University of Reading

Symbolism in bank marketing and architecture: the headquarters of National Provincial Bank of England

Article

Published Version

Creative Commons: Attribution 4.0 (CC-BY)

Open Access

Barnes, V. and Newton, L. ORCID: https://orcid.org/0000-0003-1453-8824 (2019) Symbolism in bank marketing and architecture: the headquarters of National Provincial Bank of England. Management and Organizational History, 14 (3). pp. 213-244. ISSN 1744-9359 doi: 10.1080/17449359.2019.1683038 Available at https://centaur.reading.ac.uk/86938/

It is advisable to refer to the publisher's version if you intend to cite from the work. See Guidance on citing.

To link to this article DOI: http://dx.doi.org/10.1080/17449359.2019.1683038

Publisher: Taylor and Francis

All outputs in CentAUR are protected by Intellectual Property Rights law, including copyright law. Copyright and IPR is retained by the creators or other copyright holders. Terms and conditions for use of this material are defined in the End User Agreement.

www.reading.ac.uk/centaur

University of Reading

CentAUR

Central Archive at the University of Reading

Reading's research outputs online

Routledge
Taylor & Francis Group

Management & Organizational History

ISSN: 1744-9359 (Print) 1744-9367 (Online) Journal homepage: https://www.tandfonline.com/loi/rmor20

Symbolism in bank marketing and architecture: the headquarters of National Provincial Bank of England

Victoria Barnes & Lucy Newton

To cite this article: Victoria Barnes & Lucy Newton (2019) Symbolism in bank marketing and architecture: the headquarters of National Provincial Bank of England, Management & Organizational History, 14:3, 213-244, DOI: 10.1080/17449359.2019.1683038

To link to this article: https://doi.org/10.1080/17449359.2019.1683038

© 2019 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group.

Published online: 05 Dec 2019.

Submit your article to this journal

Article views: 56

View related articles

View Crossmark data

Full Terms & Conditions of access and use can be found at
https://www.tandfonline.com/action/journalInformation?journalCode=rmor20

MANAGEMENT & ORGANIZATIONAL HISTORY
2019, VOL. 14, NO. 3, 213–244
https://doi.org/10.1080/17449359.2019.1683038

Routledge
Taylor & Francis Group

OPEN ACCESS Check for updates

Symbolism in bank marketing and architecture: the headquarters of National Provincial Bank of England

Victoria Barnes[a] and Lucy Newton[b]

[a]Max-Planck-Institut für europäische Rechtsgeschichte, Frankfurt am Main, Germany; [b]Department of International Business and Strategy, Henley Business School, University of Reading, Reading, UK

ABSTRACT

This article undertakes an analysis of the symbolism present in the architecture and design in nineteenth century British banking. It focuses upon the headquarters of National Provincial Bank of England, which was built in the 1860s. It explores the symbols and messages that those at the bank wished to communicate to those that viewed the building. The analysis finds that those at the bank impressed its national identity, achieved through its extensive branch network, as its key message which differentiated it from its rivals. Other symbols emphasized that it had adapted to the local market and was equal in terms of competency and richness in comparison to its competitors. We argue that these messages became part of the organization's identity and its brand, as well as the culture of the City of London more broadly. The article provides a new explanation for symbolic meanings represented by bank architecture. It integrates the existing discussion of bank architecture in historical research with the theoretical frameworks and literature being developed in organizational identity and branding.

KEYWORDS

Bank architecture; organizational identity; branding; marketing; symbolism; uses of the past; banks; banking; finance

'It is an indisputable fact that organizations increasingly care about their physical appearance' (Berg and Kreiner 1990, 41).

Introduction

This article provides a new explanation for symbolic meanings represented by bank architecture. It integrates the existing discussion of bank architecture in historical research with the theoretical frameworks and literature being developed in organizational identity and branding. The studies in organization identity, branding and marketing consider an organization in the context in which it operates. These works compare and contrast the communications and perceptions of an organization with that of their rivals. They show how an organization identifies and seeks to be perceived as equal or superior businesses. Many studies on branding emphasize uniqueness, distinctiveness and conceptual separation from other market leaders. They show how an individual organization is situated within its industry or sector. Others emphasize the importance of branding as a cultural

CONTACT Victoria Barnes barnes@rg.mpg.de

© 2019 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group.
This is an Open Access article distributed under the terms of the Creative Commons Attribution License (http://creativecommons.org/licenses/by/4.0/), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

concept, and not just a mere marketing tool. This article builds upon these ideas by focusing on banking in the United Kingdom.

Architectural design in British banking has attracted considerable scholarly attention. Building upon Bourdieu's theory of social, cultural and economic capital (Bourdieu, Wacquant, and Farage 1994), historians have introduced the concept of symbolic capital. Like social and cultural capital, symbolic capital can be exchanged into economic capital and streams of income. The use of architecture, symbols and space gives an organization attributes and ascribes values and characteristics to its personality. The symbols and meanings which have been used by banks in the past have been decoded and documented well in the scholarly literature. Empirical research has shown that the symbols changed over the course of the eighteenth, nineteenth and twentieth centuries. From around 1750–1820, Booker (1990) argued that the buildings of private banks deviated little from discreet restrained facades.

With the emergence of the joint-stock banking in 1830s, historians observe that the physical image of banking and its symbolical capital changed. Black (1996) asserted that London and Westminster's headquarters, built in 1838, embodied symbols of power and authority in London's city space. Ambitious building of bank headquarters continued into the twentieth century. Midland commissioned new head offices (built between 1924 and 1939) for what was, at the time, the world's largest clearing bank, ensuring that the design of the building reflected the bank's status (Green 1980). Indeed, head offices, leading branches and flagship retail stores are of particular interest as these places often become a long-standing and an integral part of the organization's identity (Scott and Newton 2007, 411–13, 2012; van Marrewijk and Broos 2012). Professional institutions, such as the Chartered Institute of Accountants, signaled their status through architecture. This organization built a new headquarters in London the 1890s (McKinstry 1997). Conway and Roenisch (2005, 181) emphasize the importance of the message of power in architecture: 'the architecture, scale and style of large and expensive office blocks are intended to convey commercial power'. Other authors note themes of domination, superiority and alienation of modern corporate architecture (Dovey 1992, 173). There is also notable work on bank architecture written by those based in the United States and former parts of the British Empire (Arts, 1990; Heathcote 2000; Belfoure 2011).

In strengthening links between literatures, the article also adds a new historical and temporal dimension to this analysis. It documents how organizations have learned over time; imitated and borrowed strategies and mechanisms of communication from their competitors. It illustrates how latecomers can build upon the approaches that were successful for earlier organizations. These organizations, which were new to the market, adopted similar personas that embody notions of equality in characteristics and levels of performance. By addressing and incorporating symbols of their rival's uniqueness, these organizations negate the advantage which the other business has gained by it. The new entity can then forge their own claim to distinctiveness, which is responsive to the claims of their competitors. New entrants into markets achieve a prominent position through a mixture of appearing in a way that is both simultaneously similar and unique.

This article focuses on the history of Gibson Hall, as it is now known. The premises can be found on 13 Bishopsgate, London and is the former headquarters of the National Provincial Bank of England. The building was erected in the 1860s. It asks, what was the motivation behind the construction of the National Provincial's new headquarters? What meanings were thought to be embodied by Gibson Hall's architecture, sculptures and design? In what ways did those at bank believe that they outperformed or were superior

to their rivals in the financial market? To what extent did they seek to be considered as equals? This case study examines the rationale and managerial processes involved in decision-making about Gibson Hall. It considers, the context in which the building was designed, and it examines the symbolism in the design in detail to gain insights into the ideas that the bank wished to convey through its London head office. In doing so, it argues that the bank's architecture communicated messages about its grandeur, ancient past and, eventually, uniqueness.

For almost a hundred years, National Provincial managed Gibson Hall, enhanced its contents in keeping with the original classic design and maintained those historic features in order to trade on these symbols. The premises appeared on documents as the bank's insignia. The headquarters, like a flagship store, appeared as a pictorial alongside articles written about National Provincial Bank in corporate histories and other promotional features. When a national media grew in the twentieth century, Gibson Hall was no longer an advertising feature that was seen only by those who resided locally or frequented London, but it was deployed on a wider national scale. Its image was disseminated to a large audience; it viewed by those who would not ever visit the branch or use the banking facilities there. Its value was in its ability to convey symbolic meanings, its images and their messages to onlookers.

We begin by exploring theory and concepts of branding and organizational identity, before considering the role of architecture in this field, and bank architecture in particular. This section draws the reader into the discussion in existing literature that considers history, symbolism and communication. It does this in order to connect these sometimes disparate bodies of literature. We next turn to examine the bank itself and its performance in the decade when those at the bank contemplated building a new head office. The following section considers the building known as Gibson Hall, before considering the symbolism that appeared in the building's sculptures and relief panels. The bank was careful to present itself as different and superior to its rivals but well suited to London and its environment. The bank adapted and fitted within the London cityscape in an attempt to convince consumers that it belonged in the city. This part identifies three core messages in the building's architecture: ancient motifs, regional wealth from regional roots, and the quality of bank staff. It compares these three key claims about the bank's operation to its rivals to show where those at the bank felt that it excelled and was ahead of its competitors. This building has not been considered in detail before and an analysis of its construction and appearance has not been achieved through the use of concepts of branding and organizational identity. This work therefore adds to the literature in organizational studies in particular that takes both an historical and spatial turn.

Theory and concepts

Kotler and Keller (2016, 274) define a brand as 'a name, term, sign, symbol, or design, or combination of them, intended to identify goods or services of one seller or group of sellers to differentiate them from those of competitors'. Branding is described by Wheeler (2017, 6) as 'a disciplined process used to build awareness and extend customer loyalty' to be utilized as a strategic marketing tool. Wheeler (2017, 4) asserts that branding aims to communicate and make a connection with customers and defines brand identity as 'tangible and appeals to the senses' and a factor that 'fuels recognition, amplifies differentiation'.

Other authors consider brands as a cultural concept rather than a strategic marketing tool. Holt (2004) argues that branding is about much more than affecting consumer's perceptions. Rather, he emphasizes that it is a brand's cultural expression – its myth, narrative, ability to adapt to changing societal and cultural norms – that convinces consumers not just to buy particular products or services, but to believe in, and engage with and create iconic brands. Manning (2010, 36) argues for a move away from the concept of brand as trademark, serving 'primarily as differentiating marks for products', to the idea of a brand being 'a set of associations held in the minds of consumers'. Manning (2010, 45) urges us to see brands as more than a means to communicate between producers and consumers, but to being 'autonomous subjects in their own right', whereby consumers may form 'affective relationships' directly with brands. Schroeder (2009, 123) argues for a 'brand culture perspective' whereby the focus is upon 'cultural processes that affect contemporary brands, including historical context, ethical concerns, and cultural conventions'. He welcomes a broader call to consider culture within management and marketing research, arguing that 'culture and history can provide a necessary contextualizing counterpoint to managerial information processing views of branding's interaction with consumers and society' (2010, 124). The brand culture concept, Schroeder (2009, 124) argues, 'occupies the theoretical space between strategic concepts of brand identity and consumer interpretation of brand image, shedding light on the gap often seen between managerial intention and market response' or rather between 'strategic goals and consumer perceptions'.

Authors have also recognized the importance of historical perspectives when analyzing brands. Fitzgerald provided an analysis of the successful marketing and branding activities of a particular British firm in the nineteenth and twentieth centuries. He highlighted Rowntree's pioneering success in developing applied marketing methods, product development, branding and advertising (Fitzgerald 1995). Koehn (2001) examines historical case studies in her consideration of the evolution of brands. Moore and Reid show 'show that brands and branding have existed for as long as it has been possible to trace artefacts of human existence'. They take a historical methodological approach to gain a greater understanding of 'what constitutes a brand'. They also link back to the literature of cultural branding in that they argue that 'the ultimate role of brands [is] to carry and communicate cultural meaning' (2008, 419, 420, 430) . More broadly, Zundel, Holt, and Popp (2016) analyze the use of history in creating organization identity, which can be viewed as linking to the cultural branding approach.

Architecture and the built environment can be utilized in branding and building organizational identity. The customer may become familiar with the company through its premises, for example. Wheeler (2017, 184) clarifies further that '[e]xterior architecture represents yet another opportunity to stimulate immediate recognition and attract customers'. Toth (2012, 2) refers to branding in architecture as 'branded environments', through which 'companies are seeking a three-dimensional projection of their company'. Klingmann (2010) argues that architecture can be viewed as adverts and destinations, rather than merely a building or space. Toth (2012, 5) concurs, asserting that '[a]rchitecture can be specific/unique to a client, wherein the architecture is a living vehicle for a brand'. Schroeder (2015, 350) discusses 'visual persuasion' when considering architecture in branding. Thus buildings add to the construction of a corporate brand and identity (Berg and Kreiner 1990, 45).

A cultural approach to branding is relevant to our understanding of the use of architecture and history as part of developing brand identity. The approach acknowledges 'brands'

rhetorical power as both valuable cultural artifacts and as engaging and deceptive bearers of meaning, reflecting broader societal, cultural, and ideological codes' (Manning 2010, 124). Architecture, and in particular the building considered in this article, make use of cultural codes such as art, history, images and myths. These may be defined as the more 'intangible aspects of brand knowledge not related to physical product or service specifications per se' (Moore and Reid 2008, 430). More broadly, Schroeder highlights that 'a process of negotiation [that] takes place in and between the marketing milieu, the cultural surround, and the social environment'. He reminds us that the meaning and value of brands do not just originate from the marketplace but that '[c]ulture, aesthetics, and history interact to inject brands' with meaning and identity (2009, 125).

Therefore, the cultural branding approach allows us to consider the importance of the cultural context in which corporate buildings are situated. It permits the consideration of architecture, where art and design become relevant, and the historical context. Gibson Hall does not merely act as a 'trademark' for the bank's brand but rather draws on the historical development of National Provincial, as well referencing symbols and images that resonate in the cultural context of the City of London in the second half of the nineteenth century.

More broadly, Goldberger (2009) considers that architecture matters much more than merely a means of providing shelter. Rather, he argues, architecture is important as a form of art due to its has the ability to engender emotional reactions; in its ability to represent the 'greatest physical symbol of the idea of community'; and as a form of cultural expression (Goldberger 2009, ix–xii). Conway and Roenisch emphasize the importance of analyzing not just the appearance and construction material of buildings but also:

> how they came into being, and how they were and are used. To understand the complexities of the built environment we need to know something about the decisions that led to building developments, the economic and political context of patronage, the role of developers and the social and cultural context of building use (Conway and Roenisch 2005, 1)

Research into architecture and branding connects to a 'spatial turn' in organizational studies that has seen the publication of several works considering corporate space and architecture (van Marrewijk and Yanow 2010). Within this research on architecture and space, Proffitt and Zahn (2014) consider the issue of legitimacy; other authors consider esthetics (Linstead and Höpfl 2000); others organizational symbolism (Berg and Kreiner 1990; Gagliardi 1992); and some consider architectural design and efficiency (Kersten and Gilardi 2003). There has been recent research on corporate campuses as symbols of power but also of corporate identity (Kerr and Robinson 2016; Kerr, Robinson, and Elliott 2016). More specifically, company headquarters provide and signal legitimation and accumulated prestige (Black 1996). Berg and Kreiner (1990, 57) contend that '[t]he construction of a new headquarters is in itself a strong and powerful signal to the employees and the environment that a new time has come'. Hatch and Cunliffe (2006, 244) consider that 'an exquisite new corporate headquarters building may favorably impress investors ("they must be generating great wealth to afford such a wonderful facility"), customers ("this kind of opulence indicates real staying power"), and community leaders ("what a marvelous aesthetic complement to the community")'.

Other writers have considered bank architecture in particular. Historical studies include Booker's book which contains a detailed consideration of the historical development of

architecture of banks and financial institutions (Booker 1990). Black considers the symbolic capitalism of the new Westminster Bank's headquarters built in London in the 1830s from the perspective of an historical geographer (Black 1996); bank headquarters in London in the early twentieth century (Black 1999); and branches of the National Provincial in the North East of England, designed by Gibson and built in the late nineteenth century (Black 2003). Bank buildings are the usual point of contact between the bank and its customers. They offer a physical manifestation of the bank and its brand. In terms of immediate impact upon the consumer, space, size, and perceived crowding or configuration can have a measurable effect on consumer behavior (Harrell, Hutt, and Anderson 1980). A bank's architecture also provides an important signal to customers of the bank's reputation. A solid and impressive building speaks of reliability, dependability, quality, power and prestige (Dovey 2008). The importance of bank architecture for corporate identity is recognized by Van Heerden and Puth (1995, 2):

> Most South African banks have well-designed corporate livery, smart buildings, and distinguishable corporate headquarters. Communicating a distinctive corporate identity is therefore a major means of achieving a unique positioning, which may lead to increased profits and improved business relationships with customers, suppliers, intermediaries, subsidiaries, the authorities, the media and international contacts.

Importantly, architecture includes symbols, whether in the design of the building itself or via statues and ornament. Goldberger is clear about the importance of the symbolic nature of bank architecture:

> Once American banks tended to be serious, classically inspired buildings, civic presences symbolizing both the stature of the bank in a community and protection for the hoard of cash within. Who would not doubt that their money is safer in a limestone temple of Italian Renaissance palazzo than in a storefront? Traditional architectural style served a powerful symbolic purpose here (Goldberger 2009, 22–23).[1]

Architecture or physical environment can thus signal important values and meanings which can play a role in developing corporate brand identity (Bitner 1992; Rapoport 1982; Schroeder 2015).

Davison and Biehl-Missal have considered imagery other than architecture in relation to banks and financial institutions. Biehl-Missal undertakes a visual analysis of organizational imagery and how this operates in creating an 'atmosphere' at the Frankfurt Stock Exchange (Biehl-Missal 2013). Davison analyzes the importance of visual branding by the Bradford and Bingley Bank, in particular the image of the bowler hat (Davison 2009). These authors assert the important of images, symbols and imagery in our analysis of organizations, from a variety of perspectives, and from both a historical and contemporary viewpoint.

Academic studies on marketing and branding often focus upon the consumer's reaction (Mick 1986; Levy and Rook 1999). For business historians, the task of interrogating the company's intention is simpler as the motivations for decision-making were often recorded. Conversely, the original receiver of the communication – the customer – is no longer present for the historian to question. For the most part, the company places their ideas in the form of written documentation, such as board minutes or correspondence among those in the managerial hierarchy, and later the marketing team. This documentation often survives in the business archive.

This article examines internal documents created by those working for the National Provincial Bank. We analyze the intentions of those building the organization's headquarters and provide an understanding of how the receiver saw these symbols and messages by using the press, pamphlets and journal literature. The following section turns to our case study; it explores the background of the National Provincial Bank and the building of its new headquarters in London in the mid-nineteenth century. The headquarters of the National Provincial Bank of England makes a compelling case study. This is not only due to the location of the office and its centrality within the London landscape but also as the organization was a forerunner of the national scale enterprises which became the model for retail banking in the twentieth century – the large bank with a London head office and a widespread regional branch network.

Background

In 1862, when building commenced on the new head office in London, National Provincial was no longer a fledgling enterprise. It was founded in 1833 and had grown quickly to govern an extensive regional branch system (Barnes and Newton 2018a, 454–6). By this point, it possessed 122 branches spread throughout Great Britain. The paid up capital of the bank increased from £450,000 in 1853 to £1.08 million in 1866 (Orbell, Turton, and Pressnell 2001, 403–404). Net profits stood at £395,709 in 1863, £523,252 in 1864, and £483,612 in 1865.[2] The business was profitable and expanding. The bank created and managed a dynamic and multi-regional branch network. This allowed it to diversify risk and withstand shocks and dips in the local and regional economies in which it operated.

National Provincial was the only bank in the first three quarters of the nineteenth century that serviced multiple regions in England and Wales[3] but with one exception; initially it did not operate inside London. Although the bank was headquartered in England's capital, its premises there did not offer financial services and it acted as an administrative unit only. Under English common law, the Bank of England possessed a monopoly on note issuing within a sixty-five mile radius of Charing Cross. The legislation, which was passed in 1833, clarified that joint-stock banks could enter this zone but on the condition that they relinquished their note-issue.[4] After engaging in lobbying in an attempt to repeal this legislation, National Provincial conceded that it could not change the regulatory system. The bank therefore ceased issuing new notes in 1862 in order to move its financial services into London and the lucrative markets that could be accessed from the capital city, as well as the wealthy areas that surrounded it.

Bank notes were an important tool for communicating corporate objectives and organizational ambitions. They were passed around the commercial community and redeemable for gold only at the bank. With such a wide circulation, merchants as well as others of the middling sort, saw the bank's notes and the imagery, messages and other visual components that they contained. They often included detailed artwork that was difficult to forge and other symbols of the bank. With the bank's notes now gone and replaced with those of the Bank of England's, the National Provincial had lost one of – if not its most direct – means of external communication. Bank premises were another important component of marketing, branding, corporate identity and PR.[5]

London was the ideal center for engaging in a new series of communications, which would continue to influence consumers as the century progressed. At a special general meeting with

the shareholders, Mr. John Minet Laurie (1813?-1868), a magistrate, a Member of Parliament, and the Chairman of the bank,[6] described London as 'the monetary centre of the world' and explained to the shareholders that any revenue lost by forfeiting their note issue would be counterbalanced by new business gained in the capital. This argument about international signaling appeared to be persuasive as the motion was passed unanimously.[7] As National Provincial did not operate in London, the individuals in the city who looked outward toward the British Empire. The international commercial community had probably not engaged with the bank before. For instance, the bank's notes would not have traveled this far. The organization was likely to be new to this group. Indeed, the regional financial markets within England were spatially separated until the late nineteenth century when technology improved to encourage interregional trade and the movement of goods and people (Newton 1997). Those who banked in London were unlikely to have visited or seen the National Provincial Bank of England's offices in Newcastle, for example. The bank had to attract and build an entirely new set of customers with the London area.

National Provincial was entering a market that already contained several successful joint stock banks. It could attract depositors and loan applications from these banks but also from new customers. In an environment of unlimited liability banking where the stability of bank was tied to the perceived wealth of its shareholders and depositors, appealing to a group of individuals who had not held a bank account before was a risky strategy. It was easier to poach customers and the bank had used similar measures in the past (Barnes and Newton 2016). The competition in London was strong. The Bank of England still operated as a private firm and London private banks continued to thrive (Cottrell 2016, 77). Four joint stock banks were established in London in the 1830s. The London and Westminster Bank was the first in 1834. It was followed by the Surrey, Kent & Sussex Banking Company in 1836 (later re-named the London and Country Bank); the London Joint Stock Bank in 1836; and the Union of London and Smiths Bank in 1839 (Orbell, Turton, and Pressnell 2001, 343–347, 351–352, 353–354, 513–514). Three new joint stock banks opened in the capital between 1840 and 1855. The Commercial Bank of London opened in 1840 and the Bank of London and City Bank both opened in 1855 (Orbell, Turton, and Pressnell 2001, 71, 149–150, 159–160).

The 1860s witnessed further significant expansion as eight more joint stock banks opened in London: the Bank of London, East London Bank, London and Provincial Banking Company, London and Middlesex Bank, Alliance Bank, North London and South London Bank, Imperial Bank and Metropolitan and Provincial (Orbell, Turton, and Pressnell 2001, 51, 142, 159–60, 185, 287–8, 347–8, 349–50, 460; Cottrell 2016, 79).[8] These metropolitan banks tended to have large capital and customer bases, with branch networks within London and spreading into the prosperous middle class areas surrounding the city. By the 1860s, joint stock banks were thus firmly established in London but still faced prejudice from the financial elite. For example, the London and Westminster Bank was refused an account at the Bank of England, along with all the endorsement that holding such an account could bring. Joint stock banks were not permitted to join the London Clearing House until 1854 (Orbell, Turton, and Pressnell 2001, 569). Even after this date, some were refused entry (Cottrell 2016, 81).

The joint stock banks which operated in metropolitan areas attempted to differentiate themselves in appearance from their predecessors, the private banks.[9] As Black (1996, 65) noted, '[t]he banking-houses of the London private bankers were exactly that: banking-*houses*' [emphasis in original]. The buildings that they operated from were decidedly domestic in appearance. Joint stock banks moved vigorously away from this style. The London and

Westminster led the way when opening its grand new headquarters on Lothbury, just behind the Bank of England, in 1838. The new offices made a bold visual and symbolic statement about that arrival of joint stock banks in the City of London (Black 1996). The City was also littered with grand buildings of other well-established commercial and financial institutions, for example the Bank of England itself; the Royal Exchange opposite the Bank of England, which opened a new building in 1844; Mansion House, the residence of the Lord Mayor of London, opposite the Bank of England and built in the eighteenth century; the head offices of the Royal Insurance Company in Lombard Street, built between 1857 and 1863; new head offices of City Bank on the corner of Threadneedle Street, built in an Italianate palazzo style and opened in 1856; another palazzo-style building in Cornhill completed in 1858 and housing the headquarters of the National Discount Company; the General Credit and Finance Company's 'Venetian Gothic' offices on Lothbury, opened in 1868; as well as the buildings of the ancient Livery Companies, such as Drapers Hall and Merchant Taylors Hall, near to Bishopsgate (Kynaston 1995, 245). These buildings that were close to what would become National Provincial's head office are shown in Figures 1 and 2. Gibson Hall can be seen on the middle of the left hand side of Figure 1. Figure 2 is the map of the area immediately to the left of the Figure 1.

These buildings possessed grand architecture and grand ornament (Ward-Jackson, 2003). The second half of the nineteenth century was also an era of re-building within the City of London itself: 'between 1855 and 1901 80 per cent of the City of London's physical fabric was rebuilt … Compared to the Georgian City of London the Victorian cityscape employed larger scaled ornament and more stone and glass' (Abramson 2005, 198). This rebuilding included opening six new railway stations which permitted commuters to easily enter the City of London (Abramson 2005, 198). Lombard Street, at the heart of the City, was remodeled, with London private banks and insurance companies opening new offices here in the 1860s (Booker 1990, pp. 128, 131). The second half of the nineteenth century was thus a period of change for London's financial district and National Provincial was part of the move to a style of new 'monumental columnar bank headquarter buildings', which

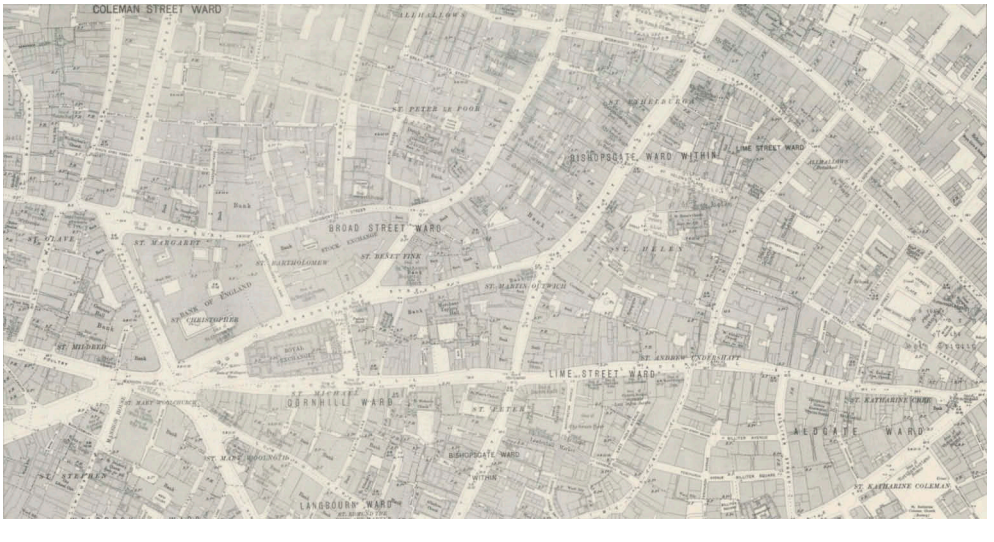

Figure 1. Ordinance Survey Map, London, 1895.

Figure 2. Ordinance Survey Map, London, 1895.

deliberately contrasted in style from the private banking-houses and their more 'domestic' architecture (Abramson 2005, 187).

Adapting to the London environment

It was thus vital that when National Provincial decided to do business in London, and give up its note circulation, its new headquarters could be identified clearly on a street which was already home to several banks and financial organizations. Those at National Provincial also wished to compare favorably with their rivals. The bank aimed to present itself as an equally trustworthy bank that was both as prosperous and wealthy as the other financial organizations in London. For the bank to be successful in London, its managers felt it needed an imposing physical presence to signal that it was a safe alternative to the existing banks in the capital. This was an important message in an era where bank failures (both private and joint stock) were not uncommon (Turner 2014, 52, 119). For instance, a financial crisis in 1857 led to several bank failures in the same year: the Liverpool Borough Bank and the Northumberland and Durham District Bank. In Scotland, the Western Bank of Scotland failed and the City of Glasgow Bank suspended payment in 1867 (Turner 2014, 75–79, 119). In 1866, when National Provincial opened its new head quarters, the Overend Gurney crisis led to the failure of several banks. Barned's Banking Company Ltd., the English Joint Stock Bank Ltd., the Bank of London and the Birmingham Banking Company all collapsed in 1866, and Preston Banking Company suspended payment. The Royal Bank of Liverpool failed a year later in 1867 (Turner 2014, 79–84). Messages around stability were thus important for the National Provincial to convey.

Those at National Provincial began working on the building that would ultimately become Gibson Hall. Hitherto, National Provincial's head office was unsettled as it had moved through a range of other buildings in London. When the bank was first formed in 1833, its head office was situated in 50 and 51 Broad Street, London. By 1834, it had moved to Austin Friars and a few years later in 1840, it relocated again to 112 Bishopsgate Street. This address had been

the residence of William Mellish (1764–1838), who had descended from a landed family in Blythe, Nottinghamshire and been the Member of Parliament for Middlesex until 1820. He was better known for his commercial activities as he was an 'eminent merchant' and a Director and Governor of the Bank of England.[10] The residence of Mellish had originally been commissioned by John Gore, Mellish's maternal grandfather, as he needed premises for his business partnership with Joseph Mellish, William Mellish's father (Namier and Brooke 1985, 129). Gore called upon Robert Taylor (1714–1788) to design the building during his transition from sculptor to architect. As Taylor became more established, his patrons and commissions came from the wealthy London financiers and directors, with his most famous public work being the Bank of England.[11] The premises at 112 Bishopsgate, which Taylor designed were demolished in 1864, to make room for a new building.

An internal report for the bank stated that the '[h]ouse now occupied by the Bank is greatly out of repair, and inadequate to the requirements of the business now transacted'.[12] From the start, it was clear that the bank wished to expand. It spent £20,000 purchasing the two houses to the right of the existing premises.[13] Those at National Provincial also wanted to create a new grand head office to symbolize its status as an expanding, confident, prosperous and fortuitous bank. Black notes that the new headquarters of the London and Westminster Bank, which was built in the 1830s, symbolized '[s]olidity, purpose and strength', which 'were qualities to be admired and commentated upon in the office of a capital-rich banking institution' (Black 1996, 65). National Provincial wished to emulate London and Westminster Bank's signaling of grandeur. It did not intend to continue to operate out of a building that looked akin to those of the older private banks and was mercantile in design.

To build a headquarters that those at the bank thought represented their present identity more suitably, an architect called John Gibson (1817–1892) was appointed. He gained the attention of patrons and the business elite when he won the competition to design the National Bank of Scotland in 1844 (Booker 1990, 71–74). National Provincial paid close attention to the strategies of other banks; they recognized their attempts to communicate identity through their architecture. It did not matter how closely Gibson followed or deviated from his existing styles of architecture. Those customers in London were not likely to be patrons of the banks in Scotland, which Gibson designed. They were unlikely to ever see a bank in Scotland as the two locations were sufficiently far apart. Gibson's work was to be received in London afresh.

Throughout his career, Gibson designed country homes as well as banks. Gibson's work became central to National Provincial's architectural design as he maintained a successful relationship with National Provincial after he completed their head office. National Provincial commissioned him to design forty more branches for them (Booker 1990, 155–62). Those at the bank saw value in Gibson's work. By employing Gibson to design the branch networks, he could achieve a sense of uniformity where necessary.[14] The bank's consumers, however, would not see the similarities or differences that he created in the style of building. Banking was localized in this period. To historians of architecture, the banking hall inside the Bishopsgate head offices remains his most famous work.[15]

Those at the National Provincial were mindful of the architecture style and organizational identities of its competitors. They used symbols to communicate their brand that were common to other buildings in the City of London, but also those that uniquely related to their bank in terms of image or detail. But, first, the bank was contextualized in a way that ensured it sat along a London street and did not look out of place. Its materials

and design emphasized continuity with its grand surroundings. When National Provincial's headquarters was unveiled, it stood on a prominent corner plot at the heart of the City of London. Onlookers and the London's popular press reacted with interest and praise for Gibson's design and ancient motifs. The most decorative room within the bank was the banking hall, as shown in Figure 3. *The Builder*, an architectural magazine, gave this place a generally positive review. Gibson had admitted that there had been some difficulty in construction and in connecting the building to adjoining properties. This had left the room asymmetrical. Nevertheless, *The Builder* praised the finish and noted the Roman connotations with the varied pillars and columns which were 'of a strict Corinthian order'.[16] The columns, with leaf-like ornamentation at the top, were symbolic of trees, which denoted stability.

Prominent columns were the foundation of the classical form. It has been noted that banks have often adopted classical architectural styles to imply strength, security and stability, as well as high moral values and tradition (Chambers 1985, 20; Schroeder 2015, 356–361). The building paid considerable homage to ancient history. Karl Baedeker's authoritative guidebook for tourists in London also noted this aspect of Gibson's work. He told his readership that Gibson Hall 'deserves a visit'. He described the structure as 'beautiful, in Byzantine-Roman style, richly decorated hall with polished granite columns and polychromatic decoration' (Baedeker 1894, 103). It is unclear how many German-speaking tourists followed this advice and visited Gibson Hall but the mentioning of its in Baedeker's book indicated that this was a street and a building that was thought to be worth seeing. As Figures 1 and 2 indicate, Gibson Hall was also not far from some other tourist attractions.

Figure 3. Gibson Hall, Banking Hall, *The Builder*, 1865.

The *Bankers' Magazine* reported that the 'magnificent building' was 'an important addition and ornamentation to the architecture of the city' of London. As well as noting the impressive statues and panels of the exterior, the publication commented that the 'banking room, commonly called "the shop", is entered from the corner of Threadneedle Street and is 118 feet in length. It has, in addition to the window opening to the street, three domes of coloured glass' and was 'furnished and arranged in a most elegant manner'.[17] This can be seen in Figure 4. Ward-Jackson summarizes Gibson Hall as follows: 'This, the most extravagant of the City's Victorian joint stock banks, makes it mark principally through the profusion of its sculptural adornments' (Ward-Jackson, 2003, 35). The design of the building will be considered in more detail.

Gibson Hall echoed artwork and design from the Greek and Roman period, as was common in the Victorian period. The messages sent by such styles of architecture would have been explicitly clear to those with a classical education (Conway and Roenisch 2005, 181, 172). Stamp and Amery (1980, 75) comment that '[t]he architect was highly praised by the architectural press, for successfully dealing with the site and employing a Classical style well adapted to the atmosphere of London'. Likewise, the headquarters of the London and Westminster Bank, opened in 1838, utilized Greek and Roman symbols and images (Black 1996, 64). Conway and Roenisch point out the importance of banks adopting forms relating to Greek temples:

> Since Greek temples based on this form had existed for thousands of years, it gave the message of trustworthiness. It was also a form associated with power and dignity, but in this instance transferred by association from a Greek god or goddess to the particular financial house. The message of power is still important: the architecture, scale and style of large and expensive office blocks are intended to convey commercial power (Conway and Roenisch 2005, 181).

Figure 4. Exterior view of Gibson Hall, *Illustrated London News*, 1866.

Ancient history was, therefore, used to symbolize the bank's character. The past and its history was seen as part of its competitive advantage in the same way it appeared in the motifs of other bank architecture at the time (Foster, Suddaby, and Quinn Trank 2010). National Provincial indicated through its imagery that it was equally old and time-tested as the other surviving banks in London. The date of the bank's foundation was also prominently displayed on its exterior, signaling the time span of the bank's provincial activities and its ability to survive and prosper over many decades (see Figure 5). Moreover, the expense of the building itself was clearly on display – those who viewed this grand building would recognize its worth and value. In turn, this epitomized the financial health of the bank itself. Kynaston (1995, 226 and 244–5) notes that 'John Gibson's magnificent classical banking hall… resplendent with Corinthian columns and marble pillars, would have eased the doubts of even the most neurotic depositors'.

The theme of history and reference to an ancient past appeared on the outside of the building as well as the inside. On the exterior, statues on the building's edges and relief panels borrowed much from the style of the ancient past. It resembled art forms apparent in temples and places of worship where sculpted images of deities and other mythological figures appeared as standalone pieces and on the architecture itself. The commissioners, architect and designers of Gibson Hall did not reproduce images from the past directly as the figures were not cast as Greek or Roman gods and goddesses. Yet, despite reconfiguring classic art for a contemporary audience, there were certain hallmarks and clues which indicated a clear lineage to the classical past. It was particularly common for personifications of commerce and industry to garb classical costumes and poses (Grissom 2009, 211). The characters displayed in the statues along the top of the exterior of the bank in Figure 4 appeared as classical sculptures. All were women with a melon hairstyle and bun at the nape of the neck. This was the hairstyle of mortal women of high status in Roman iconography (Trimble 2011, 47). The women stood with their arms closed in a steady pose with little

Figure 5. Exterior view of Gibson Hall, 1900.

motion – typical of Romanesque statues (Trimble 2011, 42). In addition, they wore the toga as the dress of high ranking Roman individuals. These figures imitated those from the classical period; those first civilizations known for their culture and glorious monuments.

However, the form of the statues was adapted to suit the nineteenth century audience and to communicate messages that were steeped in ancient costume. Like Gibson, the other sculptors commissioned to work on 13 Bishopsgate held a reputation for designing opulent, prestigious and historic architecture. The relief panels on the outside were designed by John Hancock.[18] Hancock's work had a high profile as his designs 'won the premium in a competition organized by the Art Union of London in 1849, and at the Great Exhibition of 1851 in London his plaster statue of Beatrice (1850, V&A), his finest surviving work, gained wide praise'.[19] The character of Beatrice appeared in *The Divine Comedy*, which was written by the Italian poet Dante Alighieri during the early fourteenth century.[20] The commission for National Provincial came at the peak of Hancock's career. He had gained prominence through his reproductions and innovative takes on classic artworks. The bas-reliefs on the exterior of Gibson Hall continued to be thought of as important contributions to the architecture mood of the period (Read, Barnes, and Christian 1991, 74–5). Those commissioned to work on the headquarters were thus known for creating modern versions of ancient art forms.

Gibson and Hancock were among the better recognized designers who worked on this structure. Henry Bursill, Felix Martin Miller and board James Underwood designed the building's statues. Bursill was the best in his peer group for sculpting.[21] Like Hancock, he earned public recognition for his works and a silver medal.[22] Miller received similar accolades.[23] In contrast to the other names mentioned here, James Underwood remains an unknown figure. By commissioning work mainly from those with a track record of excellence, National Provincial ensured that the construction of its head office would be discussed among the Victorian elite and those who followed the art of London's leading designers. This was a deliberate strategy to ensure that the building gained a reputation equal to that of its designers.

With confidence in the expertise and skills of their appointments, the directors took a backseat on the design and materials and trusted their architects, sculptors and designers. No lengthy discussions were recorded in the minutes. Decision-making was delegated to the Building Committee, established in December 1861, comprising five of the bank's directors.[24] The Board itself consulted with the architect and contractors infrequently.[25] It appears that those at the bank felt comfortable that they had made good decisions in the commissioning of work for Gibson Hall and left the direct oversight of the work to the Building Committee. Shareholders did not have a voice in these decisions and their constitutional powers involved voting rather than directing (Freeman, Pearson, and Taylor 2011). They would find out about decisions and financial matters, usually at the Annual General Meeting, and after the fact. The result of this news could bring litigation and a shareholder revolt (Barnes 2018; Barnes and Oldham 2017). But in this case controversy did not ensue. Immediate questions of bank policy and management were matters for directors to decide and these directors were drawn from the bank's shareholding (Barnes and Newton 2016). In the case of the National Provincial's new headquarters, the directors (more specifically the directors on the Building Committee) were entrusted to oversee the building project.

At the initial tender for building, the directors chose the cheaper quotation.[26] However, thereafter, those in the bank's management did not seem to mind bills exceeding expectations or being charged for superior quality materials.[27] In March 1864, the directors approved the material for the columns in the main banking hall, agreeing with the architect that they should be made of marble, rather than plaster with iron-work centers, at extra costs of £1,500.[28] These artists and professionals had free reign to choose good quality materials, like marble rather than plaster for the columns. A bill for payment of Gibson, the architect, for 'work to date' for £514 was laid before the board and its payment agreed.

The issues of costs were not raised at the bank's Annual General Meetings when the new offices were under construction.[29] Only at the Annual General Meeting in 1866, once the offices had opened for business, did the Chairman state:

> The very handsome edifice in which we now find ourselves entirely finished and paid for. The cost has of course been heavy but the present estimated value, judging by the actual valuations of our neighbouring properties, very largely exceeds the whole of our outlay. We had, indeed, all our buildings valued recently, and I can safely assure you that the condition of our building funds most satisfactory.[30]

Shareholders were further reassured by reporting the prosperity of the bank. At the Annual General Meeting of 1865, net profits of £523,252 from 1864 were declared and the directors, 'with a view to mark their appreciation of the zeal and efficiency of the staff, and to characterize a highly prosperous and exceptional nature of the year's operations, voted a gratuity of five per cent to their officers, in addition to the usual bonus of 10 per cent of recent years, which was paid at Christmas last'.[31] These net profits had risen from 1863, when they stood at £395, 709.[32] In 1866, when Gibson Hall was opened, the AGM reported that the bank's net profits for 1865 were £483, 612. National Provincial also received £4,100 from the Bank of England in compensation for giving up its note issue in order to operate within London.[33] There was no evidence that shareholders queried building costs. But plenty of reassurance was offered from the directors that the new building was not an unnecessary extravagance and that the bank had ample means to pay for it.

The building itself was made from Portland stone. The stone was found only on the Isle of Portland in Dorset. Despite its rarity, it had been used to erect some of London's most famous constructions, such as the piers and arches of Westminster and Blackfriars Bridges, Monument and St. Paul's Cathedral (Anon, 1820, 38). St. Paul's Cathedral was just to the left of Gibson Hall as can be seen Figures 1 and 2. Monument was a short few minutes' walk away. For those crossing the Thames or coming from Waterloo railway station and heading toward Gibson Hall, Blackfriars Bridge was the likely crossing. National Provincial's new headquarters, therefore, fitted well within London's grand architectural schema and blended in with the City of London's impressive landmarks.[34] These cultural references also helped to legitimize the bank within the cityscape and ensure that it did not appear too different or unusual. More broadly, these references permitted the bank to engage with the cultural milieu of Victorian society – viewers in this period would recognize this imagery and the cultural cues would resonate with them. Similarity to London's landmarks was emphasized by these aspects of the bank's design. As the other banks within the City and its surrounding areas were London only banks, this outsider and new entrant to the market attempted to assure onlookers that it fitted within the existing

scheme and London environment. We now turn away from adaption to local or modern concerns to discuss the design and sculptures and their symbolic meaning within the context of the nineteenth-century world in more detail.

Superiority through regional roots

As well as capitalizing on the reputation of expensive material and the nation's premier architects, sculptors and painters, National Provincial also chose to present statues, relief panels and designs for the exterior and interior of their headquarters that were rich in symbolism. Despite occupying various offices in London and the surrounding areas, the bank wished to remind those who looked at their new headquarters that it had gained prosperity and functioned safely over decades due to its vast network of branches in the English and Welsh provinces. This was central to the bank's claim that it was superior to other London banks – and was inferred strongly through its architecture. Those at the bank communicated this message in the new building through its architecture but more specifically through the statues on the buildings itself. A number of statues were placed near the edges of the roof, as Figures 4 and 5 show. Each stood at nine foot tall and weighed around three tones. When the office first opened in 1866, only seven were crafted. The *Illustrated London News* carried a pictorial (Figure 4) and reviewed the building. It explained the symbolism and imagery within each statue as all depicted a particular geographic region. The first statue on the far-left of Figure 4 was:

> Manchester, represented by a female figure, and having as 'supporters,' seated a Negro with raw cotton, and a workman with a bale of goods; next, we have England, represented by St. George and the Dragon, and supported by Britannia holding a wreath and shield, and by female figure to represent Navigation; next comes St. David of Wales, with an old harper and a miner with his pickaxe; the next is a single female figure, representing Birmingham, and having the hammer and anvil; then there is a figure with a tazza,[35] emblematic of Newcastle and the pottery districts, next is Dover with a mortar and shot; and, lastly, is a group which represents London, consisting of a female figure with a mural crown and holding a key, this figure being supported by one of old Father Thames, and by a female figure, with fruits of the earth, to typify Abundance.[36]

In addition to the statues listed above, shipbuilding was represented by a draped female figure standing cradling a ship with her right arm and holding a hammer in her left hand and mining was represented by a female figure holding a sledge hammer and a miner's lamp (Ward-Jackson, 2003, 37).

London, as it served as the hub for national and international commerce and financial transfers, also appeared in the relief panels below the statues.[37] Alongside London, other panels depicted Art and Commerce. The arts relief panel was designed by John Hancock and featured at its center a female figure personifying Art who wore a crown of stars and distributed floral garlands, almost Shakespearian in her appearance. More female figures to her left were presented with the attributes of Poetry, Painting and Music, and to the right, Architecture and Sculpture. By linking arms and looking directly at each other, the figures on her right signify a close bond between the arts that they personify. Another link is made as the female statue representing Architecture plucks a leaf from Art, and incorporates this into a Corinthian capital. Meanwhile, the figure denoting Sculpture carves a bust of Homer. The classical literary references are clear and allusions to cooperation and community in artistic endeavors repeated throughout this panel (Ward-Jackson, 2003, 37).

The Commerce relief panel was also designed by John Hancock and presented a winged female, pointing upward, holding a bundle of rods and with a beehive sat at her feet. The rods were significant as they depicted *fasces*: a Roman symbol displaying a bundle of rods, sometimes with a protruding ax. It denoted power and authority, a coveted prize of 'magisterial rank' (Marshall 1984, 130), as well as unity and cooperation. The symbol of the *fasces* was also used in other bank architecture (Black 1996, 64). The beehive could also be seen in the symbolism of other banks and institutions. It related to concepts of hard work, industriousness, obedience, perseverance and teamwork. The beehive was used as an image by Lloyds Bank, introduced on its notes in 1822 to make them more distinctive following a theft of their currency in a highway robbery. The Freemasons also used the symbol of the beehive (Homer 2014, 313). It was also used extensively in the architecture of the Co-op, an organization that emphasized the importance of collaborative endeavor (Walton 2008, 163).[38]

The commercial panel also incorporated male figures that were shown depicting the British Empire, with images such as India (an Indian male figure in a turban) and Africa, as well as a Chinese man and what probably represented an American male figure (a man with European feature and a wide brimmed hat). The figures in the panels represented the source of plentiful resources, both from Britain's Empire and globally. The City of London had a historic role as a center for global trade and finance (Cain and Hopkins 2015, chap. 3). These images expressly link the building to its location in an international financial center. To the right of 'commerce', panels described paperwork, weighing goods – the cerebral aspects of trade (Ward-Jackson, 2003, 38).

A panel dedicated to Science again showed a female figure that was winged and reading a scroll. This image made reference to the winged Greek goddess Nike, associated with strength, speed and victory. To the left is a standing cloaked figure in the likeness of James Watt, inventor of the steam engine and in front of him a male workman. These images refer to Britain's industrial past of invention and manual labor. To the right of the female figure of Science is an old man holding on to a globe, instructing two boys at his feet, and with a flaming lamp behind him. Denoting education of the young, the old man is literally passing on the flame of British scientific achievement, especially prominent in the industrial revolution, to the next generation.

Hancock was also responsible for designing a panel representing Manufacturers, Agriculture and Navigation. Manufacturers were represented by a winged female figure, with a distaff in one hand and a spindle in the other. Two figures on the left show the act of making pottery and to the right a women working a spinning wheel is seated with a girl holding a piece of cloth behind her. The panel representing Navigation also contains a winged female figure leaning on a rudder and with sailors either side of her.

The final winged female figure stood in the center of the panel for Agriculture, crowned with leaves and therefore linking her with her rural environment. Further links are made as she held a sheaf of corn in one hand and a sickle in the other. A cornucopia (itself an object from Greek mythology) spills the products of agriculture over the base of the panel, displaying the plentiful products of English agriculture. The agricultural sector remained important to the economy of Great Britain throughout the nineteenth century, but also to the identity of a nation that was the first to industrialize but that remained wedded to the remembrance of an idyllic rural past. Such nostalgia for an agricultural England can be found in the late nineteenth century novels of Thomas Hardy.

Each statue and relief panel paid homage to the sources of fortune and wealth in the regional economies that made up the National Provincial's branch network. There were similarities with sculptures on existing buildings, and some that existed in the City of London. Moreover, the images and classical references that appear in these symbols and images would have been clearly understood by a Victorian audience. In this way the bank adapted to the local environment and fitted into London's international financial center, as well as finding a method of communicating via architecture and design that would be understood by the culture and society in which it was located. However, the London head office could proclaim its difference through proudly evoking the value of the bank's provincial roots.[39]

Even by 1867, after the bank entered London, chairman, Sir Richard Blaney Wade (1820–1897) reminded those shareholders in attendance at the annual general meeting that 'we shall always remember that, in the main, we are a provincial business, and I hope we shall always look to the provinces'.[40] In 1878, two additional bays with statues were erected at the right side of the bank.[41] While there were some differences between these and the original statues,[42] the original order changed little with the insertion of these new figures. Statues continued to sit the end of a bay and beginning of the next bay. The effigy for London remained last in the same place as it had done before. It moved to the edge of the last bay looking outward. On the fifth section, a figure held a model of a wooden ship and a wooden mallet and personified the shipbuilding towns in the north east of England. The mining towns of Wales were adjacent in the form of a miner's lamp and the handle of a pickax, the head of which rested upon four blocks of coal. When taken together, these representations captured and symbolized the icons associated with the affluence of each region's identity, thereby reinforcing the provincial identity of the bank. London was not absent and its representation was always in a prominent place.

The headquarters, with its rich iconic sculptures and reliefs, encouraged idle viewing. It also invited onlookers, who were curious, to walk past the large wooden doors and venture inside to see the interior. The interior matched the exterior with themes of opulence, grandeur and history being carried through in the design. Inside the building, as Figure 6 shows, the figures and emblems continued to dress the walls. These panels represented the fruits of trade and in the design children carried out the acts associated with the production of food, goods and gold. Figure 6 shows the panel which visualized banking and finance. Children smelting gold to form bars were among the clearest symbols of this commercial activity.

Therefore, the symbols utilized on the exterior and interior of National Provincial's new head office signaled classical images, denoted prestige and proclaimed a long and affluent national heritage. The building symbolized wealth, stability and legitimacy. The images related directly to the bank's past, in that it depicted the spheres of commerce, trade, industry and agriculture that had been supported by the bank in the many regions of the United Kingdom in which it was located. Such provision of banking services and lending activity had been the bank's aim from its outset. The directors stated at their fourth Annual Meeting in 1837 that by opening branches in the English and Welsh regions, 'the principle upon which the Establishment proceeds has the effect of bringing support of commerce and trade a large proportion of capital, which otherwise would remain dormant and unproductive' (quoted in Withers 1833, 58). The English and Welsh regions were supported by the bank as a result of deposits accumulated in their extensive branch network being then lent to local trade, commerce, agriculture and manufacturing,

Figure 6. Doorway panel.

again through its branch network. In turn, this generated the bank's wealth. Reports at the Annual General Meetings of the National Provincial outlined the prevailing economic conditions, and how fluctuations in the economy had an impact on bank performance.[43] The images displayed on the bank's new head offices clearly showed the constituent parts of its provincial network, and their key commercial activities.

Honoring the English and Welsh regions, and visually remembering where National Provincial had come from, was essential to understanding its position in 1866. No other bank could make a similar claim about the regionality of its network nor the related claim about its stability. National Provincial was unique in this respect and this was communicated by using images and symbols, clearly signifying the way it could distinguished itself from other banks. This was, therefore, a key part of the message it conveyed about the bank's brand to those who saw the headquarters. These messages would have been well understood by the audience receiving them – bank staff, bank customers, London elites and the Victorian public. The bank's interior also contained important symbols and images in the form of memorials to its past employees. These will be considered in the following section.

Honoring staff

Another factor that made National Provincial different to that of its competitors was its staff members. None were permitted to work for two banks (Barnes and Newton 2016). However, symbols of employees tended not to denote superiority but rather followed the patterns of communications in other banks and so indicated sameness or equality. Despite having a unique governance structure due to its large branch network, far flung from the bank's head offices, those at National Provincial used this imagery to assure viewers that its management was equal to the management of other banks. This was particularly important in a period where banking scandal and financial misconduct

was a feature in the financial press (Taylor 2013; Wilson 2014). The symbolism used here was by no means unique in comparison to that of National Provincial's rivals.

With the opening of Gibson Hall, National Provincial Bank of England immediately began to build a legacy for its members of staff at its new head offices on Bishopsgate. Here, there was some similarity between the Hellenistic period, when citizens were first given honorific statues (Ma 2013). Daniel Robertson was the first general manager of the bank, who served as an honorary director after his retirement. Robertson passed away in 1864 and the directors of the bank ordered that Baron Marochetti should produce a commemorative marble bust of Robertson (see Figure 7).[44] Only a few years earlier in 1861, Queen Victoria had chosen Marochetti to create a private monument to Prince Albert and herself in Windsor Great Park.[45] Baron Marochetti, like Gibson, Hancock and the other sculptors, was renowned in

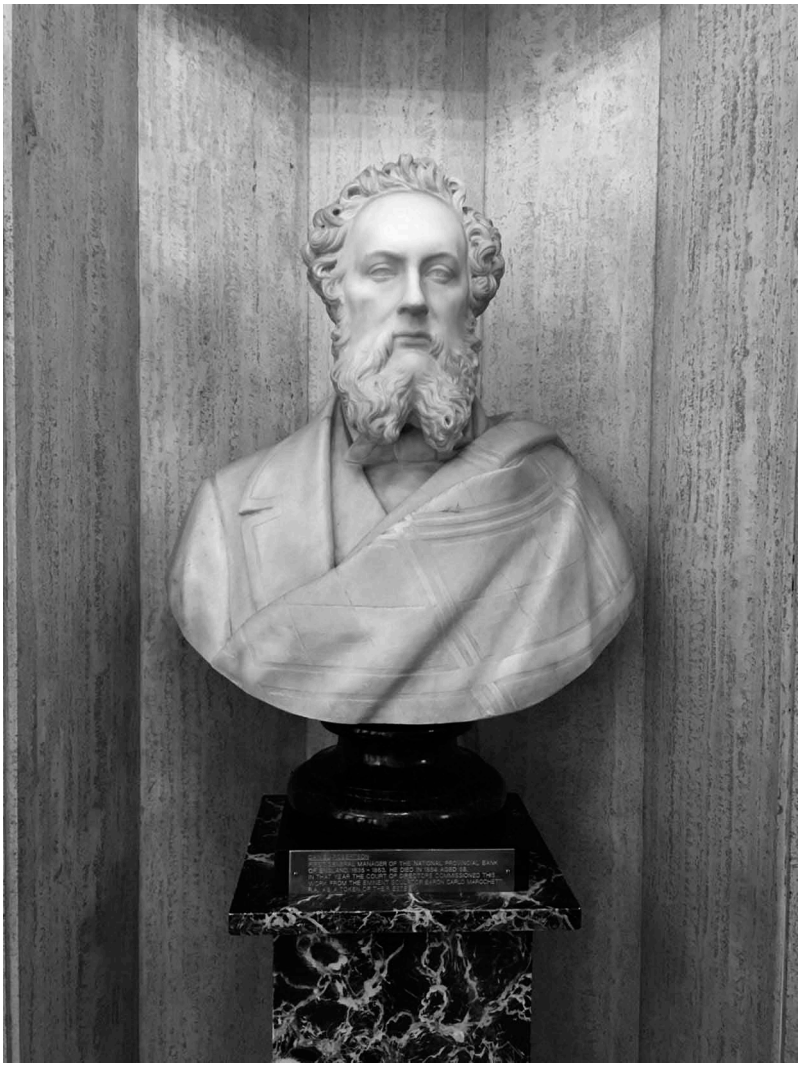

Figure 7. Robertson bust.

elite London social circles for his work. Robertson's bust remains one of Marochetti's lesser known works. Yet it was significant to those in the bank who commissioned it. In the artwork, Robertson was presented in a similar manner to the statues outside. He was depicted in a mixture of classical and contemporary costume. Short clipped hair, a beard and prominent features, Robertson appeared dressed in a business suit with a throw draped over his right hand shoulder. A plaid throw was a typical form of Scottish male dress, and its inclusion on the bust permitted the sculptor and the bank to display Robertson's Scottish roots.[46]

Daniel Robertson was the first General Manager of National Provincial. When Robertson retired from this position in 1863, an article published in the *Bankers' Magazine* explained that each stakeholder thought fondly of Robertson:

> Mr. Robertson will be followed into his retirement by the sympathy and good wishes – of the shareholders of the bank, whose property his management has so greatly improved – of the directors to whom he was the long-tried and faithful adviser – of the officers, of whom he was the considerate friend; and by the esteem of the banking community, of which he was so long an important member.[47]

Upon retirement, those at the bank offered Robertson a less demanding role which could afford him more personal time but also ensured that Robertson maintained strong links with those he knew at the bank. Robertson's experience, advice and guidance could still be useful even if he was unable to carry out the arduous and full-time duties of a general manager. He continued to assist the bank as an honorary director, an indication of the esteem in which he was held by the bank and its directors. Robertson died the following year.[48]

The bust was not the bank's first tribute to Robertson in his thirty-two years of service. The officers, directors and shareholders had given Robertson a handsome testimonial plate, to the value of six hundred guineas, in 1844. His wife was also presented with a portrait at this event.[49] Robertson became known as a dependable colleague and employee who had steered the bank wisely on behalf of its shareholders, depositors, note holders and staff members over many years. The lesson of shrewd and firm bank management was one that senior bankers wished to remember, retell and teach so that this behavior could be thought of as a cornerstone of this bank's policy. These sort of tributes and memorials were made by other banks and given to other bank managers in the period (Barnes and Newton 2017).

The bust formed a reminder of Robertson and his steady guiding took center stage within the bank's new headquarters. When the report from the National Provincial's annual general meeting in 1865 announced that the bust had been commissioned, it gave some indication of where it would be placed. The sculpture was initially sited in an alcove which faced the front entrance of the building. The directors chose a 'prominent position … as a mark of respect'.[50] In the 1960s it had been moved to the main hall,[51] but was returned to its original position, where it still sits today.

Robertson was the only member of staff to be singled out to be immortalized in such a grand and extravagant way, but he was not the only employee to be commemorated in Gibson Hall. Following the end of World War I and World War II, it became common within cities and towns to erect memorials to those who lost their life during military service as a form of remembrance. As shown in Figure 8, tablets were placed halfway along each of the long sides of Gibson Hall listing the names of members of staff of the National Provincial who lost their lives in the two World Wars. This was not a unique feature.

Figure 8. War memorial.

Other banks also built similar memorials. For example, the chairman of Lloyds Bank unveiled a monument to bank staff killed in World War One in 1921 at the bank's head office on Lombard Street (Gough 2004). The Bank of England also commemorated those members of staff who lost their lives in these conflicts (Barnes and Newton 2018b). In the case of National Provincial, the head office banking hall was updated to remember and commemorate those who died in these global conflicts, but the new structures maintained the style, opulence and grandeur in the original Victorian design. In this sense, the memorial did not communicate National Provincial's special status or the extraordinary contribution of its staff to the war efforts. Rather, the war memorial ensured that it was in keeping with images and symbolism of its competitors and, more broadly, of nation state monuments. The commemorations and messages about their staff and their competency

and social status were similar to those used by other banks in the same period. These symbols communicated the bank's equal status in comparison to its competitors rather than its superiority.

Discussion

This article has argued that concepts of cultural branding and identity are relevant to the examination of the head office of National Provincial bank of England. Such an analytical framework allows us to consider the cultural context of bank architecture, in which specific symbols and images are presented, as well as to consider the historical development of the bank itself. The article has provided a detailed examination of the background to the construction of National Provincial's head office in an era in which joint stock banking was established within London and faced opposition from existing joint stock banks, private banks and the Bank of England. The importance of the commissioning of the building by prestigious architects and sculptors, its construction and its grand design has been considered, in particular with reference to the regional origins of the bank.

The historical architecture of banks and financial institutions has been examined in the detailed and authoritative work of Booker (1990). Black (1996) has considered the new headquarter of the Westminster Bank in terms of symbolic capitalism and how this the building and its architecture projected images of commerce and the British Empire. The Westminster was a joint stock bank that was attempting to establish itself in a hostile environment in which private bankers remained dominant. This paper considers the new headquarters of the National Provincial Bank of England, built in the 1860s, and owes much to this previous scholarship. However, where it differs is in the focus upon the actions of the National Provincial in creating what today would be referred to as a brand and in developing a distinctive and competitive corporate identity. Thus the analysis, unlike previous work on bank architecture, is grounded in the literature of not only financial and architectural history or social capital, but also in that of visual branding and organizational identity.

The National Provincial Bank built Gibson Hall in London in the 1860s. The design and building of its head office can be seen through the lens of cultural branding and organizational identity. This analysis adds to our understanding of how the bank saw itself and gained a prominent position in this environment. Gibson Hall was built to send messages to the viewer which symbolized wealth, stability and grandeur. It did this through constructing an imposing head office, rich in symbolism in its architecture and ornamentation, on a prominent corner plot in the heart of the city of London. The grand banking hall of National Provincial offered customers a very tangible experience of the bank's brand and identity. The experience of the physical bank branch, inside and out, offered a powerful and easily understood symbolic communication of brand and identity to a variety of stakeholders. The construction of a new head office to signal wealth and power to a variety of stakeholders is a strategy identified by Berg and Kreiner (1990, 57) in their analysis of corporate architecture. An overview of Gibson Hall's symbols and their meaning can be seen in Table 1.

Yet the joint stock bank was by no means the first to use architecture, sculpture and symbols to demonstrate wealth, status and authority. The City of London was full of imposing structures, from the magnificent hall of the guilds to the house of the Lord Mayor of London and the Bank of England itself. Thus, Gibson Hall sat within an

Table 1. Overview of Gibson Hall's symbols and their contextualized meaning.

Symbol	Contextualized meaning
Greek and Roman imagery	Adaptable to local environment, fits within London architectural scheme and echoes ancient past
High profile award winning designers	Prestige, adds to local reputation
Statues of the provinces	Claim to be the only bank with a fully regional branch network
Children depicting activities associated with agricultural production, industry and finance	Strong links to industry, commerce and agriculture
Statues of London	Shows London as an international center of trade and commerce and the prestige of being located in the City

international financial district that was full of rich architectural designs and symbols. The use of symbolic architecture and design in the City of London demonstrated an awareness of the ability of buildings to communicate, as highlighted by Schroeder (2015, 353) in research on the use of architecture in building brands. These edifices visually communicated a clear identity and brand for the organizations housed within, a strategy also considered by Toth (2012) and Wheeler (2017) on in their work on branding. It was, for example, common for there to be strong links between industry and finance (Newton 1996, 2010) but this close relationship was emphasized, visualized and stressed through the architectural design.

Through the design of its head office, National Provincial solidified its position within a crowded market place and enhanced the public's awareness of the bank's uniqueness and its strengths. It was vital for the bank to establish its brand within the City of London, where it was new to offering banking services, and to communicate with potential customers, as acknowledged in modern branding theory (Wheeler 2017, 4). Similarly, the importance of symbols in modern marketing, and their ability to communicate meaning, has been highlighted in the work of Akaka et al. (2014). Gibson Hall embodied symbols of ancient Rome and Greece. Its designers and sculptors decorated the interior and exterior walls with a modern take on ancient motifs. This gave the bank a sense of grandeur and 'civilized' culture, a corporate aspiration that is reflected upon by Berg and Kreiner in their work analyzing the conversion of physical corporate assets, such as architecture, into symbolic resources (Berg and Kreiner 1990, 56). The use of art and design on Gibson Hall thus utilized cultural codes that embedded the building within the cultural milieu of the City of London and the cultural context of Victorian society, reminding us of Schroeder's assertion that 'Culture, aesthetics, and history interact' to 'inject' brands with meaning and identify (Schroeder 2009, 125). Such classical images were also present in the architecture of several of the other joint stock banks. The symbolism of provincial activity used here distinguished the National Provincial's Gibson Hall from other buildings in London but in its broad activity as a safe and solid banking institution, it did not differentiate it from its rivals.

A multi-regional identity was central to the bank's unique claim to stability and its superiority over rival banks. This became part of the bank's brand and a core component of its identity. Regions, provinces and cities were evident in the imagery, reliefs and sculptures which surrounded the bank. No other bank in this period had such a vast branch network, which was regionally diverse and capable of being considered a national bank. National Provincial was not a parochial bank that was dependent on the stability of a single city or region. National Provincial Bank of England was, it purported, a national entity, and had been from its foundation. The new building told of a history and longevity that fitted in

with and had adapted to the London environment but also suggested permanency and confidence in the future. Such use of history in creating organizational identity links to the work of Zundel, Holt, and Popp (2016). The bank made its claim to the length and breadth of its coverage clear principally through its name and then its architecture. These symbols would fuel brand recognition and amplify differentiation in this crowded space. Such unique organizational traits have been examined by Berg and Kreiner who argue that 'the basic rationale for corporate architecture is to a large extent to establish the individuality of the organization in the eyes of the employees and the general public' (Berg and Kreiner 1990, 59). This multi-regional structure was part of the organization's uniqueness and identity.

With a large branch network, the bank was not only trading extensively but also prosperous in this regard. To assure those who might think that this distinctiveness might make the bank especially prone to mismanagement or fraud, the bank invested in memorials to its leaders and staff members, and emphasized its stability, longevity and legitimacy. Those at National Provincial also followed suit and imitated the strategy of other banks by commemorating its staff. Their figures and names appeared in the banking hall in the same manner that other banks did in the period. Physical items, such as memorials and busts, reminded staff and customers of the brilliance and exceptionality of past generations. These artifacts were used to send messages to consumers, colleagues and coworkers about the bank's exclusive and high-powered cache of employees and to inform them about the lessons of bank management. This act added much to the prestige and the regard in which fellow staff members were held but it was not where those at the bank felt it excelled in comparison to its rivals. The bank's management was thus equally successful in comparison to other banks.

An analysis of the National Provincial head office, through the lens of cultural marketing, has permitted an analysis of the bank's use of imaginary and how this had an impact on those who saw it. We have argued that Gibson Hall was much more than developing a brand as 'trademark' for the company. Rather, through the culture references presented in the images and symbols on the exterior and interior of the building, the bank was able to enhance the way in which it was perceived and to establish a recognizable presence in the City of London. By analyzing Gibson Hall through the perspective of cultural marketing, we gain a greater understanding of how National Provincial presented its identity within the social, economic and cultural context in which it operated. The images on its head office were not there merely for ornamentation but were presented to communicate the history of the company itself and to be interpreted by Victorians who were able to de-code the cultural, artistic, historical and literary references contained therein. National Provincial were actively negotiating 'between the marketing milieu, the cultural surround, and the social environment' (Schroeder 2009, 125). In doing so, the bank was signaling itself as both a worthy competitor in London and as a unique institution with an established nationwide presence to draw upon.

Conclusion

This article has shed light on the way in which banks used architecture to gain market position. It has not only provided a new case study to the literature but also examined it within a new light through a lens of cultural marketing and brand identity theories. It has also shown that organizational identity can be better understood by using these theoretical frameworks. The study thus contributes to the management, organizational and marketing literature that is related to both a historical and spatial turn.

Analysis of the construction of Gibson Hall in the 1860s generates knowledge about the strategies of a particular bank in the nineteenth century during a period in which it was successfully establishing and expanding both its business and reputation. The research demonstrates how history can be used to explore questions regarding architecture, corporate identity building and brand building. It confirms that banks in the nineteenth century utilized architecture and their own corporate history in a creative way. The article shows that retail banks in the United Kingdom have possessed an acute awareness of the impact that their architecture had on those outside their institution from their early origins. Gibson Hall was a self-conscious statement of 'arrival' into London for this institution.

Notes

1. Goldberger (2009, pp. 22–26) continues his discussion of bank architecture to consider the changes in the way that modern banking is conducted (using less tangible assets such as cash and moving money electronically) and how this impacts on the changes in design in bank buildings. When physical money is less present, the need for safety is no longer as essential as it was in the nineteenth century.
2. *Bankers' Magazine* 1864, Vol. 24, p. 551; *Bankers' Magazine* 1865, Vol. 25, p. 752–753; *Bankers' Magazine* 1866, Vol. 26, p. 704.
3. Other banks operated at a local or regional level only (Barnes and Newton 2018a).
4. Bank Charter Act 1833 3 & 4 Wm. IV c. 98.
5. Banks in the nineteenth century did not undertake active public relations activity in the modern sense. For example, Midland appointed first full time public relations (PR) officer in 1958 (Holmes and Green 1986, pp. 224–5) and Lloyds Bank formed a PR Department and appointed their first PR Officer in 1961 (Winton 1982, 181).
6. *The Gentleman's Magazine*, 1868, Vol. 28, p. 545.
7. *The Bankers' Magazine*, 1865, Vol. 25, p. 852–53.
8. National Provincial and the Westminster Bank went on to form two of the 'Big Five' British clearing banks, created by 1918 after the merger movement. These banks operated with a London Head office and large branch networks. The other three banks that were to form the 'Big Five' (Barclays, Midland and Lloyds) moved their head offices into London in the 1890s/early twentieth century.
9. In terms of business, joint stock banks were different from private banks in that they possessed shareholders, whereas private banks were permitted no more than six partners. Joint stock banks therefore had a broader capital base (Cottrell and Newton 1999). They also had a board of directors at their helm that appointed professional bankers to manage the business. In London, private banks tended to serve affluent individuals based in the capital (the 'West End' banks) or operated in The City of London as agents for private country banks, whereas joint stock banks had a much broader and less elite customer base (Orbell, Turton, and Pressnell 2001, 4–5).
10. *The Late Elections, an Impartial Statement of All Proceedings*, 1818, p. 525.
11. 'Oxford DNB Article: Taylor, Sir Robert,' accessed 11 January 2017, http://www.oxforddnb.com/view/previous/27077/2008-01.
12. RBS Group Archive, NAT1/, Branch committee minute book of National Provincial Bank of England, 10 December 1861, p. 185.
13. ibid, p. 187.
14. No overall uniformity was achieved in branch design due to the organic way in which National Provincial's branch network developed. The majority of branches were not built from scratch. Rather, before the 1860s, the network was built up through purchasing premises or, more usually, through amalgamating with other banks (private and joint stock) and using their existing premises. In absence of a corporate history, see https://www.rbs.com/heritage/companies/national-provincial-bank-ltd.html.
15. 'Oxford DNB Article: Gibson, John,' accessed 11 January 2017, http://www.oxforddnb.com/view/article/10626?docPos=5.

16. *The Builder*, 1865, p. 901.
17. *Bankers' Magazine* 1866, Vol. 26, p. 98.
18. *Illustrated London News*, Saturday, 20 January 1866, 57.
19. 'Oxford DNB Article: Hancock, John,' accessed 11 January 2017, http://www.oxforddnb.com/view/article/12185?docPos=3.
20. A version of Hannock's Beatrice can be found at the V&A. http://collections.vam.ac.uk/item/O68773/beatrice-statue-hancock-john/.
21. *The Builder*, 1863, p. 892.
22. *The Art Journal London*, 1856, p. 29.
23. *Official Descriptive and Illustrated Catalog: Great Exhibition of the Works of Industry of All Nations, 1851. By Authority of the Royal Commission. In 3 Volumes* (Spicer Brothers, 1851), 845.
24. RBS Group Archive, NAT/934, Private minute book of the Court of Directors of National Provincial Bank of England, 10 December 1861, p. 185. There are few details of the costs of the building project or related decision-making around construction recorded in the committee minutes books.
25. Gibson himself visited the committee in 1863 with a second set of plans that had been approved. RBS Group Archive, NAT/934, Private minute book of the Court of Directors of National Provincial Bank of England, 11 August 1863, p. 48.
26. Tender for the building work were brought before the committee. They were form 7 builders and ranged from £4,910 to £5,935. The committee approved the cheapest tender. RBS Group Archive, NAT/934, Private minute book of the Court of Directors of National Provincial Bank of England, 17 May 1864, p. 115.
27. RBS Group Archives, NAT/934, Private minute book of the Court of Directors of National Provincial Bank of England, 8 March 1864.
28. RBS Group Archive, NAT/934, Private minute book of the Court of Directors of National Provincial Bank of England, 8 March 1864, p. 97.
29. See *Bankers' Magazine* Reports of the Annual General Meeting of the National Provincial Bank of England 1864, Vol. 24, pp. 550–552; 1865 Vol. 25, pp. 751–753; and 1866, Vol. 26, pp. 702–707.
30. *Bankers' Magazine* 1866, Vol. 26, p. 705.
31. *Bankers' Magazine* 1865, Vol. 25, p. 752–753.
32. *Bankers' Magazine* 1864, Vol. 24, p. 551.
33. *Bankers' Magazine* 1866, Vol. 26, p. 704.
34. *The Builder*, 1851, p. 748.
35. A 'tazza' is described as 'a small hemispherical vessel, more or less flat, used for drinking' (Marryat 1857, 363).
36. *Illustrated London News*, January 20 1866, 57.
37. The City of London was also represented in a panel on the Mansion House, completed in 1752, where the city's achievements in trade and commerce were amplified (Ward-Jackson, 2003, 239–242).
38. Commerce was also depicted as a female figure on other city of London buildings and structures located near Gibson Hall: at the Holborn viaduct in a bronze sculpture dated from 1867–9 and later on the head offices of the Institute of Chartered Accountants (built between 1888 and 1893) (Ward-Jackson 2003, pp. 214 and 156).
39. The head office of the Institute of Chartered Accountants, built from 1888–1893, has panels and sculptors of commerce, manufacturing, agriculture and mining, but does not posses the regional detail of such activities as those images presented on Gibson Hall (Ward-Jackson, 2003, pp. 152–161).
40. *The Bankers' Magazine*, 1867, Vol. 27, p. 589.
41. In Figure 5, the bank has two additional bays with windows as comparison to Figure 4.
42. It can be noticed that they are bolder in relief than the earlier panels.
43. For example, see *The Bankers' Magazine*, 1851, Vol. 11, p. 377–378.
44. *The Economist*, 27 May 1865, Vol. 25, p. 59.
45. 'Oxford DNB Article: Marochetti, (Pietro) Carlo Giovanni Battista,' accessed 11 January 2017, http://www.oxforddnb.com/view/article/18085?docPos=1.

46. Thanks to Catherine Schenk for this information.
47. *Bankers' Magazine*, 1863, Vol. 23, p. 240.
48. *Bankers' Magazine*, 1863, Vol. 23, p. 240–41.
49. The bank also kept a set of copies. *Bankers' Magazine*, 1846, Vol. 6, p. 401.
50. *The Economist*, 27 May 1865, 59. His statue remains in the entrance hall and is the first object to be seen when entering the building. Visit by author 28/7/2016. Thanks to Melissa Goldberg of Gibson Hall for facilitating this visit.
51. London Metropolitan Archives: Record 38,234, Photograph of the bust of Daniel Robertson inside the main hall of National Provincial Bank, Bishopsgate, dated 1964.

Acknowledgements

We would like to thank the two anonymous referees, Peter Scott and Peter Miskell for their comments, Marc Di Tommasi for his research assistance, Sophie Volker at the RBS archives and Melissa Goldberg at Gibson Hall. Figures 1 and 2 are reproduced with the permission of the National Library of Scotland. Figures 6, 7 and 9 are reproduced by the kind permission of the Royal Bank of Scotland.

Disclosure statement

No potential conflict of interest was reported by the authors.

Notes on contributors

Victoria Barnes is Senior Research Fellow at the Max Planck Institute for European Legal History.

Lucy Newton is Professor of Business History at Henley Business School.

References

Abramson, D. M. 2005. *Building the Bank of England: Money, Architecture, Society 1694–1942*. New Haven, CT: Yale University Press.

Akaka, M. A., D. Corsaro, C. Kelleher, P. P. Maglio, Y. Seo, R. F. Lusch, and S. L. Vargo. 2014. "The Role of Symbols in Value Cocreation." *Marketing Theory* 14: 311–326. doi:10.1177/1470593114534344.

Anon. 1820. *A Catechism of Mineralogy. By A Friend to Youth*. London: Printed by Bensley & Son.

Arts, M. of F. 1990. *Money Matters: A Critical Look at Bank Architecture*. New York: Mcgraw-Hill.

Baedeker, K. 1894. *London Und Umgebungen*. Leipzig: Publisher of Karl Baedeker.

Barnes, V., and L. Newton. 2016. "Virtuous Banking: The Role of the Community in Monitoring English Joint-stock Banks and Their Managements in the Nineteenth Century." In *The Challenges of Capitalism for Virtue Ethics and the Common Good: Interdisciplinary Perspectives*, edited by K. Akrivou and A. J. G. Sison, 62–74. Cheltenham: Edward Elgar Pub.

Barnes, V. 2018. "Judicial Intervention in Early Corporate Governance Disputes: Vice-Chancellor Shadwell's Lost Judgment in Mozley v Alston (1847)." *American Journal of Legal History* 58: 394–413. doi:10.1093/ajlh/njy010.

Barnes, V., and J. Oldham. 2017. "Carlen v Drury (1812): The Origins of the Internal Management Debate in Corporate Law." *Journal of Legal History* 38: 1–26. doi:10.1080/01440365.2017.1289671.

Barnes, V., and L. Newton. 2017. "Constructing Corporate Identity before the Corporation: Fashioning the Face of the First English Joint Stock Banking Companies through Portraiture." *Enterprise & Society* 18: 678–720. doi:10.1017/eso.2016.90.

Barnes, V., and L. Newton. 2018a. "How Far Does the Apple Fall from the Tree? the Size of English Bank Branch Networks in the Nineteenth Century." *Business History* 60: 447–473. doi:10.1080/00076791.2017.1323883.

Barnes, V., and L. Newton. 2018b. "War Memorials in Organizational Memory: A Case Study of the Bank of England." *Management & Organizational History* 18: 309–333. doi:10.1080/17449359.2018.1534596.

Belfoure, C. 2011. *Monuments to Money: The Architecture of American Banks, Reprint Edition*. Jefferson, NC: Mcfarland.

Berg, P. O., and K. Kreiner. 1990. "Corporate Architecture: Turning Physical Settings into Symbolic Resoucres." In *Symbols and Artifacts: Views of the Corporate Landscape*, edited by P. Gagliardi, 124–145, New York: Aldine Transaction.

Biehl-Missal, B. 2013. "The Atmosphere of the Image: An Aesthetic Concept for Visual Analysis." *Consumption Markets & Culture* 16: 356–367. doi:10.1080/10253866.2012.668369.

Bitner, M. J. 1992. "Servicescapes: The Impact of Physical Surroundings on Customers and Employees." *Journal of marketing* 56: 57–71. doi:10.2307/1252042.

Black, I. S. 1996. "Symbolic Capital: The London and Westminster Bank Headquarters, 1836–38." *Landscape Research* 21: 55–72. doi:10.1080/01426399608706475.

Black, I. S. 1999. "Rebuilding "The Heart of the empire": Bank Headquarters in the City of London, 1919–1939." *Art History* 22: 593–618. doi:10.1111/1467-8365.00177.

Black, I. S. 2003. "National Provincial Bank Building in North-East England in the Later Nineteenth Century." *Durham Archaeological Journal* 17: 63–82.

Booker, J. 1990. *Temples of Mammon: The Architecture of Banking*. Edinburgh: Edinburgh University Press; Distributed in North America by Columbia University Press.

Bourdieu, P., L. J. D. Wacquant, and S. Farage. 1994. "Rethinking the State: Genesis and Structure of the Bureaucratic Field." *Social Theory* 12: 1. doi:10.2307/202032.

Cain, P. J., and A. G. Hopkins. 2015. *British Imperialism: 1688–2015*. 3rd ed. New York, NY: Routledge.

Chambers, S. A., Jr. 1985. "Banks." In *Built in the U.S.A.: American Buildings from Airports to Zoos*, edited by D. Maddox, 20–23. Washington, DC: National Trust for Historic Preservation.

Conway, H., and R. Roenisch. 2005. *Understanding Architecture: An Introduction to Architecture and Architectural History*. 2nd ed. London: Routledge.

Cottrell, P. L., and L. Newton. 1999. "Banking Liberalization in England and Wales, 1826–1844." In *The State, the Financial System and Economic Modernization*, edited by R. Sylla, R. Tilly, and G. Tortella, 75–117. Cambridge: Cambridge University Press.

Cottrell, P. L. 2016. "London's First Big Bang? Institutional Change in the City, 1855–1883." In *The World of Private Banking*, edited by Y. Cassis and P. L. Cottrell, 61–98. London: Routledge.

Davison, J. 2009. "Icon, Iconography, Iconology: Visual Branding, Banking and the Case of the Bowler Hat." *Accounting Auditing & Accountability Journal* 22: 883–906. doi:10.1108/09513570910980454.

Dovey, K. 1992. "Corporate Towers and Symbolic Capital." *Environment and Planning B Planning and Design* 19: 173–188. doi:10.1068/b190173.

Dovey, K. 2008. *Framing Places: Mediating Power in Built Form*. 2nd ed. Architext series. London: Routledge.

Fitzgerald, R. 1995. *Rowntree and the Marketing Revolution, 1862–1969*. Cambridge: Cambridge University Press.

Foster, W. M., R. Suddaby, and C. Quinn Trank. 2010. "Rhetorical History as a Source of Competitive Advantage." In *The Globalization of Strategy Research, Advances in Strategic Management*, 147–173. Bingley, UK: Emerald Group Publishing Limited. doi:10.1108/S0742-3322(2010)0000027009.

Freeman, M., R. Pearson, and J. Taylor. 2011. *Shareholder Democracies?: Corporate Governance in Britain and Ireland before 1850*. Chicago: University of Chicago Press.

Gagliardi, P., Ed. 1992. *Symbols and Artifacts: Views of the Corporate Landscape, 1st Paperbound Edition*. Communication and social order. New York: Aldine de Gruyter.

Goldberger, P. 2009. *Why Architecture Matters*. New Haven, CT: Yale University Press.

Gough, P. 2004. "Corporations and Commemoration: First World War Remembrance, Lloyds TSB and the National Memorial Arboretum." *International Journal of Heritage Studies* 10: 435–455. doi:10.1080/1352725042000299054.

Green, E. 1980. *Buildings for Bankers: Sir Edwin Lutyens and the Midland Bank, 1921–1939*. London: Midland Bank.
Grissom, C. A. 2009. *Zinc Sculpture in America, 1850–1950*. Newark: University of Delaware Press.
Harrell, G. D., M. D. Hutt, and J. C. Anderson. 1980. "Path Analysis of Buyer Behavior under Conditions of Crowding." *Journal of Marketing Research* 17: 45–51. doi:10.2307/3151115.
Hatch, M. J., and A. L. Cunliffe. 2006. *Organization Theory: Modern, Symbolic, and Postmodern Perspectives*. 2nd ed. Oxford; NY: Oxford University Press.
Heathcote, E. 2000. *Bank Builders*. London: Wiley.
Holmes, A. R., and E. Green. 1986. *Midland: 150 Years of Banking History*. London: Batsford.
Holt, D. B. 2004. *How Brands Become Icons: The Principles of Cultural Branding*. Boston, Mass: Harvard Business School Press.
Homer, M. W. 2014. *Joseph's Temples: The Dynamic Relationship between Freemasonry and Mormonism*. Salt Lake City: University of Utah Press.
Kerr, R., and S. Robinson. 2016. "Architecture, Symbolic Capital and Elite Mobilisations: The Case of the Royal Bank of Scotland Corporate Campus." *Organization* 23: 699–721. doi:10.1177/1350508415606988.
Kerr, R., S. K. Robinson, and C. Elliott. 2016. "Modernism, Postmodernism, and Corporate Power: Historicizing the Architectural Typology of the Corporate Campus." *Management & Organizational History* 11: 123–146. doi:10.1080/17449359.2016.1141690.
Kersten, A., and R. Gilardi. 2003. "The Barren Landscape: Reading US Corporate Architecture." In *Art and Aesthetics at Work*, edited by A. Carr and P. Hancock, 138–154. Houndmills: Palgrave Macmillan.
Klingmann, A. 2010. *Brandscapes: Architecture in the Experience Economy*. Cambridge, Mass: MIT Press.
Koehn, N. F. 2001. *Brand New: How Entrepreneurs Earned Consumers' Trust from Wedgwood to Dell*. Boston: Harvard Business School Press.
Kotler, P., and K. L. Keller. 2016. *Marketing Management, 15th, Global Edition Ed, Always Learning*. Boston, MA: Pearson.
Kynaston, D. 1995. *The City of London. Vol. 1: A World of Its Own, 1815–1890* London: Pimlico.
Levy, S. J., and D. W. Rook. 1999. *Brands, Consumers, Symbols and Research: Sidney J Levy on Marketing*. Thousand Oaks, CA: SAGE Publications.
Linstead, S., and H. Höpfl, Eds. 2000. *The Aesthetics of Organization*. London; Thousand Oaks, Calif: SAGE Publications.
Ma, J. 2013. *Statues and Cities: Honorific Portraits and Civic Identity in the Hellenistic World*. Oxford: Oxford University Press.
Manning, P. 2010. "The Semiotics of Brand." *Annual Review of Anthropology* 39: 33–49. doi:10.1146/annurev.anthro.012809.104939.
Marryat, J. 1857. *A History of Pottery and Porcelain, Medieval and Modern*. London: John Murray.
Marshall, A. J. 1984. "Symbols and Showmanship in Roman Public Life: The Fasces." *Phoenix* 38: 120. doi:10.2307/1088896.
McKinstry, S. 1997. "Status Building: Some Reflections on the Architectural History of Chartered Accountants' Hall, London, 1889–1893." *Accounting, Organizations and Society* 22: 779–798. doi:10.1016/S0361-3682(96)00042-6.
Mick, D. G. 1986. "Consumer Research and Semiotics: Exploring the Morphology of Signs, Symbols, and Significance." *The Journal of Consumer Research* 13: 196–213. doi:10.1086/209060.
Moore, K., and S. Reid. 2008. "The Birth of Brand: 4000 Years of Branding." *Bus History* 50: 419–432. doi:10.1080/00076790802106299.
Namier, L., and J. Brooke. 1985. *The House of Commons 1754–1790*. Woodbridge: Boydell & Brewer.
Newton, L. 1996. "Regional Bank–Industry Relations during the Mid-Nineteenth Century: Links between Bankers and Manufacturing in Sheffield, C.1850 to C.1885." *Bus History* 38: 64–83. doi:10.1080/00076799600000095.
Newton, L. 1997. "Towards Financial Integration: The Development of English Joint Stock Banks in London and the Provinces." In *Business and European Integration since 1800: Regional, National, and International Perspectives, edited by U. Olsson, 316–331*. Göteborg: Institute of Economic History of Göteborg University.

Newton, L. 2010. "The Birth of Joint-Stock Banking: England and New England Compared." *Business History Review* 84: 27–52. doi:10.1017/S0007680500001239.
Orbell, J., A. Turton, and L. S. Pressnell. 2001. *British Banking: A Guide to Historical Records, Studies in British Business Archives*. Burlington: Ashgate, Aldershot.
Proffitt, W. T., jr, and L. G. Zahn. 2014. "Design, but Align: The Role of Organisational Physical Space, Architecture and Design in Communicating Organisational Legitimacy." In *Space, Organizations and Management Theory*, edited by S. R. Clegg and M. Kornberger, 204–220, Copenhagen: Liber & Copenhagen Business School Press.
Rapoport, A. 1982. *The Meaning of the Built Environment: A Nonverbal Communication Approach*. Tuscon, Arizona: University of Arizona Press.
Read, B., J. Barnes, and J. Christian. 1991. *Pre-Raphaelite Sculpture: Nature and Imagination in British Sculpture, 1848–1914*. London: Henry Moore Foundation in association with Lund Humphries.
Schroeder, J. E. 2009. "The Cultural Codes of Branding." *Marketing Theory* 9: 123–126. doi:10.1177/1470593108100067.
Schroeder, J. E. 2015. "Building Brands: Architectural Expression in the Electronic Age." In *Persuasive Imagery: A Consumer Response Perspective*, edited by L. M. Scott and R. Batra, 349–382. New York, London: Routledge.
Scott, P., and L. Newton. 2007. "Jealous Monopolists? British Banks and Responses to the Macmillan Gap during the 1930s." *Enterprise and Society* 8: 881–919. doi:10.1093/es/khm104.
Scott, P., and L. A. Newton. 2012. "Advertising, Promotion, and the Rise of a National Building Society Movement in Interwar Britain." *Bus History* 54: 399–423. doi:10.1080/00076791.2011.638489.
Stamp, G., and C. Amery. 1980. *Victorian Buildings of London, 1837–1887: An Illustrated Guide*. London: Architectural Press.
Taylor, J. 2013. *Boardroom Scandal: The Criminalization of Company Fraud in Nineteenth-Century Britain*. Oxford: Oxford University Press.
Toth, M. 2012. *Branding and Experience in Architecture*. Cincinnati: University of Cincinnati.
Trimble, J. 2011. *Women and Visual Replication in Roman Imperial Art and Culture*. Cambridge: Cambridge University Press.
Turner, J. D. 2014. *Banking in Crisis: The Rise and Fall of British Banking Stability, 1800 to the Present, Cambridge Studies in Economic History*. Cambridge: Cambridge University Press.
Van Heerden, C. H., and G. Puth. 1995. "Factors that Determine the Corporate Image of South African Banking Institutions: An Exploratory Investigation." *International Journal of Bank Marketing* 13: 12–17. doi:10.1108/02652329510082979.
van Marrewijk, A., and D. Yanow, Eds. 2010. *Organizational Spaces: Rematerializing the Workaday World*. Cheltenham: Edward Elgar.
van Marrewijk, A., and M. Broos. 2012. "Retail Stores as Brands: Performances, Theatre and Space." *Consumption Markets & Culture* 15: 374–391. doi:10.1080/10253866.2012.659438.
Walton, J. K. 2008. "Commemorating the Co-op: Nostalgia, Identity and the Visual Traces of the Co-operative Movement in Twentieth-Century Britain." *Visual Resources* 24: 159–172. doi:10.1080/01973760802042705.
Ward-Jackson, P. 2003. *Public Sculpture of the City of London, Public Sculpture of Britain*. Liverpool: Liverpool University Press.
Wheeler, A. 2017. *Designing Brand Identity: An Essential Guide for the Entire Branding Team*. 5th ed. Hoboken, NJ: Wiley.
Wilson, S. 2014. *The Origins of Modern Financial Crime: Historical Foundations and Current Problems in Britain*. Abingdon, Oxon: Routledge.
Winton, J. R. 1982. *Lloyds Bank, 1918–1969*. Oxford: Oxford University Press.
Withers, H. 1833. *National Provincial Bank, 1833–1933*. London: Privately Published by National Provincial Bank.
Zundel, M., R. Holt, and A. Popp. 2016. "Using History in the Creation of Organizational Identity." *Management & Organizational History* 11: 211–235. doi:10.1080/17449359.2015.1124042.