

Linguistics of Genre in Advertisement and Identity Construction: A Case Study of Portuguese *Novo Banco* Bank Pamphlet

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This paper explores how genre fictionalization operates as a semiotic process in institutional crisis communication. Focusing on a 2014 *Novo Banco* pamphlet issued after the collapse of *Banco Espírito Santo*, the study examines how semiotic resources mediate meaning and may help rebuild trust through multimodal design. Drawing on theoretical models such as *Socio-Discursive Interactionism*, *the Grammar of Visual Design*, and the concept of *fictionalization of genre*, the analysis highlights how verbal, visual, and chromatic modes interact to produce a hybrid text that merges institutional and advertising genres. The results show that this semiotic interplay constructs *Novo Banco*'s renewed identity as reliable and transparent, while positioning customers as active, loyal and inquisitive. The study contributes to semiotic and multimodal discourse research by illustrating how hybrid genre design can function as an aesthetic and persuasive strategy for institutional identity reconstruction.

Keywords: Advertisement, genre hybridization, identity construction, linguistics of genre, Portuguese bank pamphlet, semiotic interaction

1. Introduction

In 2014, Portugal experienced both economic progress and persistent challenges. Under the leadership of then Prime Minister Pedro Passos Coelho, the country successfully exited the economic adjustment program proposed by the European Union and the International Monetary Fund in June of that year (Weise, 2020). Exports also rose sharply during this period (Roberts, 2014). Despite these positive indicators, the same year was marked by a major financial crisis triggered by the collapse of *Banco Espírito Santo* (BES), one of the country's largest commercial banks. The downfall of BES was attributed to prolonged internal mismanagement, irregular financial practices, and conflicts within its executive leadership, which resulted in substantial losses for investors and depositors and generated widespread public distrust toward the banking sector.

BES was for decades one of the most prominent private banking institutions in Portugal, closely associated with the Espírito Santo family and widely perceived as a symbol of financial stability and national economic prestige. Founded in the nineteenth century, the bank expanded gradually through diversified financial activities, consolidating its institutional visibility and public authority within the Portuguese banking sector. This long-standing position, however, abruptly ended during the financial crisis of the early 2010s, culminating in the bank's collapse in 2014.

The crisis surrounding BES was not merely financial but also semiotic, insofar as it involved a profound transformation in the meanings associated with the institution. As allegations of mismanagement, excessive indebtedness, and governance failures emerged, the bank's public image shifted dramatically. Media coverage, institutional statements, and corporate communication materials played a central role in negotiating this transformation, as the institution sought to redefine its identity in a context of growing public distrust. In this sense, the BES case provides a particularly relevant site for examining how institutional identity is discursively and semiotically constructed under conditions of crisis.

This article approaches the BES case from a discourse-analytic and semiotic perspective, focusing on how institutional identity is rearticulated through both verbal (linguistic) and non-verbal (non-linguistic) semiotic resources. Rather than treating the term "language" in a broad or undifferentiated sense, the study adopts a multimodal perspective that considers the interaction between written text, visual elements, layout, and graphic design as meaning-making resources

within institutional communication. *Multimodality* is therefore understood here as the combined deployment of distinct semiotic modes that together contribute to the construction and circulation of institutional meaning (Kress & van Leeuwen, 2021).

The analysis concentrates on a bank pamphlet produced during the period of institutional instability, examining how genre conventions are mobilized and transformed in response to crisis. In particular, the study draws on the concept of fictionalization of genre (Coutinho & Miranda, 2009) to explore how communicative practices typically associated with informational or promotional discourse become reconfigured in order to manage legitimacy, authority, and trust.

Guided by this framework, the article addresses the following research questions. First, how is the institutional identity of Novo Banco discursively and semiotically constructed in the selected pamphlet in the context of the crisis? Second, how does the fictionalization of genre contribute to the redefinition of the bank's relationship with its audiences? By addressing these questions, the study aims to contribute to ongoing discussions on institutional discourse, genre dynamics, and multimodal meaning-making in contexts of organizational instability.

The structure of the paper is as follows. Section 2 presents the theoretical background, Section 3 describes the data and analytical framework, Section 4 presents the findings, Section 5 discusses the results, and Section 6 concludes the study.

2. Theoretical background

The present section is divided into three sub-sections. The first discusses genre and genre fictionalization as socio-cultural resources for text production. The second addresses the concepts of semiotic resources and multimodality in text analysis and the third examines advertising genre as a semiotic practice. Together, these theoretical perspectives provide the conceptual foundation for the analysis presented in the rest of the paper.

2.1. Genre and genre fictionalization

The study of genre has long been associated with the analysis of *literary* texts, which are traditionally regarded as relatively stable forms governed by shared expectations between authors and readers (Bakhtin, 1986; Fowler, 1982). In studies of discourse and text, however, the concept of genre has been afforded a broader and more flexible definition. Rather than being restricted to literary categories, genre extends to various forms of social interaction, such as interviews, meetings, executive reports, or thesis defenses, which may occur in spoken or written modes. From a discourse-analytic perspective, genre refers to language use that conforms to schematic and textual conventions mutually recognized within a discourse community (Widdowson, 2008). These conventions must be continuously learned and practiced, since inappropriate genre use may result in miscommunication or social rejection. Consequently, communicative competence requires not only linguistic but also genre competences, understood as the ability to “recognize, reproduce and manipulate” textual production (Johnstone, 2018, p. 198).

Genre studies emphasize the *typification* of text, that is, the process through which textual production achieves social and linguistic recurrence (Bazerman, 2004, ; Johnstone, 2018). Despite the wide variation of communicative situations, genres remain recognizable through recurrent textual patterns that emerge within specific social occasions. From this perspective, genre functions as a socially shared resource that guides text production rather than as a fixed textual form.

Within *social semiotics*, genre is approached in relation to social action and communicative purposes. Van Leeuwen's (2005) conception of genre, grounded in Halliday's Systemic Functional Linguistics (Halliday, 1985), emphasizes that communication is fundamentally interactive and socially situated, with meaning emerging through choices made in

context. From this perspective, genre is not understood as a formal textual pattern but as a functional resource that organizes how speakers and writers enact social relations through combinations of verbal and non-verbal elements.

A comparable understanding of genre is found in *Socio-Discursive Interactionism* (SDI), which offers analytical tools for text analysis. Within this framework, genre is conceived as a flexible and complex socio-historical resource that speakers and writers may adopt and adapt during interaction (Bronckart, 2003, pp. 108, 138–139). Genre itself is not directly observable; rather, it becomes accessible through its traces in text, which constitute its concrete manifestation.

Following the definitions and characteristics presented above, genre can be synthetically defined as *an intangible and diversified socio-cultural resource for text production rather than a concrete form of language use*. This definition draws on complementary theoretical perspectives that approach genre from different but converging angles. From discourse analysis, genre is understood as a set of socially shared conventions that guide appropriate language use within a discourse community (Johnstone, 2018; Widdowson, 2008). From genre studies, particularly Bazerman's (2004) work, attention is given to the typification of texts and the recurrence of communicative actions across social situations. Social semiotics and SDI further contribute by conceptualizing genre as a socio-historical resource oriented toward social action, whose realization becomes observable through textual traces in specific contexts (van Leeuwen, 2005; Bronckart, 2003). Together, these perspectives support an understanding of genre as a flexible yet socially regulated resource that enables meaning-making in situated communication. The recurrent nature of genre also enables individuals to learn and recognize genres across communicative events until they acquire sufficient competence to participate appropriately. Although genre itself is abstract, its identification relies on the analysis of textual elements—verbal and non-verbal—through which it is realized.

Among scholars who propose analytical frameworks for genre description, Coutinho and Miranda (2009) introduce the notion of the *fictionalization of genre*. This concept is grounded in the interrelated notions of textualization, intertextuality, and intertextualization as developed by Miranda (2010). Textualization [*textualização*] refers to the processes that induce text production. Intertextuality [*intertextualidade*] denotes the co-existence of two or more texts within a single text, while intertextualization [*intertextualização*] stands for the process through which traces of texts from other genres are inserted, implied, or recognized during text production. Whereas textualization and intertextualization concern processes, intertextuality represents their outcome.

The concept of intertextualization is foundational to the fictionalization of genre. Coutinho and Miranda (2009) describe fictionalization as “the transformation of a nonfiction genre into a fictional, playful or aesthetic one” (p. 43), a transformation made possible through what they term the “crossing of genres” (p. 44). This process is observable through the integration of genre markers—(non-)linguistic mechanisms or textual features associated with other genres—within a single text. Through such crossings, a text may acquire purposes distinct from those conventionally associated with its genre, such as “humorous”, “playful”, “advertising”, or “aesthetic” functions (Coutinho & Miranda, 2009, p. 45).

2.2. Semiotic resources and multimodality

Genre-based analysis draws on various linguistic and semiotic theories to account for the complexity of texts. Because texts commonly combine verbal and non-verbal resources, they are inherently multimodal. Such multimodality may involve spoken or written language, visual presentation, chromatic display, typography, and other semiotic resources that interact within a single communicative event.

The term multimodality has been used in various ways, sometimes ambiguously, to refer broadly to the combination of different communicative resources in meaning-making. As noted by Barratt (2025), this ambiguity concerns whether multimodality denotes the combination of

different sensory modalities, such as vision and hearing, or the combination of different semiotic systems, such as words and pictures, for which the more precise term “polysemiotic communication” (p. 2) has been proposed. Zlatev et al. (2023) further emphasize this distinction, arguing that the polysemiotic communication should be regarded as the default case since meaning-making commonly involves the interplay of different semiotic systems, including language, gesture and depiction. In the present study, however, multimodality is understood in the latter sense, referring to the interaction of verbal (linguistic) and non-verbal (non-linguistic) semiotic resources in meaning construction. Thus, the term multimodality is retained, as it constitutes the established analytical construct within social semiotic approaches to meaning-making (Gee, 2005; Kress, 2010; Statham, 2022).

In a multimodal text, non-verbal resources contribute to meaning-making alongside verbal ones. Within a social semiotic perspective, meaning is not treated as rule-governed structure but as choice among available semiotic resources. Referring to Halliday’s Systemic Functional Linguistics, Kress and van Leeuwen (2021, p. 2) argue that the organization of images and colors resembles linguistic grammar insofar as it provides systematic principles for organizing meaning. Drawing on Halliday’s notion of *metafunctions*, Kress and van Leeuwen (2021) extend functional principles of meaning-making to the analysis of visual communication. The *ideational* metafunction concerns the representation of participants and the social environments in which they are situated. The *interpersonal* metafunction addresses the relations established between visual participants and viewers. The *textual* metafunction relates to how visual and chromatic elements are organized into coherent compositions in conjunction with verbal components.

The notion of *Grammar of Visual Design* (GVD) does not constitute a grammar in the linguistic sense, but rather a descriptive framework that identifies *recurring patterns through which non-linguistic components like images and colors contribute to meaning*. In this perspective, metafunctions are not methodological prerequisites but fundamental dimensions of meaning that operate across semiotic modes. Visual structures may therefore resemble linguistic organization without being reducible to lexicogrammatical rules, as their interpretation remains shaped by both shared semiotic conventions and specific socio-cultural contexts.

Within this framework, narrative and conceptual representations are associated with the ideational metafunction, as they convey what is represented and why it is presented to viewers. Interactional and modality representations correspond to the interpersonal metafunction, indicating how visual elements engage viewers. Compositional representation is linked to the textual metafunction, reflecting how visual and chromatic arrangements contribute to textual coherence.

2.3. Advertising genre as semiotic practice

Advertisements constitute textually complex communicative events that integrate multiple semiotic resources. Linguistic, visual, chromatic, and auditory elements—such as typography, imagery, sound, and color—combine to produce coherent promotional texts. While some advertisements rely primarily on written language enhanced by visual design, others foreground images and colors with minimal or no verbal content. Multimodality, as defined in the previous subsection, is therefore an inherent feature of advertising.

To attract prospective customers, advertisers frequently draw upon texts associated with other genres, including poetry, editorials, or speeches, to construct engaging promotional messages. This phenomenon has been described through various terms, such as “genre bending” (Pruekchaikul, 2022), “intertextualization” (Miranda, 2010), and “role borrowing” (Leech, 1966). Despite terminological differences, advertisements are widely recognized as textually “parasitic” (Cook, 2001, pp. 33–34), insofar as they appropriate linguistic and stylistic features from other genres to produce hybrid texts tailored to specific communicative contexts. Such semiotic practices contribute not only to the textual identity of advertisements but also to the construction and idealization of participant identities, particularly those of the product, its owner, and prospective consumers. To understand this process, advertising ideology must be considered.

Vestergaard and Schroder (1985) argue that advertisements typically present products as instruments of “problem reduction” (p. 142), promising “behavioral normalcy” (p. 141). This normalcy is implicitly naturalized—that is, presented as self-evident and commonsensical—thereby encouraging repeated consumption (Barthes, 1972). Through such representations, advertisements promote the idea that product use constitutes the most desirable solution to everyday life concerns.

Advertising ideology is rarely expressed explicitly. To promote it indirectly, language techniques are a *sine qua non* through connotative strategies that enhance persuasive impact while avoiding legal or ethical constraints. Vestergaard and Schroder (1985) describe this process as “meaning transfer” (p. 152), whereby semiotic resources such as metaphor, simile, hyperbole, and metonymy are employed to associate products with desirable qualities. These meanings are not attributed directly to the product but are conveyed through an “objective correlative” (Vestergaard and Schroder, 1985, p. 153), often embodied by human or personified non-human presenters. Through this process, advertisements construct and reinforce the identities of products, their owners, and their prospective users.

2.4. Toward a synthetic analysis

The preceding sub-sections have established three interconnected theoretical points. First, genre was conceptualized as a socio-historical resource for text production, identifiable through its textual realizations and capable of intersecting with other genres. Second, advertisements were understood as multimodal texts that integrate diverse semiotic resources to achieve persuasive effects. Third, advertising ideology operates through indirect meaning-making strategies that contribute to the construction of participant identities. Rather than advancing a new theoretical model, the present study adopts a synthetic analytical perspective that brings together the theoretical frameworks discussed above in order to address its research aims, presented in Section 1. These perspectives are mobilized in a complementary manner to examine how genre conventions are selectively reconfigured through (non-)verbal semiotic resources within a specific communicative context, as articulated by the research questions guiding the analysis.

Together, the aforementioned perspectives inform the analytical orientation of the present study. While notions such as genre crossing, fictionalization of genre (Coutinho & Miranda, 2009), role borrowing (Leech, 1966), and genre bending have been widely applied in analyses of advertising texts, limited attention has been given to the linguistic examination of institutional crisis communication that specifically foregrounds hybrid advertising genres. This study addresses that gap by examining how such hybridity operates within a banking context.

Furthermore, although existing research has explored identity construction in advertising (e.g., Brandth, 1995; Contois, 2023; Núñez Perucha, 2009; Piller, 2001), relatively little work has focused on how a specific financial institution strategically deploys multimodal resources to manage crisis communication. By analyzing a *Novo Banco* pamphlet, this study investigates how institutional identity and customer identity are discursively reconstructed through a hybrid advertising genre aimed at restoring trust.

3. Data and analytical framework

This study adopts a qualitative research design as it enables thorough descriptions of a limited amount of data. Using the theoretical framework described in the previous section, it focuses on how the *Novo Banco* pamphlet constructs its text and conveys its identity through verbal and non-verbal semiotic resources. The present methodology section highlights three main components: data selection and its justification, the analytical framework, as well as the analytical procedure.

3.1. Data selection

The data consist of a pamphlet issued by *Novo Banco* in September 2014, immediately following the collapse of BES (see Section 1). This was the only pamphlet available at the time *Novo Banco* was reorganized. Consequently, it represents a key document which is publicly accessible and reflects a major moment of institutional rebranding within the Portuguese banking sector. This makes it an appropriate case study for analyzing how language and multimodal resources are mobilized to project a renewed corporate identity.



Figure 1. The front side of *Novo Banco* pamphlet. Reprinted with permission from *Novo Banco* for academic, non-commercial purposes. (see Appendix for English Translation)

Foi por si que o Banco que sempre conheceu foi transformado numa instituição mais forte e mais segura. É para si que vamos manter tudo o que o levou a ser nosso cliente, elevando os valores que já conhece: dedicação, experiência e competência. É com este compromisso renovado que encaramos este novo começo, procurando fazer ainda melhor o que sempre fizemos bem: servir os nossos clientes. O Novo Banco é novo, mas não começa do zero. Começa já com mais de 2 milhões de clientes particulares e empresas, com o empenho de 6 mil colaboradores, com mais de 600 balcões em todo o país e 4,9 mil milhões de euros de capital social. É um bom começo. Nesta fase ainda vai encontrar a marca antiga, mas a mudança já começou.



O que é o Novo Banco?

O Novo Banco é o banco que todos conhecíamos só que agora livre dos problemas que o afetaram e com uma nova administração e estrutura acionista. É, portanto, um novo banco viável e totalmente operacional.

O Novo Banco continuará a exercer a atividade desempenhada pelo BES?

Sim. Os colaboradores, produtos e serviços do BES foram transferidos para o Novo Banco. O Novo Banco continuará a exercer a atividade desempenhada pelo BES, garantindo a continuidade dos serviços financeiros que eram prestados aos seus clientes, particulares e empresas, mantendo o apoio à economia portuguesa.

O que muda, na prática, para os clientes?

Nada. A sua relação com o banco mantém-se igual à que sempre teve. No seu balcão vai encontrar a sua conta de sempre.

Os seus **meios de pagamento** são os mesmos (cartões de débito, cartões de crédito e cheques), assim como os **canais diretos** (internet e telefone), que podem ser utilizados com as mesmas credenciais e funcionalidades. Todos os **depósitos, Fundos ESAF, PPR's e Seguros Capitalização da BES Vida** que foram constituídos junto do BES e que transitaram automaticamente para o Novo Banco, mantêm as características contratualizadas que tinham perante o BES, nomeadamente, o mesmo saldo, prazo e condições de movimentação.

Os **Seguros Auto, Casa, Saúde e Vida Risco** detidos pelos clientes foram transferidos para o Novo Banco, mantendo as condições contratadas, podendo continuar a gerir e subscrever os seus seguros como até hoje. Também os contratos de **crédito a particulares e empresas** transitaram para o Novo Banco mantendo as condições contratualizadas.

Com quem me relaciono a partir de agora? O que devo fazer? Vou ter algum custo?

Deve agir como sempre o fez. Todos os clientes devem relacionar-se diretamente com o Novo Banco sem ter que fazer qualquer tipo de alteração no seu dia a dia.

Tenho dúvidas que não estão esclarecidas neste folheto. Com quem falo?

Com o seu gestor, ligando 707 24 7 365, ou enviando um email para: info@novobanco.pt, ou consultando o site www.novobanco.pt



Figure 2. The reverse side of *Novo Banco* pamphlet. *Reprinted with permission from Novo Banco for academic, non-commercial purposes.* (see Appendix for English Translation)

3.2. Analytical framework

The analysis draws on the three complementary theoretical perspectives introduced in Section 2. The first highlights the *types of discourse* proposed within SDI (Bronckart, 2003). These are divided into four categories: *interactive*, *theoretical*, *interactive report*, and *narration*. Each type is characterized by specific linguistic features that relate the *act of production* and general *coordinates of the worlds* represented in a text. These discourse types therefore provide a means of examining textualization and the concretization of genre in specific texts.

The second perspective is the use of GVD (Kress & van Leeuwen, 2021) to analyze pictorial and chromatic representations in the *Novo Banco* pamphlet. With particular emphasis on the ideational metafunction, the analysis examines the symbolic processes through which the pictorial and chromatic representations contribute to meaning. The third is the fictionalization of genre developed by Coutinho & Miranda (2009). This framework identifies the following six (non-)linguistic components as genre markers in text:

- *Compositional*: the combination of (non-)verbal components in a text.
- *Dispositional/material*: the organization and segmentation of the text into distinct sections.
- *Interactive*: the relationship between verbal and non-verbal elements in a text.
- *Thematic*: lexical items and other resources that indicate the text's theme or topic.
- *Enunciative*: personal, spatial and temporal deictic markers in a text.
- *Strategic/intentional*: the use of direct and indirect speech acts¹

3.3. Analytical procedure

The analysis was carried out in three stages. Firstly, the verbal component in the *Novo Banco* pamphlet was examined through SDI's types of discourse, with particular attention to linguistic segments like pronouns, verb tenses, mood and deixis. Next, both the images and colors in the pamphlet were explored via the symbolic process which especially indicates their ideational metafunction. Finally, the (non-)verbal components, serving as the semiotic interaction in the pamphlet, were studied as markers of an advertising genre.

4. Findings

This section presents the analysis of the *Novo Banco* pamphlet and is organized into three interrelated sub-sections. First, I examine the multimodal resources mobilized in the pamphlet, including verbal, visual, and chromatic elements, in order to describe how meaning is constructed through their interaction. Then, I focus on how these (non-) verbal elements function as genre markers, drawing on the concept of the fictionalization of genre. Finally, I explore how these genre markers contribute to the construction of institutional and customer identities within the pamphlet.

4.1. Kinds of multimodal resources

Like most other advertising texts, the *Novo Banco* pamphlet contains both verbal and non-verbal semiotic resources, resulting in multimodality. The verbal resource is written language, while the non-verbal ones are visual and chromatic. In terms of the written language in this pamphlet, after analyzing it by discourse type under the SDI perspective (Bronckart, 2003), it was found that the dominant discourse type was interactive, layered with the theoretical type. Both play a key role not only in constructing the *Novo Banco* pamphlet's text but also in serving as a genre marker for the advertising text within the pamphlet.

As the dominant discourse type, interactive discourse is ubiquitous throughout the pamphlet due to its pervasive linguistic features, which, according to Bronckart (2003), relate the joint ordinary world where the acts of language use are defined in terms of implication. One type of linguistic features found in the pamphlet are that imperative, as shown in (1).

- (1) *Contacte a nossa rede de balcões.*
'Contact our branch network.'

¹ The term *speech act* is used in this paper in a broad, functional sense common to genre-based approaches, where it refers to recurrent linguistic actions that contribute to genre identification and textual functioning. It is not employed here within the formal framework of classical Speech Act Theory (e.g., Austin, 1962; Searle, 1979).

Besides, there are multiple uses of second person pronouns like *por si* ‘for you’, second-person verb forms like *conheceu* ‘you knew’, and use of a second-person possessive adjective like *A sua relação* ‘Your relationship’. All of these indicate politeness between the bank and its customers in Portuguese. Also, what are common are uses of first-person pronouns and a first-person verb form that refer to an individual customer (2), and first-person plural verb forms and first-person plural possessive adjective that refers to the bank itself (3).

- (2) *Com quem me relaciono a partir de agora?*
‘Who do I deal with from now on?’
- (3) *Vamos manter tudo o que o levou a ser nosso cliente.*
‘We will maintain everything that made you our customer.’

Additionally, the pamphlet uses simple present and past tenses to indicate some current and previous situations in reality, as shown in (4) and (5).

- (4) *Encaramos este novo começo.*
‘We embrace this new beginning.’
- (5) *Deve agir como sempre o fez.*
‘You should proceed as you always did.’

All the linguistic features belong to the interactive type of discourse since they represent a real-life conversation between the bank and its customers, regardless of the fact that the text is printed. As previously stated, the interactive discourse type in the *Novo Banco* pamphlet is subtle, as it incorporates another type of discourse—the theoretical—within the text. This discourse type is mostly found in the explanatory text the bank provides as an answer to its customers, as illustrated in (6) and (7).

- (6) *O Novo Banco continuará a exercer a atividade desempenhada pelo BES, garantindo a continuidade dos serviços financeiros que eram prestados aos seus clientes, particulares e empresas, mantendo o apoio à economia portuguesa.*
‘Novo Banco will continue the activities previously carried out by BES, ensuring the continuity of financial services provided to its individual and corporate clients, while maintaining support for the Portuguese economy.’
- (7) *Todos os clientes devem relacionar-se diretamente com o Novo Banco sem ter que fazer qualquer tipo de alteração no seu dia a dia.*
‘All customers should deal directly with Novo Banco without having to make any changes to their daily routines.’

These belong to the theoretical discourse type because, as claimed by Bronckart (2003), although the textual content relates to the ordinary world, it is *autonomous* in terms of space, time, addressers, and addressees. (6) and (7) indicate that the fact mentioned is true and applicable at any time and place and for any customers of the bank as long as no changes are implemented. In addition, the use of indicative verb forms of the simple future tense in Portuguese: *continuará* ‘will continue’ as well as the simple present tense, *Todos os clientes ‘devem’ relacionar-se diretamente...* ‘All customers ‘must’ deal directly...’, emphasizes that the actions addressed here are real, credible, and plausible in the ordinary world of the bank and its customers (Azeredo, Pinto & Lopes, 2014; Nascimento & Lopes, 2013). Such characteristics are therefore typical of the theoretical discourse type.

As shown above, the combination of both the interactive and theoretical discourse types can be classified as fusion of these two discourse types (Bronckart, 2003). This classification is justified by the presence of verbal components that belong to the interactive discourse type, such

as personal pronouns, verb forms referring directly from the bank as the addresser to its customers as the addressees, along with the use of the imperative mood. At the same time, several statements in the pamphlet are spatially and temporally autonomous and predominantly employ the indicative mood, which characterizes the theoretical discourse type.

An important distinction concerns the use of the present tense in each discourse type. In the interactive discourse type, the present tense indexes simultaneity and situational involvement, as illustrated in examples such as (4) and (7), where the enunciative relationship between the bank and its customers is foregrounded. In contrast, the present tense used in the theoretical discourse corresponds to what Bronckart (2003, p. 193) terms the *presente gnômico* ‘gnomic present’, which conveys general truths and timeless statements, as exemplified in (8), (9), and (10).

- (8) *O Novo Banco é novo, mas não começa do zero.*
‘Novo Banco is new, but it does not start from scratch.’
- (9) *Começa já com mais de 2 milhões de clientes, particulares e empresas.*
‘It begins with more than 2 million individual and business customers.’
- (10) *É um bom começo.*
‘That is a good start.’

The fusion of these two discourse types plays a central role in the communicative strategy of the pamphlet. By combining situational involvement with statements presented as stable and self-evident, the text simultaneously constructs proximity and authority. On the one hand, the interactive discourse personalizes the message and maintains a dialogic relationship with customers; on the other hand, the theoretical discourse naturalizes institutional continuity by presenting change, stability, and legitimacy as objective facts rather than as negotiable claims. This discursive configuration contributes to the pamphlet’s broader institutional function: to manage uncertainty following organizational transformation while reinforcing the bank’s rebranded identity as both renewed and reliable.

Apart from the verbal expressions shown above, a key multimodal element in the pamphlet is visual: as can be seen in Figures 1 and 2, the text is interspersed with images of butterflies. Following the “symbolic processes” described by Kress and van Leeuwen (2021, pp. 102–107), the butterfly images can be interpreted as change, rebirth, or transformation. This interpretation stems from the life cycle of a butterfly, in which a caterpillar transforms into a chrysalis and eventually emerges as a butterfly. Such a reading, as Kress and van Leeuwen (2021) argue, reflects the “symbolic suggestive” (p. 105) mode, where meaning is derived solely from the visual elements themselves.

This meaning of the butterflies is metaphorical, and thus neither random nor arbitrary. Further, the aspect of novelty is closely related to the written text, as in (11).

- (11) *Saber mais sobre o seu Novo Banco é um bom começo.*
‘Knowing more about your Novo Banco is a good start.’

The bank’s slogan is *Um bom começo* ‘A good start’ on the front cover, reinforced textually in example (10). These textual elements, which are visually and conceptually linked to the butterfly imagery, contribute to the creation of metaphorical meaning through the process of anchorage (Barthes, 1977). Also, the press release of *Novo Banco* (2014) emphasizes such meaning, stating that a butterfly implies *transformação e a capacidade de renovação* ‘transformation and the capacity of renovation’. Furthermore, the metaphor of the butterflies as representations of rebirth and transformation is also illustrated in popular culture. For example, in the film *The Silence of the Lambs* (Demme, 1991), the main character Dr. Hannibal Lecter explains that a pupa found in the throat of one of Buffalo Bill’s victims represents a life stage during which an ugly caterpillar

transforms into a beautiful butterfly. This transformation also entails the emergence of *Novo Banco* following the collapse of BES, a situation described in detail in Section 1. Therefore, the use of butterfly imagery in the *Novo Banco* pamphlet is clearly deliberate and meaningful, rather than coincidental or disconnected.

In addition to the pictures, the *Novo Banco* pamphlet integrates color, another non-verbal semiotic resource, into its text. If the communicative functions of color proposed by Kress & van Leeuwen (2021) are applied to analyze the chromatic element in the pamphlet, it becomes evident that the light green color in the text serves three functions. The first is ideational. According to *Novo Banco* (2014), the bank's logo was presented in light green, a color that symbolizes the institution itself. This chromatic choice also suggests renewal or transformation, maintaining continuity with the green color previously associated with BES.

Secondly, the phrase in (10) that uses the motto of the bank is printed in light green on the front side of the pamphlet. This exemplifies the interpersonal function of color, because light green has been established as the bank's identity color. Its use here creates the impression that the institution itself is talking directly to customers.

Another communicative function of the light green color presented in the *Novo Banco* pamphlet is textual. The light green color is employed to distinguish the front from the back of the pamphlet, as the former features a white background while the latter is light green. In addition, on the reverse side, five horizontal light green lines are used to separate the customers' questions from the bank's answers. This chromatic division enhances the readability and organization of the pamphlet's contents.

4.2. Multimodal resources as genre markers

The analysis of the verbal and non-verbal resources in the *Novo Banco* pamphlet in the previous sub-section suggests that its text belongs to the advertorial genre. In order to support this interpretation analytically, a systematic linguistic approach is required. As noted in the Section 2, genre is abstract and intangible and therefore cannot be directly identified through surface textual forms. Instead, it must be inferred through recurrent multimodal components that become observable in concrete texts.

Within this perspective, the concept of the fictionalization of genre developed by Coutinho and Miranda (2009) provides an appropriate analytical framework. This concept does not refer to genre mixture or hybridity, but to a strategic semiotic process through which a text mobilizes selected verbal and non-verbal components associated with a particular genre in order to evoke its communicative effects. These components function as "genre markers" (Coutinho & Miranda, 2009, p. 46), enabling analysis of how genre expectations are activated and negotiated within the text. These markers include compositional, dispositional/material, interactive, thematic, enunciative, and strategic/intentional components, which collectively allow genre abstraction to be interpreted through empirically observable textual phenomena.

In the case of the *Novo Banco* pamphlet, compositional markers are identifiable through the sequential arrangement of verbal and non-verbal components across the pamphlet's sections. The front and back sections consist of the title, the bank's logo and slogan, and the contact information, while the reverse side presents detailed information corresponding to the title on the front page, organized in a question-answer format. Moreover, throughout the text appear butterfly images (see Figures 1 and 2, and Appendix).

In terms of dispositional/material markers, the front, back, and reverse sides of the pamphlet are distinguished by chromatic differences: the front and reverse sides are white, whereas the back is light green. The foldable design separates the front and back sections. Typographical variation also differentiates the three main sections. For instance, the title on the front is presented in large fonts, while the text on the back and reverse sides uses normal-sized fonts. On the reverse side, the text is organized as an essay, with an introduction in bold typeface followed by body paragraphs in a question-answer format. The questions are in bold, and the

answers in regular typeface. Light green lines are drawn between them to enhance textual organization.

The interactive markers in the *Novo Banco* pamphlet are created through the butterfly images, which relate to the thematic issue *um bom começo* ‘a good start’, expressed verbally in the text. The verbal–visual relationship was analyzed in the previous section, as the core message of the pamphlet concerns the emergence of a new Portuguese commercial bank. However, this emergence is not entirely fresh, since *Novo Banco* was actually “reborn” from the crisis of BES. The statement in (10) underscores this fact. At the same time, this core message is metaphorically linked to the butterfly images in the pamphlet. All of these elements thus operate as interactive markers.

The thematic markers of the pamphlet’s text rely primarily on the verbal component, which focuses on finance and banking. This component is exemplified by terms such as *capital social* ‘share capital’, *uma nova administração e estrutura acionista* ‘new management and shareholder structure’, *depósitos* ‘deposits’, *Seguros Capitalização* ‘capitalization insurance products’, *Seguros Auto, Casa, Saúde e Vida Risco* ‘auto, home, health, and life risk insurances’, and *crédito a particulares e empresas* ‘credits for individuals and companies’, all of which appear on the reverse side of the pamphlet. Collectively, they indicate that the text thematically centers on banking affairs.

Likewise, the enunciative markers can be identified through the use of pronouns and verbal conjugations referring to both the first and second persons, singular and plural. For instance, the singular second-person pronouns *si* ‘you’ and *sua* ‘your’, together with verbal conjugations such as *conhece* ‘you know’, *ainda vai encontrar* ‘you will still see’, and *deve agir* ‘you must proceed’, are used to address the bank’s customers. Conversely, *Novo Banco* is referred to through first-person plural forms such as *encaramos* ‘we embrace’ and *fizemos* ‘we did’, as well as through third-person singular forms such as *é* ‘is’, *não começa* ‘does not start’, and *continuará* ‘will continue’. In addition, the adverb of time *já* is employed, which in Portuguese can denote both present and past, as in (12) and (13).

- (12) ...os valores que já conhece.
‘...the values you know now.’

- (13) A mudança já começou.
‘The change has already begun.’

Temporal reference is also marked through verbal conjugations such as *conheceu* ‘knew’, *mantém-se* ‘remains’, and *continuará* ‘will continue’, which respectively indicate past, present, and future.

Finally, the strategic/intentional markers in the pamphlet are created through the use of the imperative, as in (14), which represents a direct speech act from the bank to its customers.

- (14) Para mais informações, contacte a nossa rede de balcões.
‘For more information, contact our branch network.’

By contrast, the use of the interactive and theoretical discourse types discussed earlier constitutes an indirect speech act, as it connotes *Novo Banco*’s attempt to persuade its customers.

4.3. Genre markers and construction of identity

The (non-)verbal components analyzed in the previous two sub-sections can contribute to the construction of the identities of *Novo Banco* and its customers. Since the pamphlet’s text is composed of verbal and non-verbal components, resulting in multimodality, the analysis in this section focuses on the micro level, defined by earlier examinations of individual verbal, visual, and chromatic elements, which form the basis for the broader discussion developed later.

To begin with the verbal component, it constructs *Novo Banco*'s identity through the first-person plural: the pronoun *nosso cliente* 'our customer' and verbal conjugations like *vamos manter* 'we will maintain' and *fizemos* 'we did'. Conversely, the customer's identity is marked by the singular second-person pronominal forms *si* 'you' and *sua/seu* 'your', along with second-person verbs like *conhece* 'you know' and *fez* 'you did'. Significantly, the use of the first-person singular, such as *me relaciono* 'I deal with', also marks the identity of the customers. Collectively, this verbal component denotatively constructs the identities of both *Novo Banco* and its customers.

The butterfly images in the pamphlet also indicate the identity of the bank. In contrast to the verbal component, which may function denotatively, this visual component marks *Novo Banco*'s identity connotatively, providing a metaphorical characterization of the circumstances of its emergence that contributes to its identity, as described in Section 4.1.

The chromatic element in the pamphlet also serves to construct the bank's identity, thanks to the ideational and interpersonal functions of color (Kress & van Leeuwen, 2021). Following the ideational function, the choice of light green as the institutional color of *Novo Banco* inherently represents the bank's identity. Furthermore, the light green printing of the verb phrase on the front of the pamphlet presented in (10) activates the interpersonal function. This chromatic choice connotes *Novo Banco*'s identity as the (fictional) addresser of the direct statement to its customers.

5. Discussion

The analyses presented in the preceding section have shown that *Novo Banco*'s pamphlet strategically integrates verbal and non-verbal elements to create multimodality—a defining characteristic of contemporary printed advertisements, which is pervasive not only in this pamphlet but also in other documents with similar commercial and communicative goals. This technique reflects the fictionalization of genre, as some of these verbal and non-verbal elements function as genre markers conventionally associated with other genres, strategically mobilized within the pamphlet's text. In doing so, it reinforces the advertising ideology of a commercial bank in relation to its customers, simultaneously constructing *Novo Banco*'s institutional identity as a trustworthy and renewed financial entity while positioning its customers as active and loyal partners. This notion is crucial in the context of communication during an institutional crisis, as explained in Section 1.

It is important to stress that fictionalization, as understood in this analysis, does not constitute a genre category, nor does it imply genre hybridity or deviation from generic norms. Rather, fictionalization operates as a semiotic process internal to genre abstraction, through which certain genre expectations are selectively activated, idealized, or reoriented in the service of institutional self-representation. In this sense, fictionalization does not replace genre; it presupposes it, functioning as a strategic modulation of generic resources rather than their transformation into a new genre type.

To generalize the fictionalization of genre vis-à-vis the identities of advertising text, along with *Novo Banco* and its customers based on the preceding analyses, three major techniques merit discussion here because they reflect the blending of institutional and advertising discourses which represent the identity of the bank and its customers in the context of banking crisis communication.

The first technique involves the fusion of interactive and theoretical discourses in the pamphlet. This technique is generally effective in printed advertisements as it simulates a real interaction between *Novo Banco* and its customers. The interactive discourse simulates a question-and-answer sequence between the bank and its clients. The theoretical discourse provides informative content supplied by the institution. Thanks to the gnomic present tense, the information provided in the pamphlet legitimizes the bank's commitments to its customers, as well. This discursive fusion produces a text whose tone is neither excessively formal nor overly

casual, as if a customer were seated at a bank counter listening to a teller's explanation of the bank's situation. Consequently, the bank's identity is constructed as committing, resourceful and reliable, while that of the customer is portrayed as inquisitive and understanding.

Complementing this, the second and third techniques— using visual and chromatic semiotic resources—manifest through the metaphorical meanings of the butterfly images and the light-green color. These elements are more than merely decorative or textual. Rather, the images signify *Novo Banco's* institutional rebirth—from problems and chaos to peace, beauty, and reliability. Likewise, the color, as the analysis suggests, conveys trustworthiness, as it was derived from the one formerly used by BES. Such qualities are both crucial and typical not only for *Novo Banco* but also for other banks, as they constitute an ideological identity that financial institutions must cultivate to sustain their customers' trust, without which a bank is unable to function effectively.

While the analysis focused on a specific institutional pamphlet, the findings point more broadly to the analytical usefulness of genre fictionalization for understanding institutional self-representation under conditions of reputational or symbolic pressure. Semi-public genres such as pamphlets, brochures, and campaign materials appear particularly conducive to fictionalization, insofar as they invite narrative coherence, ethical positioning, and affective alignment while remaining anchored in institutional authority. The present case should therefore be read not as exceptional, but as analytically illustrative of how genre-based meaning-making can be strategically reoriented in similar communicative contexts.

By seamlessly articulating the semiotic features of an institutional document and a commercial advertisement, the *Novo Banco* pamphlet exemplifies a fictionalization of genre that integrates both verbal and non-verbal components to capture consumers' attention and to serve as an effective and aesthetically appealing form of crisis communication from the product's owner. This genre strategy enables the bank to reframe its identity after the crisis not with bureaucratic detachment but through promotional language that is both persuasive and reassuring. In doing so, *Novo Banco's* pamphlet illustrates more broadly how an institution in crisis can reframe its identity by appropriating advertising conventions, thereby mitigating perceptions of organizational instability.

From a methodological perspective, the notion of genre fictionalization allows for an analytical focus that differs from approaches centered exclusively on multimodality, branding, or ideological critique. Rather than prioritizing visual salience, persuasive intent, or power relations in isolation, the genre-based perspective foregrounds the semiotic organization of expectations through which institutional identity becomes intelligible. Fictionalization thus enables an account of how meaning emerges not simply from individual semiotic modes, but from their coordinated deployment within an abstracted genre framework.

Finally, the findings in the preceding section align with SDI's framework, which emphasizes how specific types of discourse signal relationships between addressers, addressees and the context of interaction. In terms of the Grammar of Visual Design model, the findings suggest that visual and chromatic elements function as structured semiotic resources, not decorative paraphernalia. Moreover, the case study extends existing research on semiotic interaction as multimodality and the strategic activation of heterogeneous genre conventions in advertisements, since the analytical frameworks are applicable to explore a financial institution's crisis communication in Portugal—a domain that has received relatively limited scholarly attention.

6. Conclusion

This study has examined how genre fictionalization operates within institutional crisis communication by analyzing a multimodal advertising pamphlet produced by *Novo Banco* following the collapse of BES. Drawing on genre theory (Bronckart, 2003; Coutinho & Miranda, 2009), Social Semiotics (Kress & van Leeuwen, 2021), and multimodal analysis (Kress, 2010;

Kress & van Leeuwen, 2021), the study has shown how hybrid advertising genres can be strategically mobilized to reconstruct institutional identity and re-establish trust with customers in a context of reputational crisis.

The findings of the study show that textualization is achieved not only through linguistic genre markers but also through their role in constructing the identities of both *Novo Banco* and its customers, whether denotatively or connotatively. At the compositional level, verbal elements such as the bank's logo, slogan, and the answers provided in the pamphlet function as markers of institutional identity, while the questions imply customers' own statements and thus index their identity; visual elements, particularly the butterfly images, further contribute to the connotative construction of the bank's identity. Interactive markers linking verbal and non-verbal resources synthesize the pamphlet's content and position *Novo Banco* as a newly emerging commercial bank in relation to its customers, a positioning reinforced by the use of finance and banking terminology that formalizes the thematic orientation of the text. At the enunciative and strategic levels, pronouns, verbal forms, and discourse types operate as identity indicators: singular first- and second-person pronominal forms index customers' identities, plural first-person forms index the bank's identity, and direct and indirect speech acts differentiate between more unidirectional institutional communication and more conversational forms of interaction.

Taken together, the verbal and non-verbal components in the pamphlet illustrate how genre fictionalization enables the selective reconfiguration of genre markers to serve identity-related and persuasive functions in institutional crisis communication. By integrating verbal and visual semiotic resources within a hybrid advertising genre, *Novo Banco's* pamphlet constructs a discursive space in which institutional identity and customer identity are jointly negotiated. This study thus contributes to existing research on advertising, genre hybridity, and identity construction by demonstrating how multimodal genre fictionalization operates in a banking context marked by crisis.

While the analysis has been limited to a single pamphlet produced at a specific historical moment, it highlights the analytical potential of combining genre analysis with social semiotics and multimodality in the study of institutional discourse. Future research may extend this approach to other financial institutions, genres, or communicative contexts in order to further explore how hybrid genres are deployed to manage institutional identity and trustworthiness.

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Appendix

The original Portuguese and English translation of the Novo Banco pamphlet.

Section of Text	Portuguese	English Translation
Front (Figure 1)	- Saber mais sobre o seu Novo Banco é um bom começo. - Novo Banco Um bom começo.	- Knowing more about your <i>Novo Banco</i> is a good start. <i>Novo Banco</i> A good start.
Back (Figure 1)	Para mais informações, contacte a nossa rede de balcões ou: 707 24 7 365	For more information, contact our branch network or: Tel. 707 24 7 365

	Horário de atendimento personalizado: 7 dias por semana das 8h às 24h MEO: 965 999 999 Vodafone: 911 247 365 NOS: 935 500 099 novobanco.pt Novo Banco Um bom começo.	Personalized service hours: 7 days a week from 8 a.m. to midnight. MEO: 965 999 999 Vodafone: 911 247 365 NOS: 935 500 099 novobanco.pt <i>Novo Banco</i> A good start.
Left Side (Figure 2)	Foi por si que o Banco que sempre conheceu foi transformado numa instituição mais forte e mais segura. É para si que vamos manter tudo o que o levou a ser nosso cliente, elevando os valores que já conhece: dedicação, experiência e competência. É com este compromisso renovado que encaramos este novo começo, procurando fazer ainda melhor o que sempre fizemos bem: server os nossos clientes. O Novo Banco é novo, mas não começa do zero. Começa já com mais de 2 milhões de clientes particulares e empresas, com o empenho de 6 mil colaboradores, com mais de 600 balcões em todo o país e 4,9 mil milhões de euros de capital social. É um bom começo. Nesta fase ainda vai encontrar a marca antiga, mas a mudança já começou. O que é que o Novo Banco? O Novo Banco é o banco que todos conhecíamos só que agora livre dos problemas que o afetaram e com uma nova administração e estrutura acionista. É, portanto, um novo banco viável e totalmente operacional. O Novo Banco continuará a exercer a atividade desempenhada pelo BES? Sim. Os colaboradores, produtos e serviços do BES foram transferidos para o Novo Banco. O Novo Banco continuará a exercer a atividade desempenhada pelo BES, garantindo a continuidade dos serviços financeiros que eram prestados aos seus clientes, particulares e empresas, mantendo o apoio à economia portuguesa.	It was for you that the bank you always knew was transformed into a stronger and more secure institution. It is for you that we will maintain everything that made you our customer, while strengthening the values you know now: dedication, experience, and competence. With this renewed commitment, we embrace this new beginning, striving to do even better what we always did well: serving our customers. <i>Novo Banco</i> is new, but it does not start from scratch. It begins with more than 2 million individual and business customers, the dedication of 6,000 employees, over 600 branches across the country, and €4.9 billion in share capital. That is a good start. At this stage, you will still see the old brand, but the change has already begun. What is <i>Novo Banco</i>? <i>Novo Banco</i> is the bank we all knew, only now free from the problems that affected it and with new management and shareholder structure. It is, therefore, a new, viable, and fully operational bank. Will <i>Novo Banco</i> continue the activities previously carried out by BES? Yes. The employees, products, and services of BES were transferred to <i>Novo Banco</i>. <i>Novo Banco</i> will continue the activities previously carried out by BES, ensuring the continuity of financial services provided to its individual and corporate customers, while maintaining support for the Portuguese economy.
Right Side (Figure 2)	O que muda, na prática, para os clientes? Nada. A sua relação com o banco mantém-se igual à que sempre teve. No seu balcão vai encontrar a sua conta de sempre.	What changes, in practice, for the customers? Nothing. Your relationship with the bank remains exactly as it always was. At your local branch, you will find your usual account.

	Os seus meios de pagamento são os mesmos (cartões de débito, cartões de crédito e cheques), assim como os canais diretos (internet e telefone), que podem ser utilizados com as mesmas credenciais e funcionalidades. Todos os depósitos, Fundos ESAF, PPR's e Seguros Capitalização da BES Vida que foram automaticamente para o Novo Banco, mantêm as características contratualizadas que tinham perante o BES, nomeadamente, o mesmo saldo, prazo e condições de movimentação. Os Seguros Auto, Casa, Saúde e Vida Risco detidos pelos clientes foram transferidos para o Novo Banco, mantendo as condições contratadas, podendo continuar a gerir e subscrever os seus seguros como até hoje. Também os contratos de crédito a particulares e empresas transitaram para o Novo Banco mantendo as condições contratualizadas. Com quem me relaciono a partir de agora? O que devo fazer? Vou ter algum custo? Deve agir como sempre o fez. Todos os clientes devem relacionar-se diretamente com o Novo Banco sem ter que fazer qualquer tipo de alteração no seu dia a dia. Tenho dúvidas que não estão esclarecidas neste folheto. Com quem falo? Com o seu gestor, ligando 707 24 7 365, ou enviando um email para: info@novobanco.pt, ou consultando o site www.novobanco.pt	Your means of payment remain the same (debit cards, credit cards, and checks), as do the direct channels (internet and phone), which can be used with the same credentials and functionalities. All deposits, ESAF Funds, Retirement Savings Plans (PPRs), and Capitalization Insurance Products from BES Vida that were automatically transferred to <i>Novo Banco</i> retain the contractual terms they had with BES, including the same balance, term, and transaction conditions. Auto, Home, Health, and Life Risk Insurances held by customers were transferred to <i>Novo Banco</i>, maintaining the conditions originally agreed, enabling customers to continue managing and subscribing to their insurance policies as before. Likewise, credits for individuals and companies were also transferred to <i>Novo Banco</i>, preserving the contractual terms. Who do I deal with from now on? What should I do? Will there be any cost? You should proceed as you always did. All customers must deal directly with <i>Novo Banco</i> without having to make any changes to their daily routines. I have questions that are not clarified in this brochure. Who should I talk to? You can speak with your bank account manager by calling 707 24 7 365, sending an email to info@novobanco.pt, or visiting the website: www.novobanco.pt.
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