

Beep Beats of Banking and other Money Music

*On the appearances of music in a selection of
Danish TV commercials for financial products*

NICOLAI JØRGENSGAARD GRAAKJÆR

Previous research on music in TV commercials has routinely highlighted financial products – notably banking – for the absence of music. It has been argued that music compromises integrity and respectability.¹ Against this background it is somewhat surprising that recent Danish TV commercials for financial products are filled with music. It seems as if recent TV commercials for financial products represent an aesthetic avant-garde when it comes to the appearances of music in TV commercials. But why are TV commercials for financial products so filled with music? And in what way does music contribute to the overall commercial messages? These are the main questions to be examined in this article. More broadly, the article is also a contribution to a hitherto rather neglected field of research, namely the role of music in TV commercials in a text analytical perspective.²

TV commercials for Nordea and Danske Bank have been chosen for closer inspection. In a number of ways, the banks are comparable, and most importantly they represent competing market leaders within the business of banking in Denmark.³ In recent years, furthermore, their TV marketing campaigns have been comparable in scope judged by the number of new TV commercials broadcasted on TV2: During the period April 2004 to June 2008, Danske Bank has published 26 new TV commercials while Nordea has published 27. In April 2004, both Danske Bank and Nordea sent out a new TV commercial on TV2 and both commercials represented a newly introduced campaign. When watching the commercials for the first time, the similarity of address was apparent: Both commercials provided no explicit product information and both commercials were marked by depictions of life-styles. At first glance, also the music seemed significant in both commercials. The article will try to specify the role of the music and in doing so the article will involve both synchronic

1 E.g. Sigmund Helms, *Musik in der Werbung* (Wiesbaden: Breitkopf & Härtel, 1981), 40 and Hildegund Leo, *Musik im Fernsehwerbespot* (Frankfurt: Peter Lang, 1999), 41–42.

2 For a recent and comprehensive review of the field of research see Nicolai Graakjær and Christian Jantzen, 'Mapping Research on Music in TV commercials', in Nicolai Graakjær and Christian Jantzen (eds.), *Music in Advertising. Commercial Sounds in Media Communication and other Settings* (Aalborg: Aalborg University Press, 2009), 13–52.

3 Nordea was founded in 2001 by merge of the Finnish-Swedish MeritaNordbanken, the Danish Unibank and the Norwegian Christiania Bank and Kreditkasse. Today the bank also operates in Poland, Luxembourg and the Baltic States. Danske Bank was founded in 1871 as Landmandsbanken and today the bank is the largest in Denmark (Nordea is second-largest in Denmark).

and diachronic analysis: firstly by analyzing illustrative Danske Bank commercials from April 2004 to June 2008, secondly by analyzing illustrative Nordea commercials from the same period of time for comparison.

The article is based on analytical readings of the audiovisual texts and the potentials of significance herein. The analysis takes its point of departure from de-contextual readings compared to actual viewing of TV commercials. Thus the article will not discuss matters of production and actual reception. Specific analytical observations are, accordingly, based on my inter-subjectively constituted experiences. The article is inspired by semiotic theory, as it has spread within popular musicology during the last decades.⁴

DANSKE BANK, APRIL 2004

Thirty-five beeps supplemented by bass, drums, and other percussion. In short, this is the musical elements of the TV commercial for Danske Bank broadcasted for the first time in April 2004 on TV2 (see outline of the commercial in Table 1).⁵ Throughout various TV commercials for Danske Bank broadcasted since at least October 2003, these musical elements have appeared consistently together with the slogans 'Do it your way' and 'Do what you do best – we do'.⁶ Thematically, the commercials present individuals allegedly doing what they 'do best'. The formats of the commercials are either *voice-over* or a kind of *testimonial*,⁷ the latter representative of the TV commercial to be analysed in more detail. Here we are presented with an amateur astronomer (A) interviewed and seen preparing star inspection from his private observatory. The visual presentation of A engaging in his hobby establishes a timeframe of a day, while A's testimonial has wider historical and autobiographical dimensions. Shot

4 Nicholas Cook, *Analysing Musical Multimedia* (Oxford: Oxford University Press, 1998), and Philip Tagg and Bob Clarida, *Ten Little Title Tunes* (New York: MMSMP, 2003) represent two of the most important sources of inspiration.

5 This outline – as well as the one presented in Table 3 – is meant as a visual support to the text analysis, and the level of detail is admittedly rather low. Ideally, the reader should also watch the TV commercials in question. When possible, references to the specific TV commercials are indicated. On the producer's, Moland Film Co., website (www.moland.dk), some of the campaign's commercials including the music to be analysed are accessible (regrettably not including the specific commercial featuring the amateur astronomer). The spoken testimonial referred to in Table 1 is translated from Danish: 'Jeg har interesseret mig for astronomi siden jeg var tretten år. Jeg fandt himlen fascinerende. Og øh ... hvad er mere naturligt end at prøve at udforske det selv. Så øh ... da min kone og jeg øh ... skulle til at se os om efter et nyt hus, så skulle der også være mulighed for at lave et observatorium. Der skulle jo findes et sted for observatoriet, så vi var nødt til at lave en tilbygning til huset. Fordelen ved det her er jo, at øh ... jeg skal ikke ret langt væk fra familien for at dyrke min hobby. Fordi der er ikke mere end ti skridt, så er man i kontrolrummet. Det sker jo af og til, at der kommer nogle kometer øh ... forholdsvis tæt på jorden. Og finder man én så får man kometens navn opkaldt efter sig. Så øh ... det kunne da være meget spændende.'

6 'Gør det på din måde'; 'Gør det du er bedst til – det gør vi'.

7 Here and in the following commercial formats refer to the categorization in Jørgen Stigel, 'The aesthetics of Danish TV-spot-commercials. A study of Danish TV-commercials in the 1990'ies', in Flemming Hansen and Lotte Ysing Hansen (eds.), *Advertising Research in the Nordic Countries* (København: Samfundslitteratur, 2001), 327–50.

18 (see Table 1) presents a convergence of these two periods of time: As we see A looking towards the sky, we hear A reveal his dream of discovering a comet. A's testimonial does not refer to Danske Bank in explicit terms (contrary to more traditional versions of testimonials), and the reference to Danske Bank is only implied by A's apparent need for financial support to engage in his hobby and to fulfil his dreams. Towards the end, the slogan and logo explicitly announces Danske Bank as sender (cf. shots 20–22).

In accordance with the other three TV commercials from the same campaign, we are exposed to the elite: A person, who is in possession of the basic living conditions allowing him or her to pursue an elite project of a spectacular nature. The individuals presented in the campaign are all relatively young (no more than fifty years old), and they are all presented individually with individual projects to be pursued on their own (apart from the amateur astronomer, the commercials present an actor, a dancer, a windsurfer, etc.). Thus, the visuals exemplify the personal deixis of the slogan, and by showcasing spectacular hobbies, the commercials also provide (potential) customers with inspiration.

In a wider perspective, the topic of the commercials corresponds to current processes of individualization, often highlighted as a defining characteristic of late modern Western society. The imperative of do-it-yourself, inscribed in processes of individualization,⁸ is manifest in A's urge to 'explore it myself'. Implied in the statement 'I do not have to go far away from my family to engage in my hobby' it is even implied that A has to isolate himself to engage in his hobby (including the dream of having a comet named after him). Also the actual interview setting – with A sitting alone in his so-called control room – can be understood as a metonymic representation of the individualized, self-responsible aspiration of life. A presents himself as very committed ('an interest in', 'found the sky fascinating', 'very exciting'), and the hobby seems to be an almost inescapable necessity of life ('what is more natural', 'had to'). One can only wonder: Where and what would A be, if it were not for the (financial) support of Danske Bank? The bank is strongly implied as a facilitator of the realization of individual dreams.

BEEP MUSIC

The commercial includes music throughout all forty-five seconds. In the beginning and in the end, the music is exclusively exposed, but predominantly the music is heard together with the testimonial of A. The music is non-diegetic: It does not seem to originate from sources shown or implicated. As to the origin, the music is an extract (from the intro) of the song 'Tigerman' by Teddybears STHLM.⁹ Most viewers might not be able to acknowledge this pre-existence and indeed, musical

8 E.g. Anthony Giddens, *Modernity and Self Identity – Self and Society in the Late Modern Age* (Cambridge: Polity, 1991), and Ulrich Beck and Elisabeth Beck-Gernsheim, *Individualization* (London: Sage Publications, 2000).

9 The song appears on the album *Rock 'n' Roll highschool* (Sony 2001, 5023762000).

Table 1. Overview of TV commercial for Danske Bank (broadcasted for the first time in April 2004 on TV2). Duration: 45 sec.

Time (approx. in sec.)	0	4	6	8	11	11	14	16	19	20	21	22
Shot	1	2	3	4	5	6	7	8	9	10	11	12
Picture	A (amateur astronomer) walks from the house to the observatory (OB)	A opens the roof (seen from the outside)	A opens the roof (seen from the inside)	A opens the roof (seen from the inside)	A opens the roof from the inside)	A prepares the astronomical telescope	[similar to shot 2]	A leans his upper body out of the observatory's roof to watch the sky (seen from the outside)	[similar to shot 2]	A activates a monitor Close-up	A activates a computer Close-up	A watches a screen and moves a cup of coffee towards his mouth
	<i>Daytime</i>											
2. scenario A is seen being interviewed		Close-up of A's torso sitting in the control room					[similar to shot 2]		[similar to shot 2]			
Testimonial	<i>I have had an interest in astronomy since I was 13</i>	<i>I found the sky fascinating</i>	<i>And ehb... what is more natural...</i>	<i>-ad than to try and explore it myself? So ehb...</i>	<i>...when I and my wife ehb...</i>	<i>...were looking for a new house,</i>	<i>...it had to allow for an observatory.</i>	<i>We needed place for the observatory, so we had...</i>	<i>...to build an extension to the house</i>	<i>The advantage is ehb... that I do not have to go far away from my family</i>	<i>...to engage in my hobby.</i>	<i>Because there is...</i>
	<i>Past</i>											
Period of the narrative			Sounds from the opening of the roof							Sounds from the monitor warming up	Clicking sounds	
Environmental sounds (where nothing is indicated there is no noticeable sound)	The wind whispers and a door slams											
Music Groove	Beeps 52 bpm			1st version of the groove: Beeps + bass, 104 bpm			Episodic marker: Pause and crescendo-suction					2nd version of the groove: Similar to 1st version + drums including front and back-beats in bass drum and snare drum, respectively. At the end, a crescendo-suction is synchronized to A's movement of the cup

Table 1 (continued).

Time (approx. in sec.)	26	28	29	30	32	35	37	40	42	43
Shot	13	14	15	16	17	18	19	20	21	22
Picture	1. scenario A is seen engaging in his hobby	A hits the keys of a computer	Close-up of the computer screen	A walks up stairs	Final preparation of the astronomic telescope	A looks towards the dark sky (seen from the outside)		Still picture White letters on a dark blue background	Still picture White letters on a dark blue background	Still picture Logo White letters on a dark blue background:
	<i>Visualized periode</i>	<i>Daytime</i>		<i>Night time</i>				Do it your way	Have a talk about housing with us	Danske Bank Do what you do best — we do
Testimonial	2. scenario A is seen being interviewed						[similar to shot 2]			
		<i>It happens...</i>	<i>...that comets pass by...</i>	<i>ebb... relatively close to planet Earth.</i>	<i>And if you find a comet, then...</i>	<i>...it will be named after oneself.</i>	<i>So ehh...that could be very exciting.</i>			
<i>Period of the narrative</i>	<i>Present</i>			<i>Future</i>						
Environmental sounds (where nothing is indicated there is no noticeable sound)		A clear beep	Numerous unclear beeps	Sounds of footsteps	A 'crescendo- suction'					
	Music <i>Groove</i>	Episodic marker: All instruments pauses and only beeps are heard	Similar to 2nd version + handclaps and a short 'crescendo-suction' is heard	3rd version of the <i>groove</i> : Similar to 2nd version + handclaps and a short 'crescendo-suction' is heard	Episodic marker: All instruments pause and a 'crescendo- suction' is heard	4th version of the <i>groove</i> : Similar to 3rd version + percussion on every beat. Volume is turned up				

dimensions other than the exact ‘career’¹⁰ of the particular piece of music seem to have significance. For one thing, the stylistic features of funk and electronica, which ordinary viewers might even find unexpected and challenging (to be expanded on below), seem important.

The musical expression in the commercial can be coined an increasingly intensified *groove*.¹¹ Rhythm and sound dominate the musical expression and melodic and harmonic progressions are absent. The groove commences by a relatively slow (52 bpm) and metre-wise undefined succession of beeps. Initially, the beeps are experienced as sound effects or environmental sounds as we have been habituated to them via our handling of electronic objects. For some viewers the beeps might cause a surprise or mild shock: ‘Why is my TV beeping!?’ From this sparse expression – a simple ‘beep’ – the groove develops into a richer and pulsating rhythmic structure.

When exposed exclusively in the beginning of the commercial, the beeps do not constitute a musical expression as the beeps are neither ‘musical’ nor ‘musicalized’.¹² However, with the introduction of acknowledged musical instruments (first and foremost a semiquaver dominated bass-line) the beeps are soon embedded in a musical structure. From here on, the beeps do not (anymore) present themselves as an unintended by-product of electrical equipment. Rather, the beeps function as basic units of musical time. What initially seemed to be a musically indeterminate succession of beeps is now musically specified as backbeats in a 4/4 metre structure. With the introduction of the bass-line, the groove finds its basic structure from which succeeding modifications emerge (see Table 1).

These circumstances suggest that the beeps have particular significance. In a paradigmatic perspective, the beeps stand out as an extraordinary (and foreign) element in the present context, thus representing a kind of genre synecdoche.¹³ Primarily, this analysis must be appreciated in light of the specific context of (music in) TV commercials, that is: No other TV commercial at the time of broadcast includes such highly profiled beeps. In a theoretical perspective, the beeps might be said to represent markedness,¹⁴ because they conflict with stylistic expectation. Thus, when watching the commercial, the beeps might cause viewers to increase their level of awareness and search for meaning: ‘What are those beeps doing in this commercial?’

10 A term inspired by Anna Lisa Tota, ‘When Orff meets Guinness: Music in Advertising as a Form of Cultural Hybrid’, *Poetics*, 29 (2001), 109–23.

11 Here and in the following musical formats in TV commercials refer to the categorization presented in Nicolai Graakjær, ‘Music in TV commercials – Formats, Frequencies, and Tendencies’, in Graakjær and Jantzen (eds.), *Music in Advertising*, 53–74.

12 In this context ‘musical’ refers to sounds emanating from acknowledged (musical) instruments, whereas ‘musicalized’ refers to sounds organized in an acknowledged (musical) structure (i.e. sounds not necessarily emanating from acknowledged instruments, as the example of car horns tooting a melody would illustrate).

13 Following Tagg and Clarida, *Ten little Tile Tunes*, 101.

14 Inspired by Robert Hatten, ‘Style, Motivation and Markedness’, in Thomas Sebeok and Jean Umiker-Sebeok (eds.), *The Semiotic Web* (Amsterdam: Mouton de Gruyter, 1987), 408–29, and Raymond Monelle, *Linguistics and Semiotics in Music* (London: Routledge, 1992), 268 ff.

SYNCHRONIZATIONS

As implied, the groove is characterized by an increased intensity throughout the commercial. Accordingly, the groove converges with the thematically intensifying visual and verbal elements of the commercial, and two forms of audio-visual synchronizations constitute this convergence.

Firstly, one form of synchronization is manifest through musical episodic markers¹⁵ which functions as transition between the gradually intensified versions of the groove: The music pauses and intensified versions of the groove are musically pronounced via what might be coined a ‘crescendo-suction’.¹⁶ As the episodic markers coincide with, and hence highlight, central statements of the testimonial, a kind of correspondence between spoken words and sound can be experienced. Furthermore, the crescendo-suctions are synchronized with several of A’s bodily movements while preparing the observatory: One such synchronization occurs when A leans his upper body over the roof of the observatory to watch the sky (shot 8, Table 1), and another when A moves a cup of coffee towards his mouth (shot 12). Generally, the crescendo-suctions convey an increasing tension, not least because of their iconic resemblance to a powerful breathe-in.

Secondly, one form of synchronization emerges from the relationship between musical beats and visual cuts. Whereas most cuts are ‘softened’ by binding effects of music and testimonial, some cuts are ‘hardened’ by a precise synchronization between cuts and the stringent musical beat. One of these synchronizations take place between shot 12 and 13, and here all other musical elements pause allowing the beep to become the precise ‘sound of the cut’. An arresting preparation for the mentioning of the ‘control room’ (during shot 13) has been established. Another synchronization takes place as the final shot is presented (shot 22) including the logo and written slogan of Danske Bank. At this point, the groove has reached its climax, and additionally the music volume is louder compared to the preceding parts of the commercial. Thus, the presentation of logo and slogan is supported by a striking musical accompaniment.

In summary, different levels of synchronizations – in the appearance of both episodic markers at essential verbal statements, similarities of movement between musical and visual elements, and the detailed sequencing of beats and cuts – add considerably to an overall impression of advancement towards culmination.

THE SIGNIFYING POTENTIAL OF THE BEEP

As suggested above, the beeps seem to play a pivotal role in the construal of audiovisual signification. Each beep comes with a reverb effect (or a kind of release in the terminology of envelope), whereby impressions of space and openness are

¹⁵ Following Tagg and Clarida, *Ten little Tile Tunes*, 101f.

¹⁶ A term here used for the whistling sound of a deep breath with lips close together (a kind of reversed fricative). In the TV commercial, the sound has probably been designed by playing backwards, and in half tempo, the sound of a crash cymbal.

conveyed. However, and most importantly, the beeps have significance because of the auditory close affinity to an electronic apparatus. Normally, a beep appears as an indexical sign of the presence and activation of electronic equipment, and the computer is an obvious reference. In context of the musical expression, the beep presents itself as a sonic anaphone, that is, as an imitation of a non-musical or para-musical sound.¹⁷ Generally, the beep can be heard as an indicator of Danske Bank being representative of a high-tech corporation with emphasis on net-banking. Also, the computer is associated with sterility, rationality and stability – it seems as if Danske Bank provides direct and solid online fulfilling of dreams.

The association to a computer is directly motivated by visual elements. Thus, at one point (shot 14) A is seen operating a computer and A hits a key entailing a beep sound that admittedly appears somewhat different from the musicalized beeps (it has no significant reverb and it is pitched as B and not an E, like the musicalized beeps). However, the beeps stand out as extraordinary sound objects, and the sound of A's operation resembles the musical sounds. Thereby non-diegetic sounds seem to blend with diegetic ones. This is also the case in shot 10: As A turns on one of his many monitors, what follows is a sound that very much resembles the crescendo-suctions, analyzed above. From these instances, associations to space and science-fiction may arise (possibly encouraged by the ordinary viewer's acquaintance with films and series of such genres). Furthermore, in accordance with these associations, the highly regular beeps may be heard as a countdown, supported also by the general impression (mentioned previously) of an increased intensity towards a climax of some sort: The climax of the commercial would be the closing statements of the testimonial and the explicit presentation of Danske Bank. On another associative level, the climax might include a more metaphorical reading: 'Countdown to a takeoff of customer's dreams'.

Not only associations to computers are activated. The context of a bank-product might arouse associations to credit card use (e.g. in terminals). Often beeps will assure credit card users and personnel of successful economic transaction, and the beep will function as a kind of auditory receipt. Even though actual transactions do not, of course, come off quite so systematically as the regular beeps of the music might indicate, the sound of 'stylized credit card music' might be experienced: A kind of music that the bank would like to hear, and a kind of music that the customer would like to participate in performing. A somewhat similar association involves the sound of scanners in supermarkets. Once again, the beeps of the commercial are required to be appreciated as a kind of 'stylized (checkout assistant) music' and, of course, no humanly performed scanning sustains a constant beat. What these two examples amount to, is arguably a representation of the 'sound of consumption'.

It is the beeps which most significantly represent the musical brand of Danske Bank in 2004. Signifying potentials are realized on the basis of the exact relationship of audiovisual elements. In other words, the signifying potentials of the music are realized through the specific co- and con-textualization, and concurrently the music highlights

17 Following Tagg and Clarida, *Ten little Tile Tunes*, 99 f.

particular aspects of the verbal and visual expression. The explicit reference to astronomy, money, and banking, for example, invites the realization of the specific musically signifying potentials high-tech, count-down, and consumption. It appears reasonable to assume that alternative verbal and visual elements might have resulted in alternative realizations of musical signifying potentials (one could easily imagine robots and heart-pulse scanners, for example, to be realized more clearly than is seemingly the case).

THE BEEP-BRAND AS A BRAND

In light of contemporary music in TV commercials, a groove is an uncommon format for a musical brand.¹⁸ Music lasting an entire TV commercial is indeed not unusual. However, when accompanying a spoken narrative (*testimonial*, *presenter*, or *voice-over*) this music will typically appear indistinct and with no apparent synchronization to other audiovisual elements. Usually, such music will present itself in the form of a turnaround functioning as an auditory backdrop. In the present case, the music is not to be considered simply a musical backdrop: The music is distinct via its sound and progression (the level of text), the music is synchronized to other audiovisual elements (the level of co-text), and the music appears consistently in several commercials (the level of con-text).¹⁹

Musical brands are usually representative of either original music (music composed for the commercial, e.g. jingles for Intel) or pre-existing unknown music.²⁰ The latter being representative of the present case has the advantage of a rather undetermined potential for signification (contrary to well-know pre-existing music), and by being used consistently across different commercials (and even media), the music is able to fulfil essential functions of music in advertising, e.g. to induce attention, recognition, and continuity.²¹ Without going into a detailed discussion on the production perspective, it seems appropriate also to highlight the possibility of unknown pre-existing music to both add unconventional signifying potentials to the commercial and to gain commercial success precisely from having appeared in commercials.²² The use of Teddybears STHLM's 'Tigerman' is a case of unconventional signifying potential, but, so far, the use has not caused a notable hype around the piece of music (or the band).

The use of beeps in commercials for Danske Bank may be considered a market communicative scoop: A well-known environmental sound is 'colonized' by Danske Bank, not unlike the 'psst'-sounds of Coca-Cola commercials and the clinking sound of bottles in commercials for Carlsberg. However, such 'colonization' can cause

18 See Graakjær, 'Music in TV commercials – Formats, Frequencies, and Tendencies'.

19 For a substantial presentation of text, co-text, and con-text, see *ibid.* 58 ff.

20 Contemporary commercials for Alm. Brand (A Danish bank and insurance company) and JYSK (A Danish based worldwide supplier of bedding materials, etc.) are remarkable exceptions; see Nicolai Graakjær, 'The JYSK Jingle – On the Use of Pre-existing Music as a Musical Brand', in Graakjær and Jantzen (eds.), *Music in Advertising*, 99–120.

21 Graakjær and Jantzen, 'Mapping Research on Music in TV commercials', 22 ff.

22 As highlighted in Bethany Klein, *As heard on TV: Popular music in advertising* (Farnham: Ashgate, 2009).

viewer irritation by representing well-known environmental sounds. Compared to the diegetic appearance of signature environmental sounds in commercials for Coca-Cola and Carlsberg, the non-diegetic beep-brand of Danske Bank entails that viewers pay attention. The risk of rapid wear-out and irritation is thus manifest, and once paid attention to, the beeps will (perhaps) soon appear annoying. This is perhaps one of the reasons why Danske Bank abandons the use of beeps in July 2005.

DANSKE BANK, 2005–2008

‘West End Girls’

In July 2005, a new campaign appears.²³ Compared to the preceding campaign, several features are maintained: The musical expression is a gradually intensified groove and again slogan and logo are featured at the end of the commercial accompanied by the, by then, climaxed groove. In addition, these commercials also involve a spoken text; however, this time in the form of a voice-over. ‘Time is your’s’²⁴ is the outspoken essential premise of the voice-over, and the voice-over presents a number of arguments why (and how) the bank ensures customers independence of business hours (e.g. by providing net-banking 24 hours a day). Visually, the commercial is structured by a series of shots showing people working or getting ready to work at different times and in different places of the world. The commercial begins and ends with shots of a person drawing the curtains at a hotel room.

The groove is distinct because of its history. Thus, the groove represents a quotation from a piece of well-known pre-existing music, namely Pet Shop Boy’s ‘West End Girls.’²⁵ The musical style of the ‘West End Girls’ groove is comparable with the beep-groove (e.g. gradually intensified, a sparse instrumentation, a consistent beat), and generally the groove presents itself as synth-pop electronica. In the beginning, only synthesizer pads and a hi-hat (defining a beat in a 4/4 metre) are heard, and after a while the bass drum supplements the groove by defining a two-bar form stressing the downbeat in every second bar.

The present commercial does not activate signifying potentials regarding Pet Shop Boys nor the specific history of the song (e.g. its esoteric references to (homo) sexuality). On a general level, the reference to East and West (cf. the visual presentation of settings in both Asia and Western Europe) might for some viewers activate a reference to the title and lyrics of the song, even though not explicitly performed in the commercial. First and foremost, signifying potentials of 24-hour activity, easiness, and progress are being realized through the visual co-textualization of the music.

With the use of ‘West End Girls’, the musical brand of Danske Bank is revitalized in a way that both modifies and preserves (features of) the beep-brand. The use of pre-existing known music offers new potentials for significations at the same time as

²³ Produced by *Bacon cph*.

²⁴ ‘Tiden er din egen’.

²⁵ The song appears on the album *Please* (Parlophone PSC 7303) released in March 1986.

stylistic characteristics of synth-pop and electronica are preserved. On a general level, the musical elements in the commercial continue to support expressions of easiness, stability, coolness, and high-tech.

'I Can'

Another campaign is introduced during 2006.²⁶ The music is a quotation from (the beginning) of Nas' 'I Can', and the music, a song,²⁷ appears throughout the commercial. The song, hip-hop-styled including a significant paraphrase of Ludwig van Beethoven's 'Für Elise' (Bagatelle, WoO 59), was a major hit in 2003. During the commercial, both the paraphrase of 'Für Elise' and the hook-line, sung by children in unison and in call-and-response, are heard. This appearance of a verbally sung message is a new feature for commercials for Danske Bank in the period. Originally, the verbal message of the Nas song draws attention to political issues of emancipation, and the lyrics urge young (Afro-American) people to take responsibility of their own socio-demographically restricted life: 'I know I can – be what I want to be. If I work hard at it – I'll be where I want to be'. The 'Für Elise' theme seems to symbolize 'work hard at it', as it is obviously played by a novice (a reading supported by the music video showing an Afro-American child playing the piano). The TV commercial seems to abandon the political socio-demographic dimensions of the lyrics. By showing a young urban boy practising soccer, the lyrics now seem perfectly in line with the slogan of the bank, that is stressing the individualized pursuit for emancipation from the ordinary.

Stylistically, the music, and the structural functions it performs, continues along the lines of previous commercials: The music has a firm beat which intensifies to a culmination towards the end synchronously to the disclosure of logo and slogan. However, a modification is represented through the presentation of the verbal text (singing and rap) which allows the music to play an even more important signifying role compared to previous commercials.

'The best of two worlds'

The final campaign in the period commences in May 2007.²⁸ Now the music is *centre-stage* to a degree not encountered before: Not only is the music heard, it is also seen and it appears diegetic. As final statements, the logo and slogan from preceding commercials are preserved, but the specific theme of this campaign is an introduction to a new double-concept (presented visually as text): 'We have combined the best of two worlds: No fees + personal counselling'.²⁹ Still, individualization

26 Produced by *Bacon cph* and *☺ Co*. The TV commercial can be seen at: www.youtube.com/watch?v=BMIGyCyyP4w&feature=related, or at the producer's website: www.andco.dk/#AndCo. The song 'I Can' appears on the album *God's Son* (Columbia 86930) released in December 2002.

27 Still following the categorization in Graakjær, 'Music in TV commercials – Formats, Frequencies, and Tendencies'.

28 Produced by *Bacon cph* and *☺ Co*. The TV commercial can be seen at: www.youtube.com/watch?v=T2N4RDP5q4Y, or at the producer's website www.andco.dk/#AndCo.

29 'Vi har blandet det bedste fra to verdener: Nul daglige gebyrer + Personlig rådgivning'.

runs as an overall theme, and unambiguously the commercial addresses its viewers: 'For all of you, who like to take care of things yourself'. Also, the musical expression is formed as a groove with a gradually intensifying effect toward a culmination at the end.

The double-concept is implemented in an extraordinary way. In the beginning, a white female harpist is seated at what turns out to be a scene in a concert hall. Empty audience chairs and informal clothing soon indicate that this is no concert but a planned rehearsal. With great musicality and sensitivity, the harpist plays an extract from Isaac Albéniz' 'Asturias (Leyenda)'. Thus, a quote from a piece of pre-existing music (the music of Albéniz) is exposed in the beginning of the commercial. However, soon the musical expression changes as the camera moves and reveals yet another musician on stage. An Afro-American male starts doing what he apparently does best (or at least what he does really well), which is performing beat-box breaks into a microphone. By supplementing the music of the harpist, a kind of fusion music emerges in which 'two musical worlds' meet: A classical acoustic (visualized as white and female) world and an electronic, beat and groove oriented (visualized as black and male) world. The two musical 'worlds' are represented, and the musical expression both symbolizes the specific theme of the campaign ('the best of two worlds') and the more long-lasting slogan ('do what you do best'). With this TV commercial (and four others in the same campaign), Danske Bank extends the repertoire of what one would expect from music in TV commercials (and especially regarding finance products).

Table 2 presents an overview of the Danske Bank commercials analysed and commented on above (left column). Also, Table 2 presents an overview of contemporary commercials from Nordea (right column) to be analysed and commented on below.³⁰

On a general level, the table illustrates how Danske Bank changes commercial campaign more often than Nordea. In addition, the musical dimensions of the campaigns of Danske Bank are more varied. The more specific characteristics of commercials for Nordea will be examined in the following sections.

NORDEA, APRIL 2004

In comparison to the Danske Bank commercial of April 2004 analysed above, the commercial for Nordea of April 2004 shows remarkable resemblances. Thematically, both present the (potential) realization of plans and dreams, and the Nordea slogan goes: 'If you want to realize your plans, have a talk with us. Nordea. Making it possible'.³¹ The format of the Nordea commercial is, furthermore, a kind of *tes-*

³⁰ The overview presents what I believe to be the most significant campaigns from Danske Bank and Nordea in the period under consideration.

³¹ 'Vil du have råd til at føre dine planer ud i livet, så tal med os. Nordea gør det muligt' (in Danish, the wording 'have råd til' both translates to 'afford' and to 'need advice on'). The commercial is produced by Wibroe, Duckert & Partners Production. Another commercial (with the exact same music) from the same campaign can be seen at www.youtube.com/watch?v=IDY5z3DZU_g.

Year	Danske Bank	Nordea
2004	<i>Testimonial</i> and <i>voice-over</i> (Teddybears STHLM, quote)	<i>Testimonial</i> (Jacob Andersen, original music)
2005	<i>Voice-over</i> (Pet Shop Boys, quote)	<i>Testimonial</i> (Jacob Andersen, paraphrasis)
2006	<i>Testimonial</i> (Nas, quote)	
2007	<i>Drama</i> and <i>Presenter</i> (several, quote and paraphrasis)	
2008		<i>Voice-over</i> (several)

Table 2. Overview of TV commercials for Danske Bank and Nordea 2004–2008.

testimonial, and thus we see a range of Nordea customers silently presenting us with transparent screens with illustrations of objects supposedly representing their plans and dreams, e.g. a boat, a garage, a caravan, and a pregnant woman (symbolizing family increase). However, the commercials for Nordea also have significant dissimilarities compared to the commercials of Danske Bank. Firstly, several persons are involved in presenting their dreams in the commercials for Nordea, and obviously more than one person benefits from the realization of dreams. Every dream seems motivated by having a good time or by preparing future life collectively (e.g. friends, couples, and families; all examples of social relations presented throughout the five commercials of the campaign). Secondly, the presented plans and dreams are quite ordinary in comparison to the ones presented in commercials for Danske Bank, and the dreams represent numerous stages of life as both younger, middle-aged, and elderly people are involved.

As with commercials for Danske Bank, the musical dimension of the commercial for Nordea is highly significant, too. Music is heard throughout the commercial and the music reaches a climax at the end of the commercial simultaneously to the presentation of slogan and logo (see Table 3). The musical format is a song and it appears distinct by way of its privileged auditory position: other sounds are either placed in an auditory background (environmental sounds accompanying the testimonials) or placed at the end of the commercial (a voice-over). At first glance, the music appears as a piece of original music with no dissemination outside the commercial. Being a medium-tempo, blues-and-country-inspired feel-good rock-song, it sounds like a pastiche of a song from the 1960s or 1970s in the musical vein of Steppenwolf's 'The Second' and Stephen Stills' 'Manassas'.³² Among such style indicators are a slide guitar with distortion, twanged singing, and predominantly modal harmonies (see Table 4 for an overview of the lyrics and chord progression of the song heard in the commercial).

32 'The Second' (Dunhill DS-50037) was released in September 1968 and 'Manassas' (Atlantic SD 2-903) was released in April 1972.

Table 3. Overview of TV commercial for Norddea (broadcasted for the first time in April 2004 on TV2). Duration: 30 sec.

Time (approx. in sec.)	1	2	2	4	7	10	13	
Shot	1	2	3	4	5	6	7	
Sequence	Caravan							Boat
Picture	A woman and a girl are packing a very small car	A man is helping them	All three – with a boy playing soccer in the background – look towards the camera with a screen presenting a drawing of a caravan	A boy is lifting one end of a screen with a drawing of a curved line. In the background a woman and a little boy are playing	A man is lifting the other end of the screen, and they make sure to place the curved line in front of the woman's flat stomach. They are all looking at the camera	A young couple is standing together looking into the camera with a lake in the background	The couple hold up a screen with a drawing of a boat	
Camera angle	Medium	Close-up	Medium. Slow forward dolly	Close-up	Medium. High-angle shot	Medium close-up	Medium	
Voice-over	...	...	...	...	...	...	...
Lyrics	...	...	...	<i>Here's a man...</i>	<i>...with a dream over there.</i>	<i>It's a frame and a...</i>	<i>...thought in the air; pretty...</i>
Music	Intro							A – Verse
Time (approx. in sec.)	16	19	21	24	26			
Shot	8	9	10	11	12			
Sequence	Garage							Diving
Picture	A man stands in the rain in front of a car. He holds a screen with a drawing of a garage	A boy looks into the camera	The boy sits in a sofa next to a woman in front of an aquarium. They hold a screen with drawings of snorkels	The boy is presented as if he were wearing the snorkel	Still picture An animated logo. Blue letters on a white background <i>Norddea</i>			
Camera angle	Medium. Slow backward dolly	Close-up	Medium	Close-up				
Voice-over	...	...	<i>If...</i>		<i>...you want to afford the realization of your plans...</i>	<i>...have a talk with us. Norddea. Making it possible</i>	
Lyrics	<i>...soon, it changes all. Sum-</i>	<i>mer, Winter...</i>	<i>...Spring or Autumn. Let's see...</i>	<i>...now, come on...</i>	<i>...come on, come on, the world is at morning</i>			
Music	A – Verse [continued]							B – Refrain

	I	♭VII	IV	
Verse:	There's a man,		with a dream over there.	
	I	♭VII	IV	
	It's a frame,		and a thought in the air.	
	I	♭VII	IV	
	Pretty soon		it changes all.	
		IV	♭VII	IV
	Summer, Winter, Spring or		fall,	
			I	V
Refrain:	let me hear you say: come on,		come on,	♭VII
	The world is moving.			

Table 4. Text and chord progression for song in commercial for Nordea.

Structurally, the music unfolds in three subsections (intro, verse, and refrain) which form the overall structure of the commercial. Thus, an instance of parallelism of process³³ between music and visual elements is established: The intro and verse is accompanied by the visualized testimonials (customers showing transparent screens) and the commercial parts of the lyrics are throughout synchronized in detail with elements of the visual. For instance, the phrase ‘There’s a man ...’ is synchronized with the shot of a boy (shot 4, Table 3) and the reference to both ‘a dream’ and a place (‘over there’) is visually highlighted (shot 5). Towards the end of the commercial, the refrain is synchronized to the presentation of logo and slogan, and thus two verbal messages appear simultaneously. Potentially, such an expression could easily result in a disruption – the two verbal messages might mutually interfere – but this is arguably not the case in the present commercial. The actual arrangement of the verbal messages thus allows for both messages to be appreciated to some degree. In an attempt to specify the actual arrangement, Table 5 provides an overview of the two verbal messages on an unspecified timeline (an arrangement not visible in Table 3).

Table 5 illustrates how the verbal messages are supplementing each other: Pause in one message is ‘filled’ by the other message, and this arrangement allows each message to stand out relatively perceptible. Also the dissimilar qualities of the verbal messages support this impression, of course (a male singer in English and a female voice-over in Danish). The voice-over, however, seems to attract most attention since it is privileged in an auditory foreground and represents the most recently added element. Thus, the refrain performs the function of an intensifying accompaniment to the voice-over. The concluding slogan part – ‘making it possible’ – appears just as the lyrics of the refrain pauses and prepares for its climax by a sort of harmonic cliff-hanger (a ♭VII-chord lasting a whole bar). The musical hook-line – ‘the world is moving’ – emphasizes the slogan, echoing the final wording of the voice-over. More

33 Following Cook, *Analysing Musical Multimedia*, 77.

<i>Lyrics</i>	<i>Voice-over</i>
- - - Let's see now - - - come on, - - - come on, - - - come on, - - - the world is moving	Vil du have råd til at føre dine planer ud i livet - - - så tal med os. - - - Nordea gør det muligt ³⁴

Table 5. The relationship between two verbal messages in a TV commercial for Nordea.

specifically, the relationship between the voice-over and the song bears resemblance to an end-rhyme (cf. 'muligt'³⁵ and 'moving'). Involved in this rather rich end-rhyme is both alliteration and assonance, and moreover both words represent the same foot (trochee). Musically, a kind of call and response-relation is performed, and the musical echo stands as an affirmation of the promise to future customers (or reassurance for present ones) expressed in the voice-over.

In comparison to the stringent and sterile beats of the Danske Bank commercial of April 2004, the Nordea commercial involves a more outspoken musical appeal to *pathos*. Alluring melodic and harmonic progressions are expressed, and the music seems to encourage viewers to somehow join in (explicated by the repeated 'come on' of the refrain). Thus, the music plays an essential role in symbolizing the fulfilling of shared dreams and having a good time together, contrary to the individualized aspirations of customers of Danske Bank.

NORDEA, 2005–2008

'The World is moving'

In November 2005, the first long lasting change of campaign since April 2004 occurs.³⁶ Apart from the music only few modifications have taken place. Most importantly, specific product information is added in written verbal text: 'The more banking you do with Nordea, the more benefits you get'.³⁷ In the 2005 commercial, the testimonial involves only one scenario: A man is seen from behind standing at the edge of a wood while two children run deeper into the wood. Between the man and the children, a drawing of a cottage appears (similar to the transparent screen illustrations presented in the previous campaign). As the camera pans, the children appear to be playing inside the virtual cottage. The man is obviously dreaming about cottage life and during the commercial he is portrayed in medium shots with closed eyes and a mild smile on his face.

34 The Danish wording is preserved here to illustrate the exact relationship between the voice-over and the lyrics sung. The phrase translates into: 'If you want to realize your plans, have a talk with us. Nordea. Making it possible.'

35 Translates into 'possible'.

36 Produced by Wibroe, Duckert & Partners Production.

37 'Jo flere bankforretninger du samler hos Nordea jo flere fordele får du.'

Accompanying these visual elements is a paraphrasis of the song heard in the April 2004 commercial. The song is varied in several ways: An electric guitar is now playing broken chords with reverb, the tempo is rubato and hence there is no solid beat. In addition, a few synth-effects and an airy singing style are significant alterations compared to the previous version of the song. These musical modifications generally allow for a vague and dreamy expression, supported by the visual elements and the lyrics (cf. the day-dreaming man and the phrase ‘a dream’).

The lyrics of the song have also been changed, and apparently this change is motivated by interplay between voice-over and song. In Table 6, this interplay is illustrated (a pause is indicated by ‘- - -’ and absent parts of the lyrics – compared to the song from the April 2004 commercial – are indicated by a strikethrough).

<i>Lyrics</i>	<i>Voice-over</i>
There’s a man, with a dream over there.	- - -
It’s a frame, and a thought in the air.	- - -
Pretty soon it changes all	The right moment to talk to your personal
Summer, Winter, Spring or fall	counsellor at Nordea ³⁸
let’s see now, come on, come on, come on,	- - -
The world is moving.	- - -
- - -	Nordea. Making it possible!

Table 6. Overview of relationship between lyrics and voice-over in commercial for Nordea.

Contrary to the commercial of April 2004, there is no overlap of voices involved. An instrumental version of the melody, matching the lyrics ‘pretty soon it changes all’, continues during the voice-over. The melody subsequently advances directly to the refrain and hence parts of the original melody are skipped (necessitated by the slower musical tempo and possibly also motivated by the fact that only one season – summer – is represented in the November 2005 commercial).

The reasons for changing the Nordea campaign in exactly November 2005 are probably numerous. In a diachronic perspective, the musical variation might be considered an attempt to prevent wear-out effects. Possibly, to preserve a sense of a musical brand, the clearly identifiable paraphrasis ensures that central musical elements (e.g. melody and parts of lyrics) are continued. In a synchronic perspective, the musical variation might, of course, be considered a response to the continuing changes of commercials from Danske Bank (and other competitors).³⁹

38 ‘Det rette øjeblik at tale med din personlige bankrådgiver hos Nordea.’

39 The modifications of the song might also be commercially inspired by the fact, that in the meantime the song has attained ‘a life of its own’ outside the world of the commercial. Thus the song ‘The World is Moving’ appears on Jacob Andersen’s album *Best Belief* (SME 8287674-0012) released in October 2005. Interestingly, in 2005 Jacob Andersen also won the highly popular talent show *Stjerne for en Aften* (‘Star for one night’, on the national Danish TV channel DR), and this case illustrates how TV-appearances (be it in commercials and/or shows) can be very powerful in promoting music and musicians. For more on such issues see Nicolai Graakjær and Christian Jantzen, ‘Relevant ... but for whom? On the Commercial (ab)use of music in television’, in Graakjær and Jantzen (eds.), *Music in Advertising*, 169–82.

‘Personal counselling’

In March 2008, a new campaign is introduced.⁴⁰ Both the commercial format and the music have been changed. The commercial format is now a voice-over, and the voice-over – supposedly representing a personal counsellor – is trying to imbue potential customers with trust and to establish an intimate relation. Arguments such as ‘Allowing you to focus on things more important’ and ‘Fewer people to relate to in an otherwise hectic world’⁴¹ are visualized by small dramatic settings typically involving ‘customers’ (in this respect the commercial format has affinity to the previous campaigns). Logo and slogan (‘Making it possible’) are preserved but the slogan is now only shown (i.e. not spoken). Hence the slogan acts in the background to the new campaign theme ‘personal counselling’.

From a musical point of view, this campaign involves dissimilar expressions, and three different commercials have used three different kinds of music. The musical accompaniments have, stylistically, no obvious similarities apart from the fact that music is heard throughout and that the music presents an increasing intensity during each commercial. Two of the commercials involve original commercial music while the third involves a piece of pre-existing music, namely a quote from the song ‘All The Young Dudes’ by Mott the Hoople,⁴² and this commercial shall be commented on in the following.

The commercial format is a drama and the narrative is constituted by cross-cuts between two periods of time. The first represents a historic time in which a group of boys is presented in a schoolyard longingly glancing at a group of girls nearby. Another represents present time in which we see a couple during ‘personal counselling’ at Nordea. It is implied that the couple sitting at the Nordea desk in present time has met in the schoolyard of the historic time. The historic time is clearly the early 1970s, and the music – a hit in 1972 – supports this impression (also generated, of course, by visual elements such as hairstyles and clothing). The opening guitar-riff, the sing-a-long refrain and the lyrics have all contributed to the song representing a sort of musical signature of a specific youth generation of the early 1970s. The reference of the lyrics to ‘all the young dudes’ is synchronized with the display of the group of boys, and this illustrates how the use of the song has significance as (a non-diegetic) part of the narrative rather than as a musical brand for Nordea. The song’s reference to a period often associated with collectivism may seem in line with previous campaigns (cf. the collective plans and dreams discussed above). The song has a range of more specific references, however, that do not lend themselves easily to the representation of a brand for Nordea as it is.⁴³ The use of ‘All The

40 Producer unknown. An almost identical version (with Swedish voice-over) can be seen here: www.youtube.com/watch?v=EzDouiCqoMY&feature=related.

41 ‘Så du kan fokusere på det, der er endnu vigtigere’; ‘Færre mennesker at forholde sig til i et ellers hektisk liv’.

42 Appearing on the album *All the Young Dudes* (CBS 65184) released in September 1972.

43 The lyrics include references to suicidal fantasies and criminal friends (references actually appearing in the commercial) and such references do not correspond well with the supposedly trustworthy and careful universe of Nordea.

Young Dudes' is, consequently (and in all probability), a market communicative one-timer for Nordea.

With this most recent campaign, Nordea has refrained from the use of a musical brand, and different kinds of music appear instead as accompaniment for an assortment of dramatic situations. The music is, however, still highly distinctive and central to the commercial message.

MUSIC AND FINANCE

The music of the commercials analysed above suggests that previous statements on the 'natural' use of music in commercials for finance products need revision. Supported by an even broader synchronic, analytical perspective, it seems reasonable to conclude that TV commercials for products of finance in fact include music more than any other product category and, in addition, the appearance of music in products of finance is usually highly distinctive.⁴⁴ Several factors probably influence this somewhat surprising use of music in TV commercials for finance products. The following three interrelated factors shall be addressed shortly (with no intention of being exhaustive in any respect): 1) patterns of music uses; 2) the aesthetics of TV commercials; and 3) the general market profiling of banks.

Firstly, when it comes to patterns of the use of music, the development of personalized reproduction technology has allowed music to be heard everywhere anytime. Music, furthermore, permeates close to every social setting and media text of present everyday life. Consequently, viewers of today are, of course, accustomed to listening to music and they do not necessarily find musical accompaniments 'unserious' *per se*.⁴⁵

Secondly, in recent years, TV commercials have been increasingly dominated by aesthetic elements of address; that is: 'The aspect of "the how" of communication tends to predominate "the what" of communication' and '... the aesthetic aspects ... predominate other aspects such as the referential or informative'.⁴⁶ Music, of course, qualifies as such an 'aesthetic aspect' and the prevalence of Danish TV commercials with music – and even distinct music – has increased during the last decades.⁴⁷ As hinted at in the beginning of this article, contemporary TV commercials for finance products can, in fact, be considered a kind of avant-garde when it comes to the appearance of music. Consequently, another statement of previous research on music in TV commercials needs to be reconsidered. Steiner-Hall among others has thus argued: 'The music [in TV commercials] needs to be structured around the principles of simplicity, perceptibility, and comprehensibility' and '... composing commercial

44 Cf. Nicolai Graakjær, *Musik i Tv-reklamer. En Tekstanalytisk Undersøgelse* (Music in TV Commercials. A Text Analytical Approach), Ph.D. dissertation (Aalborg University, 2008), 366 ff.

45 As implied in Helms, *Musik in der Werbung*, and Leo, *Musik im Fernsehwerbespot*.

46 Stigel, 'The aesthetics of Danish Tv-spot-commercials', 329. See also Rolf Kloepfer and Hanne Landbeck, *Ästhetik der Werbung. Der Fernsehspot in Europa als Symptom neuer Macht* (Frankfurt: Fischer, 1991), and Jørgen Stigel, 'Continuity og Tv-reklame', in Stig Hjarvad (ed.), *Dansk tv's historie* (København: Samfundslitteratur, 2006), 291–330.

47 Graakjær, 'Music in TV commercials – Formats, Frequencies, and Tendencies', 66 ff.

music is about drawing on clichés.⁴⁸ As it should be clear from the preceding analysis, such statements are not quite satisfactory as descriptions of recent appearances of music in Danish TV commercials for finance products.⁴⁹

Thirdly, the general market-profiling of banks has changed during the last decades. Hence the idea of ‘product category’ as a stable and determining factor for appearances of music in TV commercials needs adjustment.⁵⁰ Banks do not (any more) present themselves as institutions offering a serious safe-keeping of customers’ money. They present themselves rather as institutions making it possible for customers to collect money and thereby enter the world of dreams.⁵¹ Indeed, dreams are crucial to the genesis and development of a consumer society, and late-modern consumerism entails a close relationship between identity formation and consumption.⁵² Money is, of course, not for free but prices are usually kept hidden from viewers of TV commercials. As a replacement for prices, lifestyles and identities are on display and the music plays a pivotal role in bringing about such features.

CONCLUSIONS

This article has referred to a limited period of time (from 2004 to 2008) and only a rather small number of TV commercials have been examined. Further research might profitably examine at least 1) preceding TV commercials for Danske Bank and Nordea; 2) TV commercials for comparable products (other banks and finance institutions) from the same period of time; and 3) more recent TV commercials for Danske Bank, Nordea, and comparable products. One interesting question is whether the ‘financial crisis’ has had an impact on the (musical) address of commercials for finance products.⁵³

48 Danielle Steiner-Hall, *Musik in der Fernsehwerbung* (Frankfurt: R.G. Fischer Verlag, 1987), 56–57: ‘Die musikalische Struktur muss nach dem Princip der Einfachheit, Fassbarkeit und Allgemeinverständlichkeit angelegt sein’ and ‘... bei ... Werbemusik [geht es] darum in ihrer Bedeutung fixierte Klischees zu verwenden’. For similar statements, see Helms, *Musik in der Werbung*, 78.

49 Whether the statements hold true for recent German TV commercials cannot be examined in this context.

50 An idea implied in Helms, *Musik in der Werbung* and Leo, *Musik im Fernsehwerbespot*.

51 It is important to note that this article has not dealt with commercials for finance products in a broad historical perspective. However, on a general level, it seems fair to say that only in recent years have banks commenced outspoken marketing through TV commercials. Previously, banks could rely on loyal costumers very unlikely to change bank, but in recent years customer-mobility, when it comes to banking, has become high in Denmark compared to other EU countries (www.finansraadet.dk/NR/rdonlyres/530BD200-8291-4D5F-AFDD-F2638756B5A4/0/KapitalNyt_1_februar_web.pdf).

52 Cf. Rosalind Williams, *Dream worlds. Mass Consumption in Late Nineteenth Century France* (Berkeley: University of California Press, 1982); Zygmunt Bauman, *Work, Consumerism and the New Poor* (Maidenhead, 2005); and Svend Brinkmann, *Identitet* (Århus: Klim, 2008).

53 The ‘financial crisis’ gained nearby worldwide momentum in a period subsequent to the collecting of empirical material for this article (i.e., in August/September 2008). It is beyond the scope of this article to examine recent developments; however, as of January 2009, Danske Bank has refrained from using the slogan ‘Do what you do best – we do’ (generally, Danske Bank has been seriously affected by the ‘crisis’). For considerations and empirical examinations regarding preceding and comparable TV commercials, see Graakjær, *Musik i Tv-reklamer. En Tekstanalytisk Undersøgelse*, 366 ff.

On a market including numerous products with functionally equivalent attributes – presenting so-called parity products – user-positioning is imperative. Denoting specific lifestyle characteristics becomes the main objective of advertising to the detriment of providing for example specific product information. In this context, music is a highly significant commercial ingredient. The preceding analysis provides a strong indication: All TV commercials analysed have music throughout, and the music generally plays a significant and even decisive role.

On a general level of analysis, the use of music in commercials for Danske Bank seems challenging and experimental compared to the more stable expressions of Nordea. Perhaps as a consequence, the use of music in commercials for Danske Bank has entailed viral marketing communication to a considerable degree.⁵⁴ Even if variations have been identified, both banks seem to have (had) each their musical mark: Beat-oriented grooves dominate commercials for Danske Bank while feel-good sing-along prevails in commercials for Nordea. Supposedly, this is a result of the dissimilar positioning of Danske Bank and Nordea users respectively. The steady and intensifying beats of commercials for Danske Bank seem to contribute to associations of ‘result-orientation’, whereas the melodic sing-along signatures for Nordea contribute to associations of ‘communion’ and ‘care’. While the beats of Danske Bank reach climax in an intensified, potentially never-ending version of the groove, the music of Nordea climaxes in a rounded, sing-along motif. The music of Nordea commercials seem more specifically to symbolize the intimate, close relationship with customers; a theme that runs through the commercials (e.g. ‘personal counselling’, ‘fewer people to relate to’). Danske Bank, on the contrary, emphasizes the opportunity of ‘doing-it-yourself on-line, anytime, even if far-away’ (e.g. ‘do what you do best’, ‘time is yours’, ‘for all of you, who like to take care of things yourself’).

Music plays a decisive role in convincing us that Danske Bank is for the rational, result-oriented, relatively young, high-tech elite, whereas Nordea is for the emotional, communion-oriented and caring idealist of all ages. Customers of Danske Bank apparently do what they individually do best and customers of Nordea apparently do what they in communion feel best about doing.

54 As an example, the commercial including the extract of ‘Asturias (Leyenda)’ has been viewed more than 70,000 times on YouTube. Also, viewers have made numerous comments regarding the music. Interestingly, and arguably a marker of modern musical marketing, Danske Bank is actively contributing to propel viral marketing by providing links and downloads to the commercials and their music at their website; for instance, website visitors can download the music to function as ringtones for mobile phones (cf. www.danskebank.dk/da-dk/Om-banken/Kort-om-os/Kampagner/Pages/Kampagner.aspx).

SUMMARY

Previous research on music in TV commercials has routinely highlighted financial products – notably banking – for the absence of music. It has been argued that music compromises integrity and respectability. Hence it is somewhat surprising that recent Danish TV commercials for financial products are filled with music. It seems as if these TV commercials represent an aesthetic avant-garde when it comes to the appearance of music. But why are these TV commercials for financial products so filled with music? And how does music contribute to the overall commercial messages? In answering these questions the article analyses the appearance of music in a selection of TV commercials for Danske Bank and Nordea. The article involves both synchronic and diachronic analysis: Firstly by analysing illustrative Danske Bank commercials from April 2004 to June 2008, secondly by analysing illustrative Nordea commercials from the same period of time for comparison.

On a market including numerous products with functionally equivalent attributes – presenting so-called parity products – user-positioning is imperative. Denoting specific lifestyle characteristics becomes the main objective of advertising to the detriment of providing specific product information, for example. In this context, music is a highly significant commercial ingredient: All TV commercials analysed have music throughout, and the music is highly significant. Music plays a decisive role in convincing us that Danske Bank is for the rational, result-oriented, relatively young, high-tech elite, whereas Nordea is for the emotional, communion-oriented and caring idealist of all ages: Customers of Danske Bank apparently do what they individually do best and customers of Nordea apparently do what they in communion feel best about doing.