CHAMPIONING MODERN BRITAIN

A guide to delivering positive representations of ethnicity in marketing communications

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FOREWORD

At Lloyds Banking Group we are guided by a clear set of values. A key part of how we seek to live and breathe these values is to create a fully inclusive environment for our colleagues, customers and communities. Getting this right is at the heart of our purpose, helping Britain prosper.

In July 2020 we launched our Race Action Plan which made public commitments on steps Lloyds Banking Group is taking to make our culture and our business more diverse and inclusive. As part of this commitment we also believed it was important to look at the extent to which the communications we produce, in particular for Lloyds Bank, Halifax and Scottish Widows, are delivering positive representations of ethnic minorities.

We have been working hard to make our communications as inclusive as possible for some time. Our **Reflecting Modern Britain report** (2016) highlighted significant underrepresentation of ethnic minorities in UK advertising, and our **Ethnicity in Advertising report** (2018) highlighted a need for improved portrayals of ethnicity in UK advertising. And indeed, there are a number of other very instructive and important reports that have been published across the industry.

This time we wanted to go much deeper and, consistent with the principles of the Race Action Plan, find tangible learnings and practical actions that we can take to make our communications more inclusive and positive in our representation of ethnic minorities. We are keen to share what we found, and what we're doing, with a wider audience of advertisers and communication professionals, in the hope that it might be of help or relevance.

Communications, at their best, have enormous power to influence and shape culture. But with this power comes significant responsibility. A responsibility to ensure that we are using our communications as a force for good. Which is why we believe that it is no longer sufficient for our communications to merely 'represent' modern Britain; rather they have to go further and actually 'champion' the modern, inclusive and diverse Britain we believe in, and want to see.

Catherine Kehoe

Chief Customer Officer
Lloyds Banking Group

INTRODUCTION
POSITIVE STEPS HAVE BEEN TAKEN,
BUT WE CAN DO MORE

Since we published the Reflecting Modern Britain report in 2016, the marketing industry's knowledge and commitment to addressing inclusion and diversity has increased. However, it's widely recognised that there is still much more to be done to truly reflect and champion the rich diversity of Britain.

Informed by research

Growing research around inclusion and diversity in marketing and advertising reinforces the importance of acknowledging and representing diverse consumers in communications.

The latest results from **ISBA and Direct Line's ad tracker** found that **69%** said that proper representation is important.

However only **50%** agree that TV ads demonstrate diversity (albeit up from 42% in August 2020). And only **45%** of respondents agreed that TV adverts reflect modern British society (up from 36% in August 2020).

Facebook for Business also published a report on diverse representation in online advertising, revealing that **71%** of people expect brands to promote diversity in online advertising. **59%** said they prefer to buy from brands that support inclusion and diversity, but **54%** don't currently feel represented.

Drawing conclusions based on a new wealth of data, there have been some really useful guidelines and reports published that are worth reading, including the **State of The Industry** report by the **Unstereotype Alliance**, of which we are founding members, and the **Representation of a Nation** paper from **ISBA and Flock**.

Undoubtedly, at the heart of the matter is a deficit in diverse talent in marketing teams and agencies.

Recently we saw the first wave of results for the **All In Census**, organised by the Advertising Association, IPA and ISBA. This landmark study gathered data from over 16,000 marketing industry professionals. Positively, **83%** of participants believe their company is actively taking steps to be more inclusive – **16%** were themselves from an ethnic minority group. However, the broader picture highlights a deficit in line with the make up of the UK working population. In C-Suite positions only **1%** identify as Black; across the general UK population, it's **3%**. After reviewing all the data, the Inclusion Working Group identified improving the experience and representation of Black talent amongst one of its key areas to focus on, alongside improving representation of disabled and working-class talent. In response, they've launched the All-In Action Plan. We encourage all agencies and brands to engage and support this plan.

The industry has a way to go but initiatives like the BRiM framework (Black Representation in Marketing), and the **'UK advertising needs you'** campaign from ISBA, IPA and the Advertising Association, are helping to tackle and promote diverse recruitment.

The headline statistics

69%
feel that proper representation is important*

16%
of marketing workforce are ethnic minorities†

50%
agree that TV ads demonstrate diversity*

45%
agree that TV adverts reflect modern British society*

71%
expect brands to promote diversity in online advertising**

54%
don't currently feel represented in online ads**

59%
said they prefer to buy from brands that support inclusion and diversity**

1%
of C-Suite talent is Black†

* Source: ISBA and Direct Line's Representation ad tracker – Feb 2021.
** Source: Facebook for Business report on diverse representation in online advertising – 2021.
† Source: All In Census – June 2021.

How we're contributing at Lloyds Banking Group

We've been striving for some time to understand and improve our approach to inclusion and diversity in communications. In 2016 we published our Reflecting Modern Britain report, which highlighted the underrepresentation of ethnic minorities in UK advertising.

We then followed up in 2018 with our Ethnicity in Advertising report, which reviewed how well the UK advertising industry represented people from Black, Asian and other ethnic minorities. In those intervening years, we were pleased to report a positive shift in the numbers, but there was certainly still room to improve, particularly in relation to accurate portrayal and eliminating stereotypes.

Holding ourselves to account

We recognise that representing our customers in marketing communications is important, and plays a role in moving society and perceptions forwards, so we wanted to develop a deeper understanding of how our own communications are perceived, gaining actionable insight for the future.

The result is this report, revealing areas of focus, and some practical guidelines we can follow to create stronger and more inclusive and positive communications, **championing modern Britain**.

> " WE WANTED TO DEVELOP A DEEPER UNDERSTANDING OF HOW OUR OWN COMMUNICATIONS ARE PERCEIVED. "

OUR RESEARCH AIMS
AND METHODOLOGY

We know from previous research that portraying diversity sensitively can be difficult, but it's also important. In our latest study therefore, we focussed on a qualitative review of Lloyds Banking Group communications, to:

UNDERSTAND	EVALUATE	DEVELOP
Understand consumer views on how well we portray ethnically diverse people.	Evaluate whether these portrayals are accurate and unbiased.	Use our findings to develop new guiding principles to follow.

We completed **three research steps**:

- CULTURAL **ANALYSIS** – exploring tropes and stereotypes, many of them overlooked or broadly unknown.
- A LIGHT SEMIOTIC **REVIEW** – identifying communications of ours which may perpetuate tropes.
- FOCUS **GROUPS** – inviting consumers from different ethnic backgrounds to review and comment.

To help us explore the nuances of cultural dynamics, we undertook **16 focus groups**, split by ethnicity:

- **ASIAN:** Bangladeshi/Pakistani, Indian, Chinese
- **BLACK:** Black African, Black Caribbean
- **MIXED HERITAGE:** White/Black, White/Asian
- **WHITE:** White British, White other

We included some subsets, based on specific sensitivities. Ipsos MORI moderators offered support where relevant.

- The Bangladeshi/Pakistani group included participants aged 25-50, split into two gender sub-groups.
- The White/Black mixed heritage group included participants aged 21-40.
- The White/Asian mixed heritage group included participants aged 25-50.

- All other groups were split into two sub-groups, with participant age ranges of 21-40, and 41-60.

  Participants were screened to ensure moderate to high digital literacy, and to make sure they didn't hold extreme views which could affect the validity of the report.

  To make sure all participants had similar exposure to UK culture and society, we only included second generation British residents, or people who have lived in Britain for over 10 years.

What we shared

We created three animated slide reels, including recent communication examples from Lloyds Bank, Halifax and Scottish Widows. We featured everything from social media posts, to stills from TV advertising, but not copy-heavy letters or assets without imagery.
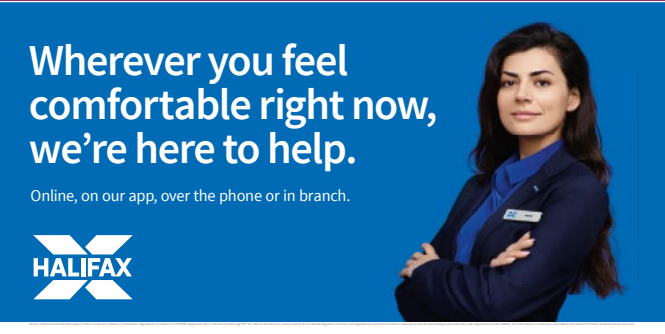
3	**50**	**16**
BRANDS REVIEWED	COMMUNICATIONS SELECTED AND EXAMINED	ONLINE FOCUS GROUPS

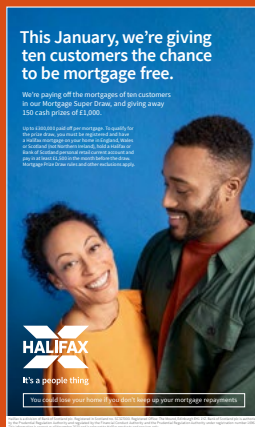Above are some of the images we showed as stimulus.

RESEARCH
HIGHLIGHTS

In the main our communications were felt to be positive and inclusive. But we did learn some things we could do better with one overarching and, to us, significant insight: it simply isn't enough to 'reflect' modern Britain, by just including images of people from ethnic minorities

People want to be portrayed positively

The overwhelming message from ethnic minorities was that they want to see authentic, positive representations they can relate to in advertising and communications.

Respondents said that there was an opportunity for marketing professionals to use their platforms to champion diverse representation, defy negative stereotypes and showcase positive role models.

This January, we're giving ten customers the chance to be mortgage free.

HALIFAX
It's a people thing.

Money Talk: How do I stay in control?
Monday 26 October

HALIFAX

OTHER KEY
INSIGHTS:

✓ Effort in diverse representation is recognised and appreciated

Focus group participants were positive about our efforts, expressing how important it is for brands to be inclusive, but recognising how difficult it is to tackle with sensitivity.

✓ Expectations vary based on age and experience

Younger people from ethnic minorities, and those born in the UK, have higher expectations of seeing positive representations of themselves and their families in marketing.

✓ Emotional triggers vary based on experience

Even subtle tropes can evoke strong associations with past trauma, related to discrimination and racism. Triggers can include words, phrases and images, with complex responses based on the psychology of individuals, and the severity of their past experiences.

WHAT CAUSES
THE PROBLEM?

I t's sometimes hard to understand, rationalise and truly empathise with the reactions of others. With varying frames of reference shaping our values and expectations, it can be challenging to predict what could affect someone positively, or negatively.

Much has been written about thought systems, such as the effect of system 1 thinking on the effectiveness of brand marketing, so we considered that in our research, discovering that different ethnic minorities recognised tropes which weren't apparent to others – some creating strong emotional responses.

Could this play into racial stereotypes relating to crime?

What exactly is a trope?

Put simply, a trope is a theme applied to a person, group, object or idea. A notion which, for some reason, is adopted and perpetuated in culture, often quite casually.

- Tropes both oversimplify complexities and emphasise differences.
- They can be so ingrained that associations are automatic, and universal.
- Tropes can distort our perceptions and even behaviour, resulting in unfair discrimination.
- They're often rooted in historic relationships or traditional ideas, decontextualised over time.
- Tropes are the broad stories, from which more specific stereotypes are born.

Because ethnic minorities are often the target of tropes and associated stereotypes, people who don't fit the implicit standard of 'British Whiteness' may be more sensitive to evidence of tropes in advertising and culture at large, however 'moderate'.

We all have a responsibility to challenge tropes and really think about how communications could be interpreted, or the negative feelings they could trigger.

Within our cultural analysis we uncovered a long list of potential tropes that could be depicted in communications, whether through verbal or visual cues. These range from the trope that Black people are more naturally athletic, to preconceptions about Asian people being more mathematically intelligent and studious.

Although we've identified tropes which relate to our communications and the wider financial services industry, we believe the guiding principles we've developed can be broadly applied. **However, this list is not exhaustive.**

What this means for marketers

- It's extremely important to be aware of potential tropes and triggers for diverse audiences, to avoid perpetuating them.
- Consumers tend not to read the finer details straight away, so communications need to implicitly portray the protagonist in a balanced way, either visually or verbally.
- Underlying white cultural dominance in British society, can implicitly impact the way people from other ethnicities are judged and compared. By facing into this we can hopefully mitigate these deep-rooted, and often outdated, cultural references.

NEW GUIDING PRINCIPLES

In the following sections we explain each of these principles in more detail, but here's a quick checklist:

Portray me positively
Present all people in a way they'd like to be seen, helping to challenge and defy restrictive stereotypes.

Where am I in all of this?
Try to represent all ethnicities – Asian and mixed heritage people are often underrepresented.

Don't put me in a box
Consider all the layers of identity of the people you portray.

Level the playing field
Show that people from all ethnicities can have equal social status and are deserving of prominence.

Authenticity is in the details
Focus on the nuanced details for true-to-life representations – create good connections, not bad reactions.

Sensitively challenge bias
Take time to consider how communications could be interpreted by people with differing beliefs.

Word association counts
Make sure the language you use alongside an image doesn't reinforce tropes.

Check in with an expert
Enlist the support of an external cultural advisor, or establish your own diversity panel in-house.

PORTRAY ME **POSITIVELY**

Our 2018 report highlighted that representation of people from ethnic minorities in communications had increased in UK advertising, but that more could be done in general to avoid stereotypes and improve the accuracy of cultural portrayals. We found that people from ethnic minority backgrounds:

- Rarely assume lead roles.
- Often felt essentialised by aspects of their culture, or negatively stereotyped. This could:
  - Include clichéd portrayals, e.g. a Bollywood wedding.
  - Elicit negative responses, e.g. associating Black people with crime.
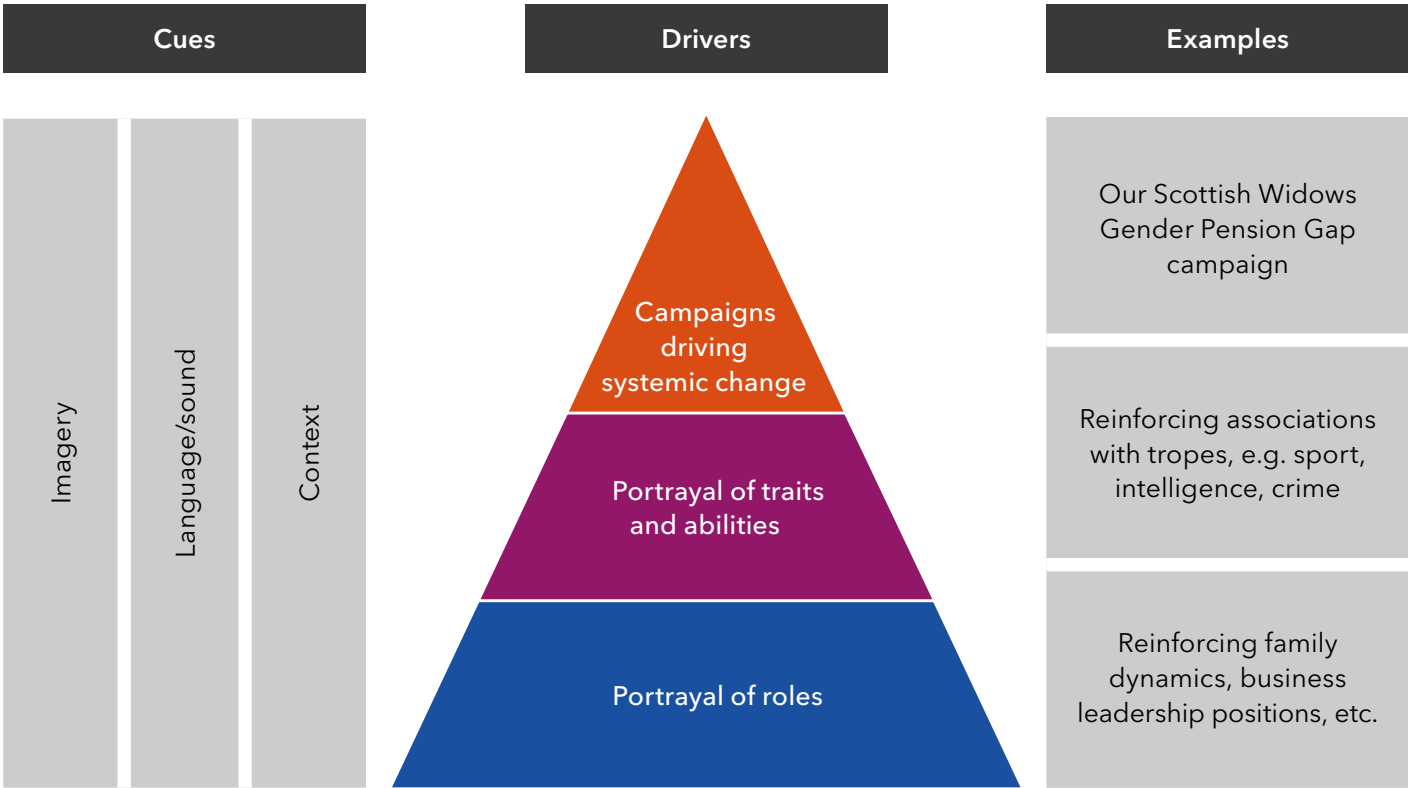
An element of blindness

Our latest research highlighted that many White participants generally felt optimistic about the level of diversity in the communications we shared, rarely spotting things that were obvious to ethnic minority people. White people placed more emphasis on quantity as a measure of representation, more than how people are portrayed – instead focussing on gender, sexuality and relationship status as more primary issues.

The simple fact is, you're less likely to recognise subtle tropes or stereotypes if you don't share the same culture and lived experience.

Addressing stereotypes

Our research shows that the roots of some tropes run deep, resulting in unconscious biases that can influence our views and actions, sometimes despite the best of intentions.

We've therefore developed this framework to assess communications and identify positive changes:

Cues			Drivers	Examples
Imagery	Language/sound	Context	Campaigns driving systemic change	Our Scottish Widows Gender Pension Gap campaign
			Portrayal of traits and abilities	Reinforcing associations with tropes, e.g. sport, intelligence, crime
			Portrayal of roles	Reinforcing family dynamics, business leadership positions, etc.

Drivers

Portrayal of roles
What roles do featured characters play, and could those help to reinforce or defy a trope? Examples include family or business roles. Is the person present and involved? How important or senior is their role? These are probably the easiest tropes to spot and correct.

Portrayal of traits and abilities
Are you implying anything about the traits or abilities of the people featured? For example does the protagonist come across as stereotypically intelligent, athletic, angry, etc. This could reinforce a negative trope.

Campaigns driving systemic change
Creating campaigns which defy stereotypes, and lead to systemic change, is somewhat of a marketing holy grail. However, the stance should always be authentic to your brand or product.

As an example, we ran a Scottish Widows campaign on the Gender Pension Gap, using our role and authority to raise awareness of an endemic issue for women and girls.

Cues

Imagery – whether it's the protagonist, or background characters, set and props, examine every aspect to identify any evidence of negative tropes.

Language/sound – choose words/music/artists carefully - these help to set the scene and build emotional connections. Be aware of background sounds too, and any responses they could trigger. Consider potential biases or affinities created by casting people with distinct accents or dialects.

Context – is the overall concept, story and message reinforcing negative tropes, and is there an opportunity to defy them instead?

KEY STEREOTYPES HIGHLIGHTED
BY OUR RESEARCH

Family dynamics

As we highlighted earlier, the depiction of roles is critical in supporting positive portrayals. The role of family dynamics being particularly important.

People from ethnic minorities mentioned that White people are currently more likely to be portrayed in a stable 'nuclear' family. They'd like to see more portrayals of loving happy families with both parents included.

Black participants in particular welcomed images of fathers lovingly interacting with their children. They felt this could help to challenge tropes around Black fathers abandoning their families. Similarly, this could be achieved by portraying two Black parents together.

Safe banking
HALIFAX

BLACK FATHERS LOOKING AFTER THEIR CHILDREN BREAKS THAT STEREOTYPE OF THE BLACK SINGLE MUM, WHICH IS IMPORTANT.

Black African | aged 21-40

THERE IS A STIGMA THAT HAS FOLLOWED BLACK PEOPLE ABOUT BLACK FATHERS LEAVING MOTHERS TO RAISE CHILDREN ON THEIR OWN, MAKING THEM A SINGLE MOTHER. IT HAPPENS TO WHITE PEOPLE TOO BUT THERE'S NO STIGMA THERE. SO IT'S IMPORTANT TO SHOW WHOLESOME BLACK FAMILIES; MUM, DAD AND CHILD.

Black Caribbean | aged 21-40

Preventing fraud and online crime
By your side   LLOYDS BANK

Implied links to crime

Any communication which references crime, even if it's about crime prevention, can trigger emotional responses based on associations with preconceptions about some ethnic minorities.

The combination of an image of a Black person, alongside a headline about fraud, didn't have malicious intent, but was problematic and emotional for our Black focus group participants. This just illustrates the importance of being more thoughtful about imagery, language and context.

Implied financial vulnerability

Another implied association Black people noted especially, was that they may be more inclined to struggle financially. Therefore, it's important to consider if any imagery or words used play into such stereotypes.

For example, showing Black people on communications relating to credit products, or basic accounts rather than premium alternatives, could infer they're less financially stable compared to other groups.

CREDIT CARDS ARE ASSOCIATED WITH DEBT, VERY NEGATIVE. AND THE ASSOCIATION WITH BLACK PEOPLE CONNECTS THIS WITH HOW BLACK PEOPLE MANAGE THEIR MONEY.

Mixed heritage Black/White | aged 40-60

Job roles

Portrayals of people in job roles can play a significant role in reinforcing stereotypes, or countering them. For obvious reasons, people from ethnic minority backgrounds don't want to be the only people portrayed doing lower-paid or unskilled jobs. That isn't so much about pride, but rather that it reinforces the notion that people from ethnic minorities lack skills, intelligence or financial savvy.

All of our focus group participants made it very clear that positive portrayals of role models, from every ethnicity, was something they'd value, and feel is important. That includes representation of people in skilled and professional roles, comfortable financial positions with loving happy family relationships. It is not just about avoiding negative stereotypes, but spotting the opportunities to defy them.

By showing positive role models in communications, such as a Black female business leader, we can help to challenge 'cognitive burdens' and negative tropes.

Supporting an Urgent Dental Centre
£550,000 loan
Emergency funding helps practices offer critical care, protecting the NHS frontline
All lending is subject to status.
By the side of business   LLOYDS BANK

THE ASIAN DENTIST – IT'S A BIT OF A STEREOTYPE, BUT IT'S A TRUE ONE. THERE ARE A LOT OF ASIAN DENTISTS, SO IT'S NOT OFFENSIVE OR ANYTHING.

Indian | aged 21-40

DON'T PUT ME IN A BOX

Consider visual cues

Portrayals in advertising are so often based on a dominant or visible factor, e.g. being Asian, wearing a headscarf, or simply being one gender or another. We know from our previous research, ethnicity is central to identity for most ethnic minorities, but there are other aspects you can layer, beyond simple casting choices.

But by including more subtle cues, we demonstrate a deeper understanding and acknowledge broader aspects of culture and identity. Not only is this more authentic, but it can help to defy stereotypes associated with ethnic minorities.

Supporting the
Hidden Disabilities Sunflower Scheme

HIDDEN
disabilities

By your side   LLOYDS BANK

By the side of our customers this winter
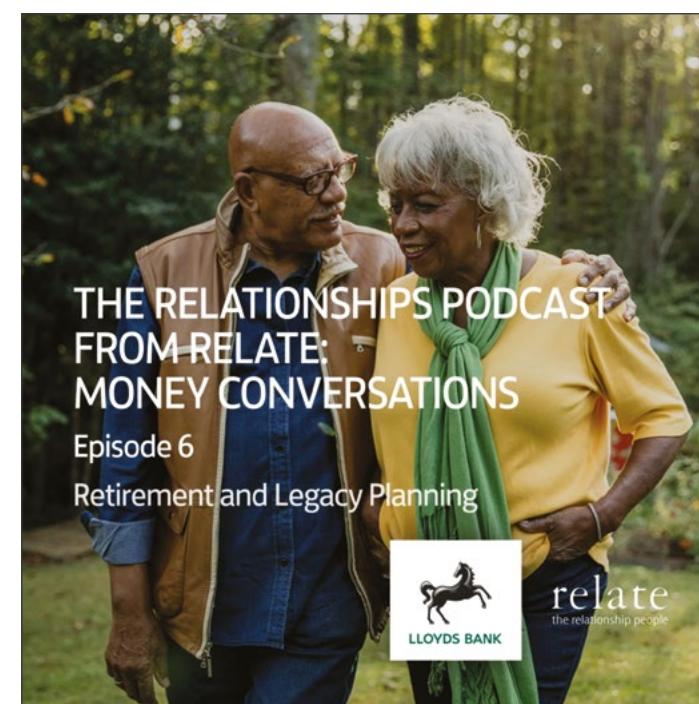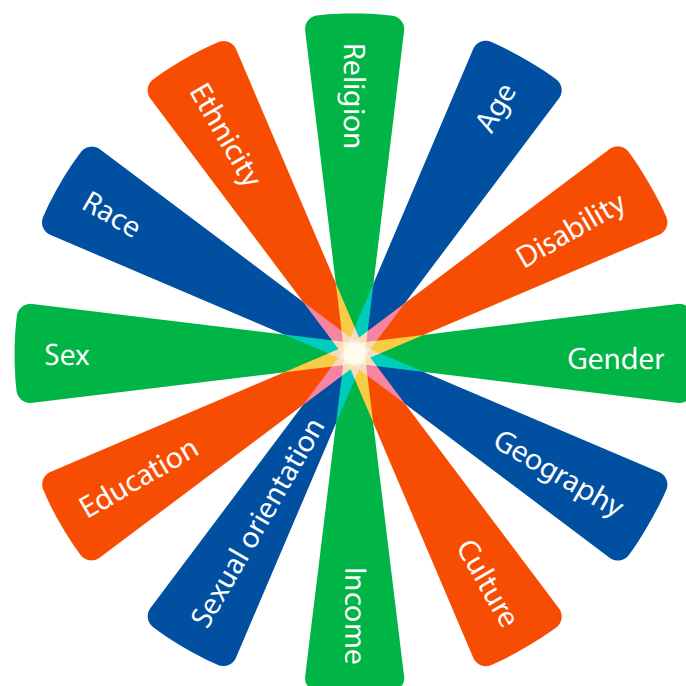
LLOYDS BANK

Of course, every person is different. Our identities and perspectives are sculpted by a complex blend of core, chosen and inherent traits, as well as our individual experience and responses to external factors, including society, family, geography, culture, media and more.

Acknowledging intersectionality

Intersectionality is the concept that there are numerous aspects of identity which overlap, creating different modes of discrimination or privilege. For example, someone might identify as Black and Female – a combination which other people might have preconceptions about, based on long-established tropes.

The infographic we've included shows some of these aspects, and how they intersect, illustrating the complexities of identity and prejudice people may face in everyday life.

Religion · Age · Ethnicity · Disability · Race · Gender · Sex · Geography · Education · Sexual orientation · Income · Culture

THE RELATIONSHIPS PODCAST FROM RELATE: MONEY CONVERSATIONS
Episode 6
Retirement and Legacy Planning

LLOYDS BANK   relate
the relationship people

Generational diversity

One layer of intersectionality that was positively highlighted by our latest research, was our inclusion of ethnically diverse older individuals, especially older couples. As well as representing the natural diversity of society, these evoke affectionate memories of older relatives.

"

YOU TEND NOT TO SEE TOO MANY OLDER PEOPLE THAT ARE BLACK IN ADS, SO IT'S NICE TO SEE THAT. MAKES ME THINK OF MY GRANDPARENTS.

Black Caribbean | aged 21-40

"

AUTHENTICITY IS IN
THE DETAILS

Our 2018 report included feedback that even when ethnic minority people are portrayed, it's often in a dominantly western, cliché or stereotypical scenario. This latest research illustrated that people notice and critique even the subtlest cues, highlighting the true importance of authenticity.

Culturally conscious styling

Clothing and personal styling can play a key role in portraying a person's character. Black focus group participants, in particular, mentioned the importance of having pride in their appearance and wanting to look their best, so it'd be unrealistic to portray them as unkempt. They also commented on the importance of cultural awareness when choosing or curating images.

"

A YOUNG BLACK MAN WOULD NOT DRESS HIMSELF IN THOSE CLOTHES OR WEAR A HAT LIKE THAT. SOMEONE ELSE CLEARLY DRESSED HIM…
NOT AUTHENTIC.

Black Caribbean | aged 21-40

"

The societal impact

Dress and appearance can indicate social standing, so by portraying people from ethnic minorities looking smart is one way to help defy stereotypes and enhance perceptions of success.

As our research has highlighted, even small details can play a significant role in reinforcing stereotypes. For example, images of Black and mixed heritage people with natural hair were welcomed by our focus groups, helping to challenge western beauty standards people may feel pressured to assimilate.

Just remember, good intent when portraying diversity can be undone if it isn't perceived as positive and authentic.

Style doesn't replace substance

Of course creative needs to work from a brand perspective, but our research found people were much less forgiving of imagery they perceived as 'staged', or featuring people they assumed were models.

This image, used on social media, was very obviously a selfie of a real staff member, so people we're more accepting of it as an authentic portrayal.

"

THEY ARE IN A UNIFORM. THEY ARE STAFF SO YOU REALLY CANNOT SAY TOO MUCH ABOUT IF THERE ARE ENOUGH BLACK OR ASIAN PEOPLE IN THE ADS. BUT WITHIN THE PROPER ADVERTS THEY CAN CONTROL WHO IS IN THE ADS.

Black Caribbean | aged 21-40

"

Contextual relevance

It's not just the protagonist, but also the setting and minor details that can prompt questions about authenticity. Our focus group participants highlighted that even an authentic image used in the 'wrong' setting could be negatively received and incite judgement or ridicule.

Whether it's a product you're advertising, or a storyline you're portraying:

- What's the relevance of depicting a specific person in a particular scenario?
- Would that person be a likely character?
- If so, are they presented positively, challenging rather than reinforcing unhelpful tropes?

The background details matter

Our research showed that images connect with people from different ethnic backgrounds in distinct ways, taking cues from small, nuanced details which others may overlook or misunderstand, simply because they haven't shared the same lived experiences.

In this example, Black people felt a stronger affinity, aided by factors like the pattern and style of clothing, hair and other physical attributes.

Big dreams need big plans. And an even bigger kitchen.

Christine. EKO FOOD, LONDON. 28th September 2020.

We provided the finance so Eko Food could increase production at a new, larger premises, allowing them to grow their business whilst bringing a taste of Africa to London.

By the side of business

LLOYDS BANK

WORD ASSOCIATION

The words that are used alongside imagery are just as important to get right. It's always worth taking a step back and considering if words or a combination of assets could be at all insensitive.

Demonstrating awareness of societal issues

Just as words have the power to demonstrate empathy and awareness of the challenges people face, they can lack sensitivity if we fail to consider potential lived experience of the reader.

Words can act as labels and no author is likely to understand every nuance of perception, so careful research and diverse input on communications featuring sensitive topics would be a sensible step.

It's a we'll try again thing.

Classic Account and Basic Account

By your side

LLOYDS BANK
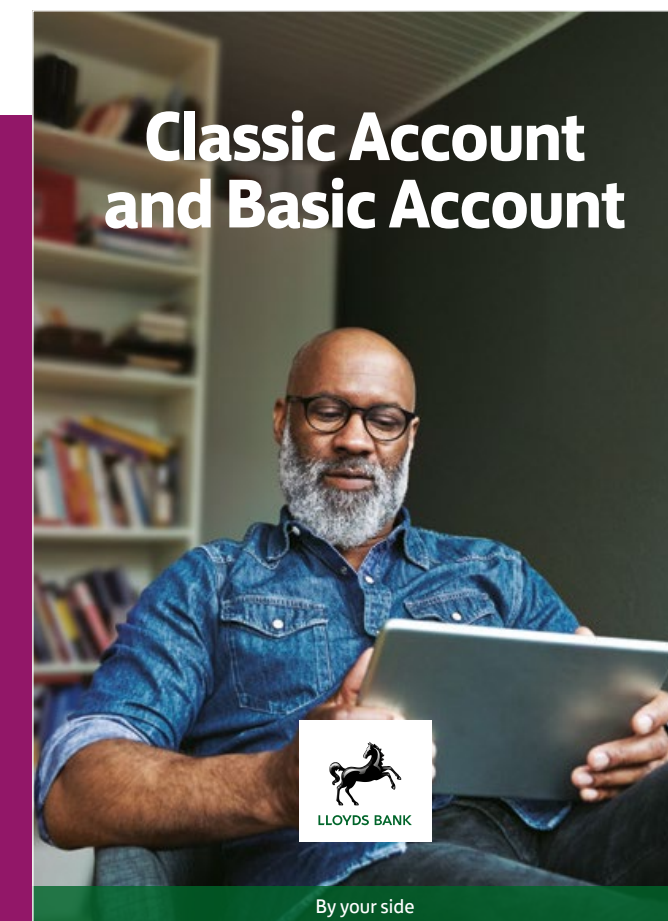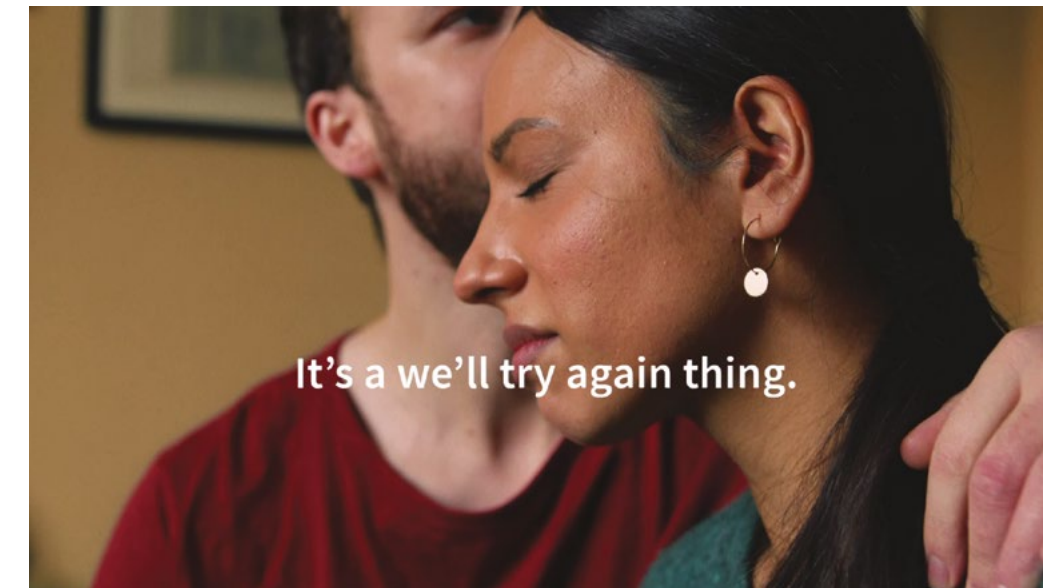
Consumers join unexpected dots

It's often the combination of words and imagery that create an issue – not necessarily imagery in isolation.

Here's an example. Although the word 'basic' is part of the product name we're illustrating, alongside the image it may be inferred that ethnic minorities, or Black people in particular, are more suited to basic products and services, implying that they're more likely to struggle financially, or have a lower intellect level.

This just illustrates the need to carefully consider the names given to products or services, as well as the images you use to promote them.

WHERE AM I
IN ALL OF THIS?

We know from our previous research, and many others published by the marketing industry, that including portrayals of more ethnic minority people is absolutely key to moving the dial. Our 2018 report highlighted an improvement in UK advertising, but also that Asian groups were still underrepresented, compared with others.

Consider all ethnicities

This issue of lack of Asian representation came through again in our latest research, commented on most by mixed heritage and Asian groups themselves.

We now recognise that, when selecting images or casting for shoots, we need to be more conscious and inclusive. As we've explored earlier, cultural differences, such as religious beliefs, can be subtly reinforced using visual cues (e.g. well-chosen props), as well as authentic clothing and styling.

> WE WORK AS HARD AND CONTRIBUTE AS MUCH AS THE WHITE PEOPLE. THEN WHY ARE WE NOT ACCEPTED IN THE MAINSTREAM COMMUNITY?
>
> **Pakistani** | aged 25-50

By the side of Jealous Sweets

Sarah James, Relationship Manager from Lloyds Bank, arranged the working capital that helped Jealous Sweets expand into global markets.

By the side of business

LLOYDS BANK

Selective representation also excludes

Tokenism is something many marketeers worry about, and rightly so.

With our focus groups, we shared a Halifax social media video about Diwali celebrations, including clips of people speaking in various dialects. Overall this was well received, but participants warned that portrayals shouldn't be 'essentialised', i.e. reducing a group or culture to one single event.

Of course the answer isn't to ignore cultural celebrations. Some may always be more dominant – Christmas, for example – but we can redress the balance by affording time, energy and space to talk about a diverse cross section of events, as well as including people in other communications which aren't so culturally specific.

When you do include a reference to a cultural moment, look at the wider cultural calendar holistically and make sure it's not the only one you plan to cover – although it's not a tick-box exercise either. People would simply welcome broader representation of the events which are significant to them and their lives.

> I HAVE NOTICED THAT IN SCHOOLS AND SUPERMARKETS THE FOCUS IS ON INDIAN FESTIVALS LIKE DIWALI. BUT EID IS NEVER INCLUDED. IT MAKES ME FEEL EXCLUDED.
>
> **Bangladeshi** | aged 25-50
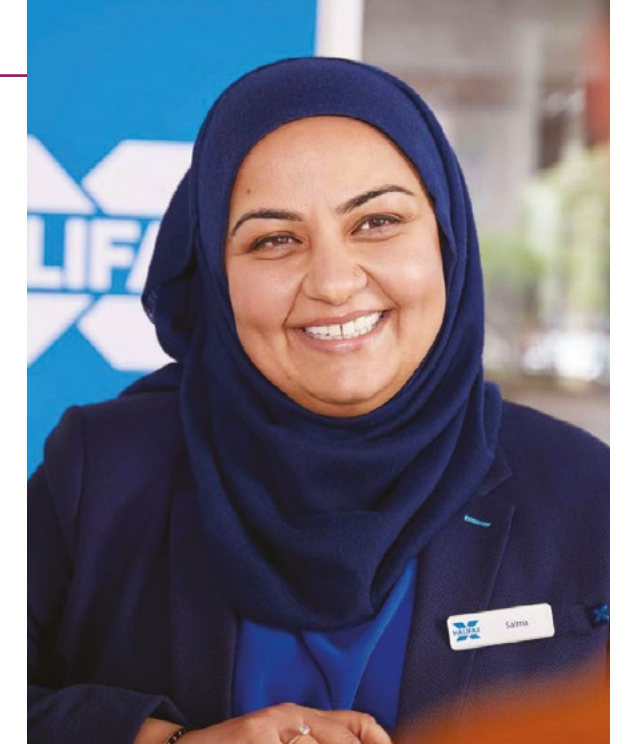
Recognising contributions to society

In everyday life, and some job sectors particularly, people from every ethnic background contribute to the broader needs of society. These are positive stories we can help to relay.

For example, the NHS boasts skilled practitioners and care staff from every ethnic minority, there to help in times of need. If we're choosing images relating to the medical profession, it's important that we showcase this real-life diversity, recognising the contributions of ethnic minorities in that environment.

This may not be easy if you are relying on stock shots, but we have to press for realistic representations and not make do. The last thing we want to do is cause offense, or undervalue people who make such a tangible difference every day.

> WE ARE PART OF THE BRITISH SOCIETY; WE WORK HARD AND CONTRIBUTE AS MUCH AS WHITE PEOPLE.
>
> **Bangladeshi** | aged 25-50

LEVEL THE PLAYING FIELD

Inequality, however unintentional, can be perceived in subtle ways, reinforcing a sense of White superiority and privilege that's often considered endemic in western society.

So, how do you level things up and, ideally, create campaigns which help to lead systemic change?

Assigning starring roles

Back in 2018, our Ethnicity in Advertising report found that only 7% of the adverts reviewed had an ethnic minority lead character. The protagonist is a powerful role, but it's also important to apply an intersectional lens when casting, ensuring the portrayal is positive and authentic. Lead characters are often scrutinised most.

As we mentioned in the previous section, it's vital to consider the implied traits, abilities and roles people from ethnic minorities play. Are they shown as inferior to White counterparts, and are stereotypes evident?

For example, are we depicting people with manual jobs, in poorer settings or is there any inference that they could be less educated and skilled? Is there anything which might incite unreasonable judgement, rather than defying stereotypes, and championing inclusion and diversity?

Other characters

Similar considerations apply to background characters – what roles are they playing, and do their implied traits reinforce a negative trope?

Consciously rotating order

It's usually something we consider from a creative perspective, but who appears first in a TV ad, brochure or script can be challenged and varied. This could help to alleviate perceptions that White people maintain a position of superiority and privilege in society, which can be discouraging to people from other ethnic minorities.

Portraying leaders and experts

Campaigns featuring senior and influential people can highlight a lack of diversity and play to the stereotypes, especially if they are positioned as your company's experts.

Even if you're making progress with your own diversity targets, if you don't portray ethnically diverse people in influential positions, it could reflect your organisation's commitment and, consequently, external perceptions of your company. This extends to assessing the make-up of your own talent pool and the way they're portrayed in communications – all demonstrating your commitment to inclusion and diversity.

Behind the scenes

All other aspects need the same level of attention to detail, from the voice-over to written content. Even music selections can influence – by choosing an ethnically diverse genre or artist, you show support and solidarity.

The same also applies to the crew you enlist for photoshoots and ad production.

There are so many ways we can share opportunities more broadly and include everyone, just by making more conscious choices.

SENSITIVELY
CHALLENGE BIAS

One complex issue our research uncovered is how you navigate portrayals which potentially oppose cultural or religious beliefs, despite being broadly recognised and accepted by society.

Sexuality and intimacy is just one example, where the tone can really challenge some people's beliefs, eliciting a negative response.

THE RELATIONSHIPS PODCAST FROM RELATE: MONEY CONVERSATIONS

Episode 2

Getting Married

LLOYDS BANK

relate
the relationship people

At Lloyds Banking Group we have zero tolerance for homophobia. However, our research uncovered that some people will have strong cultural beliefs that conflict with images that are intended to demonstrate inclusivity.

Considering the tonality within the context is one important way to navigating this issue.

> **I DON'T AGREE WITH SAME SEX MARRIAGE BECAUSE OF MY RELIGIOUS VALUES... THAT IS THE WAY I HAVE BEEN BROUGHT UP. I HAVE FRIENDS FROM DIVERSE BACKGROUNDS, SO APPRECIATE THE EFFORT, BUT THIS IS NOT FOR ME.**
>
> **Chinese** | aged 41-60

CHECK IN WITH
AN EXPERT

No one has all of the answers, which is why it's important to acknowledge that and lean on the collective power of our colleagues and partners.

Look at your own teams

Diverse teams contribute valuable perspectives and potentially create better work, so attracting and nurturing in-house talent is a priority for many businesses.

At Lloyds Banking Group we have a defined Race Action Plan, supported by Advocates, an Advisory Committee and a Race Advisory Panel of colleagues from a mix of ethnic backgrounds, roles and divisions, all working to ensure inclusion and diversity is central to our company culture.

Although we are focussed on increasing representation at Lloyds Banking Group, the reality for most organisations is we're still on a journey to boost the diversity of our teams.

Who do you collaborate with?

It's useful to understand how diverse any agencies or partners you work with are – can they offer perspectives you don't have in-house?

This could extend to working with specialist cultural advisors from outside your business, who can provide targeted feedback on creative or facilitate structured research.

Your creative process

It could help to examine your existing processes to identify intervention points, or simply make sure that diversity is front of mind when producing and reviewing creative.

Just be sensitive

Engage your staff and ask for feedback, input and advice about cultural topics, or their lived experiences. Just remember, it's not their role and responsibility, even if they're happy to help.
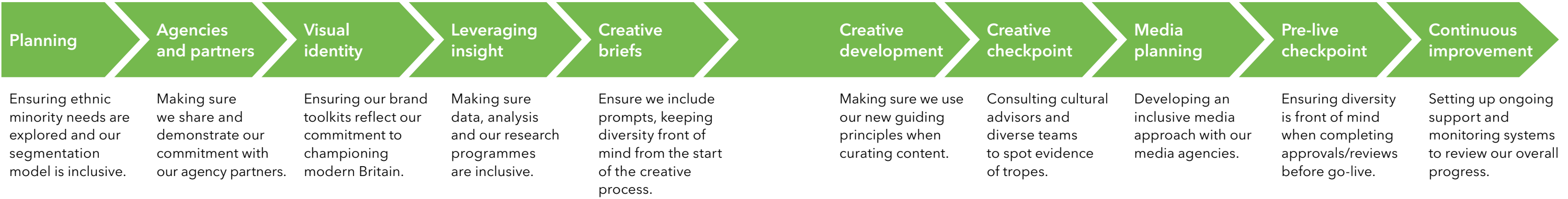
THE ROAD **AHEAD**

We hope you found this report thought-provoking, or at the very least interesting.

We commissioned this research as part of our ongoing commitment to inclusion and diversity, but by using ourselves as a test subject and sharing results, perhaps you'll be inspired to act and apply our guiding principles to your own creative approach.

We recognise it is not always easy for all organisations to make similar commitments, but small change in the right direction makes a difference. There are lots of other resources out there which you might find informative – some are referenced within this report – but we hope our findings are useful to you. **Together, we can lead a positive change in advertising and communications.**

How we're changing our comms delivery process

Planning	Agencies and partners	Visual identity	Leveraging insight	Creative briefs	Creative development	Creative checkpoint	Media planning	Pre-live checkpoint	Continuous improvement
Ensuring ethnic minority needs are explored and our segmentation model is inclusive.	Making sure we share and demonstrate our commitment with our agency partners.	Ensuring our brand toolkits reflect our commitment to championing modern Britain.	Making sure data, analysis and our research programmes are inclusive.	Ensure we include prompts, keeping diversity front of mind from the start of the creative process.	Making sure we use our new guiding principles when curating content.	Consulting cultural advisors and diverse teams to spot evidence of tropes.	Developing an inclusive media approach with our media agencies.	Ensuring diversity is front of mind when completing approvals/reviews before go-live.	Setting up ongoing support and monitoring systems to review our overall progress.

To make sure we learn from this exercise, we aim to:

✓ **Inspire** colleagues and agencies by deepening our understanding. We know this topic is highly sensitive and complex, but it's vital to develop more inclusive and positive marketing communications, so we need to empower people to understand, discuss and face uncomfortable issues.

✓ **Adapt** our processes to guide colleagues, identify opportunities and intervene during creative phases where necessary, to implement our new guiding principles. Above are some changes we'll be making as ideas to consider.

✓ **Support** colleagues and agencies with access to resources, cultural advisors and experts. We recognise that to sustain change and develop our collective capabilities and confidence, long-term support will be invaluable.

INDUSTRY **VIEWS**

BOBI CARLEY
Head of Media/Inclusion
and Diversity Lead, ISBA

As brands, we have a responsibility through our comms to drive positive change. Lloyds Banking Group are leaders in truly measuring and understanding the challenges and importance of addressing race and ethnicity in advertising. This valuable report shows why we need brands to go one step further. The ambition should not stop at 'Reflecting Modern Britain' – brands must be 'Championing Modern Britain'. Collective, meaningful action is needed and this guide serves as a great tool to support brands on their journey.

LEILA SIDDIQI
Associate Director Diversity,
IPA

As an industry we need to focus our attention on doubling down our efforts in the area of ethnic representation in advertising and marketing.

Last year's Black Lives Matter movement has educated us on issues around race and the concept of allyship has finally emerged. We have the unique opportunity right now to harness this new understanding by adjusting our ways of working; and to create a new culture which is just as exciting as the old ways, but that is fit for the current times we live in.

One of the main indicators of how inclusive we are as an industry is the degree to which our creative work reflects the society we live in and how this work resonates with our audiences and consumers.

We fully support Championing Modern Britain and our aspiration is that upon referring to this report you will find yourself better equipped to identify unique solutions and practical actions in order to accelerate positive change, and combat racial discrimination and stereotypes in order to reflect the diverse communities we serve as authentically as possible.

SHARON LLOYD BARNES
Commercial Director,
Advertising Association

Inclusion and diversity are at the heart of effective communications. To truly reach people, we need to reflect them. Throughout the unprecedented pressures of the global pandemic, we have seen the need to reach and engage the whole of our diverse society in the fight against COVID-19, and governments across the world have used communications as a vital tool both in advising the population to stay safe, as well as during the vaccine rollout. Ensuring the widest variety of people are represented in these communications has been vital to their effectiveness. That is why I welcome the Championing Modern Britain report and congratulate Lloyds Banking Group on their commitment to ensuring more representative and inclusive marketing communications.

LLOYDS
BANKING GROUP
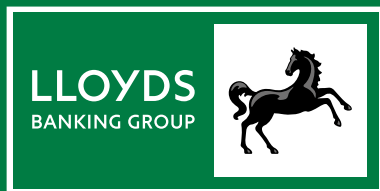
Our research was facilitated by the experts at Ipsos MORI.

We'd like to thank everyone who supported the research and creation of this report.

Find this report online at:
**www.lloydsbankinggroup.com/
championingmodernbritain**

Find other reports in this series at:
**www.lloydsbankinggroup.com/who-we-are/
responsible-business/inclusion-and-diversity/
ethnicity-in-advertising**

**www.lloydsbankinggroup.com/who-we-are/
responsible-business/inclusion-and-diversity/
reflecting-modern-britain**

If you need this report in another format, such as large print, Braille or audio CD, please get in touch.

For security, all information in this report has been anonymised and cannot be traced to a specific individual.

Lloyds Banking Group brands include Lloyds Bank, Halifax, Bank of Scotland and their associated companies. Learn more at: www.lloydsbankinggroup.com

Important information

Issue date: July 2021