Euro banknotes score a 7.4 on a scale from 1 to 10 for both the public’s appreciation and the public’s confidence (Randsdorp and Zondervan, 2015). This is a good result. People in the Netherlands are satisfied with the euro banknotes. They like the design and they have trust in the genuineness of their banknotes. However, one thing is missing, affinity; the Dutch don’t bond with the euro banknotes (e.g. Fong, 2011). Also the design of the second series retain a banknote design concept without a face (Stürmer, 2015). Indeed, euro banknotes are emotionally flat. They do not evoke positive emotions, neither negative (De Heij, 2006). The absent affinity has multiple causes. The designs of the euro banknotes show no signs of life and the word euro, synonymous for money, is frequently displayed. The architectural constructions on the euro banknotes do not really exist. Are these artificial buildings a metaphor for the European Union? Of all messages incorporated within the first series, people seemed to have picked up what was not expressed in the design: the euro is about money, not about people.

Affinity with the design of a banknote may arise when people pay attention. In its turn attention is controlled by user functions, introduced in the accompanying article in this edition of IBDA Insight entitled, “The Coaster-model for Banknote Designers”. All user functions will contribute to affinity, but two functions are dominant. Taking the euro banknotes as an example, this article introduces experiencing identity (UXF 1) and receiving a communication message (UIF 4).

EXPERIENCING IDENTITY (UX 1)

Banknote identity is multifaceted and the two main facets are nation identity and design quality. The nation’s identity is defined as the information on a banknote by which it is recognised as representing country x or area y. An outstanding banknote design will receive national and international recognition and therefore an iconic banknote will contribute to identity. A high level of design freedom (De Heij, 2012) and the selection of a top designer are seen as preconditions for an outstanding design. However, design identity is kept outside the scope of this article since the focus is on the nation’s identity.

To underline the nation’s identity, banknote designers often rely on symbols. Symbols or icons have a similar meaning, both representing an idea, belief, action or entity. Typical examples are a coat of arms, the national flag, a geographic map or other national symbols like heraldic beasts or motifs relating to folklore. Mythological symbols are also applied in banknotes, like the caduceus, the staff of Mercury, the god of financial gain and commerce in the Greek mythology (Hermes in the Roman mythology). Another is the cornucopia or horn of plenty, a container overflowing with wealth, represented by flowers, nuts or other edibles.

EARLY SYMBOLISM ON BANKNOTES

In the 16th century, designers based their work on iconographic studies in Christian art, studies that aimed at expressing the identity of Christianity. Icons on banknotes have been studied too (e.g. Bollen, 1999; Hymans, 2010). Such studies show that the design of the first banknotes displayed the value and the name of the issuer. The name of the issuer is one of the first identity features or features supporting the user function of experiencing identity. These first banknotes did not carry any added symbols or communication messages. As far as is known, the first portrait appeared in 1777 on a Scottish banknote (figure 1a). In these times, coins displayed portraits and were trusted appearances of money. Trust will be transferred from coins to paper money by printing a similar portrait, so was probably the thought of the creators (figure 1b and 1c). Portraits of head of states are still depicted on modern banknotes as a symbol of national identity (e.g. Morocco, Thailand and United Kingdom), just like a portrait of a former head of state or founding father (e.g. China, India, South Africa). On issues of later date banknotes also depicted portraits of scientists or artists. A few years after the French introduced banknotes, in 1800, paper money was commonly disliked and mistrusted. Like bankcards today, commercial banks issued their own banknotes. To date banknotes are used by everybody, but in those days mainly by merchants, business people. By the time of the Great Exhibition in London in 1851, banknotes had become generally accepted. In these times of the Industrial Revolution the first communication messages appeared on banknotes, expressing economic welfare. Examples are female allegorical figures, representing human virtues (figure 2a). Economic prosperity was also expressed by images of ships under sail or smoking chimneys (figure 2b). Confidence in banknotes was encouraged by symbols of permanence or vigilance, like anchors, hives, towers, open eyes, lamps or roosters. Printed landscapes invited people to learn of distant zones of their country, which they had no other way to see. A well-known example of the latter, a banknote full of symbolism, is the redesigned reverse of the one dollar banknote in the US, issued in 1937 (figure 3a). A single book has been written just about the symbols used on this banknote, elaborating especially on the meanings of the truncated pyramid (Ovason, 2004). A French 5,000 franc banknote issued in 1942 is a later example of a banknote overloaded with icons, like the victory statuette, the ear of corn and olive branches (figure 3b). In the 1950s a shift has been made when traditional symbolism was left behind for the first graphic designs prepared for a united Europe.
EUROPEAN SYMBOLISM AROUND 1950

"All our colours to the mast" is a poster of the Dutch designer Reyn Dirksen (1924–1999), designed in 1950 in the context of the Marshall Plan. This winning entry is a wonderful example of a new type of early European symbolism (figure 4a). Take note that, like the first euro banknotes, this design does not show any people, but does have a dynamic, optimistic expression. Another early visual depiction of Europe was an international signposting system for a European roadwork, using typical green signs, e.g. E 233. In 1950 this roadwork was developed by the United Nations and not by a European organisation. It took until 1955 before a European organisation, the Council of Europe, developed a European visual, in this case it was the European flag (figure 4b).

The symbolism of the flag is threefold: colour symbolism, image symbolism and number symbolism. The colour blue represents the sky or optimism. The gold colour of the five-pointed stars is a traditional colour of heraldic ornaments. The stars form a circle, the ‘ring of stars’, symbolising unity and may also be seen as a round table, symbolising equality. Unlike the flag of the United States, where each star represents a state, the twelve stars of the European flag represent the symbol of perfection and completeness. Anyone is free to perceive in the number ‘twelve’ any other symbolisms as well, including that of the Apostles, the hours of a clock dial or the months in a year. No matter how well conceived the European flag was, forerunners of the European Union (EU), like the European Coal and Steel Community (ECSC), did not take up the invitation of the European Council to apply this flag. Instead the ECSC designed in 1958 their own flag, although this flag does demonstrate design familiarity with the European flag (figure 4b). Introduced in 1955, it took until 1985 before the European flag was accepted as an emblem of the EU. In 1957, European symbolism developed further when all six countries of the ECSC issued a similar stamp displaying the word EUROPA in a visual depiction of Europe, in this case it was the European flag (figure 4b).

SYMBOLISM ON EURO BANKNOTES

The forward looking symbolism of the first European designs disappeared in the decades that followed. In 1992 it was decided to introduce the euro or ECU (European Currency Unit) as it was called in these times. Although ‘One Banknote for Europe’ is a first order communication message, the forerunner of the European Central Bank, the European Monetary Institute (EMI), had another message in mind and proposed “Ages and Styles of Europe”. Each denomination should represent a historical period (Age) and a building representing that age (Style). A series of seven denominations would be rolled out, representing eight design periods. To solve this problem, the 100 euro would represent two styles, the Baroque and Rococo. This message was proposed in 1995 by a commission with various experts such as art historians. To the Dutch central bank (DNB), this approach was oppressive and DNB proposed to add a free category, later named “Abstract/modern”. A banknote design competition was organised in 1996 and the designers could contribute to both categories.

In the design briefing they could read that the euro banknotes should embody a cultural and political message. For the category ‘Ages and Styles’ the cultural message was the proposal of the commission. No suggestions were made for a political message, except for the self-referential “should embody a political message that’s readily acceptable to all European citizens” (European Central Bank, 2003). Therefore, Robert Kalina, the Austrian winner of the design contest, proposed two mottos, one for the front and one for the reverse. On the front “Openness to others” is reflected by the windows and doors, showing some light coming through. On the reverse the motto is “Bridges linking people”. By choosing the design of Kalina the EMI passed the preference of the European public, which was a banknote design full of people (figure 6a). This design by Maryke Degryse received the highest public score (52 %), significantly more than the selected design by Robert Kalina (30 %) (De Heij, 2007).

COMMUNICATION MESSAGES ON EURO BANKNOTES (UIF 4)

The previous section introduced the identity design of the euro banknotes. This section continues with the communication messages of the euro banknotes (UIF 4), another dominant user function when it comes to affinity. Figure 5 provides an overview of all communication messages of the euro banknotes. There are clearly too many incorporated, with the result that not one message comes through. The message best recalled is ‘old buildings’, by 11 % of the Dutch. (Randsdorp and Zondervan, 2015). Messages of the euro banknotes that do come across relate to the euro as a means of payments: the numeral (75 %), the main colour (62 %) and the word EURO (31 %).

The buildings depicted on the euro banknotes are a source of communication problems. The buildings refer to the past and look somewhat dilapidated; they miss the dynamic look of the future as depicted in ‘All our colours to the mast’. The theme Ages and Styles remains unknown; Dutch respondents do not know that each denomination represents a particular style period, such as the Renaissance on the 50 euro banknote (De Heij, 2007). Furthermore, the buildings on the euro banknotes may be switched without being noticed, as long as the colour is maintained (De Heij, 2009).

The two political messages incorporated in the constructions are not recognized either. Probably it is not clear that the windows and doors are open and represent openness to others. The message of bridges linking people is also difficult to understand; there are no people on the bridges and they do not connect anything, the bridges are floating in the air. These disappointing results, at
least in the Netherlands, did not lead to an adaptation of the communication messages for the second series of euro banknotes. On the contrary, an extra theme was added, Europa, the Greek myth, a message suggested by Reinhold Gerstetter, the German designer of the upgrade series (Currency News, 2013). Despite the policy to add one more communication message, the choice for a figure from the Greek mythology is a remarkable one, as buildings depicted on the first series were imaginary, as a national bias had to be avoided. While in the early years of the European integration graphic designs expressed ‘building together’, a forward looking theme, the design of the euro banknotes are looking backwards. The portrait of Europa on the new euro banknotes fits in an old tradition to represent a nation by female symbols, like Marianne symbolising France and Britannia symbolising the United Kingdom (figure 7). However, a portrait in the watermark and in the foil should bring some life to the series. Once more it seems that this message remains unnoticed. In 2015, two years after the refreshed euro 5 and one year after the upgrade of the 10 euro banknote, less than 1 % of Dutch respondents recall that the watermark shows a “portrait of Europa and/or a woman” and her portrait in the foil is remembered by just 0.2 % (Randsdorp and Zondervan, 2015).

THEMES FOR EURO BANKNOTES SUGGESTED BY THE DUTCH

As the Dutch do not know the theme of the euro banknotes, the following question was asked: ‘what would you like to see on the euro banknotes?’ For many respondents (52 %) it is difficult to imagine something European, as evidenced by the fact that half of the respondents were unable to recommend spontaneously a typically European characteristic for a new banknote (De Heij, 2007).

Euro banknotes are seen by the Dutch as tangible token of the Eurozone’s single currency and of European organisations. In other words, the euro banknotes itself are typically European. Those who came up with a recommendation, provided a wide range of answers. When asked in 2007 for suggestions for images on the euro banknotes, pictures of well-known European buildings like the Eiffel tower, Acropolis and the tower of Pisa were prompted in 2007 by 37 % of the respondents. Rather than signifying that the Dutch really want to see the Eiffel tower on banknotes, this outcome suggests that the Dutch have no strong national feelings when choosing an image for a new euro note. In other words, the Dutch do not necessarily require euro notes with Dutch national symbols like clogs, tulips, windmills or Rembrandt.

In 2011 a second research was done to come to a better understanding of the European identity (De Heij, 2012). Respondents were asked: When you think about Europe, what would you consider to be typically European? Indeed, the euro was, spontaneously, regarded as the most typically European symbol (25 %), followed by the Eiffel tower (16 %), absence of borders (11 %) and Brussels (10 %). Youngsters see the euro, Brussels and the European flag as typically European. Concluding, instead of a top-down approach of European messages, the Dutch opt for a bottom-up approach, as illustrated in figure 8. But above all, it seems that a communication message could be left out as the banknote itself is the message. An alternative design for euro banknotes has been delivered by a young Dutch designer, by Thom van Enckevort (figure 6b). His forward looking symbolism of ‘sitting together at the European table’ is a good example. Although this design does not show people either, the design evokes positive emotions.

IDENTITY DESCRIPTION

A design such as that of Van Enkevort is an example of a new type of symbolism, forward looking symbolism. In times of self-acting citizens with personal responsibilities, traditional symbolism is under pressure. Such an approach is seen as steering and is even experienced as paternalism. To arrive at forward looking symbolism, the central bank should make an identity description. An identity description is a short text, about half A4, telling what kind of experiences the new banknote design should evoke. Such identity descriptions should be developed at the start of a new banknote design project and central banks may go for advice by a communication agency (De Heij, 2007). Subsequently, the banknote designers will suggest themes and images. Two examples of identity descriptions are provided in figure 9, respectively on former Dutch guilderbanknotes and on euro banknotes. A more recent example comes from the Bank of Canada, which was supported by 79 % of Canadians surveyed (Bank of Canada, 2014).

“A series of bank notes is a unique opportunity to represent Canada. Each series depicts new visual content so that, over time, the diversity of Canadian society, culture and achievements are celebrated. Bank notes:
» promote Canada and Canadians - our values, culture, history, traditions, achievements and/or natural heritage;
» are clearly identifiable as Canadian through the use of symbols, words or images;
» are meaningful to Canadians today and for years to come; and
» evoke pride and confidence in Canada.”

Whether this identity description for Canadian banknotes will lead to understandable communication messages and ultimately generates user affinity will remain a question until the new designs are presented.

In conclusion one can state that, in order to create affinity, banknote designs have to move away from traditional, backwards-looking symbolism to forward-looking symbolism based on an identity description in order to have their desired impact during the public user experience.
References


Figure 1
Origin of portraits on banknotes.

a) Probably the first banknote with a portrait, the King’s head, issued in Scotland in 1777. The denomination is one guinea (one pound and one shilling or 21 shillings).

b) Coin 1/10 écu (1790) with the portrait of Louis XVI (1754–1793), king of France (1774–1792)

c) Portrait of Louis XVI on assignat (banknote) of 500 French livre (1790).

Banknotes issued by commercial banks

Figure 2
Two examples of private banknotes.

a) Allegoric women on banknote of The Commercial Exchange Bank, Indiana (signed 1858),

b) Ship under sail on banknote of The Merchants Bank of Halifax, Canada (1880).
Figure 4
Examples of early European visuals based on the theme ‘Building Europe together’.

a) Theme: All our colours to the mast. Design: Reyn Dirksen, Netherlands. Winning design of Marshall Plan Poster Contest (1950)

b) Above: European flag (1955). Design: Arsène Heitz and Paul Lévy, France. The European flag is rectangular with 2:3 proportions: its fly (width) is one and a half times the length of its hoist (height). Twelve stars are centred in a circle and are spaced equally according to the hour positions on the face of a clock; not touching each other. All the stars are equal and have five points. The stars are in an upright position: one point is straight up and two points down; the stars are not rotated.

Below: Flag of ECSC, 6-star version (1958-1972). The flag shows two horizontal panels, blue over black. Black stood for coal while the blue stood for steel, the two resources managed by the ECSC. The gold stars represented the states in the community. If a new member joined, an additional star was added, with an odd star, if any, going to the bottom. From 1973 to 1980 a 9 star version was used and from 1981 till its end in 1985 a 10 star version.

c) Theme: Europe in scaffold. Design: Daniel Gonzague, France. Six post-stamps of the first Europe-themed stamp series issued simultaneously in all six countries of the ECSC in 1956 Until 1973, the annual Europe-themed stamp series design was the same for all countries. In 1974, a new theme of the year was proposed and each country was free to choose its own design provided that it reflect the new theme.
## COMMUNICATION MESSAGES OF EURO BANKNOTES

<table>
<thead>
<tr>
<th>Message category</th>
<th>Theme</th>
<th>Subtheme</th>
<th>Design element</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Euro banknote</td>
<td>Euro</td>
<td>Euro in different languages</td>
<td>Word EURO</td>
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<td></td>
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<td></td>
<td>Word ΕΥΡΩ</td>
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<td>Word EVRO (ES2)</td>
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<td>Currency symbol €</td>
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<td></td>
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<td>European Central Bank</td>
<td>Abbreviations BCE ECB EZB EKT etc.</td>
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<td>Signature</td>
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<td></td>
<td></td>
<td>European Union</td>
<td>Flag European Union</td>
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<td></td>
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<td></td>
<td>Ring of stars</td>
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<tr>
<td></td>
<td></td>
<td>Europa</td>
<td>Map of Europe</td>
</tr>
<tr>
<td>2. Cultural messages</td>
<td>Ages and Styles (Historical period and architectural feature)</td>
<td>5 euro: Classical</td>
<td>Front: Window or gate</td>
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<td></td>
<td></td>
<td>10 euro: Romanesque</td>
<td>Reverse: Bridge</td>
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<td>20 euro: Gothic</td>
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<td>50 euro: Renaissance</td>
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<td>100 euro: Baroque and Rococo</td>
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<td>200 euro: Iron and glass</td>
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<td>500 euro: Modern</td>
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<td></td>
<td></td>
<td>Europa, the Greek myth (ES2)</td>
<td>Portrait in watermark</td>
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<td></td>
<td>Portrait in hologram</td>
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<tr>
<td>3. Political messages</td>
<td>Openness to others</td>
<td>Open window or gate</td>
<td>Window or gate showing light coming through.</td>
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<td></td>
<td>Bridges linking people</td>
<td>Bridge</td>
<td>Bridge</td>
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<tr>
<td>4. Authenticity features</td>
<td>Feel</td>
<td>Tactile relief</td>
<td>Tactility of letters (ES1)</td>
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<td>Tactility of edges (ES2).</td>
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<td></td>
<td>Look</td>
<td>Watermark</td>
<td>Gate or window (ES1)</td>
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<td>Security thread</td>
<td>Portrait of Europa (ES2).</td>
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<td>See-through register (ES1)</td>
<td>Security thread</td>
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<td></td>
<td>Secure window</td>
<td>Numeral</td>
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<td>In foil stripe of ES2: 20, 50, 100, 200, 500.</td>
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<tr>
<td></td>
<td>Tilt</td>
<td>Hologram</td>
<td>Foil stripe (ES1: 5, 10 and 20) ES2 all denominations.</td>
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<td></td>
<td>Foil patch (ES1: 50, 100, 200 and 500).</td>
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<td>Iridescent band</td>
<td>Iridescent band (ES1: 5, 10, 20). ES2 all denominations.</td>
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<td>Colour changing numeral</td>
<td>Colour changing numeral (ES1: 50, 100, 200, 500)</td>
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<td></td>
<td>Rolling bar</td>
<td>Emerald numeral (ES2)</td>
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<tr>
<td>5. Motto</td>
<td>The Euro. Our Money</td>
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Figure 5
Breakdown of the communication messages of euro banknotes. Nine themes are identified and 23 subthemes.
MODERN EUROPEAN SYMBOLISM

Europe is about people

Sitting together at European table

Figure 6
Examples of modern European symbolism.


TRADITIONAL EUROPEAN SYMBOLISM

Figure 7
Female symbols on banknotes.

a) Germania on a banknote of 100 Reichsmark, issued in 1909.

b) Marianne on a 5 franc banknote, issued in 1922. Marianne has continuously adorned French coins since 1793. Marianne also appears on the national side of the French euro coins.

c) Britannia on a banknote of one pound, issued in 1930. Britannia has continuously marked British coins since 1672. In her right hand Britannia holds an olive branch. The shield shows the crosses of Saint George and Saint Andrew.

d) A portrait of Europa is used for the second series of euro banknotes, the Europa series (2013). The image of Europa is taken from an ancient vase and is used for the watermark and a part of the foil.
** EUROPEAN IDENTITY **

Figure 8
Top down and bottom up forces to arrive at an European identity.
a) European products as a result of a top down approach by European Union.
b) Suggestions by the Dutch public for a euro banknote with a stronger European identity.

** IDENTITY DESCRIPTION **

NLG (1995)
Reflect a Dutch, or at least not un-Dutch character.
Exude some happiness and a degree of humour.
Be contemporary.
Not show living individuals.
No bias to religion.
Be dignified.
Be dynamic (as opposite to static).
Be representative of its value.

Euro (1996)
Be visual attractive.
Be clearly identifiable as European.
Embody a cultural and political message, acceptable to all Europeans.

Figure 9
Identity description of former guilder banknotes (De Heij, 2000) and euro (European Central Bank, 2003). In case of the guilder the identity description was coupled to a high design freedom.
Guilder design by Jaap Drupsteen, euro design by Robert Kalina.