

Capital One's Condemnation, Conversion, and Eventual Celebration of Mythical Medieval Northern European Males through Allegorical Commercials

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Over the past several decades, there has been a variety of narratives associated with the American Capital One credit card “What’s in your wallet?” commercial campaign, and one of them (lasting from roughly late 2000 to 2013) features the medieval men of northern Europe invading contemporary United States. The campaign’s central question “What’s in your wallet?” is coy – almost seductively sexy – but also invasive and aggressive. Merging that slogan into a bizarre, medievalish, comic allegory to represent empowerment – not to mention male virility – creates a strange sort of message that emphasizes financial empowerment of male right to privilege that ultimately concludes with a belittling of gender identities. Whether this sexism represents medieval practices and/or perceptions does not matter. In fact, inauthenticity allows for increased humor, and humor (sexist or not) sells. The issue instead becomes a question of whether medievalist perceptions of gender have shaped contemporary perceptions of gender or have contemporary perceptions of gender shaped medievalist perceptions of gender. The answer to this chicken-and-egg question can be quite simple: yes. However, the complexities of that “yes” reveal the complexities of gender identity.

There is no question as to the inauthenticity of these commercials. While Pam Clements argues that authenticity “has great significance for medieval studies and medievalism,”¹ it rarely holds significance for commercials, which have a long history of making disingenuous statements, such as Trident

¹ “Authenticity,” in *Medievalism: Key Critical Terms*, ed. Elizabeth Emery and Richard Utz (Cambridge: D. S. Brewer, 2014), 19–26 (19).

chewing gum's "Four out of five dentists surveyed recommend sugarless gum for their patients who chew gum."² Capital One randomly mixes cultural identities of Vikings, Visigoths, and Huns to make a new culture of northern European identity. "Each time the *real* raiders emerge on screen," observes Alison Tara Walker, "the advertisement overstates their violent tendencies – showing their 'authenticity' when they run the less-believable versions of themselves off screen."³ In response, Jeffrey J. Cohen addressed a letter to "Capital One Marketing Gurus" with tongue planted firmly in cheek: "I ask you to grant these groups their full complexity, a first step toward which might be having the spokes-barbarian no longer declare the tagline 'What's in your wallet?' in a seriously poor Cockney accent."⁴ A few years later, Pam Girado (a spokesperson for Capital One) jokingly explained via email:

The characters in the Capital One TV commercials actually represent Visigoths, and the lead Visigoth, named Garth, in the commercials speaks with what could be called a Continental accent, representing the full extent of their Western European roots before their emigration to the United States to take on their current role in the Capital One advertising.⁵

Obviously, then, it is not a question of authenticity. Instead, it appears to be more a question of modern medievalism.

Tom Shippey argues that modernity in medievalism "involves three factors": 1) the attitude of the creator (author, filmmaker, etc.), which can be "at one extreme, contemptuous, at the other, adulatory," 2) the attitude of the creator to the imagined audience, which can be "at one extreme superior, hortatory, ready to deliver information not expected to be challenged, and at the other, tentative or ingratiating," and 3) the creator's "relationship to the well-developed general awareness of 'the medieval imaginary', in which crusaders, friars, Robin Hood, Normans and Saxons, and much else, exist

² "Brands that make the boldest dental claims do not carry the dental association's seal, because they have not applied for it, which would require submitting scientific verification." Andrew Adam Newman, "Selling Gum with Health Claims," *New York Times*, July 27, 2009, <<https://www.nytimes.com/2009/07/28/business/media/28adco.html>> (last accessed August 14, 2023).

³ "'What's in your wallet?': How to Construct an 'Authentic' Middle Ages," in *Neomedievalism in the Media: Essays on Film, Television, and Electronic Games*, ed. Carol L. Robinson and Pamela Clements (Lewiston, NY: The Edwin Mellen Press, 2012), 149–64 (153).

⁴ Jeffrey J. Cohen, "Dear Capital One," *In the Middle: Peace, Love & Middle Ages*, August 16, 2006, <<https://www.inthemedievalmiddle.com/2006/08/dear-capital-one.html>> (last accessed August 14, 2023).

⁵ Stuart Elliott, "Q. and A. with Stuart Elliott," *New York Times*, June 14, 2010, <<https://www.nytimes.com/2010/06/14/business/media/14adnewsletter2.html>> (last accessed August 14, 2023).

in a permanent anachronistic stew.”⁶ In the case of the Capital One commercials, the factors are each controlled by one dominating requirement: humor that sells. “Since Capital One Financial Corp. was born in 1994,” observes *Washington Business Journal*, “the company has been using funny commercials to sell their credit cards to more and more consumers” and “the company’s commercials have become legendary to many in advertising and to TV watchers who like to laugh.”⁷ In line with Shippey’s first factor, then, the attitude of the Capital One commercial creator(s), especially in light of spokesperson Girado’s statement, seems to be humored adulation. The commercials’ bizarre blend of Viking, Visigoth, and Hun cultural imagery ultimately does not matter.

Roderick Dale notes that in advertising, “the construction of meaning must happen in the audience’s mind,”⁸ which suggests that Shippey’s second factor (the commercial creators’ attitude toward its audience) is of utmost importance, and seems to be one of kinship, a wink-wink-nod-nod sharing of humor, which in turn identifies a sense of “well-developed general awareness of ‘the medieval imaginary,’” the shape of Shippey’s third factor. Indeed, Dale likewise argues that branded medieval identities, such as that of the Viking, are deeply rooted in “approximately two hundred years of popular history and representation of the Vikings in popular culture,” and therefore, “the Capital One advertising campaign with its increasingly comical, marauding Vikings presented them as pillagers of your wallet who only attacked the unwary.”⁹

Observing that the “analogy created by Capital One’s medievalism troubles the break between ‘medieval’ and ‘modern’ at the same time that it reinforces it,” Laurie A. Finke and Martin B. Shichtman cite David Lloyd in making the argument that “the Middle Ages already contain the seeds of capitalism, which suggests why viewers largely unfamiliar with the Middle Ages can make the strained analogy that the advertisements require.”¹⁰ Walker, citing Niklas Luhmann’s book *The Reality of the Mass Media*,¹¹ seems to agree: “For contemporary societies, every informational system available functions because of, and is a part of, the mass media. Thus, the mass media shapes

⁶ “Modernity,” in *Medievalism: Key Critical Terms*, 149–55 (149).

⁷ “Capital One Commercials: From David Spade to Vikings,” *Washington Business Journal*, March 2, 2012, <<https://www.bizjournals.com/washington/images/capital-one-financial-commercials.html>> (last accessed August 14, 2023).

⁸ Roderick Dale, “From Barbarian to Brand: The Vikings as Marketing Tool,” in *The Vikings Reimagined: Reception, Recovery, Engagement*, ed. Tom Birkett and Roderick Dale (Boston, MA and Berlin: Walter de Gruyter Inc., 2019), 214–31.

⁹ Dale, “From Barbarian to Brand.”

¹⁰ Laurie A. Finke and Martin B. Shichtman, *Cinematic Illuminations: The Middle Ages on Film* (Baltimore, MD: Johns Hopkins University Press, 2010), 20–21.

¹¹ Niklas Luhmann, *The Reality of Mass Media*, trans. Kathleen Cross (Stanford, CA: Stanford University Press, 2000).

the present, and [...] the ways in which we view history, into a single cohesive reality for much of the viewing public.”¹² “These commercials,” argues Walker, “also illustrate the ways in which the idea of the Middle Ages, fed to consumers by the mass media makes the volatile and violent into plush toys and action figures like Goth the Hun [...] In each of these Capital One commercials, marauders attempt to infect contemporary consumer-culture’s pre-packaged notion of the pre-modern.”¹³ Perhaps; perhaps not.

As the “spokesVisigoth” for these commercials, Garth seems to represent male northern European dominance torn down, rehabilitated, and on the rise again. The narrative focus of this pseudo-allegory has changed over the years: from an invading horde that symbolizes the onslaught of interest rates on a credit card (weapon-shield) not affiliated with Capital One (resulting in the raping and pillaging of “your wallet”), to a gang of misfit immigrants attempting to adapt to estranged surroundings (a metaphor of the interest rates being lowered in the piteous agony of defeat). Intended audience also seems to have changed, slightly. In the earlier commercials, the intended audience is clearly the middle-to-upper-middle-class white hetero-cis-male patriarchal capitalist authority, who must battle credit card interest rates. By the end of this series, however, the intended audience seems to have changed to also include middle-to-lower-class white hetero-cis-males striving to join the patriarchal capitalist “boys club,” regaining a sense of entitled self and purpose.¹⁴

Done in virtually black and white, the initiating commercial of this series (released in 2000) has a film-noir tone to it. Snow is everywhere, and the scene is stark, under-exposed, with gray skies. Only reds and pinks (including skin color) are visible: red Christmas wrapping, red turtleneck sweater, pink lipstick, pink cheeks, a red-suited Santa decoration. It begins with a white husband-figure in contemporary clothing, carrying Christmas packages from his SUV up to a modern, upper-middle-class house, as a children’s choir hums “Silent Night.” The also white wife-figure is decorating an outdoor tree with Christmas balls. The husband cheerily shouts, “Ho! Ho! Ho! Happy Holidays!” Suddenly, the singing in the background drops to a harsh hit of a deep sounding (kettle?) drum. At the same time, the camera zooms in on a bright, shiny red ornamental ball, inside the reflection of which begins the

¹² Alison Tara Walker, “‘What’s in *your* wallet?’: How to Construct an ‘Authentic’ Middle Ages,” in *Neomedievalism in the Media*, 149–64 (150).

¹³ Walker, “‘What’s in *your* wallet?,” 152–53.

¹⁴ In another essay, I argue that this particular series of Capital One commercials is also a form of propaganda that (intentionally or not) promotes modern white hetero-cis-male order over medieval white hetero-cis-male chaos, while all other identities are either marginalized or excluded. “The Boys Are Back in Town: Capital One’s Medievalish Pillagers,” in *Medievalism in a Global Age*, ed. Angela J. Weisl and Robert Squillace (Cambridge: D. S. Brewer, forthcoming).

shadowy image of a raiding mass of men who are brandishing shields, swords, spears, axes; they are wearing raggedy furs and helmets, some chainmail. The wife says, “Oh I hope you didn’t put all of those on the credit card.” The husband nonchalantly replies, “Yeah, why?” The music shifts to menacing horns, cymbals, and drums as the camera shifts to medium-range shots of the increasingly swarming invaders. The wife looks over the husband’s shoulder, presumably at the oncoming mob, and asks, “Do you know what those interest charges are going to do to us?” As the mob of raiders rushes forward – yelling, chopping off the head of a snowman, smashing a Santa yard-decoration – the brave and heroic husband exclaims, “Don’t worry!” He triumphantly brandishes his credit card in the air, “I used our new Capital One card!” The menacing music stops. The mob’s collective yelling immediately dies down, and just as suddenly the mob stops moving forward. The wife smiles in adoring relief. Everyone in the horde stands looking around, disappointed and bewildered – helmets are thrown to the ground in frustration – until one pillager disgustedly stomps his foot, puts his arms up in an exasperated shrug and resolutely yells, “To the neighbors!” The shouting begins again, and the music becomes almost joyous, as the horde rushes past the Capital One card users to raid the credit card rates of the residents’ home next door. A voice-over lectures, “Don’t get raided this holiday season. Get a new Capital One card, and all your purchases are interest free until May 2001.” As the wife and husband calmly watch their neighbor’s home being invaded and raided, the wife casually says, “Gotta’ tell Steve and Laura about Capital One.” After a few more image clusters of raiding, during which a grand piano is pulled through the front door, the voice-over states the ritualistic slogan, “Capital One: what’s in your wallet?”¹⁵

First and foremost, of course, this is about money contained in a credit card: controlling it, using its power well, brandishing it like a weapon or shield, showing off one’s standing on the capitalist ladder. According to Ronald E. Riggio, “Money is associated with power and prestige. This is particularly important for men. Many studies show that the top quality that makes a woman sexy is physical attractiveness, while for men it is money.”¹⁶ Riggio’s observation clearly affirms the apparent message of this commercial: the more control one has over his money, the stronger and sexier he is. “Just as the medievalist frontier provides a space for a male audience to reclaim fantasies of self-sufficiency and class mobility,” argues Lauryn Mayer, “medievalist homosocial space provides a refuge for that same audience, a world in

¹⁵ Nomad Productions, Ltd., dir. David Cornell. D’Arcy Worldwide Agency (New York), 2000. YouTube, posted by Kurt Beren Geiger, July 20, 2006, <<https://www.youtube.com/watch?v=drqO8aySdFg>> (last accessed August 14, 2023).

¹⁶ Ronald E. Riggio, “Why Is Money So Sexy?: Get Money, Get Sexy,” *Psychology Today*, May 4, 2011, <<https://www.psychologytoday.com/us/blog/cutting-edge-leadership/201105/why-is-money-so-sexy>> (last accessed August 14, 2023).

which patriarchal assumptions can go unchallenged and men can compete for status and resources without the threat of female incursion. Women are allowed, of course, but their presence usually only serves to reinforce the values of the patriarchy.¹⁷ In other words, this commercial affirms the exclusion and marginalization of anyone who is not male, and women are involved only to reinforce patriarchal values, while all other gender identities are either completely invisible or are displayed as objects of parody, as in the concluding commercial of this series (2013), which features a “Visigoth” reunion picnic throughout which Alec Baldwin waltzes while talking into the camera. Speaking directly to the camera, in a blue business-suit that screams financial success, Baldwin declares, “The boys used double miles from their Capital One Venture cards to fly home for the big family reunion.” Baldwin approaches an individual beside spokes-Visigoth Garth: “You must be Garth’s father.” The parent replies in a falsetto voice, “Hello!” Garth interjects, “Mother.” Baldwin self-corrects, “Mother.” Later in the commercial, Baldwin is approached by a man who is carrying a large rock. “Wanna’ play dodge rock?” he asks. Suddenly, he is knocked out by someone else’s thrown rock. Baldwin laughs and shakes his head, saying “Awww! You guys!” The commercial ends with a beard growing contest, which – as the superior-class American male – Baldwin wins.¹⁸

The metaphorical rising interest rates (the medievalist pillagers) are now benefiting from using a Capital One credit card: high-interest credit cards have been defeated and forced to conform to the Capital One way of “life.” This commercial emphasizes male pride, male bonding, and even male chauvinism (a boys-will-be-boys kind of nonsense), celebrating a confusing competition of testosterone levels. It is clear that the “boys” are not yet really “management material” and are thus unable to fully adjust to the American way of life. They are losers, laughable rejects, sexually unattractive (presumably). However, while this series is clearly a parody of white male northern European medieval heritage, from beginning to end, it is also affirming it and celebrating it. “White workers,” argues Cheryl Harris:

often identify primarily as white rather than as workers because it is through their whiteness that they are afforded access to a host of public, private, and psychological benefits. It is through the concept of

¹⁷ Lauryn S. Mayer, “Mythogyny: Popular Medievalism and Toxic Masculinity,” in *Studies in Medievalism XXVIII: Medievalism and Discrimination*, ed. Karl Fugelso (Cambridge: D. S. Brewer, 2019), 21–31 (28).

¹⁸ “Family Reunion,” Capital One Venture, Nomad Productions, Ltd., dir. David Cornell. D’Arcy Worldwide Agency (New York), 2013, *iSpot.tv*, <<http://www.ispot.tv/ad/7duR/capital-one-venture-family-reunion-featuring-alec-baldwin>> (last accessed August 14, 2023).

whiteness that class consciousness among white workers is subordinated and attention is diverted from class oppression.¹⁹

So, as with the initiating commercial, while the competition still rules in favor of the contemporary American middle-to-upper-class male, it is clear that it is all in good fun and that everyone wins on some level, as long as the traditional male identity is embraced. Garth's mother, whom Baldwin confuses with Garth's father, emphasizes this point. The dualistic male or female gender identity emphasis is perhaps the last straw to this mythic allegory, as the commercials fail to recognize that there are many identities other than just male and female (transmale, transfemale, gender neutral, non-binary, agender, pangender, genderqueer, and so on).

If the gender identity chicken-egg question is to be answered fully, of whether medievalist perceptions of gender have shaped contemporary perceptions of gender or have contemporary perceptions of gender shaped medievalist perceptions of gender, that answer has to be tied, in this case, to money. This representation of inflated credit card interest rates as medieval pillagers, as Finke and Shichtman have noted, has "to be one of the strangest associations in Madison Avenue history."²⁰ But authenticity does not matter here. M. J. Toswell argues, "Today we have stock markets, quantitative easing, ineffectual governmental subsidies, and the invisible hand of the marketplace. In other words, our corporations and corporate identities function as well and as poorly as their medieval forerunners."²¹ Moreover, the Moberly Brothers observe that these *medievalish* men of the Capital One commercials "have become apt spokesmen for the corporation that once thwarted them at every turn and, arguably, for all of the major banks (including Capital One) whose lending policies were responsible for the global financial crisis of 2007 and 2008."²² Money is power, and power is virility, and virility is a part of both modern (capitalist) and medieval (feudalist) male gender identity. In a word, the answer is: yes.

¹⁹ Cheryl Harris, "Whiteness as Property," *Harvard Law Review* 106.8 (June 1993), 1707–91 (1736).

²⁰ Finke and Shichtman, *Cinematic Illuminations*, 20.

²¹ M. J. Toswell, "Lives of Total Dedication? Medieval and Modern Corporate Identity," in *Studies in Medievalism XXI: Corporate Medievalism*, ed. Karl Fugelso (Cambridge: D. S. Brewer, 2012), 1–10 (8).

²² Kevin Moberly and Brent Moberly, "Reincorporating the Medieval: Morality, Chivalry, and Honor in Post-Financial-Meltdown Corporate Revisionism," in *Studies in Medievalism XXI: Corporate Medievalism*, ed. Karl Fugelso (Cambridge: D. S. Brewer, 2012), 11–25 (11).

