findings, it is obviously in the interests of bank and financial services advertisers to devise means of making such concepts relevant, not only to the small percentage of the population which will actually purchase such products, but also to the population at large, if there is to be popular support for - or at least minimal opposition to - their operations in the East.

6.11.3 The image of the *Großbanken*

From the comments detailed in 6.8 and 6.9 above, it is apparent that the West German *Großbanken* have a poor image in the new federal states. Despite the money they have invested in public relations and corporate image advertising, they are viewed negatively by 65% of the sample (50% having a very negative opinion of the *Großbanken*), with only 23% holding any kind of positive view of them and their activities in the new federal states. Furthermore, only 27% of the participants had moved to one of these banks. Rather than this being the result of inertia, it is obvious from the comments presented in 6.8 that many East Germans have deliberately opted to remain with the *Sparkasse* for a variety of reasons, all of which reflect negatively on the *Großbanken* - they feel that they are not taken seriously by such institutions, they do not have enough information about these banks, the plethora of alternatives is too confusing, the banks have taken over the city, they have come with the sole purpose of exploiting the East German consumers. It would certainly appear that the majority of those living in the new federal states were not impressed by the public relations tactics of Dresdner Bank and others.

In the light of this strongly negative opinion and the fact that many banking products and concepts are not relevant to the majority of the population [see above discussion], it is worthwhile to reassess the role of *Dresdner* and the other *Großbanken* in the East. Although Dresdner was determined to become a permanent, positive fixture in the new "life-world" [Habermas [1993] - see discussion in Chapter Three] of the East, it seems to be considered in the same negative way as the other *Großbanken*. Furthermore, given the findings of this survey, it would appear that if anyone has benefited from a *Sympathie-Bonus* based on its name, it has been *Deutsche Bank* [see above discussion]. Despite attempts to be seen to act in a socially responsible way and in the best interests

of the local community, *Dresdner and the other Großbanken* are still seen in a negative way. In the light of the recent electoral success of the PDS (October 1994) and the resurgence of a pride in the lived experience of the GDR, it could be that one element of this legacy, a strong commitment to public ownership of financial institutions will in future prove an even greater impediment to the progress of the *Großbanken* in the East.

6.11.4 Contradictory attitudes

With regard to the contradictory findings relating to attitudes about independence, risk and security reported above, it could be concluded that, in the aftermath of having lived in a 'totalitarian' state, where the concept of mutual dependence (both between individuals and between the individual and the State) permeated all aspects of the organisation of everyday life, the notion of independence is perhaps more appealing than the reality. As in so many other areas of their lives, many citizens - having believed and hoped for true independence - are now coming to terms with its downside. Perhaps too, the definition of independence is not as wide-ranging as the interviewer's or indeed the advertiser's. Independence may only be desired in a limited number of aspects of the individual's life, such as independence to travel and to make personal and professional choices where risk is known and limited, but this independence is not intended to encompass such areas as salary, standard of living or employment.

Again it is also possible that the East Germans have not yet learned the true meaning of independence in the language of advertising, where becoming independent in fact means becoming dependent on the advertiser's product, whilst the individual thinks s/he is expressing his/her independence. Thus, this absence of Relevance in the definition of independence may in fact mean that the East Germans are less susceptible to such advertising appeals.

6.11.5 Advertising and information

For a society which has only been exposed for a relatively short time to mass commercial advertising, there is already - as evidenced by the findings presented above -a very strong anti-advertising feeling. Advertisers do not seem to have overcome the initial hostility to their messages [see Section 3.5.2] and do appear to have failed to make their advertising more relevant to East German advertisees. Furthermore, advertising is seen as something which should not be trusted and is not perceived by the majority of respondents as a source of consumer and product information. Thus, here again there is a lack of Relevance between the advertiser's definition and the advertisee's perceptions of the functions of advertising.

These findings point to a number of serious failings on the part of advertisers. The distrust of advertising could well be the legacy of the large quantity of political advertising and propaganda to which the East Germans were exposed. However, advertisers, it would appear, have not done enough to distance their advertising, on the one hand, from the tactics of the East German state, and, on the other, from the negative image which advertising had under the previous regime. In addition, despite the fact that the need for information has been emphasized so often, too many advertisers are clearly not providing explicit and straightforward information, not only about their products, but also about the process of consumption as a whole, through their advertising.

Based on this finding, there are two obvious strategies which the advertiser who does not wish to simply throw money at the East German market could pursue. Firstly, an information-only campaign, which aims to persuade individuals through information, with little or no overtly persuasive element,

and, secondly, an anti-advertising campaign, which - rather cynically - portrays the advertiser as someone trustworthy, aware of the deplorable tactics of other advertisers and determined not to use such tactics, but to inform the advertisee honestly. Obviously, these two strategies could be used to great effect together.

It is perhaps not surprising that the information aspect should, for the moment, take precedence over the persuasive component. When one considers the early years of consumer product advertising, such advertising was predominantly informative in nature and it was only with the advent of consumer behaviour theory and the growing level of sophistication among consumers that persuasion became paramount. [see Chapter One] The East German consumer society is - despite its external appearance - still in its infancy, in terms of consumer sophistication and education, and, therefore, the need which advertisers should be seeking to fulfil, is the need for information. Such a strategy, rather than explicit or subtle persuasion would be more relevant for the East German consumers, not only because of the stage of development of their consumer society, but particularly given their negative experience of such persuasive tactics through state and political advertising. It is interesting to note that this was in fact the approach recommended by one East German media specialist shortly after the Wende [see Section 3.].

6.11.6 Pan-German needs and attitudes

A further interesting conclusion which can be drawn from the findings presented above is that, despite the persistence of the East German experience, there do in fact seem to be pan-German needs and attitudes which are universally agreed by Germans, East and West. Based on the results of the survey research, these appear to be the need for security for money, the

strongly-felt work ethic, the preference for saving and also, perhaps, the negative attitude to risk. Interestingly, many of these have their origins in pre-1945 folk memories, which are still strongly held by all age groups in the new federal states and would thus appear to be firmly embedded in the infinitely regressive cultural knowledge, not only of West Germans, but also of East Germans.

Therefore, one could conclude that there is Relevance here between East and West, and, by extension, between advertisers and advertisees. These elements - risk avoidance, security for savings and the need to work and to have something to show for this work - although they may have manifested themselves in different ways in the two Germanies, are what bank advertisers could emphasize in a pan-German campaign, if they wished to do so.

6.11.7 Life-situation groups

Both from the results presented above and from the interviewer's own observations (also discussed above), certain life-situation or life-style groups are clearly identifiable from the sample and can, with the requisite caveats, be extrapolated to the population of the new federal states as a whole, and perhaps even to other countries experiencing this 'post-communist' phenomenon.

The term "life-situation" has been coined to describe these groups, since the descriptor "lifestyle" implies an element of choice, a decision or desire to lead one's life in a particular way and this is clearly absent from most of these groups - with the exception perhaps of groups 1 and 2 - who now find themselves in a certain situation and are coping (or not as the case may be)

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with this. Furthermore, the concept of consumer lifestyles is still somewhat advanced for a society such as the former GDR, where mass, free market consumption is only just five years old - hardly enough time for sophisticated and complex lifestyles to emerge as positive choices. When one considers how many years of socialization are invested by advertisers - both collectively and individually - in schooling children, teenagers and adults in consumption and the acquisition of lifestyles, then it is hardly surprising that to the citizens of the former GDR, still struggling to find a new identity or redefine their old one, this socialization will probably take - as in the case of many other adjustment processes in the East - an entire generation.

Many other aspects of life in the new federal states were represented among the participants in the study, however, from the point of view of identifying trends and showing how individuals are coping with both the new discourse of advertising, consumption and banking, the following groups were the most easily identifiable and statistically significant and also the most interesting.

Group 1:   The unification generation

Group 2:   The conscientious objectors

Group 3:   The bewildered and apathetic victims

Group 4:   The survivors and adapters

Group 1   The unification generation

Unification belongs to this group which has embraced it along with the market economy and consumer freedom. These individuals welcomed the changes enthusiastically and have turned them to their own advantage. This group is predominantly made up of younger respondents in full-time employment or at

university - many studying Business or Economics, who will probably constitute the future business class of the new federal states. Many of them have already moved to the *Großbanken* and more may do so in the future. But, those who have stayed with the *Sparkasse* - and these still constitute the majority - have done so for different reasons than the members of the other life-situation groups. While members of the other groups may have stayed with the *Sparkasse* as a refuge from or protest against the free market [see below], this group sees the *Sparkasse* as offering a new service, equal to that of the *Großbanken*.

CONTEXT OF THE UNIFICATION GENERATION
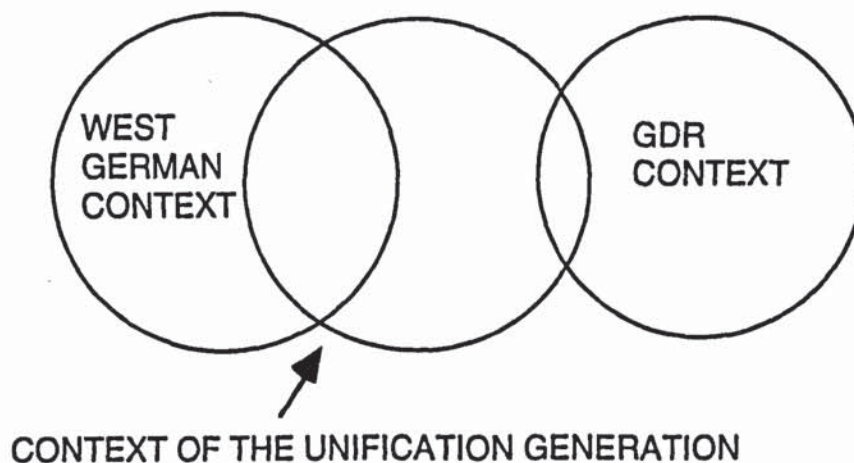
Figure 6.33 - The context of the unification generation

There is probably the greatest degree of Relevance here between these East Germans and their West German counterparts and, also between them and West German advertisers [see Figure 6.33]. However, only a very small proportion of this group has been impressed by the efforts of advertisers to date [see above discussion]. Advertisers are still not creating relevant advertising for the majority of this group, who will be the first to spend at least part of their socialization in the consumer society. There is a definite need for advertisers to design campaigns aimed specifically at this group, since they may feel insulted and patronised by the comforting advertising being offered

by *Dresdner Bank*. This group would probably respond best to advertising which pictured West German or American feel-good, slice-of-life scenes.

Given their relatively traditional attitudes (for example, their negative view of risk and the importance they attach to financial security and the need to provide for the future), as well as their understanding of and positive disposition towards many of the capitalist banking concepts, this group would be particularly open to advertising for financial products.

Group 2:   Conscientious objectors

It is clear from the survey data collected that there is a high degree of intellectual and ideological opposition to the concepts of the free market and its components - advertising, consumption and the financial services industry. This group of the population is composed of individuals from all the age groups, with the common factor of university education - in the middle and older age ranges, many of these were academics and professionals. The conscientious objectors in the younger group were almost exclusively students and thus, there exists the possibility that their convictions will mellow as they become fuller participants in the market. The relatively high number of students having accounts with "private" as opposed to "public" banks would tend to support this.

The members of this group have clearly thought out their views on the economy and society. They attempt purposefully to distance themselves from the new market system and the consumption society and continue to support many of the founding concepts of the former GDR [see Figure 6.34]. They could perhaps be described as committed socialists, they have deep concerns about the direction in which their economy and society are going and would probably have preferred an alternative solution to the collapse of the East German regime. Given this aversion to so many of the concepts of the free
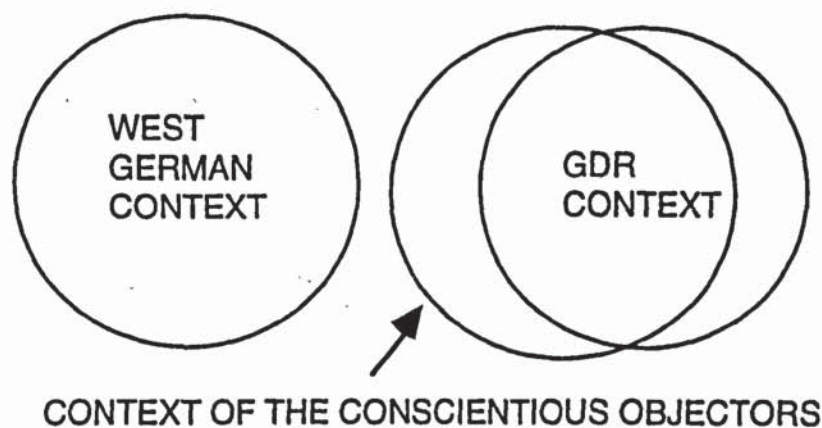
Figure 6.34 - The context of the conscientious objectors

market and the deliberate distancing from its manifestations, this group is particularly hard for "private" banking institutions and advertisers in general to reach. This group is especially problematic for advertisers, since such individuals are relatively affluent and well-educated and as such would make up a substantial component of *Dresdner Bank's* and many other organisation's target group in the West. Furthermore, the attitudes and beliefs of this group have obvious political implications, in terms of the future success of such parties as the PDS, since the members of this group would probably be most likely to support such parties.

Group 3:   The bewildered and apathetic victims

The members of the third group clearly see themselves as passive victims who have been left in a kind of limbo by the *Wende* [see Figure 6.35]. Their responses were inconsistent and were inevitably prefaced or supplemented by some comment about the regrettable situation of the East Germans. They showed no great understanding of or interest in the banking concepts contained in the questionnaire - and clearly Relevance did not exist for the

majority of them. Their answers were slow, confused and indecisive, and they themselves came across as bewildered, disillusioned and apathetic. This group belongs almost exclusively to the upper end of the middle age category and would therefore be aged between 40 and 58.
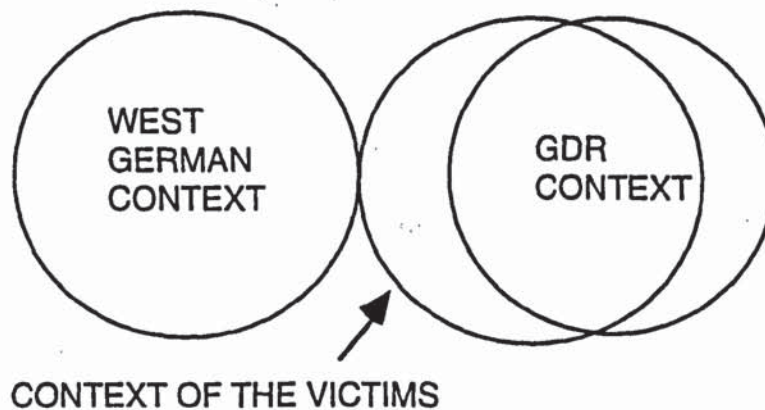
Figure 6.35 - The context of the victims

Perhaps this is not surprising given the fact that this middle category has also been the worst affected by unemployment. 30% of the middle age group are now unemployed (accounting for 78% of unemployment in the sample as a whole), compared with only 3% of the younger age group and 10% of the older group. Another interesting factor to keep in mind when considering this life-situation group is that many members of this group went through the traumatic experience of both the Second World War and the post-war period at a very early age and then grew up in the GDR. They were already quite mature when the only system they had ever known and in which they had invested so much collapsed. These are the people for whom the disintegration of the "life-world" [Habermas], the lived experience seems to have been hardest to take.

It is hardly surprising that few of the banking, marketing or advertising concepts are relevant to this group, since its members fail to meet Dresdner's

main criterion: these individuals have clearly not found their way in the new system. However, paradoxically, Dresdner's emotional, reassuring campaign in the new federal states would have been most likely to appeal to this group.

Group 4:   The survivors and adapters

This is a particularly resilient group, which, despite its age [59+], has greeted the changes optimistically [see Figure 6.36]. A high proportion of this group - the highest proportion for any age group. - valued independence very highly, saw choice as important and investment in positive terms Although a substantial number of individuals within the group held negative attitudes towards the capitalist banking terms and the *Großbanken*, they are not afraid of them. They were sure about their opinions, confident about the future and undaunted by the massive social and economic changes. Advertisers wishing to target this group would be best advised to advertise products which exploit the advantages of unification - e.g. travel - by using clear information and optimistic images.

WEST
GERMAN
CONTEXT

GDR
CONTEXT

CONTEXT OF THE SURVIVORS/ADAPTERS
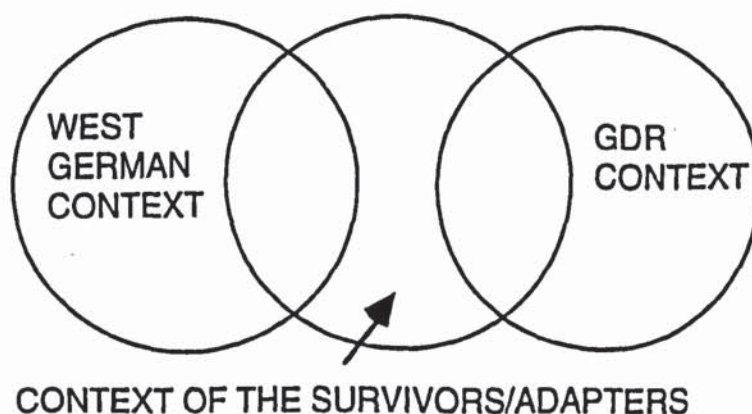
Figure 6.36 - The context of the survivors/adapters

Unlike the victims, the members of the survivor/adapter group were relatively older when they experienced the upheaval of the war and the construction of the GDR and this could perhaps have given them an ability to adapt which is missing in group 3. Another reason for their positive attitudes could be the fact that these individuals would have vivid memories of the Soviet involvement in the founding of the GDR and, as such, may never have accepted the system as fully as the members of the second and third groups. Furthermore, the majority of individuals in this group are retired and therefore do not have to worry about the prospect of being made redundant or not finding employment - something which is a very real fear for the 40-58 group.

6.12   Conclusion

What is apparent from the above categorization is that these life-situations, are primarily based on the collective historical experience of individuals in the new federal states - in contrast with other countries and societies where life-situation and lifestyle are primarily determined by income, education and socio-economic status. The GDR experience inevitably lives on, as can be seen from the results reported above, but new trends are also emerging and older, deep-rooted pan-German commonalities are also revealing themselves. These are all factors which are likely to exert a long-term influence on consumption and *lifestyles* as they inevitably develop in the new federal states. By extension they will also determine not only the response to the messages from West German advertisers, but also the development of East German advertising.

With these and other findings reached in the study, the Conclusion reassesses the model developed in Chapter Four and its application not only to the question of advertising communication in the unified Germany, but also to wider issues of intercultural public communication.

CONCLUSION

It is clear from the study that both the context of banking and economics and the context of public communication have been radically altered for East Germans by unification. The whole nature and scope of the relationship to money and credit and to the institution of the bank have changed so much, that many in the East feel left behind, bewildered and openly hostile. Furthermore, one of the new discourses of unification, the capitalist discourse of commercial advertising, has brought a new and unwelcome dimension to the lives of many in the East. In the discourse of banking and the discourse of advertising between West and East, there is a lack of trust, understanding and, above all, relevance.

In all of this, the advertising of *Dresdner Bank* and reactions to it, seem to typify many of the problems of West-East communication. The advertising which was tested in the study had been designed in an intracultural context - the mutual culture shared by West Germans - without any reference to the GDR, which was at that time a separate state and likely to remain that way in the future. This situation is shown in terms of the model in Figure C.1.

This type of advertising, as proved by the contextual study and the empirical research, had very little Relevance for those living in the East. Not only was there a gap between the needs and the banking and advertising contexts of both cultures, but also mutual perception (part of cultural knowledge) played a major role in the distortion of the advertising message.
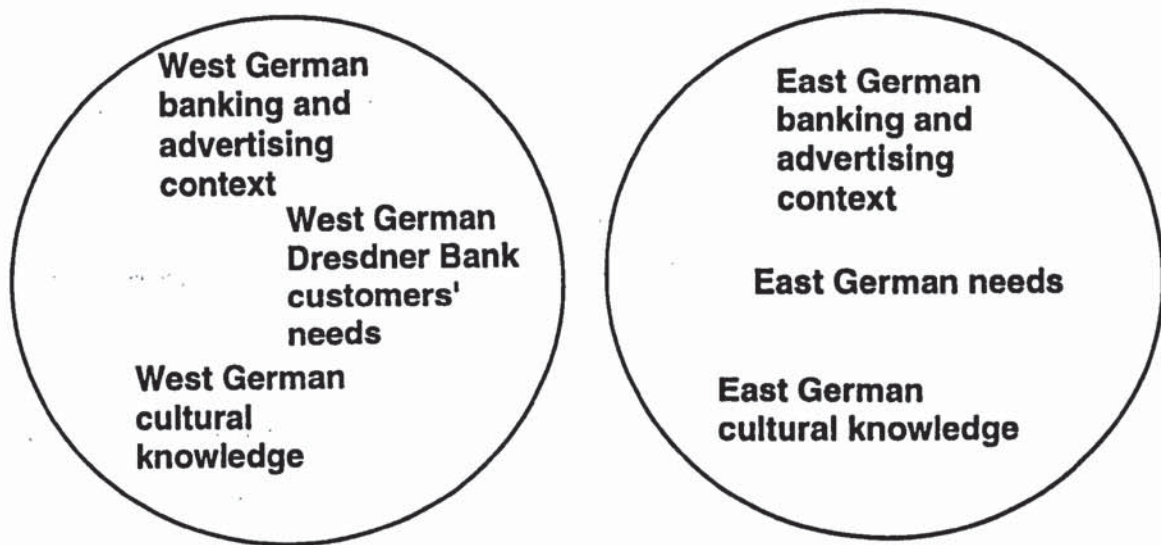
Figure C.1 - The context of the advertisements tested

In the design of its actual campaign for the new federal states, however, *Dresdner* opted for a much different approach, that of a friendly, sympathetic, "East German" bank [see 5.2.3], combined with the provision of information about the new social market economy and the capitalist bank, in a rather patronising and paternalistic manner.

Thus, the bank created a context for itself, to which the East Germans were expected to relate. The 'ideal subject' [Fairclough 1992] in this communication was a slightly nervous, but basically optimistic East German, who was open to persuasion about the new market economy, its concepts and products, and, ultimately, to the advertising messages of *Dresdner Bank*. This is represented in terms of the model in Figure C.2.

However, as evidenced by the survey research, this target group was somewhat unrealistic (as indeed all ideal subjects are). The patronising, caring approach would seem to have isolated the 'unification generation' [see above], who wish to be seen as equal to the West Germans and may react against the design of simpler, more gentle versions of advertisements.

Figure C.2 - The ideal subject in Dresdner's marketing communication with the East

The 'conscientious objectors' [see above] have a strong hostility towards both the institution of the bank and to the capitalist discourse of advertising, and were thus very hard for advertisers - particularly bank advertisers -to reach. The 'survivors/adapters' and the 'victims' [see above] were possibly the only groups who would have responded to such an approach. However, the 'victims' fall outside of *Dresdner's* preferred target group, since they have clearly not found their way in the new market economy[1].

The relationship of *Dresdner's* ideal subject to the reality of life-situations in the new federal states is depicted in Figure C.3.

Furthermore, the fact that the majority of respondents evaluated *Dresdner Bank* either neutrally or negatively, and the *Großbanken* as a whole negatively, would suggest that *Dresdner's* public relations - a core component of its marketing communication strategy for the East - may have

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[1]See Section 5.2.3.

been viewed with cynicism by the 'unification generation' and the 'conscientious objectors' and may have been unnoticed by the other two groups.

Context of Dresdner's ideal subject

Perceived banking and advertising context

Perceived needs of East Germans

Perceived cultural knowledge

Post-Wende context of the East Germans

East German banking and advertising context

East German needs

East German cultural knowledge
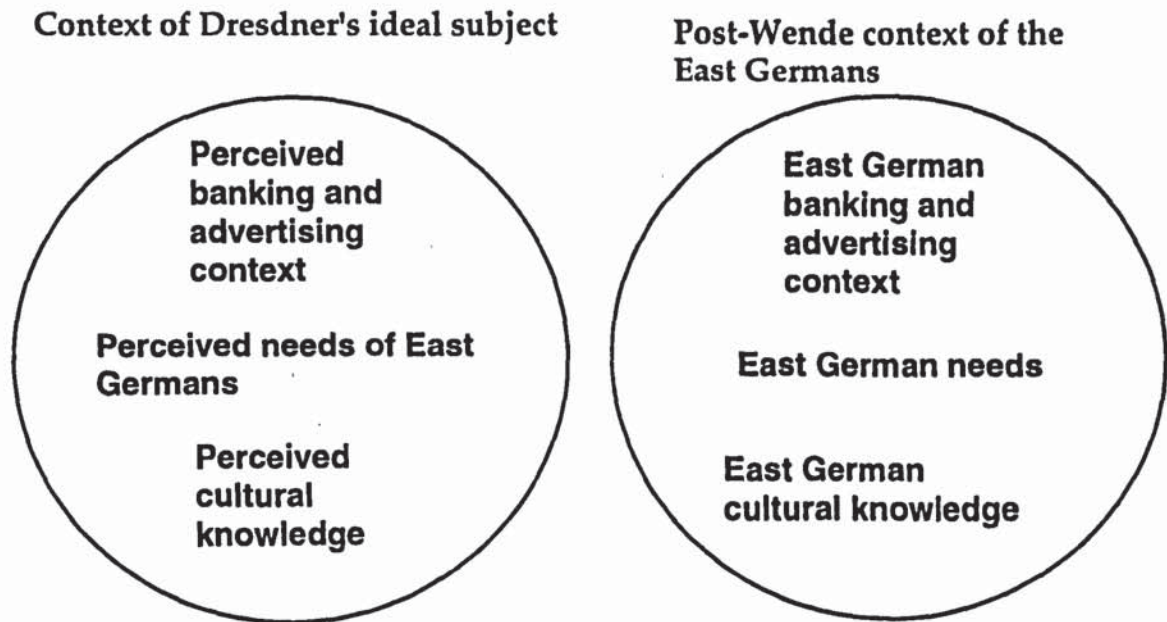
Figure C.3 - Comparison of the context of the ideal subject in the Dresdner campaign and the post-Wende context of the East Germans

It is interesting to note that the advertising of *Deutsche Bank*, which approached the market in the East, in a somewhat arrogant and undifferentiating way, has been just as, and arguably even more, successful than *Dresdner's* campaign. In explanation of this situation, three factors could be proposed. Firstly, *Deutsche's* advertising in the whole of Germany is straightforward and informative (the approach recommended above for the East German market); secondly, the citizens of the new federal states (particularly the unification generation) may have been grateful for the equality approach (treating East and West equally), and thirdly, the power of *Deutsche Bank's* name, implying pan-German dominance and the security of a national institution should not be underestimated.

Many West Germans claim that their lives have been unaffected by unification - except perhaps economically - and that it has made little or no difference to them in social, cultural and linguistic terms. It is therefore assumed that all of the changes in these spheres have occurred only in the East. However, the results of the contextual study and also the empirical research show that this is not in fact the case. Unification has certainly made one group of West Germans, namely advertisers, alter their ways of communicating and thinking. This has been necessary in order for their messages to have some relevance for the citizens of the new federal states, and, even if their attempts have not always been successful, the very fact that they have had to think about and in this new context is significant in itself.

Furthermore, just as the range and nature of subjects in West German public and media discourse have changed (something which has inevitably altered the private discourse of individuals), so too have the themes and language of pan-German advertising changed [see Section 3.5.2].

Therefore, the context of advertising - as of public communication - in the whole of Germany has in fact changed since unification. This is depicted in Figure C.4.

Thus, the context of advertising in Germany now, while still dominated by the West German world-view and life-world, has inevitably been influenced by the context of the former GDR. The extent to which Germans East and West can relate to this new context remains to be seen. Furthermore, the context will obviously change as the product being advertised or the region to which the advertising is directed change. It is more acceptable for certain products and phenomena to have more of an East German context and vice versa.
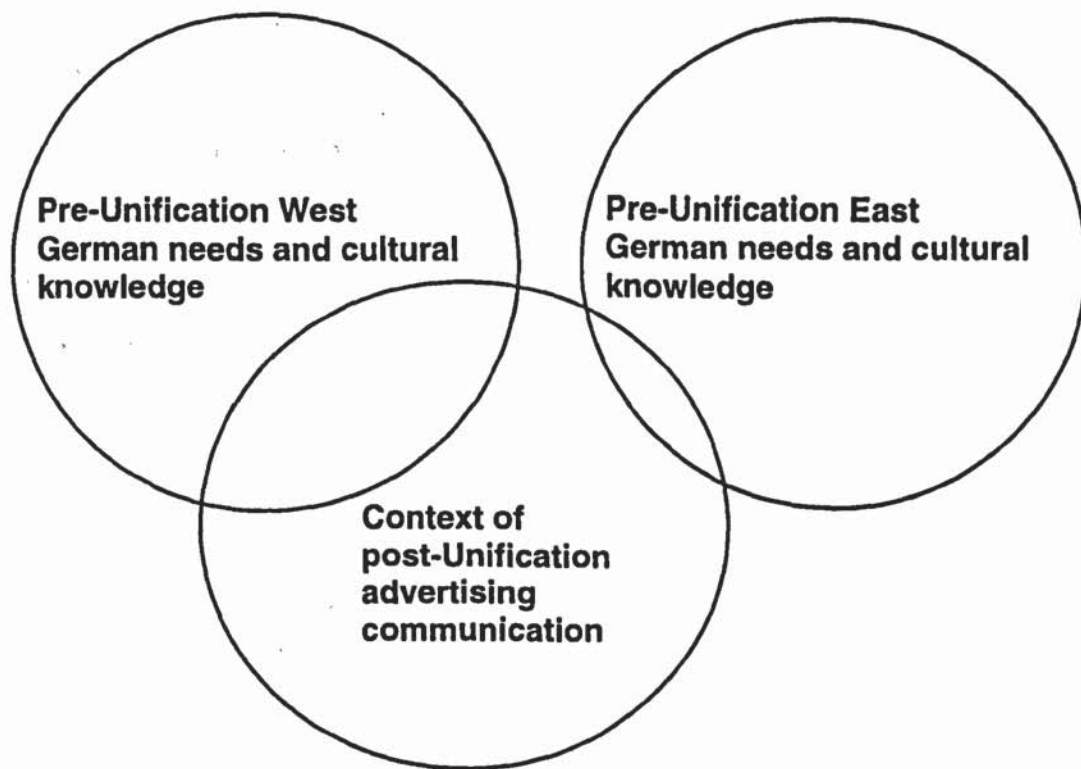
Figure C.4 - The context of post-Unification advertising communication

A trend which has also emerged in the advertising of East German products is the exploitation of the shared lived experience of the former GDR [see Section 3.5.2]. This is symptomatic of the reassessment in the East of this experience, this life-world, and a general wish, which could only be rationalised and expressed in the calmness of post-unification, to hold on to what was good, unique and worthwhile about this experience. Thus, advertising which uses local GDR dialects and 'in-jokes' (relating either to the common experience of 'actually existing socialism' or the problems of adjusting to unification) which can be shared by the East Germans is proving worthwhile. This phenomenon is depicted in Figure C.5.

The consequences of this rapprochement with the past, with the "unloved country" [Simmons 1989] and the desire to reconstruct some identity from the shared experience should not be underestimated by bankers, advertisers and all those concerned with public communication in the unified Germany. Such a development will clearly change (and is already doing so) the context in which advertising messages are consumed and banks and other overtly 'West' German institutions and products are viewed. It is possible that advertising which is and (more importantly) which identifies itself as 'East' German may be seen as more honest and more relevant.
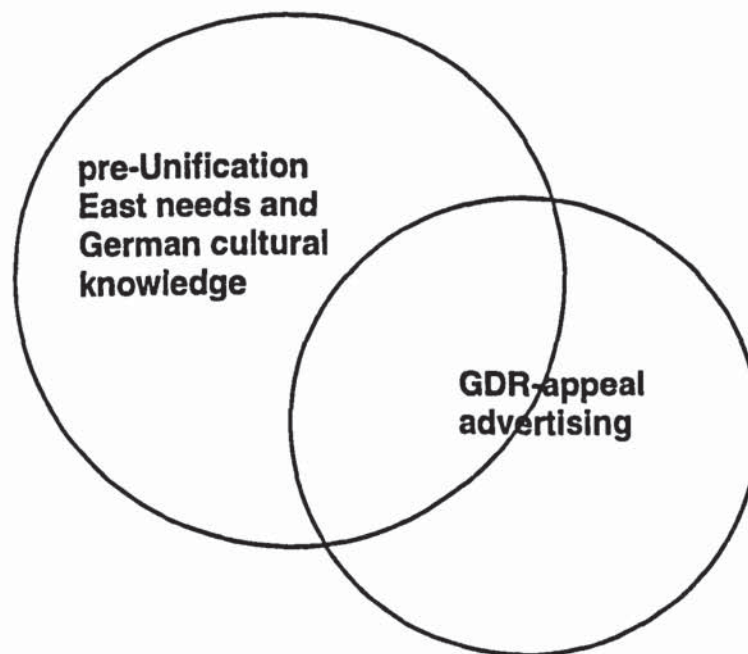
Figure C.5 - The context of GDR-appeal advertising

This phenomenon of the fostering of an East German identity within the unified Germany, together with the complexity of the life-situation groups discussed earlier,[2] will ensure the following:

> ...East Germany will remain...a tangible concept both in historical and more importantly, marketing terms for the rest of the decade and probably well into the early years of the next century.
>
> [Wilson 1991: 22]

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[2]See Section 6.11.7.

The model - with its concepts of context, cultural knowledge and needs - clearly provides a valid and worthwhile method for analysing changes which can already be observed and which have yet to occur in advertising communication and public communication as a whole, both from the East German and West German perspectives.

Recommendations for future research

The objective of all research is of course to add to the body of knowledge in a particular discipline (or a number of disciplines). However, one of the inevitable consequences of the process is that the researcher sees the potential for extending the study, developing certain parts of it and investigating interesting phenomena which presented themselves, but which could not be studied in detail because of various constraints. As a result, this study too should be seen as part of research continuum - grounding itself in relation to other studies and at the same time providing a foundation for future research.

This research has been carried out at a relatively early stage in the life of the unified Germany. It would clearly be of great interest to repeat the survey at a later date (perhaps in three to five years time) in order to see how the context of public communication and of banking and economics in the unified Germany will change in the future.

A further valuable project would be to observe the development of the life-situation groups identified in the empirical research to see whether they become crystallised into lifestyles and have long-term significance in the unified Germany, and also to see what other lifestyle groups emerge.

A comprehensive analysis of advertisements from a variety of sectors, comparing pre- and post-unification examples would add to the validity of the model or perhaps suggest alterations which could be made to it.

Allied to this, a long-term study of the development of 'indigenous' East German advertising against the model developed in this study would not only provide an effective and interesting means of monitoring the development of the context of advertising communication in the unified Germany, but would also reveal the persistence, or not, of the lived experience of the former GDR.

In the wider context, the model could be used to study changes in public discourse in the states of the former Soviet Bloc. Such a project could reveal contradictions and similarities between the situation of the former GDR and that of the other socialist states of Central and Eastern Europe. Obvious genres which would be of interest in such a study would include capitalist discourses, such as advertising, and also discourses which have arrived with the Western media, for example, sensationalism.

Something which was touched on in the study, but which it was not possible to investigate in detail, was the residual effect of propaganda on the reception of advertising messages. It would be very interesting to measure - in quantitative terms - the extent to which the negative attitude to advertising and desire for 'plain', 'clear' information are actually the result of the long-term exposure to, and lack of belief in, political advertising and propaganda. Allied to this, an analysis of the East German reaction to political advertising by the various German political parties would also throw some light on this aspect.

As stated in the introduction, the unified Germany is indeed an exciting and fascinating *Großlabor*, where innumerable aspects of language and communication can be explored and investigated. The study of this unique context should, in the future, provide the basis for a great volume of innovative research in a number of inter-related fields, in which, interdisciplinary studies, such as this one, should play a major role.

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APPENDIX 1: PRINT-OUT OF CODED DATA

	C1	C2	C3	C4	C5	C6	C7	C8	C9
	Bild	Sammeln	Anlagen	Sparkass	Geld	Bank	Kapitalm	Zinsen	Werbung
1	2.00	1.0	2.0	2.0	1.0	1.0	2.0	1.0	2.0
2	2.00	2.0	1.0	2.0	2.0	1.0	2.0	1.0	2.0
3	2.00	1.0	1.0	2.0	2.0	1.0	2.0	1.0	2.0
4	*	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
5	2.00	1.0	2.0	1.0	1.0	2.0	2.0	2.0	1.0
6	2.00	1.0	1.0	1.0	1.0	1.0	1.0	1.0	2.0
7	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0
8	*	2.0	2.0	1.0	1.0	2.0	2.0	2.0	2.0
9	2.00	2.0	1.0	1.0	1.0	1.0	1.0	1.0	2.0
10	2.00	2.0	1.0	2.0	1.0	1.0	1.0	1.0	2.0
11	2.00	1.5	1.0	1.5	1.5	1.5	2.0	1.0	1.5
12	2.00	1.0	1.0	2.0	1.0	2.0	2.0	1.0	2.0
13	*	1.0	1.0	2.0	1.0	1.0	1.0	1.0	2.0
14	2.00	2.0	1.0	2.0	1.0	1.0	2.0	1.0	2.0
15	2.00	1.0	2.0	2.0	1.0	1.0	2.0	1.0	1.5
16	2.00	2.0	2.0	1.0	1.0	1.5	2.0	1.0	1.0
17	2.00	2.0	1.0	1.0	1.0	1.0	2.0	1.0	2.0
18	*	1.0	1.0	1.0	2.0	2.0	2.0	2.0	1.0
19	2.00	1.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
20	2.00	1.0	2.0	1.0	1.0	1.0	2.0	1.0	2.0
21	2.00	2.0	1.0	2.0	1.0	1.0	1.0	1.0	2.0
22	2.00	1.0	1.0	1.0	1.0	1.0	1.5	1.0	1.0
23	2.00	1.0	1.0	1.0	1.0	1.0	1.0	1.0	2.0
24	2.00	1.5	1.0	1.0	1.0	1.0	1.5	1.5	1.5
25	2.00	2.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
26	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	2.0
27	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0
28	2.00	2.0	2.0	1.0	1.0	2.0	2.0	1.0	1.0
29	2.00	2.0	1.0	2.0	1.0	1.0	1.0	1.0	1.0
30	2.00	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
31	2.00	2.0	1.0	1.0	1.0	2.0	2.0	1.0	1.0
32	*	2.0	2.0	2.0	1.0	2.0	2.0	1.0	2.0
33	2.00	1.0	2.0	2.0	2.0	2.0	2.0	1.0	1.0
34	*	1.0	2.0	1.0	1.0	2.0	2.0	1.0	1.0
35	1.00	2.0	2.0	1.0	1.0	2.0	1.0	1.0	1.0
36	2.00	1.0	2.0	2.0	1.0	2.0	2.0	1.0	2.0
37	2.00	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
38	2.00	2.0	1.0	2.0	1.0	2.0	1.0	1.0	2.0
39	2.00	1.0	2.0	1.0	1.0	2.0	2.0	1.0	1.0
40	2.00	2.0	1.0	2.0	1.0	1.0	1.0	2.0	2.0
41	2.00	1.0	2.0	1.0	1.0	1.5	1.5	1.0	1.0
42	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0
43	2.00	2.0	1.0	1.0	2.0	1.0	2.0	1.0	2.0
44	2.00	1.0	1.0	2.0	1.0	1.0	2.0	2.0	1.0
45	2.00	2.0	2.0	2.0	2.0	2.0	2.0	1.0	1.0
46	2.00	2.0	2.0	1.0	1.0	2.0	2.0	1.0	1.0
47	2.00	1.0	1.0	1.0	2.0	2.0	2.0	1.0	1.0
48	2.00	1.0	2.0	1.0	1.0	2.0	2.0	2.0	2.0
49	2.00	2.0	2.0	2.0	1.0	1.0	2.0	1.0	2.0
50	1.00	1.0	1.0	2.0	1.0	1.0	2.0	2.0	2.0
51	2.00	2.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
52	2.00	1.0	2.0	2.0	1.0	1.0	2.0	1.0	1.0
53	2.00	1.0	2.0	2.0	1.0	1.0	1.0	1.0	1.0
54	2.00	2.0	2.0	1.0	1.0	2.0	2.0	2.0	2.0
55	2.00	1.0	1.0	1.0	2.0	2.0	2.0	1.0	2.0
56	2.00	2.0	1.5	1.0	1.0	1.0	2.0	1.0	2.0
57	*	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
58	*	2.0	2.0	1.0	1.0	2.0	2.0	1.0	1.0
59	2.00	1.5	1.0	1.0	1.0	1.0	2.0	1.0	2.0
60	2.00	1.0	1.0	2.0	1.0	1.0	2.0	2.0	2.0
61	2.00	2.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
62	2.00	2.0	2.0	1.0	2.0	2.0	2.0	1.0	1.0
63	2.00	2.0	2.0	1.0	1.0	2.0	2.0	1.0	2.0
64	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0
65	2.00	1.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
66	2.00	2.0	2.0	2.0	1.0	1.0	2.0	2.0	2.0
67	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0
68	2.00	2.0	1.0	1.0	1.0	2.0	1.0	2.0	1.5
69	2.00	1.0	2.0	2.0	1.0	1.0	1.0	1.0	2.0
70	2.00	1.5	2.0	1.5	1.0	2.0	2.0	2.0	2.0
71	2.00	2.0	1.0	2.0	1.0	1.0	2.0	1.0	2.0
72	2.00	2.0	2.0	1.0	1.0	1.0	2.0	1.0	2.0
73	2.00	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.5
74	2.00	1.0	1.0	2.0	1.0	1.0	2.0	1.0	2.0

	C1	C2	C3	C4	C5	C6	C7	C8	C9
	Bild	Sammeln	Anlagen	Sparkass	Geld	Bank	Kapitalm	Zinsen	Werbung
75	2.00	1.0	1.0	2.0	1.0	2.0	1.0	1.0	1.0
76	2.00	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
77	2.00	2.0	2.0	1.0	1.0	2.0	2.0	1.0	1.0
78	2.00	1.0	2.0	1.0	1.0	2.0	2.0	1.0	2.0
79	2.00	1.5	1.0	2.0	1.0	1.5	2.0	1.0	2.0
80	2.00	1.5	2.0	2.0	1.0	2.0	2.0	2.0	2.0
81	2.00	1.5	2.0	2.0	1.0	2.0	2.0	2.0	1.0
82	2.00	2.0	2.0	1.0	1.0	2.0	2.0	1.0	2.0
83	1.00	1.0	2.0	2.0	1.0	2.0	2.0	1.0	1.0
84	2.00	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
85	2.00	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
86	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	2.0
87	2.00	1.5	1.0	1.0	1.0	2.0	2.0	1.0	2.0
88	2.00	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
89	2.00	2.0	1.0	1.0	2.0	1.0	2.0	1.0	1.0
90	2.00	2.0	2.0	2.0	1.0	1.0	2.0	1.0	2.0
91	2.00	1.0	1.0	1.0	1.0	2.0	2.0	2.0	2.0
92	2.00	2.0	2.0	2.0	1.0	1.0	2.0	1.0	2.0
93	2.00	1.0	1.0	1.0	1.0	2.0	2.0	1.0	1.0
94	2.00	2.0	2.0	2.0	1.0	2.0	2.0	2.0	2.0
95	2.00	1.0	1.0	1.0	1.0	1.0	2.0	2.0	1.0
96	2.00	1.0	1.0	1.0	1.0	2.0	2.0	2.0	1.0
97	2.00	2.0	2.0	1.0	1.0	1.0	2.0	1.0	2.0
98	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0
99	*	2.0	1.0	1.0	1.0	2.0	2.0	2.0	2.0
100	2.00	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
101	2.00	1.5	2.0	2.0	1.0	1.5	2.0	1.0	2.0
102	2.00	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0
103	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	2.0
104	2.00	2.0	1.0	1.0	2.0	2.0	1.0	1.0	2.0
105	2.00	2.0	2.0	2.0	1.0	2.0	2.0	2.0	2.0
106	2.00	1.0	2.0	1.0	1.0	1.5	2.0	1.0	2.0
107	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0
108	1.00	1.0	1.0	2.0	1.0	1.0	2.0	1.0	2.0
109	2.00	2.0	2.0	1.0	1.0	1.0	1.0	2.0	1.0
110	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0
111	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	2.0
112	2.00	1.5	1.0	2.0	1.0	1.0	1.0	1.0	1.0
113	2.00	1.0	1.0	2.0	1.0	1.5	1.5	1.0	2.0
114	2.00	1.0	1.0	1.0	1.0	2.0	2.0	2.0	2.0
115	2.00	2.0	1.0	2.0	1.0	1.0	1.0	1.0	2.0
116	2.00	1.0	1.0	2.0	1.0	1.0	2.0	1.0	2.0
117	2.00	1.0	1.0	1.0	1.0	2.0	1.0	1.0	1.0
118	2.00	1.0	2.0	1.0	2.0	2.0	2.0	1.0	2.0
119	1.00	2.0	2.0	2.0	1.0	2.0	2.0	1.0	2.0
120	2.00	1.0	2.0	2.0	2.0	2.0	2.0	1.0	2.0
121	2.00	1.0	2.0	1.0	2.0	2.0	2.0	1.0	2.0
122	2.00	1.0	1.0	1.0	1.0	2.0	1.0	1.0	1.0
123	2.00	2.0	1.0	1.0	1.0	2.0	2.0	2.0	2.0
124	2.00	2.0	2.0	1.0	1.5	2.0	2.0	1.0	1.0
125	1.25	2.0	2.0	2.0	1.0	2.0	2.0	1.0	2.0
126	2.00	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
127	2.00	1.0	2.0	2.0	1.0	2.0	2.0	2.0	2.0
128	2.00	2.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0
129	2.00	2.0	1.0	2.0	1.0	1.0	2.0	1.0	2.0
130	2.00	2.0	2.0	1.0	2.0	2.0	2.0	1.0	1.0
131	2.00	2.0	2.0	1.0	1.0	1.0	1.0	1.0	1.0
132	2.00	1.0	1.0	1.0	1.0	2.0	2.0	1.0	1.0
133	2.00	2.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
134	*	2.0	2.0	1.0	1.0	1.0	2.0	1.0	2.0
135	2.00	1.5	1.0	1.0	1.0	1.0	1.0	1.0	1.0
136	2.00	1.0	2.0	1.0	1.0	1.5	2.0	1.0	2.0
137	2.00	1.0	1.0	1.0	1.0	1.0	2.0	1.0	2.0
138	2.00	2.0	1.0	1.0	1.0	1.5	2.0	1.0	1.0
139	2.00	1.0	1.0	1.0	1.0	2.0	2.0	2.0	2.0
140	2.00	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.5
141	2.00	1.5	1.5	1.5	1.0	2.0	2.0	1.0	2.0
142	2.00	1.0	2.0	2.0	1.0	1.0	2.0	2.0	1.5
143	2.00	1.0	2.0	2.0	1.0	1.0	2.0	1.0	2.0
144	2.00	1.0	2.0	2.0	1.0	1.0	2.0	1.0	2.0
145	2.00	2.0	2.0	1.0	1.0	1.0	2.0	2.0	2.0
146	*	1.0	1.0	1.0	1.0	2.0	2.0	1.0	1.0
147	2.00	1.0	1.0	2.0	1.0	2.0	2.0	2.0	1.0
148	2.00	2.0	2.0	1.0	1.5	2.0	2.0	1.0	2.0

	C1	C2	C3	C4	C5	C6	C7	C8	C9
	Bild	Sammeln	Anlagen	Sparkass	Geld	Bank	Kapitalm	Zinsen	Werbung
149	2.00	2.0	1.0	2.0	2.0	2.0	2.0	1.0	2.0
150	2.00	2.0	2.0	1.0	1.0	2.0	2.0	2.0	1.0

	C10 profit	C11 Vermoeg	C12 Dresdner	C13 Gold	C14 Risiko	C15 Flexib	C16 Altersvo	C17 Dividend	C18 Aktien
1	1.0	1.0	2.00	1.0	2.0	1.0	1.0	1.5	1.0
2	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	1.0
3	1.5	1.0	2.00	1.0	1.0	1.0	1.0	1.5	1.0
4	2.0	2.0	1.00	1.0	2.0	1.0	1.0	2.0	2.0
5	1.0	1.0	1.00	1.0	1.0	1.0	2.0	2.0	2.0
6	1.0	1.0	1.00	1.0	1.0	1.0	1.0	1.0	1.0
7	1.0	1.0	1.00	1.0	2.0	1.0	2.0	2.0	2.0
8	2.0	2.0	1.00	2.0	2.0	1.0	1.0	2.0	2.0
9	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
10	1.0	1.0	2.00	1.0	2.0	1.0	1.0	1.0	1.0
11	2.0	1.0	1.00	1.0	1.0	1.0	1.0	1.5	1.5
12	2.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	1.0
13	1.0	1.0	2.00	1.0	2.0	1.0	1.0	1.0	1.0
14	1.0	1.0	1.00	1.0	1.0	1.0	1.0	1.0	1.0
15	2.0	1.0	1.50	2.0	1.0	1.0	1.0	1.5	1.5
16	1.5	1.5	1.50	1.0	1.0	1.0	1.0	1.0	1.0
17	2.0	1.0	1.50	1.0	2.0	1.0	1.0	1.0	1.0
18	2.0	2.0	1.50	1.0	2.0	2.0	2.0	2.0	2.0
19	2.0	1.0	1.00	1.0	1.0	1.0	2.0	2.0	2.0
20	1.0	1.0	1.50	1.0	1.0	1.0	2.0	1.0	1.0
21	1.0	1.0	2.00	1.0	1.0	1.0	1.0	1.0	1.0
22	1.5	1.0	1.50	1.0	2.0	1.0	1.0	1.0	1.0
23	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
24	1.5	1.5	1.50	1.5	2.0	1.0	1.5	1.5	1.5
25	2.0	1.0	2.00	1.0	2.0	1.0	1.0	1.0	2.0
26	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.5	2.0
27	2.0	1.0	1.50	1.0	2.0	1.0	1.0	2.0	1.0
28	1.0	2.0	2.00	2.0	2.0	1.0	1.0	1.0	2.0
29	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
30	2.0	1.0	1.50	1.0	2.0	1.0	1.5	1.5	2.0
31	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	2.0
32	2.0	1.0	2.00	1.0	2.0	1.0	1.0	2.0	2.0
33	1.0	1.0	2.00	2.0	1.0	1.0	1.0	2.0	2.0
34	1.0	1.0	1.50	1.0	2.0	1.0	2.0	2.0	2.0
35	2.0	1.0	2.00	1.0	2.0	1.0	1.0	1.0	1.0
36	1.0	1.0	2.00	1.0	1.0	1.0	1.0	1.5	2.0
37	2.0	1.0	1.00	1.0	2.0	1.0	2.0	1.5	2.0
38	1.0	1.0	2.00	2.0	1.0	1.0	1.0	1.0	2.0
39	1.0	1.0	1.50	1.0	2.0	1.0	1.0	2.0	2.0
40	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	1.0
41	1.0	1.0	1.50	1.0	2.0	1.0	*	*	*
42	1.5	1.0	1.50	1.0	2.0	1.5	1.0	1.5	1.5
43	2.0	2.0	1.00	2.0	2.0	2.0	2.0	2.0	2.0
44	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
45	1.0	2.0	2.00	1.0	2.0	2.0	2.0	1.0	1.0
46	1.0	1.0	2.00	1.0	1.0	1.0	2.0	2.0	1.0
47	1.0	1.0	1.00	2.0	1.0	1.0	2.0	1.5	1.5
48	2.0	1.0	2.00	1.0	2.0	2.0	2.0	2.0	2.0
49	1.0	2.0	1.50	1.0	1.0	1.0	1.0	2.0	2.0
50	2.0	2.0	2.00	1.0	1.0	1.0	2.0	1.0	1.0
51	1.0	1.0	2.00	2.0	2.0	1.0	1.0	1.5	1.5
52	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	1.0
53	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
54	2.0	1.0	1.50	1.0	2.0	1.0	1.0	2.0	2.0
55	2.0	2.0	2.00	2.0	2.0	1.0	2.0	2.0	2.0
56	1.0	1.0	2.00	1.5	1.5	1.0	1.0	2.0	1.0
57	2.0	1.0	1.00	1.0	1.0	1.0	2.0	2.0	2.0
58	2.0	1.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
59	1.0	1.0	2.00	2.0	1.0	1.0	1.5	1.5	1.5
60	1.0	1.0	1.50	1.0	1.5	1.0	1.0	1.5	2.0
61	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
62	2.0	1.0	1.00	1.0	1.0	1.0	1.0	1.0	1.0
63	1.0	2.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
64	1.0	1.0	1.00	2.0	2.0	1.0	1.0	1.0	1.0
65	2.0	1.0	2.00	2.0	1.0	1.0	1.0	2.0	2.0
66	1.0	1.0	1.50	2.0	1.0	1.0	1.0	2.0	2.0
67	1.0	1.0	2.00	1.0	2.0	1.0	1.0	1.0	1.0
68	1.0	1.0	1.50	1.0	1.0	1.0	1.0	2.0	1.0
69	1.0	1.0	1.50	1.0	2.0	1.0	1.0	1.0	2.0
70	1.5	1.0	2.00	1.0	2.0	1.5	2.0	2.0	2.0
71	1.0	1.0	1.00	1.0	2.0	1.0	1.0	2.0	1.0
72	2.0	1.0	2.00	2.0	2.0	2.0	2.0	2.0	2.0
73	1.0	1.0	1.50	1.0	1.5	1.0	1.0	1.5	1.5
74	2.0	2.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0

	C10 profit	C11 Vermoeg	C12 Dresdner	C13 Gold	C14 Risiko	C15 Flexib	C16 Altersvo	C17 Dividend	C18 Aktien
75	1.0	1.0	1.00	1.0	1.0	1.0	1.0	2.0	2.0
76	1.0	1.0	1.00	1.0	2.0	1.0	1.0	2.0	2.0
77	1.0	1.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
78	1.0	1.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
79	1.0	1.0	1.50	1.0	1.5	1.5	2.0	1.0	1.5
80	2.0	1.0	2.00	1.0	2.0	1.0	1.0	2.0	2.0
81	1.0	1.0	1.50	1.5	1.0	1.0	2.0	1.0	2.0
82	1.5	1.0	1.50	1.0	2.0	1.0	1.0	1.5	1.5
83	2.0	1.0	2.00	1.0	1.0	1.0	1.0	1.0	2.0
84	2.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
85	2.0	1.0	2.00	1.0	2.0	1.0	1.5	2.0	2.0
86	2.0	1.0	2.00	1.0	2.0	1.0	1.5	2.0	2.0
87	1.0	1.0	1.50	1.0	2.0	1.0	1.0	1.0	1.0
88	1.5	1.5	1.50	1.5	2.0	1.0	1.0	1.5	2.0
89	1.0	1.0	1.50	1.0	1.5	1.0	1.0	2.0	1.5
90	2.0	1.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
91	2.0	1.0	2.00	1.0	1.0	1.0	1.0	1.0	1.0
92	1.0	2.0	1.00	2.0	2.0	1.0	1.5	2.0	1.0
93	1.5	1.0	1.50	1.0	2.0	1.0	1.0	2.0	2.0
94	2.0	2.0	1.50	1.0	2.0	2.0	1.5	2.0	2.0
95	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
96	2.0	1.0	1.50	1.0	2.0	1.0	1.0	1.5	1.5
97	1.0	2.0	1.50	2.0	1.0	1.0	1.5	1.5	2.0
98	1.0	1.0	1.50	2.0	1.0	1.0	2.0	1.5	1.5
99	2.0	2.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
100	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	1.0
101	1.5	1.0	1.50	1.5	1.5	1.0	1.0	1.0	1.0
102	2.0	1.0	1.50	1.0	2.0	1.0	1.0	1.5	2.0
103	2.0	2.0	2.00	2.0	2.0	1.0	1.5	1.5	1.5
104	2.0	1.0	1.00	1.0	1.0	1.0	1.0	2.0	1.0
105	2.0	1.0	2.00	1.0	2.0	1.0	1.0	1.0	1.0
106	1.0	1.0	1.00	1.0	2.0	1.0	1.0	2.0	2.0
107	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.5	2.0
108	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	2.0
109	1.0	1.0	1.50	1.0	1.0	1.0	2.0	1.0	2.0
110	2.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	1.0
111	1.5	1.0	1.50	1.0	2.0	1.0	1.0	1.0	1.0
112	1.5	1.0	1.50	1.0	1.0	1.0	1.5	1.0	1.0
113	1.0	1.0	1.50	1.0	2.0	1.0	2.0	2.0	2.0
114	2.0	1.0	1.50	1.0	2.0	1.0	1.0	1.5	1.5
115	1.0	1.0	1.00	2.0	2.0	1.0	1.0	1.0	1.0
116	1.5	1.0	1.50	1.5	1.0	1.0	1.5	1.5	1.5
117	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.5	1.5
118	2.0	2.0	1.50	1.0	1.0	1.0	2.0	1.0	1.5
119	1.0	1.0	1.50	1.0	2.0	1.0	1.5	2.0	1.0
120	2.0	2.0	1.50	2.0	1.0	1.0	1.0	1.0	2.0
121	2.0	2.0	1.50	2.0	1.5	2.0	2.0	2.0	2.0
122	2.0	1.0	2.00	1.0	1.0	1.0	2.0	1.0	1.0
123	1.0	1.0	2.00	1.0	1.0	1.0	1.0	2.0	2.0
124	1.0	1.0	2.00	1.0	2.0	1.0	1.0	2.0	2.0
125	1.0	1.0	1.50	2.0	2.0	1.0	1.0	2.0	2.0
126	1.0	1.0	1.50	1.0	2.0	1.0	2.0	1.5	1.5
127	2.0	1.5	2.00	2.0	2.0	1.5	1.5	1.5	1.5
128	1.0	2.0	1.50	1.0	2.0	1.5	1.0	2.0	1.0
129	1.0	1.0	1.50	2.0	1.0	1.0	1.0	2.0	2.0
130	2.0	2.0	1.50	2.0	1.0	1.0	2.0	2.0	2.0
131	2.0	1.0	1.00	1.0	1.0	1.0	2.0	2.0	2.0
132	1.0	1.0	2.00	1.0	1.0	1.0	1.0	1.0	1.0
133	1.0	1.0	1.00	1.0	1.0	1.0	1.0	1.0	1.0
134	1.0	1.0	1.50	1.0	2.0	1.0	1.5	2.0	1.5
135	1.0	1.0	1.00	1.0	2.0	1.0	2.0	1.0	1.0
136	2.0	1.0	1.50	2.0	1.0	1.0	1.0	1.5	1.5
137	2.0	1.0	1.50	2.0	1.5	1.0	2.0	2.0	2.0
138	1.0	1.0	1.75	1.0	2.0	1.0	1.0	1.5	2.0
139	2.0	2.0	2.00	1.0	2.0	1.0	1.0	2.0	2.0
140	1.0	1.0	2.00	1.0	1.5	1.0	1.0	1.0	1.0
141	1.0	1.0	1.50	1.0	1.0	1.0	2.0	2.0	2.0
142	1.5	1.0	2.00	1.0	1.0	1.0	1.0	2.0	2.0
143	1.0	1.0	1.50	1.0	2.0	1.0	1.0	1.0	1.0
144	2.0	1.0	2.00	1.0	1.0	1.0	1.0	2.0	2.0
145	1.0	1.0	1.50	2.0	2.0	2.0	2.0	2.0	2.0
146	1.0	1.0	1.50	1.0	1.0	1.0	2.0	2.0	2.0
147	1.0	1.0	2.00	1.0	2.0	1.0	1.0	2.0	2.0
148	1.0	1.0	2.00	1.0	2.0	1.0	1.0	1.0	2.0

	C10 profit	C11 Vermoeg	C12 Dresdner	C13 Gold	C14 Risiko	C15 Flexib	C16 Altersvo	C17 Dividend	C18 Aktien
149	2.0	1.0	1.50	1.0	1.0	1.0	1.5	1.5	2.0
150	2.0	1.0	1.00	1.0	2.0	1.0	1.0	2.0	1.0

	C19	C20	C21	C22	C23	C24	C25	C26	C27
	Wer spar	Wer risk	Wer spek	Wer verm	arbeit	planer	unabhang	inform	vergross
1	1.00	*	*	1.00	1	3	1	1	1
2	2.00	1.00	1.00	1.00	2	3	1	1	1
3	1.00	*	2.00	2.00	1	1	1	1	2
4	1.00	1.50	2.00	1.00	1	1	2	2	2
5	1.75	2.00	2.00	1.25	1	3	1	2	3
6	1.00	1.00	1.25	2.00	1	1	1	2	1
7	1.00	1.00	2.00	1.00	1	1	1	2	1
8	1.00	1.00	2.00	2.00	1	1	2	1	1
9	2.00	2.00	1.00	1.00	1	2	2	3	1
10	1.00	1.50	2.00	1.00	1	1	1	2	3
11	1.00	1.75	2.00	1.75	1	2	1	2	3
12	1.00	1.00	1.25	1.00	1	2	1	1	3
13	1.00	2.00	1.50	1.00	1	1	1	2	2
14	1.00	1.00	2.00	1.00	1	2	1	2	2
15	1.00	1.00	1.25	1.00	1	3	2	2	2
16	2.00	1.75	1.50	1.75	1	3	1	2	4
17	1.00	2.00	*	*	1	1	1	1	1
18	2.00	2.00	2.00	1.75	1	1	1	1	1
19	2.00	2.00	1.00	1.00	2	3	2	4	2
20	1.00	1.75	2.00	1.75	1	3	1	3	2
21	1.25	1.50	1.50	1.25	1	2	1	2	1
22	1.00	1.00	1.75	1.25	1	1	1	1	1
23	1.00	1.50	1.50	1.00	1	3	1	1	3
24	1.00	2.00	2.00	1.75	2	2	1	3	2
25	*	2.00	1.75	1.00	1	2	2	2	3
26	1.00	1.75	2.00	1.00	1	2	1	2	2
27	1.00	1.75	1.75	1.25	1	1	2	2	1
28	1.00	2.00	1.75	1.50	1	2	1	3	3
29	1.00	1.00	2.00	1.00	1	1	2	2	2
30	1.00	*	2.00	1.25	1	3	2	3	3
31	1.00	1.00	1.50	1.00	1	1	2	2	1
32	1.00	2.00	2.00	1.25	1	1	1	2	1
33	2.00	2.00	*	2.00	1	3	1	3	3
34	1.00	1.00	1.75	1.00	1	3	1	1	2
35	1.00	1.00	1.25	1.00	1	2	1	1	2
36	1.75	1.00	1.00	1.00	1	2	1	4	2
37	1.00	2.00	2.00	2.00	1	1	1	2	2
38	1.00	2.00	2.00	1.00	1	4	1	2	2
39	1.00	2.00	2.00	2.00	1	1	1	3	2
40	*	2.00	1.00	1.00	1	2	2	2	2
41	1.50	*	*	*	2	2	1	1	1
42	1.00	1.75	1.50	1.75	1	3	1	1	3
43	1.25	1.00	1.75	1.75	1	1	1	1	1
44	1.25	1.25	1.25	1.00	4	1	3	1	1
45	2.00	2.00	1.75	2.00	1	3	2	2	3
46	1.00	1.00	1.25	2.00	1	1	1	1	2
47	1.25	1.00	2.00	1.00	2	3	1	1	1
48	1.00	1.00	2.00	1.00	2	3	2	2	4
49	2.00	1.25	1.00	1.75	1	3	1	2	1
50	1.00	1.75	1.50	1.50	1	2	1	1	1
51	1.00	1.25	2.00	2.00	1	1	1	2	2
52	1.00	1.00	1.00	1.25	1	1	1	2	1
53	1.00	2.00	1.75	1.00	1	3	2	2	1
54	1.00	1.00	1.25	1.00	2	1	1	3	1
55	1.00	2.00	2.00	1.00	1	2	1	1	2
56	1.00	*	*	1.00	1	1	1	3	1
57	1.50	1.50	2.00	1.75	1	1	1	1	3
58	1.00	1.25	2.00	1.00	1	1	1	2	3
59	1.00	1.00	2.00	1.00	1	4	1	1	1
60	1.00	*	1.75	2.00	1	1	2	3	3
61	1.25	2.00	2.00	1.00	1	2	2	1	1
62	2.00	1.00	2.00	2.00	1	2	1	1	2
63	1.00	2.00	2.00	2.00	1	1	1	2	4
64	1.00	1.25	2.00	1.75	1	1	1	1	2
65	1.00	*	*	1.00	1	3	1	2	2
66	2.00	*	1.25	1.00	1	3	1	2	3
67	1.00	1.00	1.50	1.75	1	2	2	2	1
68	1.00	2.00	2.00	1.00	1	2	2	1	1
69	1.00	1.75	1.00	2.00	1	1	3	3	2
70	1.00	1.25	1.75	1.75	1	2	3	1	1
71	2.00	1.50	1.50	1.00	1	3	1	2	1
72	1.00	1.50	1.50	1.00	2	1	1	2	2
73	1.00	2.00	1.50	1.00	1	2	1	2	1
74	2.00	1.25	1.25	1.25	1	1	1	1	3

	C10 profit	C11 Vermoeg	C12 Dresdner	C13 Gold	C14 Risiko	C15 Flexib	C16 Altersvo	C17 Dividend	C18 Aktien
75	1.0	1.0	1.00	1.0	1.0	1.0	1.0	2.0	2.0
76	1.0	1.0	1.00	1.0	2.0	1.0	1.0	2.0	2.0
77	1.0	1.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
78	1.0	1.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
79	1.0	1.0	1.50	1.0	1.5	1.5	2.0	1.0	1.5
80	2.0	1.0	2.00	1.0	2.0	1.0	1.0	2.0	2.0
81	1.0	1.0	1.50	1.5	1.0	1.0	2.0	1.0	2.0
82	1.5	1.0	1.50	1.0	2.0	1.0	1.0	1.5	1.5
83	2.0	1.0	2.00	1.0	1.0	1.0	1.0	1.0	2.0
84	2.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
85	2.0	1.0	2.00	1.0	2.0	1.0	1.5	2.0	2.0
86	2.0	1.0	2.00	1.0	2.0	1.0	1.5	2.0	2.0
87	1.0	1.0	1.50	1.0	2.0	1.0	1.0	1.0	1.0
88	1.5	1.5	1.50	1.5	2.0	1.0	1.0	1.5	2.0
89	1.0	1.0	1.50	1.0	1.5	1.0	1.0	2.0	1.5
90	2.0	1.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
91	2.0	1.0	2.00	1.0	1.0	1.0	1.0	1.0	1.0
92	1.0	2.0	1.00	2.0	2.0	1.0	1.5	2.0	1.0
93	1.5	1.0	1.50	1.0	2.0	1.0	1.0	2.0	2.0
94	2.0	2.0	1.50	1.0	2.0	2.0	1.5	2.0	2.0
95	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.0	1.0
96	2.0	1.0	1.50	1.0	2.0	1.0	1.0	1.5	1.5
97	1.0	2.0	1.50	2.0	1.0	1.0	1.5	1.5	2.0
98	1.0	1.0	1.50	2.0	1.0	1.0	2.0	1.5	1.5
99	2.0	2.0	2.00	1.0	2.0	1.0	2.0	2.0	2.0
100	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	1.0
101	1.5	1.0	1.50	1.5	1.5	1.0	1.0	1.0	1.0
102	2.0	1.0	1.50	1.0	2.0	1.0	1.0	1.5	2.0
103	2.0	2.0	2.00	2.0	2.0	1.0	1.5	1.5	1.5
104	2.0	1.0	1.00	1.0	1.0	1.0	1.0	2.0	1.0
105	2.0	1.0	2.00	1.0	2.0	1.0	1.0	1.0	1.0
106	1.0	1.0	1.00	1.0	2.0	1.0	1.0	2.0	2.0
107	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.5	2.0
108	1.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	2.0
109	1.0	1.0	1.50	1.0	1.0	1.0	2.0	1.0	2.0
110	2.0	1.0	1.50	1.0	1.0	1.0	1.0	1.0	1.0
111	1.5	1.0	1.50	1.0	2.0	1.0	1.0	1.0	1.0
112	1.5	1.0	1.50	1.0	1.0	1.0	1.5	1.0	1.0
113	1.0	1.0	1.50	1.0	2.0	1.0	2.0	2.0	2.0
114	2.0	1.0	1.50	1.0	2.0	1.0	1.0	1.5	1.5
115	1.0	1.0	1.00	2.0	2.0	1.0	1.0	1.0	1.0
116	1.5	1.0	1.50	1.5	1.0	1.0	1.5	1.5	1.5
117	1.0	1.0	1.00	1.0	2.0	1.0	1.0	1.5	1.5
118	2.0	2.0	1.50	1.0	1.0	1.0	2.0	1.0	1.5
119	1.0	1.0	1.50	1.0	2.0	1.0	1.5	2.0	1.0
120	2.0	2.0	1.50	2.0	1.0	1.0	1.0	1.0	2.0
121	2.0	2.0	1.50	2.0	1.5	2.0	2.0	2.0	2.0
122	2.0	1.0	2.00	1.0	1.0	1.0	2.0	1.0	1.0
123	1.0	1.0	2.00	1.0	1.0	1.0	1.0	2.0	2.0
124	1.0	1.0	2.00	1.0	2.0	1.0	1.0	2.0	2.0
125	1.0	1.0	1.50	2.0	2.0	1.0	1.0	2.0	2.0
126	1.0	1.0	1.50	1.0	2.0	1.0	2.0	1.5	1.5
127	2.0	1.5	2.00	2.0	2.0	1.5	1.5	1.5	1.5
128	1.0	2.0	1.50	1.0	2.0	1.5	1.0	2.0	1.0
129	1.0	1.0	1.50	2.0	1.0	1.0	1.0	2.0	2.0
130	2.0	2.0	1.50	2.0	1.0	1.0	2.0	2.0	2.0
131	2.0	1.0	1.00	1.0	1.0	1.0	2.0	2.0	2.0
132	1.0	1.0	2.00	1.0	1.0	1.0	1.0	1.0	1.0
133	1.0	1.0	1.00	1.0	1.0	1.0	1.0	1.0	1.0
134	1.0	1.0	1.50	1.0	2.0	1.0	1.5	2.0	1.5
135	1.0	1.0	1.00	1.0	2.0	1.0	2.0	1.0	1.0
136	2.0	1.0	1.50	2.0	1.0	1.0	1.0	1.5	1.5
137	2.0	1.0	1.50	2.0	1.5	1.0	2.0	2.0	2.0
138	1.0	1.0	1.75	1.0	2.0	1.0	1.0	1.5	2.0
139	2.0	2.0	2.00	1.0	2.0	1.0	1.0	2.0	2.0
140	1.0	1.0	2.00	1.0	1.5	1.0	1.0	1.0	1.0
141	1.0	1.0	1.50	1.0	1.0	1.0	2.0	2.0	2.0
142	1.5	1.0	2.00	1.0	1.0	1.0	1.0	2.0	2.0
143	1.0	1.0	1.50	1.0	2.0	1.0	1.0	1.0	1.0
144	2.0	1.0	2.00	1.0	1.0	1.0	1.0	2.0	2.0
145	1.0	1.0	1.50	2.0	2.0	2.0	2.0	2.0	2.0
146	1.0	1.0	1.50	1.0	1.0	1.0	2.0	2.0	2.0
147	1.0	1.0	2.00	1.0	2.0	1.0	1.0	2.0	2.0
148	1.0	1.0	2.00	1.0	2.0	1.0	1.0	1.0	2.0
	C10 profit	C11 Vermoeg	C12 Dresdner	C13 Gold	C14 Risiko	C15 Flexib	C16 Altersvo	C17 Dividend	C18 Aktien
149	2.0	1.0	1.50	1.0	1.0	1.0	1.5	1.5	2.0
150	2.0	1.0	1.00	1.0	2.0	1.0	1.0	2.0	1.0

	C19 Wer spar	C20 Wer risk	C21 Wer spek	C22 Wer verm	C23 arbeit	C24 planen	C25 unabhang	C26 inform	C27 vergross
75	*	1.00	2.00	*	1	1	1	1	1
76	1.00	2.00	1.75	1.00	2	1	2	3	2
77	1.00	2.00	2.00	2.00	1	1	1	2	1
78	2.00	1.75	1.75	1.00	1	1	1	3	1
79	2.00	*	2.00	1.50	2	2	1	2	1
80	1.00	*	2.00	*	1	3	2	2	2
81	2.00	1.00	1.25	1.00	1	1	1	1	2
82	1.00	2.00	2.00	1.00	1	1	1	2	1
83	1.00	1.00	2.00	1.00	1	2	1	1	2
84	1.00	1.50	2.00	1.00	1	1	1	2	2
85	1.25	*	*	1.00	1	1	2	1	1
86	1.00	2.00	*	1.00	1	1	1	1	2
87	1.00	1.50	2.00	1.00	1	1	2	1	1
88	1.00	2.00	1.75	1.75	1	2	2	2	3
89	1.00	2.00	2.00	1.00	1	2	1	1	2
90	1.00	1.00	2.00	1.00	2	2	1	3	1
91	1.00	1.00	2.00	2.00	1	1	1	1	3
92	2.00	2.00	2.00	2.00	1	3	1	3	4
93	1.00	*	*	1.00	2	3	2	1	1
94	*	1.00	1.50	1.00	1	1	3	2	1
95	1.00	1.00	2.00	1.75	1	1	2	1	2
96	1.00	1.00	2.00	1.00	1	1	1	2	2
97	1.75	2.00	1.50	1.00	1	4	1	3	3
98	1.00	1.50	*	1.50	2	4	1	2	2
99	1.75	2.00	2.00	1.00	2	1	1	1	1
100	1.00	1.50	2.00	2.00	1	2	1	2	2
101	2.00	2.00	2.00	1.00	3	2	1	2	1
102	1.75	1.50	2.00	2.00	2	2	2	2	2
103	1.00	1.00	2.00	2.00	1	1	1	2	2
104	1.00	1.00	2.00	*	1	2	1	2	3
105	1.00	1.00	1.75	1.00	2	4	1	2	3
106	1.00	2.00	2.00	1.75	1	1	1	2	1
107	1.00	1.00	2.00	2.00	1	2	1	2	1
108	1.00	2.00	*	2.00	1	3	2	2	1
109	1.00	1.75	2.00	2.00	1	3	1	2	2
110	1.00	1.25	*	1.00	1	2	1	1	1
111	1.00	2.00	2.00	*	1	1	2	2	1
112	1.00	1.00	2.00	1.25	1	2	1	2	2
113	1.00	2.00	1.25	1.00	1	2	1	3	1
114	1.00	1.50	2.00	2.00	2	2	2	1	1
115	1.00	2.00	2.00	1.00	1	3	1	3	1
116	*	*	*	*	1	1	1	1	2
117	1.00	1.00	1.50	1.25	2	2	2	1	1
118	1.00	1.00	1.25	1.50	2	3	1	3	2
119	*	*	*	*	1	3	1	1	3
120	2.00	1.00	*	2.00	2	3	1	2	3
121	1.00	1.00	2.00	1.75	1	3	2	2	3
122	1.00	1.00	1.50	1.00	2	3	1	3	3
123	1.00	1.00	2.00	2.00	1	2	2	2	2
124	1.00	2.00	2.00	1.00	1	1	2	2	2
125	1.00	2.00	2.00	1.00	1	2	1	1	1
126	1.00	1.25	2.00	*	1	1	1	1	1
127	1.75	2.00	2.00	2.00	1	2	1	3	1
128	1.00	*	*	*	1	1	1	1	2
129	1.00	2.00	2.00	2.00	1	1	2	1	2
130	1.00	1.00	2.00	1.00	2	2	3	3	3
131	1.00	2.00	2.00	1.00	1	1	1	1	1
132	1.00	1.00	1.75	1.00	1	2	1	2	2
133	1.25	1.75	2.00	1.00	1	2	1	1	1
134	1.25	2.00	2.00	1.00	3	1	1	1	1
135	1.00	2.00	1.50	1.00	1	2	2	2	3
136	1.00	1.00	1.25	1.00	2	4	3	3	2
137	1.00	2.00	2.00	2.00	1	1	1	1	2
138	*	*	*	*	1	1	1	1	1
139	1.00	1.75	2.00	1.75	2	2	3	3	2
140	1.25	1.25	2.00	1.00	1	2	1	1	1
141	2.00	1.00	1.25	1.00	3	3	1	2	2
142	2.00	1.75	1.00	2.00	1	3	2	2	1
143	1.25	1.75	2.00	1.00	2	2	1	1	1
144	1.00	*	2.00	1.00	1	1	3	1	2
145	1.00	2.00	2.00	1.00	1	1	1	2	2
146	1.00	2.00	2.00	1.00	1	1	1	1	1
147	1.00	1.00	1.75	1.00	2	2	1	2	2
148	1.00	1.50	2.00	1.00	1	2	1	2	1

	C19 Wer spar	C20 Wer risk	C21 Wer spek	C22 Wer verm	C23 arbeit	C24 planen	C25 unabhang	C26 inform	C27 vergross
149	1.50	1.25	2.00	2.00	1	2	1	3	3
150	1.00	2.00	2.00	1.00	1	2	1	3	1

	C28	C29	C30	C31	C32	C33	C34	C35	C36
	Auswahl	Zukunft	sicher	Konto 1	Konto 2	Priv/Pub	Alter	arbeiten	Gr.Licht
1	1	1	1	7	*	2	1	1	4
2	2	2	2	4	*	2	1	5	4
3	2	1	1	8	1	1	3	1	4
4	2	1	1	4	*	2	2	7	4
5	2	3	3	4	*	2	1	1	4
6	2	1	1	1	*	1	3	2	4
7	1	1	1	2	*	1	3	3	4
8	2	1	1	1	*	1	3	3	4
9	3	1	1	5	*	2	1	1	4
10	4	1	1	2	*	1	2	1	4
11	3	2	1	7	2	1	1	3	4
12	3	2	2	6	*	1	1	1	4
13	1	1	2	1	*	1	1	1	4
14	2	1	1	8	*	1	2	1	4
15	2	2	2	4	*	2	1	4	4
16	2	2	2	2	*	2	1	5	4
17	3	1	1	4	*	2	1	4	4
18	3	2	1	*	*	*	2	7	4
19	1	3	2	4	*	2	2	1	4
20	3	1	1	*	*	*	2	1	4
21	2	2	1	1	*	1	1	5	4
22	3	1	1	2	*	1	2	1	4
23	2	2	1	2	*	1	1	1	4
24	3	2	2	4	*	2	2	2	4
25	3	2	1	*	*	*	2	1	4
26	2	1	1	4	*	2	2	1	4
27	2	1	1	4	*	2	2	7	4
28	2	1	2	4	*	2	1	1	4
29	3	2	2	4	*	2	1	5	4
30	4	2	2	4	*	2	1	1	4
31	1	1	1	1	*	1	2	2	4
32	3	1	1	5	*	2	3	3	4
33	4	2	2	2	*	1	1	1	4
34	3	2	1	4	*	2	2	1	4
35	2	1	2	4	*	2	1	1	4
36	4	1	1	4	*	2	1	5	4
37	3	1	1	*	*	*	3	3	4
38	3	1	2	4	*	2	1	1	4
39	2	1	1	5	*	2	1	4	4
40	2	1	1	4	*	2	2	1	4
41	0	2	1	*	*	*	2	1	4
42	1	1	1	4	*	2	3	3	4
43	3	3	1	4	1	1	3	3	4
44	1	1	1	*	*	*	2	4	4
45	2	3	2	2	*	1	1	2	4
46	3	1	1	4	*	2	3	1	4
47	3	2	1	4	*	2	1	8	4
48	3	1	1	4	*	2	2	7	2
49	4	1	3	8	*	1	1	1	4
50	2	1	1	1	*	1	1	6	4
51	1	1	1	4	3	1	2	1	4
52	1	1	2	2	*	1	3	1	4
53	1	1	1	3	*	1	1	1	4
54	3	1	1	4	*	2	2	2	4
55	3	2	1	4	*	2	3	7	4
56	2	2	1	4	*	2	1	1	4
57	1	2	1	7	*	2	3	2	4
58	2	1	1	4	*	2	2	7	4
59	1	4	2	7	*	2	2	1	4
60	3	1	2	*	*	*	1	5	4
61	2	1	1	4	*	2	2	1	4
62	3	3	4	5	7	2	1	1	4
63	4	1	1	4	7	2	3	3	4
64	1	1	1	4	5	2	4	3	4
65	3	2	1	*	*	*	1	1	4
66	1	3	1	8	*	1	1	1	4
67	2	1	1	4	*	2	2	1	4
68	1	1	1	8	*	1	2	1	4
69	2	1	2	2	*	1	1	2	4
70	2	2	1	4	*	2	2	1	4
71	3	2	1	1	*	1	1	1	4
72	3	1	1	4	*	2	3	3	4
73	2	2	1	4	*	2	1	5	4
74	2	1	1	8	*	1	1	1	4

	C28	C29	C30	C31	C32	C33	C34	C35	C36
	Auswahl	Zukunft	sicher	Konto 1	Konto 2	Priv/Pub	Alter	arbeiten	Gr.Licht
75	1	1	1	2	*	1	1	5	4
76	2	1	1	4	*	2	1	5	4
77	2	2	2	7	*	2	2	1	4
78	2	3	4	3	*	2	2	7	4
79	2	2	1	2	*	1	1	5	4
80	2	1	1	4	*	2	2	2	4
81	3	2	1	2	*	1	2	1	4
82	2	1	1	4	*	2	2	7	4
83	3	1	2	5	*	2	1	1	4
84	2	1	1	1	*	1	2	7	4
85	1	1	1	4	*	2	3	3	4
86	2	1	1	7	*	2	3	3	4
87	2	1	1	8	*	1	2	2	4
88	2	2	2	2	8	1	1	5	4
89	2	1	1	4	*	2	1	5	4
90	3	3	1	*	*	*	2	7	4
91	2	1	1	4	*	2	1	5	4
92	1	2	1	1	*	1	2	1	4
93	1	1	1	4	*	2	2	7	4
94	3	1	1	7	*	2	2	7	4
95	2	2	2	4	*	2	2	1	4
96	3	1	1	4	*	2	3	3	4
97	4	2	1	8	*	1	2	7	4
98	2	3	2	7	*	2	1	1	4
99	2	1	1	4	*	2	3	3	4
100	1	1	1	4	*	2	3	2	4
101	2	2	2	2	*	1	2	1	4
102	1	1	1	4	*	2	1	1	4
103	3	2	1	7	*	2	3	3	4
104	2	2	1	4	*	2	2	2	4
105	4	3	3	4	*	2	2	7	4
106	2	1	1	3	*	1	3	3	4
107	1	1	1	4	*	2	2	7	4
108	2	1	1	7	*	2	1	8	4
109	2	1	1	4	*	2	2	1	3
110	1	1	1	2	*	1	1	1	4
111	2	1	1	4	*	2	3	3	4
112	1	1	2	2	*	1	1	5	4
113	3	1	1	4	*	2	2	1	4
114	2	1	1	4	*	2	3	3	4
115	3	1	1	1	*	2	2	7	4
116	1	2	2	2	*	1	2	1	4
117	1	1	1	4	*	2	1	1	4
118	2	2	2	4	*	2	2	7	4
119	3	3	4	4	*	2	1	1	4
120	1	2	1	4	*	2	1	6	4
121	3	1	1	4	*	2	2	1	4
122	3	3	2	4	*	2	1	5	4
123	1	1	1	4	*	2	1	5	4
124	1	1	1	4	*	2	2	7	4
125	3	1	1	7	*	2	4	3	4
126	2	1	1	4	*	2	3	3	4
127	2	1	1	4	*	2	3	3	4
128	3	2	2	4	*	2	1	7	4
129	1	1	1	7	*	2	2	1	4
130	2	2	1	4	*	2	2	1	4
131	1	1	1	4	*	2	2	*	4
132	3	2	2	4	*	2	2	*	4
133	1	1	1	4	*	2	2	1	4
134	2	1	1	4	3	2	3	7	4
135	1	2	1	4	*	2	1	5	4
136	3	2	2	4	*	2	1	1	4
137	3	1	1	5	*	2	3	3	4
138	1	1	1	2	*	1	3	7	4
139	3	1	1	4	*	2	3	3	4
140	1	1	1	4	*	2	1	7	4
141	3	3	2	4	*	2	2	7	4
142	3	2	2	2	*	1	2	1	4
143	1	1	1	4	*	2	1	1	4
144	1	1	1	5	*	2	2	2	3
145	1	2	1	4	*	2	3	3	4
146	3	1	1	4	*	2	3	3	4
147	2	1	1	4	*	2	1	2	4
148	3	2	1	4	*	2	2	2	4
	C28	C29	C30	C31	C32	C33	C34	C35	C36
	Auswahl	Zukunft	sicher	Konto 1	Konto 2	Priv/Pub	Alter	arbeiten	Gr.Licht
149	3	3	3	4	*	2	1	5	4
150	2	1	1	1	*	1	2	1	4

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	C28 Auswahl	C29 Zukunft	C30 sicher	C31 Konto 1	C32 Konto 2	C33 Priv/Pub	C34 Alter	C35 arbeiten	C36 Gr.Licht
75	1	1	1	2	*	1	1	5	4
76	2	1	1	4	*	2	1	5	4
77	2	2	2	7	*	2	2	1	4
78	2	3	4	3	*	2	2	7	4
79	2	2	1	2	*	1	1	5	4
80	2	1	1	4	*	2	2	2	4
81	3	2	1	2	*	1	2	1	4
82	2	1	1	4	*	2	2	7	4
83	3	1	2	5	*	2	1	1	4
84	2	1	1	1	*	1	2	7	4
85	1	1	1	4	*	2	3	3	4
86	2	1	1	7	*	2	3	3	4
87	2	1	1	8	*	1	2	2	4
88	2	2	2	2	8	1	1	5	4
89	2	1	1	4	*	2	1	5	4
90	3	3	1	*	*	*	2	7	4
91	2	1	1	4	*	2	1	5	4
92	1	2	1	1	*	1	2	1	4
93	1	1	1	4	*	2	2	7	4
94	3	1	1	7	*	2	2	7	4
95	2	2	2	4	*	2	2	1	4
96	3	1	1	4	*	2	3	3	4
97	4	2	1	8	*	1	2	7	4
98	2	3	2	7	*	2	1	1	4
99	2	1	1	4	*	2	3	3	4
100	1	1	1	4	*	2	3	2	4
101	2	2	2	2	*	1	2	1	4
102	1	1	1	4	*	2	1	1	4
103	3	2	1	7	*	2	3	3	4
104	2	2	1	4	*	2	2	2	4
105	4	3	3	4	*	2	2	7	4
106	2	1	1	3	*	1	3	3	4
107	1	1	1	4	*	2	2	7	4
108	2	1	1	7	*	2	1	8	4
109	2	1	1	4	*	2	2	1	3
110	1	1	1	2	*	1	1	1	4
111	2	1	1	4	*	2	3	3	4
112	1	1	2	2	*	1	1	5	4
113	3	1	1	4	*	2	2	1	4
114	2	1	1	4	*	2	3	3	4
115	3	1	1	1	*	2	2	7	4
116	1	2	2	2	*	1	2	1	4
117	1	1	1	4	*	2	1	1	4
118	2	2	2	4	*	2	2	7	4
119	3	3	4	4	*	2	1	1	4
120	1	2	1	4	*	2	1	6	4
121	3	1	1	4	*	2	2	1	4
122	3	3	2	4	*	2	1	5	4
123	1	1	1	4	*	2	1	5	4
124	1	1	1	4	*	2	2	7	4
125	3	1	1	7	*	2	4	3	4
126	2	1	1	4	*	2	3	3	4
127	2	1	1	4	*	2	3	3	4
128	3	2	2	4	*	2	1	7	4
129	1	1	1	7	*	2	2	1	4
130	2	2	1	4	*	2	2	1	4
131	1	1	1	4	*	2	2	*	4
132	3	2	2	4	*	2	2	*	4
133	1	1	1	4	*	2	2	1	4
134	2	1	1	4	3	2	3	7	4
135	1	2	1	4	*	2	1	5	4
136	3	2	2	4	*	2	1	1	4
137	3	1	1	5	*	2	3	3	4
138	1	1	1	2	*	1	3	7	4
139	3	1	1	4	*	2	3	3	4
140	1	1	1	4	*	2	1	7	4
141	3	3	2	4	*	2	2	7	4
142	3	2	2	2	*	1	2	1	4
143	1	1	1	4	*	2	1	1	4
144	1	1	1	5	*	2	2	2	3
145	1	2	1	4	*	2	3	3	4
146	3	1	1	4	*	2	3	3	4
147	2	1	1	4	*	2	1	2	4
148	3	2	1	4	*	2	2	2	4

	C28 Auswahl	C29 Zukunft	C30 sicher	C31 Konto 1	C32 Konto 2	C33 Priv/Pub	C34 Alter	C35 arbeiten	C36 Gr.Licht
149	3	3	3	4	*	2	1	5	4
150	2	1	1	1	*	1	2	1	4

	C37	C38	C39
	GrLi-op?	Bank-op?	Wer-op?
1	*	1.00	1.00
2	*	1.00	2.00
3	*	2.00	2.00
4	*	2.00	2.00
5	*	2.00	1.75
6	*	2.00	2.00
7	*	2.00	2.00
8	*	2.00	2.00
9	*	1.50	2.00
10	*	2.00	2.00
11	*	1.25	2.00
12	*	1.00	1.25
13	*	1.00	1.75
14	*	1.00	1.25
15	*	2.00	1.75
16	*	1.25	1.00
17	*	1.25	2.00
18	*	2.00	2.00
19	*	1.75	2.00
20	*	1.25	2.00
21	*	2.00	2.00
22	*	1.00	2.00
23	*	1.00	1.50
24	*	1.75	1.75
25	*	1.75	2.00
26	*	1.25	2.00
27	*	2.00	2.00
28	*	1.50	1.50
29	*	1.00	1.00
30	*	1.50	1.75
31	*	2.00	1.00
32	*	2.00	2.00
33	*	2.00	2.00
34	*	1.75	1.25
35	*	1.75	1.00
36	*	2.00	2.00
37	*	2.00	2.00
38	*	1.75	2.00
39	*	1.75	1.00
40	*	1.75	2.00
41	*	1.50	1.00
42	*	1.25	1.00
43	*	2.00	2.00
44	*	1.25	1.00
45	*	2.00	1.00
46	*	2.00	1.75
47	*	1.00	1.75
48	1.25	2.00	2.00
49	*	2.00	1.75
50	*	2.00	1.50
51	*	1.75	1.50
52	*	1.00	1.00
53	*	1.00	1.00
54	*	2.00	2.00
55	*	2.00	2.00
56	*	1.50	1.50
57	*	2.00	2.00
58	*	2.00	1.25
59	*	2.00	1.00
60	*	1.00	2.00
61	*	2.00	1.00
62	*	1.75	1.75
63	*	2.00	2.00
64	*	1.00	1.75
65	*	2.00	2.00
66	*	1.00	2.00
67	*	1.75	2.00
68	*	2.00	1.00
69	*	2.00	1.75
70	*	2.00	2.00
71	*	1.50	1.75
72	*	2.00	2.00
73	*	1.25	1.75
74	*	1.50	2.00

	C37	C38	C39
	GrLi-op?	Bank-op?	Wer-op?
75	*	1.00	2.00
76	*	1.50	1.75
77	*	2.00	1.50
78	*	2.00	2.00
79	*	1.50	2.00
80	*	1.75	2.00
81	*	1.75	2.00
82	*	1.75	2.00
83	*	2.00	1.25
84	*	1.50	2.00
85	*	2.00	1.50
86	*	1.75	2.00
87	*	2.00	1.50
88	*	2.00	2.00
89	*	2.00	1.25
90	*	1.00	2.00
91	*	2.00	2.00
92	*	1.00	2.00
93	*	2.00	2.00
94	*	2.00	1.75
95	*	2.00	1.75
96	*	2.00	1.00
97	*	2.00	2.00
98	*	1.50	2.00
99	*	1.75	2.00
100	*	2.00	2.00
101	*	2.00	2.00
102	*	1.00	1.25
103	*	1.50	2.00
104	*	1.50	1.50
105	*	2.00	2.00
106	*	2.00	2.00
107	*	1.75	2.00
108	*	2.00	2.00
109	1.50	2.00	2.00
110	*	1.25	2.00
111	*	2.00	1.75
112	*	1.25	1.00
113	*	2.00	2.00
114	*	2.00	2.00
115	*	1.00	2.00
116	*	1.25	2.00
117	*	1.00	1.00
118	*	1.00	2.00
119	*	1.50	2.00
120	*	1.75	2.00
121	*	2.00	2.00
122	*	1.75	1.25
123	*	2.00	2.00
124	*	2.00	1.00
125	*	2.00	2.00
126	*	1.25	1.75
127	*	2.00	2.00
128	*	2.00	1.00
129	*	1.00	2.00
130	*	2.00	1.75
131	*	1.50	1.00
132	*	1.75	1.00
133	*	1.00	1.00
134	*	1.50	1.75
135	*	1.00	1.75
136	*	2.00	2.00
137	*	2.00	2.00
138	*	1.00	2.00
139	*	2.00	2.00
140	*	1.00	1.00
141	*	1.75	2.00
142	*	1.75	2.00
143	*	2.00	2.00
144	1.00	2.00	2.00
145	*	1.75	2.00
146	*	2.00	2.00
147	*	2.00	1.00
148	*	2.00	2.00

	C37	C38	C39
	GrLi-op?	Bank-op?	Wer-op?
149	*	2.00	1.00
150	*	2.00	2.00

419

Entschuldigen Sie bitte. Hätten Sie vielleicht einen Moment Zeit um einige Fragen zu beantworten. Mein Name ist Helen Kelly und ich bin Doktorandin an der Universität Aston in Birmingham, England. Ich mache Forschung hier in Leipzig und ich wäre Ihnen äußerst dankbar, wenn Sie an dieser Umfrage teilnehmen könnten. Ihre Antworten werden anonym und streng vertraulich behandelt.

1. Kommen Sie aus den neuen Bundesländern?
oder aus den alten Bundesländern?

Es tut mir leid, aber ich interessiere mich hauptsächlich für die Meinungen der Bürger der ehemaligen DDR. Vielen Dank für Ihre Hilfe.

2. Könnten Sie bitte auf dieses Bild kurz mal schauen. Das Bild ist in einer Werbung verwendet. Ihrer Meinung nach, wofür wird hier geworben?

3. Sind Ihnen die folgenden Begriffe sympathisch oder unsympathisch? .

+	1	Sammeln	2
	1	Anlagen	2
	1	Sparkasse	2
	1	Geld	2
	1	Bank	2
	1	Kapitalmarkt	2
	1	Zinsen	2
	1	Werbung	2
	1	profitieren	2
	1	Vermögen	2
	1	Dresdner Bank	2
	1	Gold	2
	1	Risiko	2
	1 / 1	Flexibilität	2
	1	private Altersvorsorge	2
	1	Dividende	2
	1	Aktien	2	**-**

4. Könnten Sie bitte die folgenden Sätze ergänzen:

Wer Geld spart

_____

Wer risikofreudig ist   ,

_____

Wer spekuliert

_____

Wer vermögend ist

_____

5. Sind Ihnen die Folgenden: sehr wichtig =1; ziemlich wichtig =2; nicht
so wichtig =3; oder überhaupt nicht wichtig =4?
     Wie wichtig ist es für Sie.....

1. zu arbeiten?

2. langfristig zu planen?

3. unabhängig zu sein?

4. über Produkte und Dienstleistungen gut informiert zu sein?

5. Ihr Vermögen zu vergrößern?

6. eine große Auswahl von Produkten und Dienstleistungen zu
haben?

7. für die Zukunft vorzusorgen?

8. daß Ihr Geld sicher ist

6. Haben Sie ein Bankkonto? ▼ | JA ¹ | NEIN ² |

Bei welcher Bank haben Sie Ihr Konto?

Dresdner | 1

Deutsche | 2

Commerz | 3

Kreis- und Stadtsparkasse | 4

Volksbank/Raiffeisenkasse | 5

Privatbank | 6

Postsparkasse | 7

| 8

7. In welcher Altersgruppe sind Sie?

0-30 | 1

31-5 8 | 2

59-7 0 | 3

| 4

71+

8. Sind Sie   voll berufstätig

teilweise berufstätig

nicht berufstätig, und

zwar:

     Rentner/Pensionär

     Hausfrau/mann

     Student

     Schüler

     arbeitslos

     Lehrling

Und was sind Sie von Beruf?

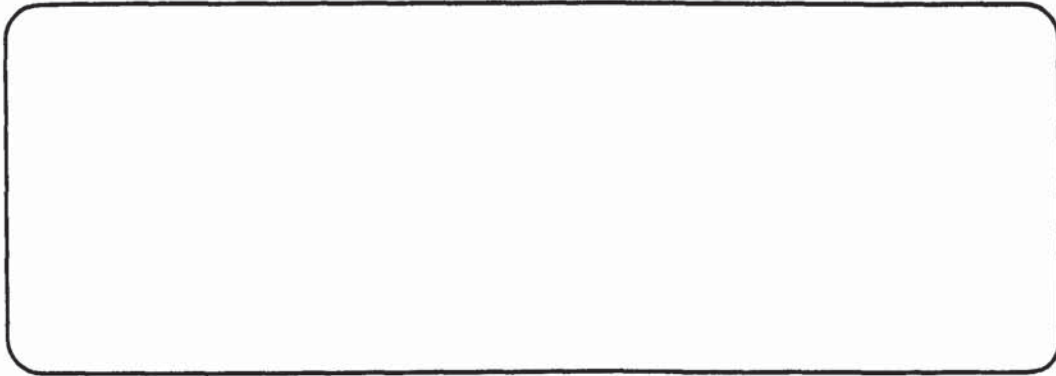9. Wie oft haben Sie die Fernsehsendung „Grünes Licht" gesehen?
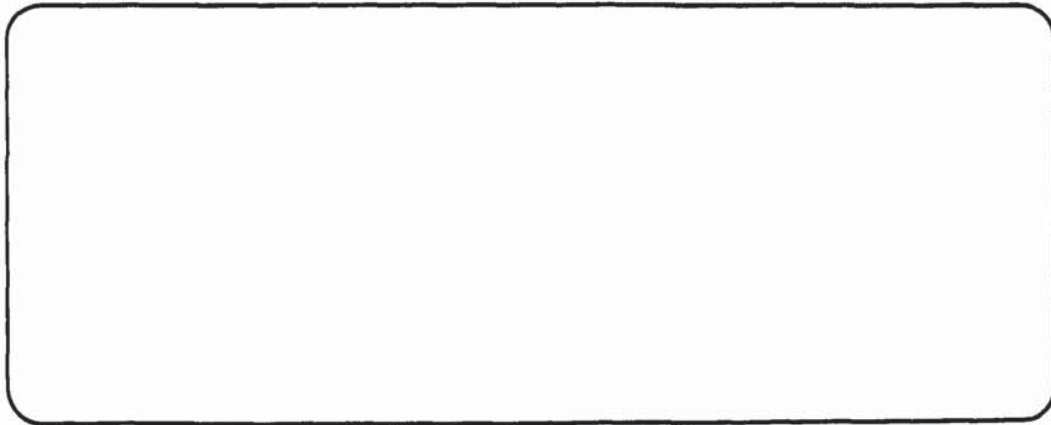
regelmäßig
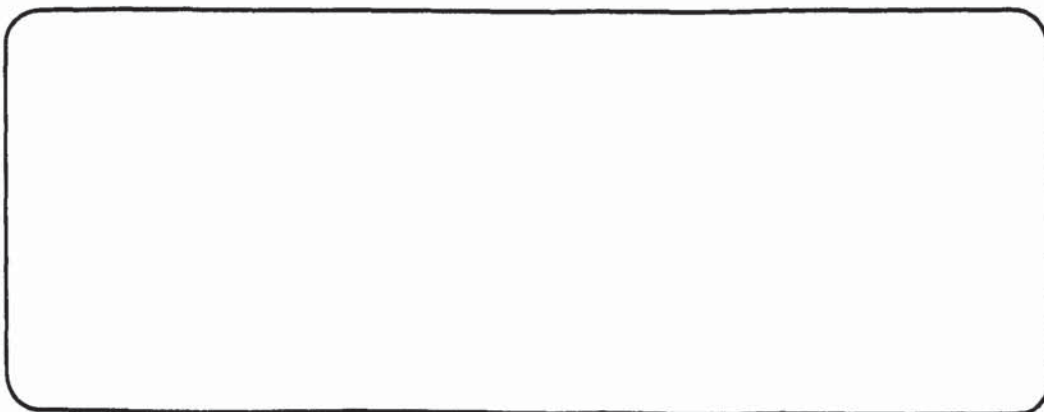
manchmal

nur selten

nie

424

9a. Wie fanden Sie diese Sendung?

10. Was halten Sie von den westdeutschen Großbanken, die jetzt hier tätig sind?

11. Es gibt hier jetzt viel mehr Werbung als vorher. Wie finden Sie das?

Vielen Dank für Ihre Hilfe! Auf Wiedersehen!