



THE VISUAL REPRESENTATION OF SENIORS ON SOCIAL MEDIA: Analysis of Spanish Banking Brands and Their Response to the Silver Economy

IRENE MARTÍN MARTÍN
imartinma@upsa.es

¹ Universidad Pontificia de Salamanca, (UPSA), Spain

KEYWORDS

Silver Economy
Age Stereotyping
Social Media
Banking Brands
Digital Inclusion
Brand Humanisation

ABSTRACT

Population ageing has generated growing interest among banking brands in engaging the senior segment, a key component of the so-called 'silver economy'. This study examines the representation of older adults in the social media communication strategies of leading Spanish banking institutions, assessing the extent to which ageist stereotypes have been challenged. Through qualitative content analysis, posts from selected brands chosen based on their standing in the Corporate Reputation Business Monitor (MERCOR) were reviewed. The results reveal recurring patterns in the use of visual and narrative elements that promote values associated with active ageing. However, barriers remain concerning the digital inclusion of more vulnerable seniors. This article offers new approaches for adapting advertising strategies within a framework of more inclusive and humanised communication.

Received: 30/ 04 / 2025

Accepted: 22/ 07 / 2025

1. Introduction

The advance of digitalisation in the twenty-first century has profoundly transformed social and economic dynamics, revealing significant barriers for people over 55, commonly referred to as seniors. Although Spain leads Europe in digital skills within this group, with 80% of people aged between 65 and 75 using the Internet daily, they experience difficulties interacting with advanced technologies. Only 21% of people over 75 access digital services such as online banking, and the digital divide is more pronounced in rural areas, where Internet access can be as low as 26% (COPE, 2024; Moneo, 2024). These disparities reflect considerable digital exclusion, particularly when seniors lack access to key services such as banking or digitalised healthcare.

The COVID-19 pandemic exacerbated digital exclusion by accelerating the digitisation of essential services and exposing inequalities in access to digital platforms. During lockdown, the use of video calls and social media among seniors increased; however, their integration into digital platforms for conducting administrative procedures or accessing financial products remained limited. 38% of seniors do not know how to carry out banking transactions online, and 50% lack the knowledge to navigate government platforms to complete administrative procedures (Moneo, 2024). This forced digitalisation exposed technological barriers that profoundly affect the autonomy of this population group.

In economic terms, seniors possess significant purchasing power within the silver economy, controlling 65% of total wealth and accounting for a third of private consumption in Europe. However, despite their considerable market influence, their participation in the digital economy remains limited due to a lack of digital literacy. Seniors, particularly those over 75, represent an increasingly important segment for sectors such as banking and e-commerce, emphasising the need for more effective digital inclusion strategies (Alcudia, 2024; COPE, 2024).

The representation of seniors on social media is a key area for understanding how digital platforms can influence the social and economic integration of this group. The term 'digital visual culture' refers to the visual elements circulating on social media, including images, videos, memes, emojis and other graphic symbols. This constantly evolving digital culture is fundamental to the construction of social identity and to the public perception of seniors. In this study, digital visual culture is understood in a broad sense, analysing how images used in advertising campaigns on social media contribute to the representation of seniors. Through these platforms, brands have the capacity to transform the way seniors are perceived and to offer a more inclusive vision that challenges ageist stereotypes prevalent in traditional media (Butler, 2005; Hall, 1997).

Previous research has explored the visual representation of various groups, such as ethnic minorities and women in the media, emphasising the importance of visual discourses in the construction of social identities (Hall, 1997). Similarly, the concept of ageism has been extensively documented, although the focus has primarily been on traditional media representations of seniors rather than on social media. Scholars such as Gergen (1991) and Butler (2005) have demonstrated how images construct the identities of individuals and groups, and how gender and age stereotypes influence public perceptions of older people. However, there remains a lack of research that examines how brands and digital platforms are transforming these representations.

This study aims to address this gap in the literature by analysing how banking brands represent seniors through digital visual culture in their social media communication strategies. The objective is to assess whether these representations contribute to overcoming ageist stereotypes and promoting the more effective inclusion of seniors in the digital economy, particularly within the banking sector. Academic research on seniors and social media is predominantly confined to the fields of health, digital ethnography and education (Kaewprasert, 2021; Zhao et al., 2021; Zhao and Yu, 2022).

The studies reviewed cover several areas. On one hand, there are investigations into the usability and satisfaction of older users in their engagement with social media (Lee and Chon, 2020; McFarlane and Samsioe, 2020), as well as the behaviours and effects of their participation on these platforms (Chhatwani et al., 2022). On the other hand, research addresses the representation of older people in the media and on digital platforms (Guarinos, 2021; Farinosi, 2022), alongside digital literacy initiatives (Narayanan et al., 2021). Taken together, these studies aim to improve the user experience and provide tools to facilitate the inclusion of older people in social media.

The participation of older people in social media, both as active users and prosumers, has significantly transformed the digital ethnographic landscape. This age group generates, shares and comments on a wide variety of textual and audiovisual content (Casado and Lezcano, 2018). In this

context of digital inclusion, the figure of the senior influencer has recently emerged (Martín et al., 2022), confirming that social media is no longer exclusive to Generation Z and millennials. However, few studies have explored the influence of this generation and its capacity for social advocacy. Older people have demonstrated their ability to demand more humane treatment from brands towards all segments of the population, regardless of age, qualifications or status.

In this context, the silver economy refers to the set of economic activities aimed at satisfying the needs and preferences of older people, as well as, indirectly, those of their families, through solutions that promote their care and well-being. This concept, coined by the Organisation for Economic Co-operation and Development, refers to the economic impact of older people, who represent 25% of the GDP in Europe and, according to projections, will generate one in three jobs in the EU within less than five years (Fundación Mapfre, 2024).

The silver economy primarily encompasses policies and solutions focused on goods and services for people over 55. From a macroeconomic perspective, the development of this silver economy is identified, according to forecasts by international organisations and research centres, as one of the major economic megatrends of the future (Deloitte, 2018). It is therefore recognised as a new and highly significant emerging economic segment. As Maldonado et al. (2021) observe:

The silver economy is a serious stimulus for development, provided that it is based on axiological assumptions of social development in accordance with a people-centred approach to development, assigning subjectivity to the individual and the group to the greatest extent possible. The development of the silver economy is possible on the basis of ethical rules that promote social and economic inclusion and counteract the negative consequences of stereotypes, age discrimination and social exclusion. (Maldonado et al., 2021, p. 6)

Demographic change has made older adults important to many companies as financially independent customers, both current and potential. In Spain, the population over 65, which represented 8.2% of the total in 1960, now stands at 19%. By 2031, this figure is projected to rise sharply to over 26%. Increased longevity combined with stagnant or declining birth rates means that by 2060 there will be only one active worker for every retiree.

From an economic perspective, the silver economy refers to all existing and emerging businesses related to the growth of public and consumer spending in connection with the ageing population. According to Oxford Economics (2021), it comprises 'all economic activities that meet the needs of people over fifty, including the products and services they buy directly and the increased economic activity generated by this spending'. This differs from the term *economía plateada*, which refers to a segment of the global economy that has now evolved into an almost social movement, expressing support for and interest in the needs of the population aged over 50.

Thus, the 'longevity economy' stands as a decisive factor in boosting the economic activity of any country. Projections indicate that by 2050, 23.3 million Spaniards will be over 50, equivalent to half the national population. This underscores the importance of analysing the impact of this phenomenon in order to maximise its benefits and promote economic development and prosperity in Spain.

But who constitutes the silver generation, also known as the forgotten generation? This group includes people aged 55 or older, mostly baby boomers born between 1946 and 1964, during the post-World War II baby boom. They are the parents of Generation X (1965–1980) and the grandparents of millennials (1981–1997) and Generation Z (1998–2009). This group is particularly significant because it controls 65% of the country's wealth. According to the European Commission, their economic growth potential reaches 5% per year, which could translate into an estimated value of 5.7 trillion euros by 2025. In addition, they account for a third of private consumption in Spain and are the only group to have increased their spending following the pandemic. A study by Oxford Economics (2021) on the longevity economy in Spain reveals that, in 2019, people over 50 spent approximately £335 billion, accounting for 60% of total spending in the country. Comparatively, this group spends 30% more than the millennial generation, highlighting its importance not only in terms of consumption volume but also in its capacity to stimulate the economy.

2. Methodology

The brands analysed in this study were selected according to rigorous criteria based on their position in the Corporate Reputation Monitor (MERCOR) and their relevance within the Spanish banking sector in terms of communication aimed at seniors. Additionally, their recent activity on social media, up to November 2024, and their degree of adaptation to the needs of this segment were considered. The selected brands include those with specific initiatives for seniors and a significant presence in recent advertising campaigns.

Five main categories were developed for content analysis: (1) inclusion, comprising messages that promote the participation of seniors in the digital sphere; (2) overcoming stereotypes, consisting of content that challenges ageist notions; (3) values, identifying principles associated with this segment, such as autonomy and care; (4) social media engagement, focusing on strategies to generate an emotional and relational bond; and (5) emotional language, which evaluates tone, emotions evoked and use of adapted terminology. These categories were defined through an initial exploratory analysis and validated in iterative review sessions.

The analysis included a systematic review of the graphic elements used in the brands' campaigns. The following aspects were examined: (1) colour patterns, with a predominance of warm and neutral tones associated with well-being and trust; (2) visual composition, characterised by the use of images that reflect activity and vitality among seniors; and (3) cultural symbols, elements that reinforce the emotional connection with this audience. Specific examples, such as promotional images of banking programmes aimed at this group, were used to support the findings.

The analysis was conducted in three phases: (1) data collection, during which publications from social media, official websites and corporate reports were gathered for the period between December 2021 and November 2024; (2) coding, where the data was organised into spreadsheets to identify thematic and visual patterns; and (3) content analysis, focusing on identifying the main discursive axes used by banks to communicate with seniors, as well as the positioning values associated with each brand.

This content analysis examined three levels of discourse: (1) discursive axes, understood as broad approaches to conceiving the advertising message and the main arguments used to engage the target audience; (2) positioning values, categories that define the brand's stance in relation to the event being communicated; and (3) meaning structures, referring to the general meaningful organisation constructed by brands regarding different themes.

Thus, the qualitative content analysis methodology was adapted to the specific needs of this study, enabling an in-depth examination of the visual representation of seniors in Spanish banking advertising, alongside the messages and discourses employed to engage this segment of the population.

2.1. Analysis Objectives

From the perspective of a shift in the visual representation of seniors in banking advertising, this article seeks to analyse how Spanish financial institutions are adapting their communication strategies to engage with this segment of the population, which has acquired new social and economic prominence. To this end, the study sets out the following objectives:

01. Analyse how advertising messages aimed at seniors have been redefined, identifying whether brands have understood and reflected in their campaigns the new values associated with this group, such as autonomy, independence, active ageing and financial decision-making capacity. This objective will be addressed through the examination of messages, images and communication channels used in advertising campaigns targeting seniors, with particular attention to the presence of ageist stereotypes and the use of inclusive and respectful language.

02. Assess whether banks offer products and services that truly meet the needs of seniors. The analysis will consider whether the commercial offering has been adapted to the specific demands of this group, taking into account their new social and family roles, lifestyle and aspirations.

03. Determine whether banks are building relationships with seniors based on trust, commitment and empathy, moving beyond commercial transactions to establish an emotional bond with this segment of the population.

The communication strategies used to engage with seniors will be analysed, including the creation of spaces for connection, the offer of experiences and learning, and the use of branded content. The aim is to understand how banking advertising reflects the social change brought about by the new

prominence of seniors, and how brands are adapting their strategies to connect with this segment of the population in a more authentic and meaningful way.

The research is qualitative and descriptive, drawing valid conclusions from the main discourses employed by brands during the analysis period (December 2021 to September 2024). It seeks to capture a brand’s advertising and corporate discourse by defining three levels, validated in previous studies (Benavides, 2002a, 2002b): a) Discourse axis. In this article, discourse axes are understood as the broad frameworks through which advertising or corporate concepts are conceived (following the classical terminology of Joannis, 1992). They organise advertisers’ messages to their target audiences. This refers to the way advertising narratives are constructed and the main discursive arguments used by brands to communicate with their audiences (equivalent to the semantic axis in Barthes’ terminology). These include the themes, arguments and categories that brands use to structure their messages; b) Positioning value. These categories define a brand’s position with respect to the narrated events; they are identified through redundancy and saturation in the analysed material. Positioning values enable subjects to situate themselves in relation to objects and events, thereby selecting a reference attribute or variable to anchor the brand. This concept differs from traditional advertising definitions (Cobelo, 2001; García, 2008; Joannis, 1992; Trout et al., 2010); and c) Structure of meaning. This denotes the characteristic organisation that the brand establishes across different themes. Each brand contributes to creating interpretations and expresses particular responses through its chosen discourse. These categories enable the systematisation of advertising messages and facilitate conclusions regarding the meanings conveyed by leading brands.

Figure 1. Bank brands included in the MERCO classification by Fundación Mapfre.



Source: Fundación MAPFRE (2023).

3. Results

The analysis has identified three positioning categories through which brands construct their communication strategies to demonstrate empathy towards the needs and aspirations of active ageing and active seniors: commitment, recognition and trust.

Table 1. Brand positioning values.

COMMITMENT			
ACTIVE LISTENING		ACTION	
Response		Exclusive products and services tailored to your needs: - Planning, savings, insurance, pensions, - In-person service hours - Senior manager - Training	
Action			
Purpose			
Solutions			
Human treatment			
Proximity			
Understanding			
Adaptation			
RECOGNITION/TRUST			
Individual, family, social and economic role.			
Individual role	Family role	Social role	Economic role
Autonomous and capable of making decisions about their life, eager to continue learning and enjoying themselves.	Family support and care at an economic and social level	Contribution to society through their expert knowledge and experience and as a backbone of society	As a segment with the financial capacity to spend and help their family (children and grandchildren).

<i>New concept of old age (active ageing, longevity, etc.)</i>	<i>The family as a fundamental social unit. Grandparents as family support</i>	<i>Knowledge and experience</i>	<i>The segment with the most economic and financial power</i>
RELATION			
Lifestyle in line with the new concept of active ageing			
Empathy			
Enjoyment			
Leisure			
Physical and emotional well-being			
Learning			
Knowledge sharing			
Sharing experiences			
Source: Authors elaboration, 2024.			

3.1. Values Associated with Commitment and Active Listening

Commitment emerges as a central pillar in the positioning strategies adopted by brands in response to the exclusion of seniors, appearing in all of the pieces analysed. Given the palpable crisis of confidence affecting the sector and the widespread rejection of dehumanising practices in the treatment and provision of services, some of the most drastic measures that contributed to this exclusion have been reversed. This change is reflected in a clear shift towards taking responsibility and defining a distinct purpose, often by offering solutions designed specifically for the senior segment. This strategic reorientation is evident in both corporate communication and commercial offerings, and is also projected through advertising, where seniors become the protagonists of product and service campaigns targeting this demographic group. Consequently, 'storydoing' has become an integral component of brands' storytelling within their advertising strategies. Advertising has therefore incorporated the representation of purpose and commitment to the senior population into its symbolic narrative.

Table 2. Values associated with commitment-active listening.

Entity	Slogan	Insight
Santander Senior (Active and/or independent seniors)	<i>"You have changed the way we grow old, and we have changed the way we bank with you."</i> <i>"Age is no longer something that defines us."</i>	New values associated with seniors: independence, autonomy, vitality. Active ageing
Caixa Senior (Active and/or independent seniors)	First entity certified by AENOR as an organisation committed to older people and generational diversity	Recognition of the value of seniors in society and generational diversity.
//ABANCA (Active and/or independent seniors)	"Live life"	Active ageing Active life: leisure, entertainment, learning, physical and emotional well-being.
Bankinter (Active and/or independent seniors, frail and dependent)	<i>"They were children, then parents, and a little later, grandparents. Now it's your turn to think about and for them, to give them back a little of that care."</i>	Care commitment
SABADELL (Active and/or independent seniors)	<i>"How long are we going to live?"</i>	Empathy Proximity Trust Support
TRIODOS BANK (Frail and dependent seniors)	Commitment through the financing of care centres	Healthcare and promotion of the well-being of dependent and frail people

Source: Prepared internally based on data from Banco Santander (n.d.), CaixaBank (n.d.), ABANCA (n.d.), Bankinter (n.d.), Banco Sabadell (n.d.) and Kutxabank (n.d.). 2024.

All of the analysed samples have developed specific solutions addressing the needs of seniors, which can be categorised into three types: specialised care mechanisms, tailored products and services, and measures aimed at reducing the digital divide.

Table 3. Values associated with commitment-action. Specific solutions in products and services.

Specific products and services	Measures to reduce the digital divide	Specialised care mechanisms
Maintenance of savings accounts	Financial education programmes	Specifically trained staff for <i>seniors</i> (<i>gerontologist</i>)
Adaptation of ATMs	Technology use and security programmes	Improvement of channels for managing appointments
Simplification of applications	Improved user experience on digital channels	Personalised customer service
Advance pension payments		Extended opening hours for in-person appointments
Health insurance offerings		
Retirement savings programmes		
Exclusive discounts		
Financial management		

Source: Authors elaboration. Prepared based on information obtained from the websites of ABANCA (n.d.), Bankinter (n.d.), Banco Sabadell (n.d.), Banco Santander (n.d.), BBVA (n.d.), CaixaBank (n.d.) and Triodos Bank (n.d.).2024.

3.2. Values Related to Recognition and Trust

Trust is becoming a fundamental concept in communication. It is noteworthy how brands prioritise reinforcing this form of advertising positioning, particularly within a social context marked by a widespread crisis of trust. This issue has been exacerbated in the banking sector due to digitalisation, the ongoing closure of branches, and the consequent reduction in face-to-face customer service hours. In this evolving environment, brands are expected to effectively fulfil their social role.

Within communication strategies, trust is expressed through positioning linked to categories such as confidence in seniors’ ability to make informed financial decisions, care for their physical and emotional well-being, recognition of their role as a societal backbone, and acknowledgment of their talents. To illustrate this, several campaigns that reflect the overarching positioning of trust are presented.

The sample studied addresses the demands of seniors by adapting products and services to their needs, framed within a contemporary understanding of seniors and aligned with the new values associated with active ageing. These strategies manifest through various campaigns and initiatives that promote values such as commitment, recognition of seniors in their diverse roles, the fostering of relationships, and engagement with their core concerns. Each financial institution aims to position itself as an ally in supporting the financial objectives and overall well-being of seniors.

Beyond merely responding to these demands, regaining trust necessitates the development of a relationship with this segment based on the principles of purposeful branding and a human-centred approach. The experience and educational services offered through their diverse communication channels further define their value proposition.

Table 4. Values associated with recognition and trust.

Entity	Campaign slogan	Insight
Santander	"Age is no longer something that defines us"	Vitality Autonomy and independence in financial decision-making Adapting to the new way of ageing
Caixa	"Blessed age"	A sense of pride among senior citizens Active part of society The value of experience and talent Promotion of senior role models
//ABANCA	"Live life"	Live the life you want to live and how you want to live it
Bankinter	Bankinter family	Seniors are the backbone of families and

		now deserve our care.
SABADELL	"Senior, a programme full of advantages, simply for being over 55."	Age benefits
KUTXABANK	"Kutxabank with you. 100% people. Life is the best journey."	Live life to the fullest Enjoy experiences, travel, etc.

Source: Authors elaboration. 2024.

3.3. Values Associated with the Relationship

The entities analysed have implemented strategies aimed at strengthening their connection with consumers through a predominantly emotional approach, conveying closeness and empathy towards the new roles and lifestyles that characterise contemporary seniors. They have chosen to support this demographic by establishing an affective and empathetic relationship that seeks to build emotional, symbolic and intangible values capable of generating a positive experience. These strategies align with a well-established model of consumer branding (Fernández-Gómez, 2013) or emotional branding (Clifton and Simmons, 2003; Gobé, 2005; López, 2007).

The table below highlights the initiatives and campaigns implemented in 2024.

Table 5. Values associated with the relationship.

Entity	Pioneering initiatives	Digital channels	Activities in line with the lifestyle of the senior community
CaixaBank	Pioneer in the role of senior customer specialist (gerontologist) 2,000 managers by 2023 A trusted figure offering quality service in person, by phone and on WhatsApp	Facebook and Instagram YouTube	Events, talks and workshops focused on topics relevant to the senior community (health/well-being/leisure and culture) i.e., Senior workshops on IG, Microprogramme "Nosotros"
BBVA	Learning tools	Website Facebook YouTube	Educational resources and tools for continuing learning Videos, articles, conferences "Let's learn together, seniors" (Branded Content)
IIABANCA	Experience shared with your	Foundation website (Social work)	Programme: "Real-life stories. Emotions and memories to share"

Source: Prepared based on information obtained from CaixaBank (n.d.), BBVA (n.d.), BBVA (n.d.) and ABANCA (n.d.).2024.

Below are examples of campaigns selected from the study sample, illustrating the positioning values of commitment, recognition, trust and relationship. As the analysed pieces cannot be included in full, this selection aims to provide the reader with a representative illustration of each positioning value.

Figure 2. Examples of campaigns.



Source: Prepared from images from CaixaBank (n.d.), BBVA (n.d.) and Santander (n.d.). 2024.

Figure 2 presents examples of campaigns such as *Escucha Activa (Active Listening)* by CaixaBank, *Cuenta Sénior Plus (Senior Plus Account)* by BBVA, and *Valiosos Sénior (Valued Seniors)* by Santander.

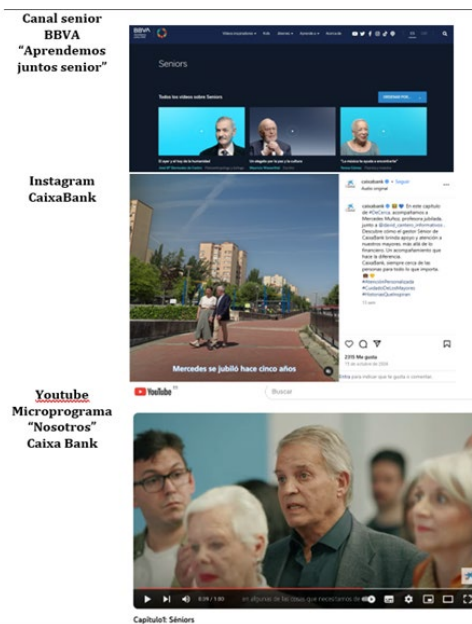
These campaigns centre their narratives on a commitment to the lifestyles and aspirations of seniors in their individual roles.

In Example 1, the claim ‘You have changed the way we grow old; we have changed the way we bank with you,’ highlights positive attributes, goals and dreams linked to seniors’ financial needs. It promotes an inclusive and respectful vision by recognising the diversity of interests, experiences and aspirations. The images do not conceal age, yet the context reflects their active status.

Example 2 demonstrates the transition from commitment to action, responding to seniors’ demands by translating them into tailored products and services. The slogan ‘Age is no longer something that defines us,’ deliberately excludes any ageist representation of seniors.

Finally, the YouTube campaign in Example 3 reflects an understanding of new values and emphasises seniors’ well-being, offering an updated portrayal of old age that moves away from traditional stereotypes.

Figure 3. Senior relationship and connection channels.



Source: Prepared based on information obtained from BBVA (n.d.) and Caixa Bank (n.d.). Examples of active listening campaigns (CaixaBank) are included, 2024.

Connection spaces, such as those illustrated in Figure 3 (events, talks and workshops), concentrate on pertinent topics including health, well-being, leisure and culture. These activities aim to share experiences with seniors, seeking to positively impact their daily lives, as exemplified by Caixa Seniors. Communication and conversation strategies, such as *Aprendemos Juntos Senior* (Let's Learn Together Seniors) by BBVA, effectively generate engagement by appealing to seniors' desire for continued learning. The images below correspond to an Instagram post from the *Escucha Activa* campaign (CaixaBank, n.d.).

Regarding services and products, institutions adopt similar approaches, offering travel packages, entertainment activities, training courses and volunteering opportunities, alongside specialised insurance for dependency and health. Notably, only one institution in the sample, Bankinter, maintains a commercial strategy that does not vary by age; however, it recognises this demographic by providing advantages such as priority access, extended opening hours and preferential service. Unlike other banks, Bankinter's strategy is primarily aimed at family members rather than seniors directly.

Figure 4. Products and services in response to the demands of seniors.



Ilustración 1. Portal web Vive la vida. //ABANCA



Ilustración 2. Portal Web sénior. Sabadell



Ilustración 3. Portal web mayores. Kutxabank



Ilustración 4. Canal sénior Sabadell. Youtube

Source: Prepared based on information obtained from the senior citizen websites of ABANCA (n.d.), Banco Sabadell (n.d.) and KutxaBank (n.d.), 2024.

The products and services illustrated in Figure 4 serve as significant examples not only of the adaptation of offerings to this segment but also of the prominence attributed to seniors. These advantages reflect an active lifestyle and an awareness of their evolving needs and expectations. In the analysis of digital initiatives targeted at the senior population, Figure 1 presents the benefits ABANCA provides to this group, emphasising their importance through various services designed to enhance quality of life. Additionally, the Banco Sabadell website highlights a range of specific advantages for seniors, promoting their inclusion and facilitating adaptation to new technologies. Conversely, Figure 3 displays a screenshot of Kutxabank's digital portal dedicated to its senior customers (Kutxabank, n.d.). This portal features services such as Kutxabank Contigo.es, Bizum Sénior and the Palabras Mayores blog, all aimed at fostering autonomy, lifelong learning and emotional connection with this demographic. Finally, Illustration 4 refers to physical training for older adults offered through Banco Sabadell's YouTube channel, which provides tailored content to encourage an active and healthy lifestyle.

3.4 Main Themes of Discourse

The analysis of positioning values reveals three interrelated semantic or discursive axes present in advertising messages: social and economic recognition, brand purpose, and support and trust.

The social and economic recognition of seniors constitutes a discursive axis characterised by the valorisation of older adults as individuals with a significant social and economic role. There is a marked

attenuation of ageist stereotypes alongside an emphasis on autonomy, discernment and vitality. This is reflected in the adaptation of products and services to the specific needs of this segment and in campaigns that portray seniors as the principal agents of their own lives. The visual representation reinforces this discourse by depicting seniors actively engaged in social and economic activities.

Examples of this discourse include: Santander: Its campaign slogan, 'You have changed the way we grow old and we have changed the way we bank with you,' acknowledges the evolving concept of old age and the necessity of adapting to seniors' new needs and lifestyles. CaixaBank: The bank positions itself as 'The first institution certified by AENOR as an organisation committed to older people and generational diversity', signalling its commitment to inclusion and the recognition of seniors' societal value. ABANCA: Through the slogan 'Live life', ABANCA promotes an image of active and engaged seniors who enjoy leisure, pursue learning opportunities and prioritise their physical and emotional well-being.

The focus in advertising has shifted from individual satisfaction and personal fulfilment, typically associated with the higher levels of Maslow's hierarchy of needs, towards emphasising life from a social perspective. This transformation in communication targeted at seniors has solidified in response to demographic changes, increased life expectancy, the improved economic status of this group and their contributions of knowledge and experience, both inside and outside the workplace. Historically marginalised and excluded, this generation has strengthened its collective voice, compelling a reassessment of ageist clichés and stereotypes prevalent in society. Consequently, a new discourse has emerged that recognises seniors as essential contributors to economic and social progress, a narrative that brands have rapidly embraced, rendering it dominant.

The discourse on brand purpose, from commitment to action, highlights banks' dedication to the inclusion and well-being of seniors. This commitment extends beyond rhetoric, with brands translating it into concrete actions such as developing specific products and services for this demographic, providing digital skills training, and offering personalised service. Consequently, advertising serves as a platform to demonstrate brands' storydoing, that is, the tangible measures they undertake to enhance the lives of seniors. Examples of this discourse include: Bankinter: The campaign 'They were children, then parents and, a little later, grandparents. Now it's your turn to think about and for them, to give them back a little of that care' highlights the bank's commitment to caring for seniors, recognising their important family and social roles. Sabadell: Through the question 'How long are we going to live?', Sabadell appeals to empathy and closeness with seniors, demonstrating its interest in understanding their concerns and needs. Triodos Bank: This institution stands out for its commitment to financing care centres for frail and dependent seniors, exemplifying its social responsibility and support for vulnerable groups. The visual representation reinforces this message by illustrating how the bank's products and services enhance seniors' quality of life.

The discourse of accompaniment and trust fosters the development of an emotional relationship, emphasising the establishment of a close and trusting connection with seniors. Banks seek to move beyond mere economic transactions by cultivating an emotional bond founded on empathy, understanding and respect. Advertising thus serves as a platform to create positive experiences for seniors, communicating values such as closeness, care and support. Examples include: CaixaBank: A pioneer in the role of senior customer specialist (gerontologist), offering personalised service tailored to the needs of this demographic. Additionally, through its digital channels (Facebook, Instagram, YouTube), CaixaBank organises events, talks and workshops on topics relevant to seniors, creating spaces for connection and community. BBVA: Its programmes *Aprendemos juntos senior* (Let's Learn Together Seniors) and *Historias Vividas* (Lived Stories) exemplify emotional connection through branded content strategies. The visual representation in these campaigns aligns with this discourse by using images that convey closeness, trust and security.

The relationship between visual representation, messages and discourse plays a fundamental role in constructing these narratives, as images possess considerable power to evoke emotions, convey values and engage audiences. In the campaigns analysed, visual elements are employed strategically to reinforce verbal messages and embody the values that brands seek to associate with their identity. For example. 1) The use of warm, bright colours conveys optimism and vitality, reinforcing the concept of active ageing. 2) The selection of smiling, energetic individuals engaged in social and leisure activities supports the message that old age is not synonymous with passivity or isolation. 3) The inclusion of visual elements representing technology and innovation communicates the integration of seniors into

the digital world. The connection between visual representation and message analysis is founded on a holistic approach that considers the interaction of text, image and context, enabling a more profound understanding of the meaning and intention behind the advertising campaigns. The findings indicate that the visual portrayal of seniors in Spanish banking advertising is evolving towards a more positive and inclusive vision, moving away from traditional stereotypes.

4. Conclusions and Discussion

An advertising discourse has been identified that aligns with corporate purpose, emphasising the contribution of brands to society and supporting generational diversity. Within this context, a hypothesis worth exploring in future analyses is whether this phenomenon represents a consolidated transformation in the advertising language of the sector.

Furthermore, there is a clear tendency to revalue seniors in their multiple roles and to associate positive attributes with active ageing. This discursive shift appears to be gradually eliminating the ageist language that previously dominated the representation of older people in both traditional media and digital platforms, as well as in digital literacy initiatives that treated seniors merely as users of tools without recognising their social and economic significance.

Nonetheless, further research is necessary to determine whether this evolution constitutes a sustainable change or is simply a one-off occurrence.

The research conducted highlights an emerging change in the conception and prominence of seniors across all their roles, contrasting with the traditional focus on individual happiness and well-being that positioned young people as the sole protagonists.

The results indicate that brands have addressed the digital divide and stereotypes surrounding seniors by adopting a relational approach in their communication. They have identified shared areas of interest with seniors that drive ongoing discussion. However, these communication strategies must continue to evolve to better align with contemporary social values. The research suggests that the principles of activist brands should primarily be people-oriented, recognising the importance of aligning messages with the changing needs arising from generational diversity and embracing a people-centred approach that emphasises social value.

These emerging trends are shaped by the demographic, economic and social realities of countries with ageing populations, where seniors play a pivotal role in social and economic development. This perspective also signals the potential shift from a consumer-centric model to a people-centric model, in which individuals are valued beyond their role as consumers within the social fabric. This concept offers a promising avenue for future research.

References

- Abanca. (2020, 6 de enero). *Vive la vida*. <https://www.abanca.com/es/vive-la-vida/>
- Ageingnomics & Fundación Mapfre. (2022, diciembre). *III Barómetro del Consumidor Senior*. Fundación Mapfre.
- Alcudia, M. (2024). La brecha digital y su impacto en los seniors en España. *Revista de Estudios Digitales*, 32(2), 105-118.
- Banco Sabadell. (s.f.). *Entrenamiento físico para sénior*. Recuperado de <https://www.youtube.com/channel/UCeS46WV6m2GecmOkGYaTUTQ>
- Banco Santander España. (2019, 20 de noviembre). *Habéis cambiado la forma de ser mayor y nosotros la forma de hacer banca con vosotros*. <https://www.bancosantander.es/particulares/santander-senior>
- Bankinter, R. S. (2016, 14 de noviembre). *Conoce el proyecto solidario de Seniors en Red*. Blog Oficial de Bankinter.
- Barthes, R. (1964). Retórica de la imagen. En VV.AA., *La semiología, Comunicaciones 4*. Tiempo Contemporáneo.
- Bauman, Z. (2006). *Modernidad líquida*. FCE.
- Baynes, T. D. (2019). *More than a spasm, less than a sign: Queer masculinity in American visual culture, 1915-1955* [Tesis doctoral, The University of Western Ontario]. Electronic Thesis and Dissertation Repository. <https://ir.lib.uwo.ca/etd/6238>
- BBVA. (2022, 26 de abril). *Primeros pasos para sacarle todo el partido: Senior*. BBVA.
- BBVA. (s.f.). *Aprendemos juntos senior*. Recuperado de <https://aprendemosjuntos.bbva.com/categoria/seniors/>
- Benavides, J. (2002a). Los valores, los discursos y el conocimiento en el ámbito de la nueva cultura publicitaria y audiovisual. *Comunicación y estudios universitarios*, (11), 105-117.
- Benavides, J. (2002b). La publicidad televisiva en el año 2001: el cambio de los valores de marca. En J. Villafañe (Ed.), *El estado de la publicidad y el corporate en España y Latinoamérica* (pp. 72-81). Pirámide.
- Brader, T. (2006). *Campaigning for Hearts and Minds: How Emotional Appeals in Political Ads Work*. Chicago University Press.
- Brown, G., & Yule, G. (1993). *Análisis del discurso*. Visor.
- Butler, J. (2005). *Undoing gender*. Routledge.
- Carlos, J., Carlos, A., & Braun, R. (2020). *Silver Economy*. lideditorial. https://www.lideditorial.com/sites/default/files/silver_economy_0.pdf
- Casado, R., & Lezcano Barbero, F. (2018). Inclusión digital y envejecimiento activo: la participación de los mayores en las redes sociales. *Revista Internacional de Investigación en Educación y Formación*, 47(1), 113-122. <https://doi.org/10.17811/rifie.47.1.2018.113-122>
- CaixaBank. (2020, 13 de mayo). *Bendita edad*. CaixaBank Senior. <https://www.caixabank.es/particular/cai-xabank-seniors/programa-caixabank-seniors.html>
- CaixaBank. (s.f.). *Reel en Instagram*. Recuperado de <https://www.instagram.com/caixabank/reel/DBIyeULsE9A/>
- CaixaBank. (s.f.). *Nosotros (microprograma)*. Recuperado de <https://www.youtube.com/watch?v=ZbEsId1ZS0w>
- Casado, R., & Lezcano, J. (2018). Sistemas de apoyo a la toma de decisiones para la asistencia domiciliaria a personas mayores. *Revista Iberoamericana de Tecnologías del Aprendizaje*, 13(4), 214-222.
- Change.org. (2021, 16 de diciembre). *SoyMayorNOidiota*. <https://www.change.org/SoyMayorNOidiota>
- Chhatwani, M., Kumar Mishra, S., & Rai, H. (2022). Active and passive social media usage and depression among the elderly during COVID-19: Does race matter?. *Behaviour & Information Technology*. <https://doi.org/10.1080/0144929X.2022.2045359>
- Clifton, R., & Simmons, J. (Eds.). (2003). *Brands and branding*. The Economist & Profile Books.

- Cobelo, A. (2001). La determinación del posicionamiento de una marca: una matriz de 12 posiciones. *Investigación y marketing*, (73), 28-33.
- Comisión Europea, Dirección General de Redes de Comunicación, Contenido y Tecnologías, Worthington, H., Simmonds, P., Farla, K., & Varnai, P. (2018). *The silver economy: final report*. Publications Office. <https://doi.org/10.2759/685036>
- Congreso Internacional sobre Economía de la Longevidad sienta las. (2022, 16 de noviembre). *Diálogo sobre la nueva categoría económica*. Centro Internacional sobre el Envejecimiento. <https://ce-nie.eu/es/actividades>
- COPE. (2024). *Brecha digital: los seniors españoles a la cabeza de Europa en habilidades digitales*. Recuperado de <https://www.cope.es>
- Corporate Excellence. (2020). *Approaching The Future*. <https://www.corporateexcellence.org/recurso/approaching-the-future-2020/f2e877ae-65c7-3700-0d7b-856a4cb3a924>
- De Andres, S., & Marrero, R. L. (2013). Análisis crítico del discurso publicitario institucional/comercial sobre las personas mayores en España. *Comunicar*, 42(21), 189-197.
- De Marcos, J., & Fernández, A. (2018). Nuevas tendencias en la construcción de marcas: una aproximación al storydoing. *Revista Prisma Social*, (23), 435-458.
- De Vicente Domínguez, A. M., & Bonales Daimiel, G. (2022). *Estrategias de comunicación publicitaria en redes sociales: Diseño, gestión e impacto* (1a ed.). McGraw-Hill.
- Deloitte. (2018). *Tendencias Globales de Capital Humano 2018: El auge de la empresa social*. Recuperado de <https://www2.deloitte.com/content/dam/Deloitte/mx/Documents/human-capital/2018/Tendencias-Globales-de-Capital-Humano-2018.pdf>
- Edelman. (2020). *Edelman Trust Barometer 2020*. <https://www.edelman.lat/estudios/edelman-trust-barometer-2020>
- European Commission. (2015, 23 de febrero). *Growing the European Silver Economy*. Recuperado de <http://observatoriopoblacion.aragon.es/wp-content/uploads/2018/11/Silver-economy.pdf>
- Farinosi, M. (2023). Deconstructing the stigma of ageing: The rise of the mature female influencers. *European Journal of Cultural Studies*, 26(3), 313-335. <https://doi.org/10.1177/13675494221102188>
- Fernández Gómez, J. D. (2013). *Principios de estrategia publicitaria y gestión de marcas: nuevas tendencias de brand management*. McGrawHill.
- Fernández-Blanco, E., Alameda-García, & Martín Martín, I. (2011). Las estrategias publicitarias de las marcas en el contexto de crisis. *Adcomunica. Revista científica de estrategias, tendencias e innovación en comunicación*, (1), 119-138.
- Fernández-Blanco, E., Díaz-Soloaga, P., & Clemente, J. (2017). New Brand Management Scenarios on the Spanish Market. *Culture, Language and Representation: Cultural Studies Journal of Universitat Jaume I*, (18), 67-81.
- Fundación MAPFRE. (2024). *Monitor de empresas de la economía senior 2024*. Recuperado de <https://ageingnomics.fundacionmapfre.org/monitor-empresas/monitor-de-empresas-de-la-economia-senior-2024/>
- García Uceda, M. (2008). *Las claves de la publicidad* (6a ed.). ESIC.
- García, J., & Mínguez, N. (1991). Introducción: homogeneización, orden y tropos. En J. Benavides (Ed.), *La comunicación en la Europa del 93* (pp. 41-66). Edipo.
- Garrido, M. (2019). Brand Activism Is Driving More Meaningful Connections. *Adweek*.
- Gergen, K. J. (1991). *The saturated self: Dilemmas of identity in contemporary life*. Basic Books.
- Gobé, M. (2005). *Branding emocional. El nuevo paradigma para conectar las marcas emocionalmente con las personas*. Divine Egg.
- Greimas, A. (1973). *Semántica estructural*. Gredos.
- Guarinos, V. (2023). *La isla etaria: Tercera edad y medios de comunicación*. Readuck.
- Hall, S. (1997). *Representation: Cultural representations and signifying practices*. Sage.
- Holbrook, M. B. (1987). What is consumer research?. *Journal of Consumer Research*, 14, 1-20.

- Instituto Nacional de Estadística. (2024, 1 de enero). *Pirámide de población España 2024*. <https://www.ine.es/dyngs/INEbase/es/piramide-de-poblacion-espana-2024.html>
- Joannis, H. (1992). *El proceso de creación publicitaria: planteamiento, concepción y realización de mensajes*. Deusto.
- Kaewprasert, K. (2021). Usage motivation of a new health application in the elderly and the general public through family institution and social media channels. *E3S Web of Conferences*, 258, 07048. <https://doi.org/10.1051/e3sconf/202125807048>
- Kara, S., Gunasti, K., & Ross, W. T. (2020). My brand identity lies in the brand name: personified suggestive brand names. *Journal of Brand Management*, 27, 607-621. <https://doi.org/10.1057/s41262-020-00201-x>
- Keller, K. L. (2008). *Strategic Brand Management*. Prentice Hall.
- Kutxabank. (s.f.). *Facilita. Keys mayores*. Recuperado de <https://portal.kutxabank.es/es/facilita/keys/mayores>
- Lee, S. S., & Chon, B. S. (2020). A comparative analysis of the elderly–young generation perception on YouTube use motives: An application of the co-orientation model. *Korean Journal of Broadcasting and Telecommunication Studies*, 34(2), 76-104.
- López, B. (2007). *Publicidad emocional: Estrategias creativas*. ESIC Editorial.
- Maldonado Briega, J., Vicente Castro, F., Sanchez Iglesias, A., Lucchese, F., & González Ballester, F. (2021). *Silver economy una oportunidad de desarrollo*. *Multidisciplinary Research in Neurosciences*, 31(2).
- Martín, J., Cuesta, A., Fernández, M., & García, P. (2022). *La economía plateada en España: oportunidades y desafíos*. *Revista de Estudios Económicos*, 45(1), 5-25.
- McFarlane, A., & Samsioe, E. (2020). #50+ fashion Instagram influencers: Cognitive age and aesthetic digital labours. *Journal of Fashion Marketing and Management*, 24(3), 399-413. <https://doi.org/10.1108/JFMM-08-2019-0177>
- Medina, A., González, F. J., Herrero, F., & Plana, J. R. (2023). *Silver Economy*. Ediciones Pirámide.
- Mendez, G. (2017). *La revolución de la longevidad cambio tecnológico, envejecimiento poblacional y transformación cultural*. <https://doi.org/10.26489/rvs.v30i41.8>
- MERCO (Monitor Empresarial de Reputación Corporativa). (2023). *Ranking Merco empresas*. Merco. <https://bit.ly/3YLLzpo>
- Moneo, S. (2024). Exclusión digital y la crisis de la tercera edad: Impacto de la pandemia en el acceso digital. *Economía y Sociedad*, 45(3), 112-130.
- Muniz, A. M., & O'Guinn, T. C. (2001). Brand community. *Journal of Consumer Research*, 27(March), 412-431. <http://dx.doi.org/10.1086/319618>
- Narayanan, V., Robertson, B. W., Hickerson, A., Srivastava, B., & Smith, B. W. (2021). Securing social media for seniors from information attacks: Modeling, detecting, intervening, and communicating risks. En *2021 Third IEEE International Conference on Trust, Privacy and Security in Intelligent Systems and Applications (TPS-ISA)* (pp. 297–302). IEEE.
- Organización Mundial de la Salud. (2015). *Informe Mundial sobre el Envejecimiento y la Salud*.
- Oxford Economics. (2021). *Estudio económico de la longevidad 2021* (Informe para CENIE). Recuperado de <https://cenie.eu/oxfordeconomics/index-es.html>
- Papista, E., & Dimitriadis, S. (2019). Consumer – green brand relationships: revisiting benefits, relationship quality and outcomes. *Journal of Product & Brand Management*.
- Peláez, J., & Vaccaro, G. (2020). *Approaching the future. Tendencias en reputación y gestión de intangibles*. Corporate Excellence.
- Ramos Soler, I., & Papí Gálvez, N. (2012). Personas mayores y publicidad: Representaciones de género en television. *Estudios sobre el Mensaje Periodístico*, 18, 753-762. https://doi.org/10.5209/rev_ESMP.2012.v18.40954
- Sabadell, B. (2021). *Senior*. Banco Sabadell. <https://www.bancsabadell.com/cs/Satellite/SabAtl/Senior/1191332203959/es/>

- Sánchez, E., & Eguinoa, V. (2022). *Indoadex estudio de la inversión publicitaria en España 2022*. <https://infoadex.es/wp-content/uploads/2024/01/Estudio-InfoAdex-2022-Resumen.pdf>
- Sanz Garrido, B. (2022). "Porque nosotras lo valemos". Roles, valores y sesgos de género sobre las mujeres mayores en la publicidad televisiva. *Estudios sobre el Mensaje Periodístico*, 28(1), 203-216. <https://doi.org/10.5209/esmp.76674>
- Triodos. (2022). *Respect Senior*. TriodosBank. <https://www.triodos.es/es/proyectos/respect-seniors>
- Trout, J., & Ries, A. (1972). *The positioning era cometh*. Crain Publications.
- Trout, J., Rivkin, S., & Peralba, R. (2010). *Reposicionamiento. La estrategia competitiva en una era de hipercompetitividad*. Pirámide.
- Veloutsou, C., & Ruiz Mafe, C. (2020). Brands as relationship builders in the virtual world: A bibliometric analysis. *Electronic Commerce Research and Applications*, 39, 100901. <https://doi.org/10.1016/j.elerap.2019.100901>
- Zhao, H., & Yu, J. (2022). Can TikTok promote a healthier ageing paradigm? A case study of older digital celebrities from China. *Area*, 54(2), 337-345. <https://doi.org/10.1111/area.12777>
- Zhao, H., Yu, J., & Li, L. (2021). Older adults' social media use and mental health during the COVID-19 pandemic: The mediating role of social capital and social support. *Computers in Human Behavior*, 124, 106906. <https://doi.org/10.1016/j.chb.2021.106906>