The forms of repetition in social and environmental reports: insights from Hume's notion of 'impressions'

This paper focuses on the use of repetition, both in narrative and visual forms, in social and environmental reports. It investigates the forms of repetition as a rhetorical device adopted by the preparer of a social and environmental report in helping the process of knowledge acquisition, as outlined by Hume (1739). Drawing from Hume's (1739) philosophical idea of an 'impression', and the work of Davison (2014a) we classify repetitions into 'identical', 'similar' and 'accumulated' forms. It is argued that the rationale for distinguishing between the different forms of repetition can be linked to their different potential or intensity in acting on different stimuli with a view to enhance learning. The empirical element of this study is based on the stand-alone social and environmental reports of a sample of 86 cooperative banks in Northern Italy; the analysis of these reports indicates that repetition is widespread and that cooperative banks use all forms of repetition, albeit to a varying extent within the different reported themes. The paper contributes to the literature by offering an alternative interpretation of repetition using an interdisciplinary perspective and by providing new insights on social and environmental reporting practices in the cooperative banking sector.

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1. Introduction

This paper examines the use of repetition as a rhetorical device in narratives and visual discourses, with a particular reference to the context of social and environmental reporting. The term 'rhetoric' comes from the Greek *rhetoriké*, which means '*the art of saying*', and the art of rhetoric dates back to ancient Greek times. In this ancient art, repetition plays an important role, not merely in terms of its ability to sway an audience towards one's point of view in an ephemeral fashion but also in terms of supporting the process of memorising and learning on a deeper and more longstanding basis. Latin proverbs such as '*repetitio mater memoriae*', '*repetitio mater studiorum*' or '*repetita iuvant*'[1]*,* which exist in various forms in many modern languages and different cultures, are a testament to this close association between memory, learning and repetition (Anderson 2000). Moreover, according to the thoughts of an eighteenth-century philosopher, David Hume (1711-1776), the memory of 'impressions' enables an individual to develop their knowledge of reality and effectively, to learn about reality as a result.

Very few accounting researchers (Lothian 1976, Courtis 1996, Nelson and Pritchard 2007, 2014; Davison 2008, Soobaroyen and Ntim 2013) have highlighted the practice of repetition in annual report narratives, each contributing different insights on the form and role of narrative repetition. Early studies have tended to present repetition as a phenomenon that is (or ought to be) peripheral in annual reports whilst recent studies have identified a 'repetition' trend whereby disclosures are repeated verbatim by the organisation over two or several reporting periods (boilerplate statements). Our paper brings further insights based on our contention that repetition is prevalent within the same reporting period and amongst a cross-section of organisations, and we do so by highlighting the different forms of repetition in written texts and in visuals provided in voluntary disclosures (Davison 2008, 2014a, 2014b)

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[1] 'Repetition is the mother of memory', 'Repetition is the mother of study', 'Repeating things helps'.

such as graphs, tables, pictures and drawings. Empirical evidence attesting to the multi-faceted nature of repetition in the accounting literature is scant (the exception being Davison, 2014a), and even less so when it comes to the case of social and environmental reports. Accordingly, our research questions are: *What are the forms of repetition adopted in social and environmental reports? What are the likely rationales underlying specific forms of repetition in social and environmental reports?*

The theoretical underpinning of repetition and its intensity as a communication device has been considered in a number of disciplines. However, the work of David Hume (1739) on how 'impressions' and 'ideas' are generated is of particular interest. Hume's conception of an 'impression' is close to the literal definition provided in most dictionaries as "a mark made by pressing", but also an "effect produced on the mind or feelings" drawn from direct experience (Hornby et al. 1987)[2], and eventually resulting into an idea, i.e. an abstract conception and/or thought about something. In our view, Hume's notion of impressions and the related process, which involves the creation of new impressions leading to new knowledge and ideas, can be considered to be implicitly or explicitly known by the sender and/or preparer of a written text. Hence, Hume's ideas on the human learning process can be considered as a way to understand the 'circuit(s)' by which 'impressions' are achieved through narrative discourses and visuals presented in, for instance, social and environmental reports. According to Hume (1739, 1.3.14), one such circuit is the "repetition of similar objects in similar situations" whereby it is "the observation of this resemblance which produces a new impression in the mind". In turn, why repetition is favoured in the disclosure process may be explained by the various

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[2] To clarify, 'impression' in this paper is a concept that is different from 'impression management'. Whilst the latter is often implied as an organisational intent to manipulate or deceive (for different underlying reasons) using symbolic management techniques (e.g. Merkl-Davies and Brennan, 2011), the notion of 'impressions' in Hume's work does very much emphasise the learning and knowledge creation ability of communicative devices such as repetition.

mainstream theories underlying a managerial tendency to convey (and emphasise) information in certain ways (Goffman 1959, Lindblom 1994, Parker 2005, Beattie 2014).

Methodologically, we rely on the recent work by Davison (2014a), where she provides an interpretive frame of repetition based on Durand's (1987) concepts of identity, similarity, accumulation, and series. We propose how these concepts can be applied to the study of both narratives and visuals in social and environmental reports. The empirical component of this study is based on an analysis of the stand-alone social and environmental reports of 86 Cooperative Banks based in Northern Italy.. Arguably, cooperative banking is a noteworthy sector within which to study the dual role of repetition because of an organisational imperative to be transparent in creating new knowledge about their activities (Harvey 1995, Kitson 1996), as well as the need to perceived favourably by CB members and local communities (Davis and Worthington 1993, EACB 2010b). Our paper therefore differs from previous work as follows: first, it considers repetition as result of a combination of different disclosure devices (narrative and visuals, and a combination thereof); second, it offers a broader interpretive scheme for the study of repetition in the field of social and environmental disclosures, bound by Hume's (1739) thoughts and Davison's (2014a) conceptualisations; and third, it situates the empirical analysis in the context, and within a cross-section, of non-profit organisations - a setting which is only emerging in relation to social reporting and accountability practices (e.g. Davison 2007, Adams and Simnett 2011, Maddocks 2011). This is of particular relevance to the Italian context, where Cooperative Banks (CBs), as non-profit institutions, play an important role in the economic system (Guiso et al. 2004, Ayadi et al. 2010, EACB 2010a).

This paper contributes to the literature by offering an alternative to the classification of narrative and visual disclosures using an interdisciplinary perspective (Correa-Ruitz and Laine 2013, Beattie 2014, Davison 2014b) and by offering a theoretically-informed view of

repetition in the study of social and environmental reporting practices. It therefore responds to calls for further work on the phenomenon of repetition and supports the observation that "repetition is omnipresent in words and pictures, simple in apprehension, yet complex in meanings" (Davison 2008, p. 820). In sum, it subscribes to the view that a new reading of repetition is required in the study of voluntary disclosures, as a technique to 'impress' upon the reader, but whose role - at the same time - remains inevitably dualistic in nature because it implies the possibility of creating new knowledge and ideas whilst concurrently being a technique for manipulation and symbolic management.

The paper is structured as follows: the next section discusses relevant prior studies involving repetition in accounting research. This is followed by the theoretical framework which presents the notion of 'impression' as conceptualised in various disciplines; we relate it to the role of repetition in the learning process from the preparers' viewpoints, and outline the reasoning for collecting the data. The context section, which describes the cooperative banking sector in Italy, provides a setting and concurrent justification for the sample selection in relation to the area of social and environmental reporting by CBs. The methodology section explains how the empirical analysis has been carried out and the outputs from the analysis are then presented. The last section sets out the overall analysis, conclusions and implications.

2. Repetition, visual imagery and social and environmental reporting

2.1. *The study of repetition: an interdisciplinary field*

The rhetorical technique of repetition is the object of study within many disciplines, but linguistic studies contributed particularly to the understanding of the use of repetition in written language (Marantz 1982, Johnstone 1987, Hoey 2001, Kàroly 2002, Wang 2005, Dailey and Browning 2014). Linguistic studies on repetition acknowledge that a repeated item of information may have various functions; for example, didactic, emotional, artistic,

ritualistic and rhetorical, among others (Johnstone 1994). Moreover, many linguistic scholars contend that, in written language, "some texts are completely organized around repetition" (Johnstone 1991, p.32). The importance of repetition is also due to its lexical function. According to Halliday and Hasan (1976), repetition is one of the bases of lexical cohesion, i.e. a network of lexical, grammatical, and other relations, which provides links between various parts of a text and "operates through lexical chains that run through a text and are linked to each other in various ways" (Baker 1992, p. 204). In this regard, Hoey (1991) defines a 'simple' lexical repetition as "a lexical item that has already occurred in a text [which] is repeated with no greater alteration" (p.53) and 'complex' repetition which is a repetition which may have various elements that multiply each other; in other words: "two lexical items share a lexical morpheme, but are not formally identical [...] or have different grammatical functions" (Hoey 1991, p.55). However, in this paper, the topic of repetition cannot be merely studied from a linguistic perspective since we are concerned with how it occurs in a narrative form as well a visual form.

The study of repetition in written documents, which comprise narratives and visuals, may be supported by referring to work in philosophy (Hume 1739, Kierkegaard, 1843), psychology (Tulving et al. 1982, Fiske and Neuberg 1990, Anderson 2000, Mayer and Massa 2003) and neurosciences (Dehaene et al. 1998, 2001 Mancia 2006). A complete review of this multifaceted and interdisciplinary phenomenon is to a large extent outside the scope of this paper. It is, though, important to remember that repetition can be studied as a phenomenon *per se* without necessarily selecting one specific intention underlying the repeating of an item of information by the sender of a message, who may be aware to a certain extent that repetition produces an effect on the receiver's mind. Neuroscientists for example have evidenced that different forms of repetition may act on different cognitive stimuli because these different types of repetition have the capability of acting on visual learning (Anderson

2000, Mayer and Massa 2003), on the emotional level (Dehaene et al. 1998, 2001), or on the logical human function (Mancia 2006). In addition, the study of visuals in accounting, which in general has adopted an interdisciplinary approach, can provide a more holistic understanding of the phenomenon of repetition.

2.2. *Visual imagery in accounting research*

Visuals are inevitably embedded in accounting documents, and indeed accounting numbers have, to date, required a visual presentation (Quattrone 2009). The awareness of an increasing relevance attached to the topic of visuals in accounting is supported by a number of studies devoted to pictures and their resonance within accounting disclosure (Bernardi et al. 2002, 2005, Warren 2005, Davison 2007, 2011, Davison and Warren 2009, Parker 2009, Brown 2010). For instance, Bernardi et al. (2002, 2005) have extensively studied pictures in annual reports as a means to signal gender diversity and to discuss minority membership on the board of directors. Brown (2010) has reviewed the link between accounting studies and visual studies, highlighting the potentiality of visual cultural studies in analysing the link between accounting and visuals. Furthermore, other studies of accounting-related 'visuals' focused on the case of graphs (Beattie and Jones 1992, 2008) and revealed their powerful role as impression management tools (Jones 2011, Beattie and Jones 2011, Cho et al. 2012). More recently, Hrasky (2012) considered the use of graphs and pictures in the sustainability reports of the Australian companies and observed a preponderance of non-specific 'attention-attracting' photographs, whilst firms deemed to be more sustainable provided more specific photographs and more graphs. She concludes that "less sustainable groups pursue a pragmatic legitimation strategy that might rely on green-washing [i.e. non-specific photographs] to create the appearance of legitimacy" (Hrasky 2012, p.163). However, she does not consider the links between the visual and narrative content provided in the reports, and does not seem

to consider the prior findings that graphs may also be subject to manipulation (Beattie and Jones 2008).

As previously noted by Mitchell (1994), Davison (2014a) has underlined the urgency of developing theories in analysing visuals in accounting, and both authors, aware of the complexity and interdisciplinary pertaining to this topic, have suggested that linguistics or philosophy could support a better understanding the role of visuals in accounting. This interdisciplinary view is evident in Davison's (2008, 2014a, 2014b) work on repetition, in which the author analyses pictures in the annual reports of case study organisations. For instance, Davison (2008) initially focused on repetition as a rhetorical figure; she directly linked rhetoric and repetition, and considered narratives and 'visual images' as vehicles of repetition. In this work she analysed chief executives' statements and the images in the annual reviews of BT plc and found that the extent of anadiplosis (mere repetition of the same word) was the most predominant form of repetition, although other forms (anaphora: repetition of phrases), alliteration/rhyme and use of lists increased over time. Separately, she also found that there was a similar pattern in repeated images over the same period. Davison (2008) associated this repetitive trend in pictures and words to the intensification of a message about BT's non-capitalised intangible assets and its corporate identity. She concluded that repetition was a ubiquitous practice and that, far from being a simplistic phenomenon, repetition offered "a paradigm of insight into the manner in which messages may be consciously emphasized, and carry unconscious resonances" (Davison 2008, p. 820). Whilst Davison's work has generally focused on single case-study settings and on voluntary disclosures in general, she has recommended the study of repetition within larger samples of organisations. Lastly, repetition has yet to be fully examined in the case of social and environmental reporting practices.

2.3. *Repetition in accounting and in social and environmental reporting*

The first empirical examinations of repetition in the accounting literature (Lothian1976) only analysed financial accounting-related disclosures and considered repetition to be one of the possible manifestations of redundancy in accounting. Redundancy, in this instance, meant "superfluity or excess", but also "repetition" or "additional data" (Lothian 1976, p. 216). After having considered different forms of redundancy in accounting information, the author concludes that "the introduction of redundant information enables users of varying financial sophistication to gain a deeper and more meaningful insight into the complex state of corporate affairs" (Lothian 1976, p. 226). Subsequently, Courtis (1996) investigated the issue of redundancy in accounting; he defined redundancy as the 'repetition' of an item of information whose nature is voluntary. From an examination of 145 annual reports of companies listed on the Hong Kong Stock Exchange, he found low levels of redundancy and concluded that redundant voluntary information was not responsible for information overload. These initial studies of repetition have underlined the difficulties in interpreting the practice because of its possible twofold role, since Courtis (1996) highlighted that "repetition of an informational item can enhance the understandability of particular (relevant) messages through their reinforcement", but also "alternatively, redundancy can constitute noise in the communication process" (p.2). At this stage, it may be argued that the interest in the topic was limited due its scarcity, and a pragmatic-led argument that companies may limit instances of repetition from a cost-benefit perspective.

The above findings have been extended by recent works such as those of Nelson and Pritchard (2007, 2014) who found instances of repetition ('boilerplate') in voluntary risk-related disclosures over several financial periods. According to the authors, regulators contest the use of 'boilerplate' because such disclosures would not be considered informative or meaningful and, in fact, are at odds with the concept of 'cautionary language' expected of

reporting entities. To measure the extent to which risk disclosures are 'cut and paste' (boilerplate) from the prior year, Nelson and Pritchard (2007) first converted each disclosure into a set of trigrams and developed a resemblance score. By using this metric for evaluating narrative repetition, Nelson and Pritchard (2007) found evidence of a decline in the use of boilerplate statements as companies react to the legal expectations for more informative and substantive information, although less risky firms appear to still rely on boilerplate language. Whilst Nelson and Pritchard (2007) provide a methodological contribution to the empirical study of 'boilerplate statements' within a large sample of firms, the method of analysis only identifies one form of repetition. Also of interest is that repeated statements or narratives may generally be seen as 'safe' (i.e. not controversial) but the legal context and definition of cautionary language in the case outlined by Nelson and Pritchard (2007) do not consider such an utterance to be a safe option. In contrast, one would expect lesser legalistic pressures in relation to other types of voluntary disclosures, inclusive of social and environmental information.

The initial studies thus reported that a low degree of repetition is to be expected in annual reporting; also, when referring to voluntary information, Chambers (1966) asserted that a technical language, inherent in financial accounting practice, "tends to the elimination of redundancy" (1966, p. 174), and hence a low degree of repetition would be expected. In the case of social and environmental accounting, though, the language is arguably less technical than in financial documents because the form and content of such reports are not, in the main, regulated; instead they are aimed at a multiplicity of stakeholders rather than being devised to satisfy the specific needs of financial-led interest groups. Hence, in less technical documents, a large volume of repetitive content may well occur. The emergence of social environmental accounting and reporting (Gray et al. 1987, 1996, Parker 2005, 2011) did attract renewed attention from researchers because, in the majority of cases, the content is of a voluntary

nature relating to the presentation of less technical arguments (Chambers 1966), and the provision of ample space so that multiple topics can be organised on a voluntary basis - which could be easily used rhetorically for symbolic management and legitimacy purposes (Hrasky 2012, Soobaroyen and Ntim 2013).

In this regard, Soobaroyen and Ntim (2013) highlighted the case of 'boilerplate' narratives in social reports (health-related disclosures) of South African companies and observed that many companies provided declarative statements that were repeated verbatim by the same company over several years. The authors concluded that such disclosures are part of a strategy of 'symbolic management' and the repeated information is interpreted as having a low legitimation value which can only convey a limited corporate disposition to the social expectations and values. However, Soobaroyen and Ntim (2013) only identified one form of repetition in the corporate social reports. Furthermore, although there has been emerging interest in the study of visuals in social and environmental reporting (e.g. Hrasky 2012), there has not been an emphasis on the use (if at all) of repetition of images and other visuals in the annual reports.

Lastly, using the theoretical framework of Barthesian (Barthes 1982) visual semiotics (which divides the images into 'linguistic' domain and 'icon' domain), Davison (2014a) developed a model of visual rhetoric and repetition also by referring to the work of Durand (1987). In this work, four types of visual repetition are identified: *identity*, where the repeated elements are identical; *similarity*, a combination of repetition and variation; *accumulation*, where a multitude of repeated or varied forms may be found, and *series* which are inextricably linked with time. In this work Davison (2014a) offers examples of visual images from annual reports and indicates how repetition as visual rhetoric contributes to the communication of intellectual capital.

Overall, and although repetition may be considered as an important tool in 'impressing' information on the minds of the readers and audiences, its presence and incidence remain largely under-studied (Davison 2008, 2014a, 2014b, Brennan et al. 2009) and it is often seen as a self-serving technique (Guillamón-Saorín and Martínez-López 2014). Furthermore, despite the fact that different types of visual information have been studied in the accounting literature, there has been very little attempt to analyse the inter-relationships between narratives and visuals, notably in terms of how one may reinforce the other. Davison (2008, 2014a, 2014b) highlighted the importance of studying both narratives and pictures but she did not explicitly address the reasons why a combination of narratives and visuals can also amount to a form of repetition[3]. In addition, empirical examinations of annual reports on a cross-sectional basis are few and far between, and therefore there is virtually little support to the contemporary arguments about the ubiquity of repetition in organisational reporting. Relatedly, and other than a study of Oxfam's annual report pictures (Davison 2007), there has been little attempt to consider how non-profit organisations engage in social and environmental reporting practices. Finally, most studies have not considered the theoretical underpinnings of repetition, and we thus review, in greater detail, the insights from Hume (1739).

3. Interpretive framework: repetition as a path for 'impressing' new knowledge

In accounting research, authors such as Hines (1988) and Morgan (1988) have described accounting reality as not being absolute *per se*, but to a certain measure, able to build itself, because of the possibility to portray it in a format that is usable and understandable to the reader. Disclosure documents can therefore be vehicles through which the reader's process of knowledge acquisition is influenced (Hume 1739). In a similar process

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[3] Davison (2008, p. 814) does however make a note of the interplay between words and pictures with a view to emphasise the message.

of knowledge acquisition, the rhetorical device of repetition in the manager's hands may play an important role because of its ability of impressing information upon the readers' minds (Davison 2008, 2014a). The core of our interpretation about the forms and rationales of repetition in social and environmental reporting lies in the notion of 'impressions' and rests on the possibility of acting on them through the rhetorical device of repetition. The role of impressions has long been the subject of scientific and philosophical reflection and debate. As early as in the eighteenth century, in *'A Treatise of Human Nature'*, David Hume (1739) recognised the fundamental cognitive role of impressions and the related role of repetition. According to him, perceptions can be divided into impressions and ideas; in his opinion, the distinction between these two concepts is clear because each individual knows the difference between a feeling derived from a lived experience (which generates an 'impression') and abstract thinking (which eventually generates an idea). That said, Hume suggests that there is a large resemblance between one's impressions and ideas, except for their degree of intensity and vivacity. The one seems to be the reflection of the other, and although the phenomenon is not valid in every situation and circumstance, Hume (1739) asserts the principle of the priority of impressions over ideas because he argues that an impression from a lived experience, by virtue of its force and liveliness, is a key part of the process of knowledge acquisition. This principle remains valid even if it does not exclude the possibility that ideas might be generated in a different way because the same ideas may produce images of themselves into new ideas (i.e. innate ideas).

In summary, ideas are merely abstract images established in memory starting from the initial impression(s) perceived by a subject. When the initial impression retains a part of its vivacity, the connection between impressions and ideas is called 'memory', but when it loses its vivacity entirely, the ideas become the product of the 'imagination'. This knowledge process based on ideas, according to Hume (1739), is characterised by the memory of

impressions each individual experiences on a day-to-day basis. Hence, the bases for generating knowledge are the impressions which then lose their initial intensity, become faded and, morph into 'sensitive perceptions' in one's memory, thereby turning into an abstract concept: the *idea*. Therefore, the impressions that people receive and the memory of them are essential for people to experience knowledge.

In his work, Hume (1739) also reflects on the role of repetition in the creation of impressions, new knowledge, and ideas. He initially questions the value of "repeated instances" and asserts that "The repetition of perfectly similar instances can never alone give rise to an original idea, different from what is to be found in any particular instance, as has been observed, and as evidently follows from our fundamental principle, that all ideas are copied from impressions" (1739, 1.3.14): yet he observes that when the same objects or instances are conjoined together (or contiguous to each other), "we immediately conceive a connection between them, and begin to draw an inference from one to another" (1739, 1.3.14). Hume thus concludes that although there is no new knowledge (i.e. new impressions and ideas) created as a result of a repetition of objects and instances, it is the *reader's observation of the repetition* and a perception of a *cause and connection*[4] between the objects which leads to new impressions and new knowledge. More precisely, Hume (1739, 1.3.14) states:

> When many uniform instances appear, and the same object is always followed by the same event; we then begin to entertain the notion of cause and connection. We then feel a new sentiment or impression, to wit, a customary connection in the thought of imagination between one object and its usual attendant.

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[4] It is crucial to note that Hume (1739) is not referring to the notion of cause and effect in the functionalist sense. In his view, a cause "is an object precedent and contiguous to another and so united with it, that the idea, of the one determines the mind to form the idea of the other, and the impression of the one to form a more lively idea of the other". It is therefore more appropriate to talk about *relations of succession* and *contiguity* (i.e. closeness or proximity) of two objects or events in space and time.

It is important to note that Hume does not elaborate further on the forms and extent of repetition and their different consequences thereof, other than to mention of '*repetition of perfectly similar instances*" or '*uniform instances'* (as stated above), '*similar objects in similar situations'* and '*frequent repetition'*, such as in the following statement:

> For after a frequent repetition, I find, that upon the appearance of one of the objects, the mind is determined by custom to consider its usual attendant, and to consider it in a stronger light upon account of its relation to the first object. It is this impression, then, or determination, which affords me the idea of necessity (1739, 1.3.14).

Notwithstanding, Hume (1739) does imply that knowledge acquisition is drawn from experiences that are repeated over time and from the ability by an individual to identify instances of repetition, and to differentiate between the degrees of repetition.

Furthermore, impressions and ideas may be classified into simple or complex ones. A *simple* impression or idea does not admit to any distinction or separation, while a *complex* impression or idea may be distinguished from its constituent parts. Hume (1739) provides an interesting example to distinguish between simple and complex perception: he explains that the perception of an apple is complex because it is generated by the combination of simple impressions of its colour, taste and smell, and therefore one's total perception of the apple is complex. In his example, the philosopher highlights three distinct simple impressions that are capable of generating a complex perception, and these three impressions correspond to three of the five senses (original impressions). However, some of our complex ideas never have impressions that directly correspond to them, as some complex impressions are never exactly reproduced into ideas. Generally speaking, although there is great similitude between complex impressions and ideas, a rule of correspondence cannot be dictated because it is not universally true that the latter are exact copies of the former. In contrast, all our simple ideas are inferred from simple impressions.

Lastly, Hume (1739) introduces the notion of impressions generated by desires, emotions, passions, and sentiments. These types of impressions, which are able to generate feelings, are often derived from the repetition of an original impression. In such circumstances a 'secondary impression' is raised by the reproduction of an original impression, which in a former moment has instigated the idea. Thus, the notion of secondary impression is linked to the possibility that the repetition of an impression can add to associated ideas, passions and emotions. Hume's notion of secondary impression thus *indirectly* introduces the idea that the intensity of repetition *does* matter and potentially enhances feelings and knowledge acquisition.

Hume (1739) is considered to be one of the greatest inspirers of the principles of modern psychology with regards to memory (Abbagnano 1995) and his work is extensively referred to. Reflecting upon Hume's intuitions about the link between impressions, repetition and learning, psychologist Hermann Ebbinghaus (1885) stressed the role of repetition as a basis for reproduction in memory. In this regard, he stated that repetitions are indispensable in making possible the reproduction of given contents and that, following a sufficient number of repetitions, their final result can be ensured - such additional reproduction increases assurance and ease. Furthermore, Ebbinghaus (1885) was convinced that due to the passage of time, our memory, if not helped by repetition, will be lost. Thus the effectiveness of the rhetorical technique of repetition has been confirmed by many modern philosophers, neurologists and psychologists (e.g. Gagné 1985; Mancia 2006): they concluded that repetition does have the power of acting on human emotions. Relatedly, whilst the use of repetition in oral language may be conscious or unconscious, a repeated item of information may often be considered as a voluntary, rather than an accidental, practice when referring to the written language (Halliday 1985; Bazzanella 1992).

Since impressions can differ from person to person, knowledge is seen to be an individual experience which differs from the idea of absolute truth, as expressed by rationalists such as Descartes (1596-1650) with his famous '*The Discourse on the Method of Rightly Conducting the Reason and Seeking Truth in the Sciences*' (1637). In the late 1800s, with the crisis of positivism, ideas similar to those of Hume (1739) emerged; these involved science, philosophy and literature, and questioned the mechanistic and deterministic nature of this worldview. Philosophers and relativists, such as Georg Simmel (1858-1918) and Henri Bergson (1859-1941) and psychologists, such as Alfred Binet (1857-1911) revealed how deceptive appearances can be. Writers such as Luigi Pirandello expressed similar ideas in their novels; in '*Uno, nessuno, centomila'* - One, no one, hundred thousand - Pirandello (1926) expressed in dramatic form the philosophical thought of Binet (1892), arguing that each individual is not necessarily 'one' but can become 'one hundred thousand' people, or 'no one', depending on the *impression formed by those who come into contact with him.*

The criticism directed at the positivistic worldview was partially overcome by the neo (or logical) positivism introduced by the 'Vienna Circle', after the first World War, and whose main exponents were Ludwig Wittgenstein (1889-19851) and Karl Popper (1902-1994). But for the neo-positivist Ernst Mach (1839-1916), *the centre of the science fundamentally remains the experience*. The link between experience and impressions is not the object of neo-positivism, but it is difficult not to acknowledge that experience does produce impressions and hence the key role of impressions in the knowledge process cannot be rejected. The importance of impressions is confirmed by the work of sociologist Erving Goffman (1959) which has since been often relied upon in many accounting studies (e.g. Aerts 1994, Neu et al. 1998, Merkl-Davies and Brennan 2007, Jeacle 2008, Merkl-Davies et al. 2011). According to Goffman (1959), impressions are accepted as a source of knowledge. To elaborate, Goffman's attention shifts from the discomfort perceived by the individual

because of the inability to 'know' the absolute truth, to the concrete possibilities of manipulating the impressions of others. Therefore, like in a theatre, there is the possibility to influence the impressions of others so that they may perceive us in a favourable light. This prerogative pertains not only to human beings, but also to various types of organisations. Within this perspective, the rhetorical instrument of repetition may become a tool in the hands of the sender of a written message as a vehicle of 'managerial impression management' (Merkl-Davies and Brennan 2011) because of its power to *impress* in memory the first impression that an individual receives following Hume's path (1739) for generating knowledge. So, the power of repetition may be seen to be a manipulation by way of a specific strategy of communication, particularly in written language, (Halliday 1985, Merkl-Davies and Brennan 2007, Davison 2008) since it can influence the reader to develop a connection between different objects and devices. Often, managerial impression management tactics in accounting have been studied in the light of legitimacy theory (Lindblom 1994, Hooghiemstra 2000, Merkl-Davies and Brennan 2011) and as a result, it is possible to interpret repetition as an impression management strategy aimed at legitimating organisational activities.

Figure 1 summarises the relationship between the concepts explained above. In particular, repetition plays a multi-faceted role in the shaping of impressions about a particular event or phenomenon. In this sense, repetition can become an instrument in the hands of the sender of a message who can consciously (or unconsciously) use it to influence the receiver's impression. The intensity of repetition, using for example many frequent instances, may be connected to a managerial willingness to address the receiver's learning by following Hume's process of generating knowledge.

[Insert Figure 1 about here]

In conclusion, this paper analyses the forms of repetition (described in the methodological section) by linking them to the process of generating new knowledge (Hume, 1739) which, as already underlined, is assumed to be known (explicitly or implicitly) by the preparers of social and environmental reports. We acknowledge that the effects of repetition in the readers' minds are also connected to a multiplicity of other factors which have been discussed, and are still debated, by different authors (Fiske and Neuberg 1990, Deleuze 1996, Dehaene et al. 1998, 2001). For example Fiske and Neuberg (1990) suggested that factors such as available information and the perceiver's motivation may influence the formation of an impression, evidencing that repetition of available information is only one factor acting on impressions and is still subject to personal and deeper elements. Furthermore, we do not seek to infer the actual effectiveness of repetition, which would depend on personal circumstances and managerial purposes (impression management, legitimacy, agency-theory related behaviours). Instead, by arguing that preparers of a written document are aware of the possibility of acting on the reader's impressions when relying on different repetition styles and devices, we instigate a discussion on the forms of repetition and the circuit(s) through which organisations may rely on such forms to 'impress' upon a target audience. To illustrate our case further, we selected and considered the empirical setting of the cooperative banking sector in Italy and its social and environmental reporting practices.

4. Context: Italian cooperative banks

According to the International Cooperative Bank Association (ICBA), CBs are defined as "financial entities which belong to their members, who are at the same time the owners and the customers of their bank" (ICBA). By definition, CBs are financial institutions run on a member-ownership basis. They reflect an approach that is not anchored to the maximisation of value for shareholders but which aims to maximise value for a larger and more diversified

group of stakeholders representing varied interests (Ayadi et al. 2010, Coco and Ferri 2010). In spite of their importance in various European countries (EACB 2012), such institutions, which combine financial and social roles, have not attracted much attention in the accounting literature, with the exception of one notable study of the financial accountability of Irish credit unions by Hyndman et al. (2004).

In 2013, there were 422 popular banks and cooperative credit banks in Italy of those 385 -over 90% - were CBs (Bank of Italy 2014). These banking cooperatives employ 32,000 workers; they have more than six million customers and 4,448 branches and more than one million members (EACB 2012). The Italian economic tissue has historically been based on small and medium sized enterprises (SMEs) and these firms have been connected to the development of CBs, particularly in the Northern Regions (Ferri and Messori 2000, Boscia et al. 2009). CBs have indeed been traditionally engaged in facilitating banking relationships with SMEs, craftsmen and farmers in reducing - and where possible avoiding - the credit restrictions implemented by larger commercial banks (Stiglitz and Weiss 1981, Ayadi et al. 2010). Most CBs are small in size and operate over a relatively small territory (Stefancic and Kathitziotis 2011). For a long time, the characteristics and performance of CBs have remained unexplored or underdeveloped (Kalmi 2007) but the response of CBs to the recent economic and financial crisis has activated considerable debate from academia and practitioners (Ayadi et al. 2010, EACB 2010a, The Economist, 2010).

More recently, corporate social responsibility (CSR) practices have become more widespread post-financial crisis, possibly as an instrument for businesses to assess their social, environmental and economic impact within communities (Castello and Lozano 2011). Although cooperative principles and values (International Cooperatives Alliance, ICA, 1995) are based on concepts of responsibility and solidarity, which are broadly subsumed in CB identity, it is not possible to define CBs *a priori* as socially responsible institutions since they

still have to deliver economic value to their stakeholders (Kitson 1996). In order to understand how CBs apply these principles today, these institutions require a clear strategy to communicate and account for their values and to translate them into relevant products and services (Davis and Worthington 1993). As an illustration of the prevailing tension between their business and the CSR agenda, it is reported that

> the challenge for co-operative banks is to combine their cooperative specificities […] with external guidelines for CSR (i.e. Global Reporting Initiative, UN Global Compact, OECD, etc.) in order to enshrine the co-operative banks' contribution to a more sustainable economic and social development (EACB 2010b, p. 4).

Therefore, the CB context provides us with the opportunity to evaluate the existence of repetition in the social accounting reports within a non-profit context in which it can be argued that a dialogue with the stakeholders is a key factor of success and continued legitimacy. Recently, the Italian CBs' slogan was *'My bank is different'*. This marketing advert sought to present the CB as a 'good' financial player in opposition to the 'bad commercial banks'. The slogan reflected the CBs' intention to manage the 'impressions' of their members and potential customers, and may have led to the need to create a positive image of these organisations in order to legitimise their actions. In a similar context, considering that corporate social reporting in Italy is a voluntary practice (Contrafatto and Rusconi 2005), it seems relevant to evaluate its potential role as a vehicle for the communication of the CBs' social activities.

5.   Methodology

5.1.   *Sample*

To address our research questions, we constructed a complete database of CBs disclosures by retrieving the information from the official website of the Cooperative Movement (BCC credito cooperativo, Cooperazione Trentina) and from the Bank of Italy

(http://bip.bancaditalia.it) to map out all the CBs in Northern Italy: an initial list of 228 CBs was compiled. Out of these 228 CBs, 146 (64%) published a voluntary social report in 2008 or 2009 (2009 was considered when there were no data from 2008), and 86 made it available on their websites; these 86 web-based social reports became the sample for our analysis. The research focuses on stand-alone social reports because in Italy there are no requirements to enrich annual reports with social and environmental information, but there are a large number of voluntary standards and guidelines for stand-alone reports which help companies to manage the corporate social disclosure process in different sectors. In our case, we took into account the existence of an industry-specific standard for the banking sector - namely the ABI (Associazione Bancaria Italiana, ABI, 2006).

5.2. *Content analysis*

Due to the possibility of using the volume of a piece of information as a *proxy* of its importance (Unerman 2000) and due to the fact that repeated information does increase the volume of information, we argue that a content analysis method remains an appropriate technique to investigate repetition on a cross-sectional basis in the social and environmental reports of Italian CBs. Furthermore, the content analysis method has already been used to investigate repetition in previous accounting studies (Lothian 1976, Courtis 1996). A quantitative manual content analysis has been performed (Abbott and Monsen 1979, Krippendorff 2004), and although labour-intensive and time-consuming, it allows the researchers to deal with more detailed and sophisticated analysis (Brennan et al. 2009). The manual content analysis also complemented the inductive nature of this study, because it enabled the researchers to better interpret the findings (Beattie and Thomson 2007, Beattie, 2014).

The content analysis was run in two stages. In the first stage, in order to broadly investigate the forms of repetition in social and environmental accounting reports, both narrative and visual disclosures have been gathered. In a second stage, the process for detecting repetition started by collecting all the information disclosed in social and environmental reporting of Italian CBs by following the categorisation proposed by the ABI standard. The Italian Banking Association guidelines contain a list of indicators attributable to different stakeholders, which, in our work, are considered as categories (i.e. the community, customers, employees, suppliers, other banks, local authorities, natural environment, media, and virtual community). Whenever the 86 social and environmental reports analysed disclosed further information not suggested in the Italian Banking Association guidelines, the researchers adopted an emergent coding (Haney et al. 1998), and as a result of the coding, the researchers added the 'members' category. At the end of the coding process, each narrative and visual disclosure regarding social and environmental information with reference to all stakeholders was covered.

To assess the reliability of the content analysis method (Krippendorff 2004), we ran a pilot test on 10 social and environmental reports and established *a priori* rules for both narrative and visual disclosures in order to facilitate the distribution of the information into coding units and then disseminated those coding units into categories (Stemler 2001). Then, the narrative disclosure was evaluated by adopting text units as both unit of analysis and unit of measurement in order to detect the presence of repetition within each sub-category (Unerman 2000, Beattie et al. 2004, Beattie and Thompson 2007, Pesci and Costa 2014). Each text unit has been detected for evaluating the presence of text units which repeat the same meanings and/or concepts. The evaluation of narrative repetition of the same concept has introduced an element of personal evaluation; this was mitigated by triangulating the evaluations by each researcher as described below.

Visual disclosure (i.e. pictures, drawings, tables, and graphs) was evaluated by using pages as units of analysis and the number of visuals contained in each page as the unit of measurement. Visual disclosure was considered broadly, as it included photographs and drawings as well as graphs and tables. Specific rules were also defined for attributing the visual disclosure to the correct sub-categories and categories. Graphs and tables were evaluated as follows: (i) observation of their location within the social and environmental report, as suggested by the Italian Banking Association guidelines; (ii) careful reading of their captions, and (iii) analysis of the meaning of the visual component whenever the caption was too generic to understand the data or there was an apparent inconsistency with the Italian Banking Association reference against which the data were categorised. Pictures and drawings were considered as follows: (i) avoidance of assessing pictures and drawings presented on the cover page; (ii) observance of their location within the social and environmental report as suggested by the Italian Banking Association guidelines, and (iii) careful reading of their captions (if present) which have been considered as a part of the visual and not separated as a narrative text.

The analyses were run twice by each researcher. Subsequently, the researchers discussed their findings in detail in order to reduce discrepancies and avoid creating multiple categories for the same coding unit (Milne and Adler 1999). During the coding process, each researcher constructed an Excel table in which to report his/her coding. A multi-stage process was necessary to establish the correct number of coding decisions and the attribution of each item of information to the correct sub-category. Periodically, the coding processes of the researchers were compared; in the majority of the cases, the coders were able to resolve any disagreements simply by correctly applying the coding rules for narrative and visuals described above. The application of specific rules ensured that neither researcher would superimpose her approach on the other author or the data. However, in eight registered cases,

when the researchers were not able to resolve a disagreement, a third person with expertise in social and environmental accounting and reporting was brought in as an arbiter. In these cases, the researchers decided on the interpretation that was favoured by the arbiter (Schreier 2012). For the purpose of the study, we collected 2,766 items of information and then sub-divided them into a list of 115 codes or sub-categories (see Appendix 1 for details). Finally these sub-categories were re-classified into the six key previously defined categories, i.e. mission, environment, human resources, customer, community and economic. After collecting all the narrative and visual disclosure we have classified repetition in its various forms as described in the next paragraph.

5.3. *Forms of repetition*

The forms of repetition are derived from the distinction between 'identity', 'similarity' and 'accumulation' proposed by Davison (2014a) following Durand (1987). These forms of repetition have been analysed as set out below in order to assess their 'level of intensity', which we consider to be linked to the senders' intentions of producing new knowledge, in line with Hume's (1739) process. Moreover the rationales underlying the choice of one form of repetition are connected to the possibility of acting on a multiplicity of stimuli (logical, visual learning or/and emotions) rather than on a single stimulus as described below:

* *Identical repetition* is a repetition based on the adoption of one single device. It means that one, or more than one, repetition is based on a single identical medium such as a narrative, or table, or graph, or picture, alternatively. This is considered a form of repetition with low intensity because it has a lower impact on impressions, emotions and accordingly on memory. In this case the 'repeated elements are identical' (Davison 2014a, p.26) because 'identical' is the device/medium used for repeating the same concept. The low intensity of this repetition form derives from the resulting tedious effect. In this sense, Davison (2014a)

citing Ritzer (1999) states: "Tedious repetition is deadly to the mind, but repetition with variety can be attractive" (p.26). Moreover the low intensity of the identical repetition is due to the use of one medium which may only produce one type of stimulus. For example, in using narrative repetition the sender may act only on learning capabilities relating to linguistic forms. Alternatively, by using one type of visual such as a graph or table (Anderson 2000), the sender may only stimulate visual learning, or by using pictures they can act on emotions (Mancia 2006). Finally, Hume (1739) implies that the development of an impression normally arises from the observation of frequent repetition, and arguably, a 'low intensity' instance of repetition may not be sufficient to spur an impression of a 'cause and connection' between the various devices.

- *Similar repetition* occurs when two devices are employed in the analyses and produce a "combination of repetition and variation" (Davison 2014a, p.26). We argue that preparers may be aware of the possibility that this form of repetition has a higher impact on the reader's impressions, because of its higher intensity level. This form of repetition introduces the sender to the possibility of acting simultaneously from different directions to impress upon new knowledge because, by combining different devices, it may at the same time impact on different stimuli such as logical functions and/or visual learning and/or emotions. Thus, the rationale for using similar repetition lies in its higher intensity compared to the identical form, and is obtained by acting on two different stimuli. Plausibly therefore, this form of repetition relies on the perception of different, yet conjoined objects, and thus may heighten the reader's ability to form impressions and connections between two devices.

- Finally, *accumulated repetition* combines a multiplicity of devices that preparers may adopt for impressing on the reader's mind, acting on logical functions and visual learning and his/her emotions. In this last case, 'a multitude of repeated or varied forms' (Davison

2014a, p. 26) produces the most intensive effect. The idea of 'accumulated' repetition can be linked to Lothian's (1976) first definition of redundancy, i.e. based on the idea of superfluity and excess. In this paper 'accumulated repetition' has been considered a form of repetition that combines more than two devices or media to repeat the same concept in an 'excessive form'. The term 'accumulation' makes reference to the 'intensity' of the form of repetition chosen by the sender with a view to influencing the reader's impressions by acting on more than two devices, thereby producing different stimuli to enhance the learning process. In this sense according to our interpretation which connects the preparers' willingness to impress the readers, as explained by Hume's (1739), this most intense form of repetition may produce the impression of providing a new information because of the diversity in the devices used. In particular, Hume states:

> For after we have observed the resemblance in a sufficient number of instances, we immediately feel a determination of the mind to pass from one object to its usual attendant, and to conceive it in a stronger light upon account of that relation. This determination is the only effect of the resemblance; and therefore must be the same with power or efficacy, whose idea is derived from the resemblance. The several instances of resembling conjunctions lead us into the notion of power and necessity (1739, 1.3.14).

Our paper does not consider the last form of repetition proposed by Davison (2014a), namely 'series', as a category *per se*, but this work includes the possibility that repetition appears as 'series' in each form of repetition (identical, similar and accumulated) as previously defined.

Overall, these forms of repetition have been summarised in Table 1.

[insert Table 1 about here]

6. Empirical analysis and discussion

6.1. *The extent and forms of repetition*

By analysing the existing data on the extent and occurrence of the different forms of repetition in the social and environmental reports of our sample of CBs, we obtained the following results (organised in six categories) which are summarised in Table 2.

[insert Table 2 about here]

By considering all the three forms of repetition which include narrative and visual disclosures, there were 769 pieces of information which were not subject to any form of repetition (27.8% of the total information considered), while there were 1,997 items of information (72.2%) which were repeated, of which 19.7%, 40.35% and 12.10% related to identical, similar and accumulated repetition, respectively. In sum the majority of the information disclosed in CBs' social and environmental reports is repeated by using one repetition devices, although often more are used. This result may be considered an important insight in terms of the role played by visuals in the rhetoric of repetition (Hrasky 2012) since a lower degree of repeated information reported in the literature (Lothian 1976' Courtis 1996) might have been the result of not 'counting' repeated information in visual form. Indeed the high level of repetition resulting in this analysis is something relatively new in the accounting literature because Courtis (1996) and Lothian (1976) who only considered narrative repetition and Hrasky (2012) who only surveyed visual repetition, do not report similar data[5]. Whilst it is difficult to directly compare the results to those of Davison (2008) due to the absence of an overall 'volume' of words, phrases or pictures in her study, it can be argued that our results do

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[5] We do acknowledge the limitation of comparing empirical results relating to companies vs. not-for-profit organisations.

confirm the ubiquity of repetition on a cross-sectional basis and in support of Davison's (2008) claims. However, the feature of the present study which combines different forms of repetition may explain the significant amount of repetition. Repetition, when considering only narrative disclosures, has the primary function of a 'cohesive' device, and so its presence should not be surprising (Halliday and Hasan 1976); and in order to achieve cohesion, a not very intensive level of repetition is deemed sufficient. When the presence of repetition is observed to be notable in each of its different forms, this indicates that repetition aids managers for purposes that go beyond the mere design of a cohesive function and arguably become a device which can assist the learning process by instigating lively impressions of repeated information to the reader (Hume 1739, Ebbinghaus 1885, Gagné 1985). In particular, the use of multiple devices - such as narrative and visuals - to repeat the same concepts acts on different stimuli such as logical capability, emotions (Mancia 2006) or visual learning (Anderson 2000, Mayer and Massa 2003).

Our study, which has considered different forms of repetition involving both narrative and visuals, thus offers the possibility to link their use to the process of addressing human learning (Hume 1739) and our results by showing a strong presence of repetition in different forms, does offer evidence that managers and organisations consider repetition as an important element of the discourse which can contribute to new learning (Hines 1998). In particular, repetition acts on impressions, by creating the perception of an association between one or more pieces of disclosure. Furthermore, Hume (1739) considers 'impressions' to be the perceptions that enter the mind with most force and violence, since they are related to feelings and therefore capable of producing sensations, passions, and emotions. 'Ideas' though, which are the basis of human learning, are only the faint images of these initial impressions. The derivation of ideas from impressions necessitates that there is a reinforcement of the initial impressions in an attempt to reproduce more clearly the initial impressions and addressing the

new learning. Such reinforcement can be achieved through the use of repetition, which is also indirectly addressed by Hume when he defined the concept of secondary perception as an impression based on a former impression whose intensity is capable of causing passion and emotion. Therefore, by revealing that 72.2% of the information in Italian CBs' social and environmental reporting was repeated at various levels of intensity, the paper evidences that repetition is used extensively by the senders of written social and environmental messages with the aim of reproducing the initial impressions and then generating new learning.

A second result concerns the distribution of repetition within the three different forms - identical, similar, and accumulated. Indeed, within the repeated information category, the form of repetition which prevailed was 'similar' in nature (1,116 occurrences, 40.3% of the total information), meaning that two devices have been used in presenting the majority of the information, thus providing the senders (managers) with the opportunity to act on different stimuli (Hume 1739, Anderson 2000, Mayer and Massa 2003, Mancia 2006). The prevalence of 'similar' repetition (using two different forms of repetition) indicates a potential attempt to influence sensation and emotion with a view to reinforcing initial impressions (Hume 1739). Thus, the use of two repetition forms increases the possibility of 'impressing' knowledge, by acting on two different cognitive drivers and enhancing the 'secondary impressions' which are then able to act on feelings. Furthermore, Hume's thoughts on the impression generated by the repetition of "similar objects in similar situation" (1739, 1.3.14) are relevant in that they create a perception of a cause and connection between the objects (i.e. a narrative and a visual disclosure), thereby creating a new and incisive impression in the reader's mind.

Identical repetition has an occurrence of 545 (19.7%) and this form of repetition can act on a single stimulus for producing learning and, when identical repetition is based on narratives, this might be associated more with the exigencies of linguistic cohesion than with pedagogical ones (Halliday and Hasan 1976). While accumulation is less common, the fact

that 'mission' and 'community' categories presented more accumulated information do provide food for thought, since these disclosures relate to the main social reasons for the existence of CBs. In this regard, repetition in purely narrative form may help managers impact on the impressions of their more salient stakeholders by conveying organisational information and producing new knowledge aimed directly at them (Hume1739), or within a legitimacy or impression management vein (Goffman1959, Lindblom 1994). Relatedly, the absence of homogeneity in the three different forms of repetition across the six categories does reveal that the content in certain categories may be subject to more consideration by the managers and organisations. For example, it can be observed that information which reflects the major occurrence of repetition (combining the three forms of repetition)[6] relates to 'mission'. 'Mission' information is arguably conveyed to CB members in order to give them evidence of the social role and to the particular care that the organisations devote to them. Therefore, the 'mission' category contains information directed to members, who represent one of the most important stakeholders for CBs, and it is consequently plausible that CBs will seek to engage with them as part of a significant communicative effort. This effort, in our view, is linked to a willingness to continuously reinforce the faint, albeit complex, 'idea' of a relatively abstract and vague construct (e.g. mission and vision).

Accumulated repetition serves the purpose of providing a multiplicity of opportunities for the reader to develop an impression of cause and connection between the different devices so that these can be reproduced more clearly into ideas, thereby creating new knowledge (Hume 1739) about CBs' activities. The rationale for managers to repeat concepts to the CBs' members might be to legitimise the banks' actions; but also might be to produce a deeper degree of awareness, education and learning about the CBs' results. The composition of the

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[6] By re-computing the percentages on the basis of the total number of occurrences per theme, the picture changes slightly, with the environment being the less disclosed item compared to all themes and the more repeated one.

'mission' category may help provide a better understanding of the type of information being repeated (see Appendix 1 for details). At the same time, considerable effort in repeating concepts in different forms for other salient stakeholders such as *community*, *customer* and *economics* is also evident. CBs are embedded in the community in which they operate, and they not only have moral duties, but also legal ones to the localities where they operate. Consequently our finding, evidencing a high level of repetition for the community category, seems to reinforce our argument about the managers' desire of 'impressing' upon the reader the CB's contribution to the community, so that ideas about the CB's actions may be formed following the sensations and emotions derived from these impressions (Hume 1739). Similar arguments can be put forward in support of the findings relating to customers and economics and, as such, repetition can enable readers to perceive a cause and connection between the different devices and instances. However, repetition appears to be used less for information dealing with human resources and environment, and it may be possible that actors engaged with these themes are less targeted by the cooperative bank and that CBs' managers probably do perceive an urgent or critical need for the production of new knowledge.

6.2. *Interpretive assessment of the different forms of repetition*

In order to deepen the rationales of the three different forms of repetition as a managerial method for impressing new knowledge, we concretely show the use of identical, similar and accumulated repetition for some of the sub-categories, offering the possibility of a more complete reflection on the issue of repetition in social and environmental reporting. The analysis follows the logic explicated in Figure 1, which helps highlight the role of repetition as a technique for generating knowledge and that contained in Table 1, and which assists in understanding the rationales for choosing different forms of repetition.

Within the 'human resources' category, an item which presented a high incidence of repetition was the 'Description of employees', which exhibits instances of *identical* repetition for six banks, *similar* repetition for 33 banks and *accumulated* repetition for 13 banks. When presented in narrative form, this item often displays a consistent number of repeated words and concepts, particularly in the first introductory sentences that have the ability to capture the reader's attention in order to convey the importance of the information disclosed in this item. For example, introducing the description of employees, one of the CBs states:

> In the life of our enterprise people are fundamental. The achievement of corporate objectives depends on their involvement and their ability. The main asset of the bank, therefore, is not so much the 23 million euro of assets, it is not fund raising and is not direct deposits.
>
> Our main and primary resources are human resources.
>
> The employees are the operative core of the company and to some extent they represent the company's face (Bilancio sociale Banca di Cavola e Sassuolo 2008, p. 15).

The intent to impress upon the reader's mind with repetitive text is notable and the same concept is expressed three times in narrative form: 'people are fundamental'; 'primary resources are human resources', and 'employees are the operative core of the company'. This is therefore suggestive of Hume's observation on the repetition of perfectly similar instances. In repeating this information, it can be argued that the senders are aware of the need to create an incremental impression, and therefore new knowledge, based on a perceived association between employees and the bank, and thereby underlying the key importance of human resources for the organisation. In Hume's (1739) work, impressions have an initial force and vivacity which gradually diminishes over time but the memory of them become ideas, and so ideas are copies of the impressions but they do not have the same degree of intensity. The repetition device, as illustrated above, can help in retaining the initial force of an impression by recalling it a sufficient number of times, and thus enabling the production in memory of a copy of this first impression; which can be attuned to the initial perception. In using this

'identical' and narrative-only form of repetition, though, it is also argued that the senders are acting in a limited way on the learning capabilities - the reading capability of the receivers, their ability to identify the repetition instance, and their ability to differentiate between the degrees of repetition. In this regard, the absence of visuals in describing employees may erode the intensity of the 'impression', because impressions that managers create using mere narrative repetition may not produce, or are not sufficiently connected with, any emotion or other neurological function evocated by images or graphs (Anderson 2000, Mayer and Massa, 2003, Mancia 2006). A similar, albeit less intensive, effect is achieved when the reader is offered repetitive information solely on the basis of visuals. For example, within the 'consumer' category, there are often sections devoted to specific products, but many CBs simply present two or more pictures from the brochures devoted to the products. By using only visuals without any narrative explanation, the sender is potentially renouncing its bid to impress the readers since a narrative could potentially provide an opportunity to explicitly highlight that it is conjoined to another object (visuals) and that it is related to the said object, and thereby stimulate different neurological functions (Anderson 2000, Mayer and Massa 2003).

When the sender is using an identical repetition and the number of the visuals increases so that the information is constituted of a gallery of visuals (of general pictures), the sender is effectively relying on series or lists (Davison 2008, 2014a) as a reinforcement of the repetition tactic (see for example Figure 2). In this case, and although the form of repetition remains identical using our definition (based on a single device), the sender may enhance the intensity of repetition by using series since the recall of an image does improve after several viewings (Durand 1987). In a similar vein, Hume (1739) argues that after frequent repetitions, an impression is generated as a result of the appearance of one object directing the mind to consider "by custom its usual attendant, and to consider it in a stronger light upon account of

its relation to the first object" (1739, 1.3.14). In effect, the use of series or lists may rely on Hume's (1739) contention that the mind tends to "immediately conceive a connection" between repeated similar instances and thus "begin to drawn an inference from one to another" (1739, 1.3.14).

[insert Figure 2 about here]

Moreover whilst it is also possible to distinguish faces of the people portrayed in the series, the power of the tool might be further enhanced because it can be used by mangers to impress upon the reader's mind and foster a process of identification with the organisation (Mancia 2006). Another example of identical repetition derived only through the use of pictures (which can also be defined as series or lists as per Davison, 2008, 2014a), is relatively rare, but it is sometimes classified in the 'mission' category for items such as 'loyalty reward' or 'scholarship', and also in the 'community' category for items such as 'sport' or 'culture' and 'education'. In the case of identical repetition, all pictures devoted to a sub-category portray a similar subject conveying an identical message and constitute the sole information about that item. Figure 3 shows *two* of the *eight* pictures used to illustrate the item 'sport' for one of the banks in our sample.

[insert Figure 3 about here]

This bank explains how it is using money to fund football clubs exclusively through a series of pictures portraying different football clubs. In this case each picture has the same function because it illustrates the interventions in the area of sport, but the use of series helps the learning process (Durand 1987) to create a simple impression. It also seems that the

possibility of recognising the face of known people might be relied upon to create a sense of confidence towards the bank by acting on emotional drivers (Mancia 2006). In this case it seems that the slogan of "My bank is different" may be recalled in the reader's mind when individualising the faces of people portrayed in these pictures, and thereby developing a form of emotional bonding with, and visual-led learning of, the bank's ethos. Admittedly, identical repetition of this kind of picture might be the result of an impression management strategy or a legitimation tool in the managers' hands (Goffman 1959, Lindblom 1994), but the managers' real intent cannot be detected by our documentary analysis. Instead, we can only contend that these devices appear to be creating a new pedagogy and conveying a new reality about the bank's activity (Hines 1988, Morgan 1988). Despite this, the strategy for impressing information using identical repetition may be considered less effective because it incurs the risk of sounding boring, not subtle, and of lesser intensity (Hoey 1991, Ritzer 1999, Davison 2014a), with a limited ability to prompt new knowledge. At the same time, this form of repetition can be the most appropriate for transmitting and generating 'simple' ideas which are the result of a simple impression so that their ability to produce new knowledge is not (expectedly) high (Hume 1739).

Other forms of repetitions, however, may be capable of producing what Hume calls 'secondary impressions', which are impressions based on a former impression incised in memory, and thus giving rise to an idea and in repeating the same concept, the idea can be associated to a feeling such as a desire or an emotion (Hume 1739). By following Hume it is argued that, in repeating concepts, the effect of impressions on memory and subsequently on ideas can be amplified because of the force of these 'secondary impressions' associated with human sentiments. The possibility of generating different types of impressions can be illustrated when examining the use of the 'similar' form of repetition. In addition, Hume highlights the possibility that impressions can be generated from the reader's perception of a

connection between conjoined or contiguous objects (e.g. a narrative and a visual). Within the 'mission' category, the '*scholarship*' item is often presented in the form of similar repetition by combining a narrative description with an image that portrays students receiving educational scholarships. For example the Cooperative Bank of Piove di Sacco describes the 'scholarship' item with a brief sentence:

> there are forms of incentives which are not directly connected to the core business of the Bank, such as 'scholarship' that only members and their son and/or daughter may receive when he/she has distinguished themselves in the study […]' (Bilancio sociale e di Missione Piove di Sacco 2008, p.23).

To this sentence, however, a picture has been added to highlight the initiative and impress the same message using a different device.

[insert Figure 4 about here]

The information about scholarships presented solely in narrative form is, arguably, not so impressive compared to the same information accompanied by a picture in which it is possible to distinguish the faces of people *(*which are *'only members and their son and/or daughter')* involved in the initiative. One of the functions of the picture is to attract attention so that the narrative information can be read and impressed upon, thereby developing a new impression on the basis of the perceived connection between the two devices. Thus the presence of the visual is important in helping the sender of the written message to stimulate the learning process by appealing to emotions, attracting 'attention', and acting on the visual drive for memorising information (Gagné 1985, Anderson 2000, Mayer and Massa 2003, Mancia 2006). The message could also be interpreted in terms of the bank offering concrete help to young people, and the intention may be a willingness to be perceived as a good player in an otherwise 'controversial' banking system. Hence, managers seek to convey the *'My*

bank is different' motto (Goffman 1959, Lindblom 1994) and herein lies the possibility that repetition serves an educational purpose by showing an example of how CBs operate differently from other banks (Davis and Worthington 1993) and by developing a perception of a cause and connection between the different visual and narrative devices, the objective of the repetition serves to create a more vivid impression of the CBs' motto in the reader's mind.

The meaning of a similar repetition acting on different drivers may also be interpreted as a technique to help in data memorisation (Anderson 2000, Mancia 2006), without any impression management intent, but rather acting on the learning process with a view to producing new knowledge through the possibility of producing different types of impressions - namely, original and secondary ones (Hume 1739). In this sense, it would be difficult to exclude the possibility that many managers use graphs and tables together with narrative disclosure to help in a memorisation process (Anderson 2000; Mayer and Massa 2003). For example, in describing customer and employee composition, the use of graphs and tables – which is very common in our analysis - seems to be the most appropriate tool to favour the learning process in this regard. Yet a number of accounting studies seem to privilege their function as an impression management tool (Beattie and Jones 2011, Jones 2011, Cho et al. 2012) and thus do not generally take the view that a sender can equally use repetition devices as a as process of knowledge creation and learning.

Thus, within our interpretive framework, managers can use different forms of repetition because they are capable of acting differently on learning functions (Gagné 1985, Anderson 2000,Mayer and Massa 2003, Mancia 2006) and on creating impressions and new knowledge in terms of the cause and connection between the different devices (Hume 1739). In our view, this also means that managers can amplify the repetition intensity by the presence of a multiplicity of devices, thereby leading to an accumulated form of repetition. Relatedly, accumulation seems to be strongly present when referring to particular items of information

among the six individual categories. For example, within the 'community' category, the information on 'social intervention' exhibits accumulated repetition for 32 banks, while similar repetition is present in 30 of them, and identical repetition in eight other banks. Similar levels of accumulation are present within the category 'members' for the following items - 'number of member' and 'trend of the number of members' - but this also applies within the 'customer' category for the item 'ATM and sales channel' and within the 'economics' category for the 'value-added' item.

Many interesting examples of accumulated repetition come from the 'community' theme. There are many cooperatives that rely on different devices of repetition among which pictures play an important role to show the '*social intervention'* in their territory. For example: there are a number of pictures, together with narratives and graphs, portraying the non-profit organisations assisted by CBs, or a number of pictures of '*social events'* organised for the local community. The subject of the pictures is often the people directly involved in the interventions, thereby fostering the process of identification already commented on (Mancia 2006) for identical and similar repetition. In the specific case of accumulated repetition concerning '*social intervention'*, the strong presence of pictures is often about repeating concepts already expressed by tables and narrative and serves to add details of the individuals who benefitted from the interventions. Some examples are provided (Figure 5) to illustrate the use of the accumulated repetition.

[insert Figure 5 about here]

In the selected social report, these and other pictures are preceded by a narrative explanation of the bank's social intervention and followed by an exhaustive list of *all* these types of activities in favour of the community which resonates with the series in reinforcing a

repetition rhetoric (Davison 2008, 2014a, Durand 1987). Moreover the bank offers tables to synthetically express the volume of social interventions. Finally a drawing, close to the tables, completes the information about this topic.

[insert Figure 6 about here]

In order to give an idea of the importance of the item '*social interventions*' for the managers of this bank, it is stressed that the overall volume of information expressed in terms of the number of pages devoted to this single topic represented six pages (the total number of pages of this report is 80). In these six pages, the list of all the social interventions is contained in almost three pages. In our view, this relatively long list acts as a series (Davison 2008, 2014a, 2014b, Durand 1987) because it has the scope to impress upon the reader's mind the weight and impact of the bank's social interventions on a large constituency of people, and its importance is reinforced by an introductory explanation along with pictures, tables and a drawing that act simultaneously on different learning capabilities (Gagné 1985, Anderson 2000, Mayer and Massa 2003, Mancia, 2006). The simultaneous use of all these devices produces a strong effect in impressing new knowledge (Hume 1739) This is as a result of the creation of an impression upon the presence of conjoined objects and instances that are connected to each other, such that "the idea of the one determines the mind to form the idea of the other, and the impression of the one to form a more lively idea of the other" (1739, 1.3.14). Furthermore, when producing new knowledge by adopting 'accumulated' repetition, the role of 'secondary impressions' (Hume 1739) becomes central. This powerful type of impression, based on human feelings, plays an important function in helping the memorisation process and in forming complex ideas in the readers' minds as to the actual and proven ability of the CB to devote resources and efforts to the development of the community

and of its people. Finally, this effect may be also linked to the concept of redundancy as 'superfluity' or 'excess' which repetition sometimes may produce (Lothian 1976).

The same effect for the 'social intervention' item is achieved by other banks using the *photo-gallery approach,* which also acts as a series or lists (Durand 1987, Davison 2008, 2014a, 2014b), but which is also able to foster a process of identification and which directly acts on the emotions to impress the information in one's memory (Hume 1739, Mancia 2006, Gagné 1985). This technique provides an illustration of a topic that was already described in a narrative form and using tables or graphs in order to show the distribution of the interventions. Often the CBs in our sample arranged pictures one behind the other, in order to offer a photo-gallery about *all* the social interventions executed during the year. Also, in similar cases, the result is suggestive of a redundant (Lothian 1976) practice which may help to impress information in memory (Hume 1739, Anderson 2000) precisely because there is so much content which cannot be neurologically 'ignored' by the reader, thereby creating the conditions for the reader to develop a connection between the presence of several disclosure devices and to perceive that there are relations of succession and contiguity between them. By considering the content of the 'social intervention' item, it can be argued that, in most of these cases, accumulated information is presented by the manager whose probable intent is to persuade the reader about the human relationship and the human vision due to the banks being part of the cooperative world, and emphasising the message *'My bank is different'*. In these cases, the intensity of repetition resulting from the use of accumulated information combines different devices to repeat the same information and may assist managers in achieving an impression management and legitimation motive (Goffman 1959, Lindblom 1994). The list is also useful for helping the learning process in educating the audience on an important underlying rationale (social role) for the existence of a CB (Hume 1739, Hines 1988).

These examples of the use of identical, similar and accumulated repetition help to understand the potential of this rhetorical device when it acts on different learning functions by combining the effect of narrative and various visual devices as a powerful instrument of knowledge that helps managers to impress new kinds of information (Hume 1739). Plausibly, managers add visuals to narratives to communicate in a language that is easier to understand for people who do not have the relevant background to interpret some of the information contained in the social and environmental reports of a cooperative bank or who have special skills for visual memory (Anderson 2000, Mayer and Massa 2003); but at the same time, the information could also be used to achieve specific managerial intent (Goffman 1959, Lindblom 1994): an issue which could be analysed in further studies.

7.   Conclusion

The paper sought to contribute to the scant literature on repetition in accounting by studying the forms of repetition: but also by exploring their use as instruments of the production of new knowledge (Hume 1739) in the social and environmental reports of 86 Italian CBs. The paper was informed by Hume's (1739) work which explains that (i) impressions are the starting point for generating human knowledge, (ii) that repetition can create new impressions by virtue of the reader's perception of a connection between devices, and (iii) that impressions can be recalled in the mind by the repetition of a former impression, known as secondary impressions, which involve desires, emotions, passions and sentiments in the memorisation process. This interpretive framework, based on Hume's (1739) thoughts, articulates an understanding of repetition practices. By re-conveying, re-presenting and re-producing information many times using narrative and visual devices, the sender effectively guides and directs the knowledge creation process. Different forms of repetitions act on

different types of impressions (original and secondary), and thus can impact with greater force on memory and consequently enhance new knowledge.

From an empirical standpoint, three forms of repetition (identical, similar and accumulated) are found to be widespread in the social and environmental reports of Italian CBs and, in a combined form, repeated items of information far exceeded the non-repeated ones by a ratio of almost 3:1. Our results point to a significant use of repetition in the social and environment reports and a strong use of repetition combining narrative and visuals. The high level of repetition found in our results contradicts other previous accounting studies which investigated narrative repetition (Lothian 1976, Courtis 1996), but our research differs from the previous studies because, in detecting the presence of repetition, we have relied on a different, theoretically informed method to identify repetition, both in narrative and visual form. Our study resonates with Davison's (2008, 2014a) views about repetition and our cross-sectional evidence from Italian CBs supports her claims that corporate disclosure is 'a space of multitudinous signs' (Davison 2008, p.819) and that, among these signs, "*the discretionary words and pictures are often the richest*" (Davison 2008, p. 820). Similar repetition, which combines the use of two different devices to repeat the same information, appears to be the most used form of repetition. The rationale for using this form of repetition may be related to an organisational awareness that it has a higher intensity compared to identical repetition, due to its impact on different types of impressions (Hume 1739), its ability to direct the reader to generate connections between the devices, and its impact on different stimuli for enhancing the learning process involving logical and emotional capabilities (Anderson 2000, Mancia 2006), whilst avoiding the tedious effect of repeating concepts without any variety (Ritzer 1999, Davison 2014a). In our view, though, similar repetition has less of an 'impression' intensity compared to accumulated repetition especially if it is in an embedded form such as a 'series' (Durand 1987, Davison 2014).

By analysing our data it appears that CBs use different forms of repetition which convey a message of emphasis particularly when the information relates to stakeholders such as community, members, customers and economics. The disclosure towards these stakeholders is often of a similar or accumulated nature and the role played by visuals shows the concrete possibility that the preparer will act on a learning path to 'impress' or 'imprint' information. Moreover, visuals provide managers with the possibility of touching upon the reader's emotions or drawing from visual memory (Gagné 1985, Anderson 2000, Mayer and Massa 2003, Mancia 2006) by acting on secondary impressions (Hume 1739). In such cases, the manager's rationales may fit with the different theories used in social and environmental accounting to explain the form and content of voluntary disclosure (Goffman 1959, Lindblom 1994) and might convey to the most salient stakeholders the message that '*My bank is different*'.

After examining the phenomenon of repetition in social and environmental reports of Italian CBs, we therefore conclude that it is a rhetorical device to reckon with, in terms of its ability to construct reality by emphasising certain repeated concepts (Hines 1988). In this regard, we would argue that prior views about repetition, namely that it is not largely prevalent or that it can be easily discarded by readers as a 'mere' mechanism of symbolic management, have to be re-assessed. Our study also has theoretical implications for researchers because one looks at disclosure as a space in which new knowledge is created, and by studying the interconnections between the thoughts of different thinkers from different disciplines, one may contribute to a better understanding of the processes leading, and the basis of, this knowledge. Moreover the study offers the preparers of social and environmental reports an in-depth understanding of the significance of the rhetorical device of repetition, thereby providing them a greater awareness of what types of knowledge they may develop from such documents.

Research on corporate annual reports on a cross-sectional and longitudinal basis can also shed light on the relevance of key determinants (e.g. size, risk, governance mechanisms, stakeholder sensitivity, and industry differences) in explaining the prevalence of particular forms of repetition and whether particular managerial rationales (e.g. legitimation-seeking, stakeholder management, educating audiences) may be at play. From a methodological perspective, we would also argue that our paper offers new and complementary implications to the extant literature relating to the classification, coding and analysis of narratives (e.g. Beattie et al. 2004, Beattie and Thompson 2007, Nelson and Pritchard 2007, Beattie 2014) and graphs (e.g. Beattie and Jones 2008, Hrasky 2012), in particular to the effect(s) of a combination of narrative and visual devices. Further studies on repetition in accounting may focus on other forms of repetition or on specific items of repetition, going beyond the limits of our study to directly investigate the receivers' points of view. Indeed, in this study, the perspective we have adopted (the sender's perspective) may be considered a limitation because the research design does not allow us to directly examine the effects of repetition on the reader's learning process. These limitations may be overcome by adopting different methodologies, such as interviews, surveys and experiments. Finally, further empirical work could be considered in the case of other types of non-profit organisations, or focus on specific corporate information, such as press releases, prospectuses, and operating and financial reviews (OFR).

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Table 1.   Repetition: classification of narratives and visuals.

Form of repetition	Definition of repetition forms	Rationales underlying specific forms of repetition
No repetition	Purely narrative disclosure or purely one type of visual (narrative, or table, or graph, or picture, or drawing)	Repetition does not exist
Identical repetition	One single device is used in a repeated manner. Example 1: repeated narrative disclosure. In this case narrative is the only device used in repetition, so the same concept is repeated twice, or more times, in narrative form. Example 2: a single type of visual disclosure is used twice, or more times, to express the same concept.	Stereotyped repetition of the same element which can be presented alternatively in narrative or visual form and whose intensity is due to the possibility of acting on one single stimulus for producing new learning. Narrative: Simple repetition which in linguistic studies it means the use of the same word (Hoey 1991). Complex repetition: in linguistics, this means the use of synonyms or circumlocution (Hoey 1991). Narrative repetition which has a primary role of achieving cohesion (Hallyday and Hasan 1976). Visuals: When presented in visual form identical repetition may act as: The identities as interpreted in Davison' work (2014a) by following Durand (1987). The series as defined by Davison (2014a). The concepts of Anadiplosis or anaphora as interpreted by Davison in studying visuals in accounting (Davison 2008). The possibility of acting on emotion by using only pictures coherently with studies of neurology (Mancia 2006). The possibility of stimulating visual learning by using only graph or table coherently with studies of psychology (Anderson 2000, Mayer and Massa 2003). A 'low intensity' form of repetition (visuals or text) which can only weakly allow for the development of an impression of a cause and connection (Hume 1739).
Similar repetition	Two devices are used in repetition. Narrative disclosure plus one kind/type of visual disclosure or two different visuals.	Various elements that multiply or reflect each other, the intensity of which is due to the possibility of acting on two different stimuli for producing knowledge, as:

	Example 1: narrative disclosure plus table (or graph). Example 2: one table and one graph without any narrative disclosure.	The Similarities as described in Davison (2014a) in applying Durand's concept (1987). The Series as defined by Davison (2014a). Enhancing the possibility of acting simultaneously on emotion, visual learning, and other neurological functions by using a multiple source of stimuli as explained by psychologists and neuroscientists (Anderson2000, Mayer and Massa 2003, Mancia 2006). Sufficiently different, and conjoined instances of repetition, being perceived by the reader and leading to a new impression (Hume 1739).
Accumulated repetition	More than two devices used to repeat the same concepts. Example 1: narrative disclosure plus two different types of visual (tables and graphs). Example 2: three different types of visuals (pictures, tables and graphs).	The intensity of this repetition form is due to more than two different stimuli for enhancing the learning process, as: The Accumulation as described by Davision (2014a) and Durand (1987). The Series as defined by Davison (2014a). The possibility of acting simultaneously on emotion, visual learning, and other neurological functions by using a multiple source of stimuli as explained by psychologists and neuroscientists (Anderson 2000, Mayer and Massa 2003, Mancia 2006). 'Superfluity or excess' in repeating the same concept (Lothian 1976). The existence of several instances of conjoined objects, which heightens the determination of a cause and connection (association) between the different items (Hume 1739).

Table 2.   Occurrence of repetition for each key theme.

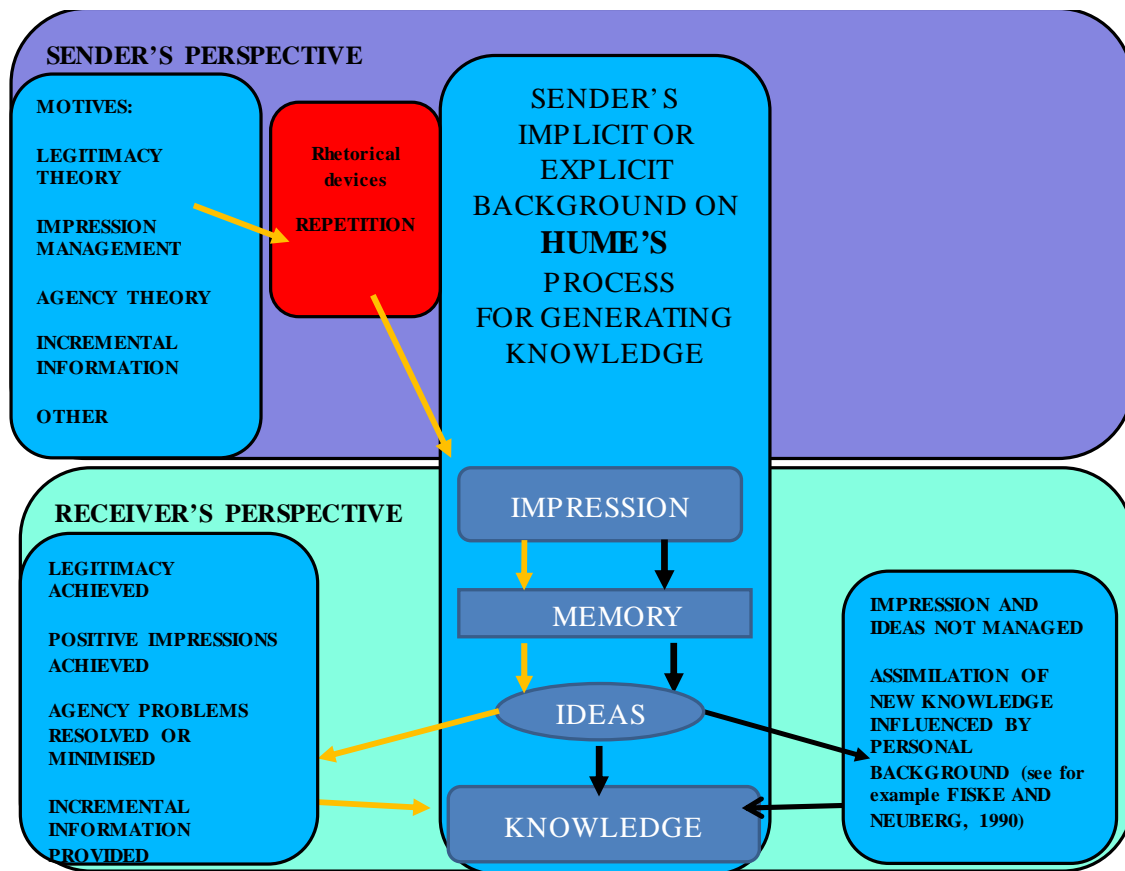| Forms of repetition/categories	Mission	Environment	Human Resources	Customer	Community	Economic	Total
Total occurrences (items repeated plus items not repeated)	703	83	481	661	570	268	2766
Total count of no repetitions	158	15	163	212	136	85	769
% of total occurrences	5.70%	0.50%	5.90%	7.70%	4.90%	3.10%	27.80%
Identical repetition	104	40	125	129	124	23	545
% of total occurrences	**3.80%**	**1.40%**	**4.50%**	**4.70%**	**4.50%**	**0.80%**	**19.70%**
Similar repetition	345	24	157	252	232	106	1.116
% of total occurrences	**12.50%**	**0.90%**	**5.70%**	**9.10%**	**8.40%**	**3.80%**	**40.35%**
Accumulated Repetition	96	4	36	68	78	54	336
% of total occurrences	**3.50%**	**0.10%**	**1.30%**	**2.50%**	**2.80%**	**2.00%**	**12.10%**

Figure 1.   Repetition as a phenomenon connected to Hume's notions of Ideas and Impressions and Knowledge.
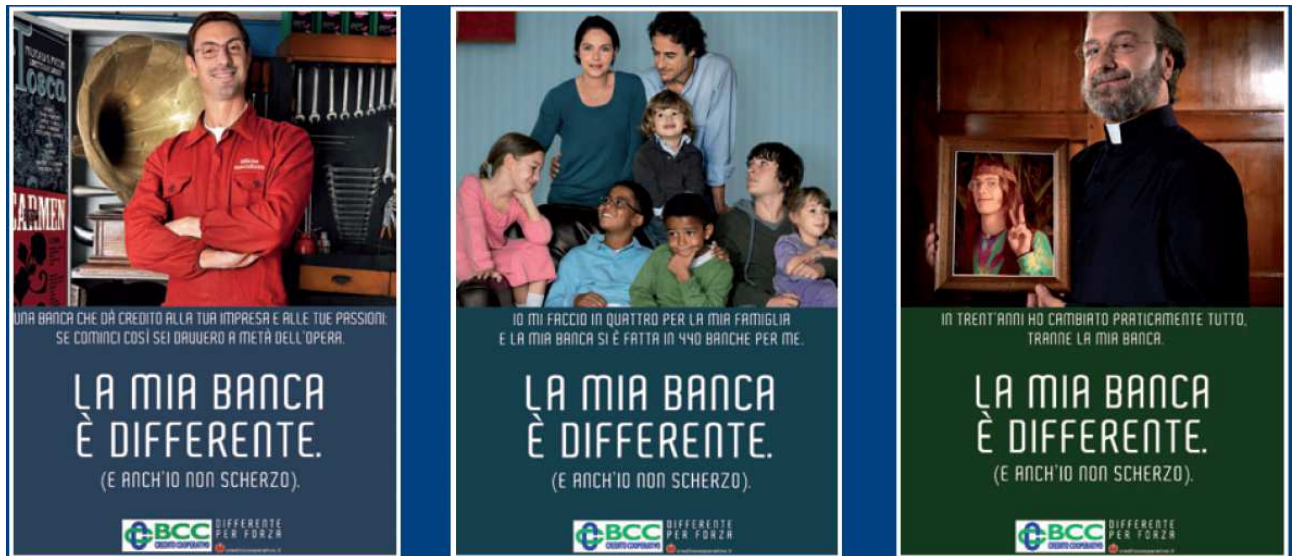
Figure 2.   For the identical repetition one single device is used in a repeated manner (See Table 1). The figure shows an example of identical repetition with the employment of series of the same visual. The concept of series has been deepened by Davison (2014a) following Durand (1987) and in our interpretation the series work as reinforcements of the repetition by proposing the same concept using the same device. In this case the series work as a reinforcement of the motto "my bank is different" which is the caption for all the three pictures.

Source: Credito Cooperativo di Brescia, Bilancio Sociale 2009, p. 18.

Figure 3.   An example of identical repetition by using only visuals (See Table 1). Also in this case the identical repetition is obtained by illustrating the concept of "sport" or "charity to sports club" by only using series of visual (Davison2014; Durand 1987). The bank introduces a paragraph whose caption is devoted to the bank's charity activity towards sports clubs, but the concept is impressed on the readers' mind by only relying on repetition from the same type of device: the visual one - which can act on emotional drivers (Mancia, 2006).

Source: Bilancio Sociale, Banca di Cesena (2008, p. 60).

Figure 4.   The picture shows an example of similar repetition where two devices are used in repetition, namely a narrative disclosure plus one type of visual disclosure (See Table 1). In this case the bank explains using narrative disclosure what it means by "scholarships" in the bank's activities, and then the same concept is reinforced by adding to the explanation a picture. The narrative explanation plus the picture to express the same concept generate a similar repetition enhancing the possibility of acting simultaneously on emotion, visual learning, and cognitive stimuli by using a double source of stimuli (Anderson 2000; Mayer and Massa 2003; Mancia 2006).

Source: Bilancio sociale e di Missione Piove di Sacco (2008, p.23).

Figure 5.   An example of some of the pictures that generate an accumulated repetition in which more than two devices have been used to repeat the same concepts (See Table 1). In this case the bank associates these and other pictures to a table, a drawing and to a detailed narrative explanation of the bank social intervention plus a list of all social interventions. In this case multiple devices (the narrative explanation plus the list, plus the table, plus the drawing, plus the pictures) have been used to express the same concept: the bank's social interventions exploiting the possibility of acting on a multiple source of stimuli (Anderson 2000; Mayer and Massa 2003; Mancia 2006) but incurring a risk of superfluity or excess (Lothian 1976).

Source: Bilancio sociale Cassa Rurale di Trento (2008, pp.25 and 26).

Gli interventi sul territorio

Sostegno alle associazioni ed alle iniziative culturali, educative e ricreative	253 interventi	346 mila euro
Interventi di solidarietà e mutualità	166 interventi	204 mila euro
Sostegno allo sport	120 interventi	399 mila euro
TOTALE	539 interventi	949 mila euro

Il nostro impegno a favore della comunità insieme alle Casse Rurali Trentine

Assistenza, interventi umanitari, protezione civile	1.840.000 euro
Cultura, scuola e formazione	3.629.000 euro
Attività parrocchiali ed enti religiosi	641.000 euro
Manifestazioni varie e istituzioni locali	2.202.000 euro
Attività ricreative e iniziative a favore dei soci e della comunità	5.022.000 euro
Attività e manifestazioni sportive	3.980.000 euro
TOTALE	17.314.000 euro

FONDAZIONE CASSA RURALE DI TRENTO

dotazione iniziale: 3 milioni di euro

Figure 6.   The table and the drawing associated with the pictures of Figure 5. The elements of Figure 5 and 6 plus a narrative explanation, plus a list of all social interventions generate an example of accumulated repetition (See Table 1) which act simultaneously on different learning capabilities (Gagné 1985; Anderson 2000; Mayer and Massa 2003; Mancia, 2006) and can produce a strong effect on impressing new knowledge (Hume 1739).

Source: Bilancio sociale Cassa Rurale di Trento (2008, p.28).

Appendix 1: The list of categories and subcategories used in the analysis.

Category: Economic
1   Trend assets under management
2   Credit risk
3   Equity amount
4   Capital indicators
5   Profitability indicators
6   Risk Indicators
7   Productivity indicators
8   Efficiency indicators
9   Solvency indicators
10   Value added
11   Balance sheet
12   Income statement
13   Profit destination
14   Assets under management
15   Equity trend
16   Total brokerage
17   Macro indicators
18   Raising credits (funds)
19   Direct deposits
20   Credit-bearing assets
21   Structural indicators
22   Bad debt

Category: Community
23   Relationship with other banks
24   Relationship with insurance companies
25   Relationship with banking foundations
26   Relationship with supervisors (Bank of Italy)
27   Relationship with associations
28   Taxes
29   Treasury services
30   Internal rules and Anti-Money laundering systems
31   Relationship with other local authorities
32   Contributors and facilities
33   Taxes: geographical description
34   Education
35   Culture
36   Research
37   Solidarity
38   Sport
39   Social intervention/commitment: trend
40   Economic contributions to Third Sector
41   Territorial development
42   Local Development

| 43 | Security and virtual banking |
| 44 | Cultural promotion of IT |

Category: Customers

45	Customer description
46	Negotiation conditions
47	CL-customer satisfaction
48	Marketing development
49	Environmental and ethical finance
50	Handling complaints
51	Direct Deposits
52	Indirect deposits
53	Deployment of funds: amount
54	Loans to customers
55	Direct Deposits: description
56	Indirect deposit: description
57	Deployment of funds: description
58	Direct deposits by sector
59	Deployment of funds by sector
60	Products for young people
61	Products for students
62	Products for families
63	Product for foreigners
64	Products for agricultural customers
65	Real estate products
66	Third Sector
67	Products for freelancers
68	Products for senior citizen
69	Products for enterprises
70	Pension/retirement products
71	Bonds
72	ATM and sales channels
73	Services for account holders
74	E-services (online)
75	Proximity index

Category: Human Resources

76	Recruitment
77	Employees class/status
78	Description of employee (gender, age, qualifications)
79	Equal opportunities
80	Social initiatives (i.e. sport for employees)
81	Internal communication
82	Industrial relations (unions)
83	Costs for training
84	Training (number of courses and participants)
85	Dismissals

86	Absences
87	Remuneration system
88	Incentives for the employees
89	Security and safety
90	Number of employee by category
91	Costs for employees
92	Additional services for employees (health-care)
93	Mutuality/Loan initiatives for employees
94	Loyalty rewards/incentives

Category: Environment

95	Environmental management
96	Training
97	Green investment
98	Environmental certifications
99	Discounts for environmentally-friendly companies

Category: Mission

100	Number of members
101	Trend of the number of members
102	Mutuality index
103	Adjustments/Returns
104	Description (gender, age, qualifications)
105	Sector of activity
106	Number per branch
107	Economic incentives
108	Services (assurance, health care, tax advice)
109	Internal communication
110	Attendance at assemblies
111	Loyalty Reward
112	Attendance at social events
113	Scholarships
114	Trips and holidays
115	Training