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COMPETING MEDIA FRAMES DURING A NATIONAL CURRENCY TRANSITION: THE EURO ADOPTION IN CROATIA

Davor TRBUŠIĆ – Stela LECHPAMMER – Luka ŠIKIĆ

ABSTRACT:

Framing theory explains how media shape public perceptions by selecting and interpreting social events. This study examines how the adoption of the euro was framed in Croatian online media during both the pre-adoption (December 2022) and the transition periods (January 2023). A total of 236 articles from leading online news portals and specialised business media were analysed. Findings indicate the dominance of a technological and administrative frame and statistically significant differences in frame distribution across the two periods. Sentiment is mostly neutral, with positive sentiment slightly more common in the economic frame and negative sentiment in the social and political frames. These two frames show an interconnected dynamic, as narratives about public dissatisfaction extend into political blame attribution. Informative headlines prevail, although sensationalist elements are sometimes used to dramatize technical content. Lexical patterns form thematic clusters that function as linguistic markers of specific frames.

KEYWORDS:

content analysis, euro adoption, framing theory, media framing, online media

<https://doi.org/10.34135/communicationtoday.2026.Vol.17.No.1.15>



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1 Introduction

The adoption of the euro is not only a technical and economic process but also a powerful symbol of political identity and integration. Due to this multidimensional nature, the way in which the media interpret and convey this topic plays an important role in shaping public understanding and citizens' attitudes. The adoption of the euro in Croatia, officially implemented on January 1, 2023, marked the final phase of the eurozone's enlargement, and represented one of the most significant political and economic events since the country's accession to the European Union in 2013. Croatia became the 20th member of the eurozone after fulfilling the strict nominal convergence criteria defined by the Maastricht Treaty, including price stability, fiscal discipline, exchange rate stability, and the sustainability of long-term interest rates (Brekalo, 2011).

The adjustment process was multilayered and included fiscal and monetary reforms, legal changes, and institutional preparations such as dual price display and public information campaigns. Public communication played a particularly important role, aimed at building trust and reducing uncertainty regarding the currency transition. According to Eurobarometer research (2022), public attitudes prior to euro adoption were ambivalent. While some citizens expressed optimism about economic stability and deeper integration with the EU, a considerable share voiced concerns about price increases and the loss of monetary sovereignty.

Given these divided perceptions, the media played a decisive role in shaping the discourse on the euro. Their interpretations could either encourage acceptance of the new currency or amplify scepticism and fear. Understanding how this process was framed in the media is therefore essential for analysing public discourse and the democratic legitimacy of monetary policy. Although the economic and political aspects of monetary integration are well documented, analyses addressing its communicative dimension, particularly through framing theory, remain limited. This gap is especially noticeable in the case of Croatia. A relevant example illustrating the value of such analyses is the study by Giurgi (2024), "The image of the euro in the media: A content analysis", which investigates how the euro is represented in Italian and more widely, in European media. The author applies quantitative content analysis and sentiment analysis tools to identify dominant themes and tonalities in reporting. The findings show that the media image of the euro varies depending on economic crises, political dynamics, and trust in fiscal policies and that both positive and negative aspects can be emphasised. The key contribution of this study lies in underscoring the relationship between media framing and public opinion, especially in contexts where euroscepticism is more pronounced.

These insights point to the need for a deeper examination of how media shape the interpretive frameworks through which audiences understand complex economic processes. In the Croatian context, however, research of this kind is lacking. To date, no systematic research has examined the media framing of the euro adoption during 2022 and 2023, despite the importance of the topic for the country's political and economic development. For this reason, this study holds clear scientific and societal relevance. It not only fills a gap in the existing literature but also enhances understanding of how the Croatian media construct narratives on European integration.

The structure of this study consists of three main parts. The first part outlines the conceptual foundations and empirical applications of framing theory in media discourse analysis, with particular emphasis on studies exploring communication patterns in the context of monetary and economic integration in Europe. The second part presents the methodology and analytical design, including sampling criteria and the operationalisation of frames used to interpret the article corpus. The third part includes the presentation of results and the discussion. The conclusion summarises the main findings, highlights theoretical and practical implications, notes study limitations, and proposes directions for future research.

2 Theoretical Framework

To understand how the media reported on the adoption of the euro in Croatia, this study is grounded in framing theory. This theoretical approach represents one of the key analytical tools for examining how media structure, select, and interpret information, thereby creating specific cognitive frameworks through which audiences understand social issues. In other words, the media influence not only what the public should think about, but also how they should think about it (Entman, 1993).

The concept of framing was introduced into academic discourse by Goffman (1974) in “Frame analysis”, where he examined everyday interactions through the lens of frames and described them as organisational principles that individuals use to interpret experience. He broadly defined a *frame* as “a strip of the ongoing activity” (Goffman, 1974, p. 10). In the media context, frames serve as filters through which news acquires meaning, shaping priorities, causes, consequences, and potential solutions to an issue. Furthermore, Entman (1993), one of the most influential framing theorists in political communication, argued that framing involves selecting certain aspects of reality and highlighting them in a text in order to promote a specific interpretation, evaluation, or solution to a problem. According to Entman (1993), the four key functions of framing are defining problems, diagnosing causes, making moral judgments, and suggesting remedies.

Due to its selective emphasis, framing theory is often linked to agenda setting theory and is sometimes referred to as its extended arm or second level (McCombs et al., 2013). The distinction lies in what is emphasised. While agenda setting theory focuses on what issues are considered important and placed on the public agenda, framing examines how those issues are presented (Scheufele, 1999). This study focuses on this interpretive dimension.

Scheufele (1999) explained that frames function as tools for journalists to structure their daily tasks and allow them to quickly recognise and categorise information. Gitlin (1980, p. 7) similarly argued that frames help journalists “package content and convey it efficiently to audiences”. De Vreese (2003) also emphasised that framing plays a crucial role in news production because frames simplify complex events and provide clear meaning, helping maintain audience interest and facilitating comprehension. In this sense, frames act as guidelines for journalists and editors in organising and shaping media content. However, Grbeša (2012) noted that frames are not only organisational devices but also ideological constructs. She pointed out that dominant paradigms influence journalists who rely on “interpretive schemes” to facilitate their work, and these schemes subsequently influence the way news is produced.

Given the above, framing can be understood as a process consisting of two phases: frame building and frame setting. The first phase refers to the emergence of frames within journalistic production, while the second examines how those frames shape audience perceptions, attitudes, and behaviours. Despite its wide applicability, framing theory faces conceptual and methodological challenges. There is no single definition of the term *frame*, which leads to terminological inconsistency and differences in operationalisation. Scholars such as Van Gorp (2007) and Cacciatore et al. (2016) emphasise that frames in some studies are defined deductively through predetermined categories, while in others they are identified inductively. These differences complicate comparability of results and the cumulative development of knowledge, although framing remains one of the most influential theoretical approaches for analysing political and economic communication because frames have measurable effects on the formation of attitudes, perceptions, and behaviours (Chong & Druckman, 2007).

For the analysis of media framing, it is essential to define frames by examining their components, which can be textual, visual, or auditory depending on the medium (Entman, 1993). Most research employs working definitions that are tailored to the specific research topic (De Vreese, 2003). Cappella and Jamieson (1997) argue that a frame must have recognisable conceptual and linguistic characteristics, be observed in journalistic practice, differ from other frames, and be valid and acknowledged within the scientific community. De Vreese (2005) distinguishes and systematises frames into two main categories: issue-specific frames, which are tied to a particular topic and enable deeper analysis, and generic frames, which appear in different contexts and are suitable for comparative research.

Issue-specific media frames have been examined in a wide range of contexts, confirming their importance in understanding how media shape public discourse. Scholars have analysed reporting on accidents (Entman, 1991), elections (Shah et al., 2002), political uprisings (Cohen & Wolfsfeld, 1993), migration issues (Van Gorp, 2005), the

process of European integration (Schuck & De Vreese, 2006), and climate change (Merkley & Stecula, 2021). Recent studies increasingly focus on crisis communication, such as during the COVID-19 pandemic and the ways governments and media communicated risks (Hayek, 2024), as well as economic issues such as income inequality during the pandemic (Odrizola-Chéné & Pérez-Arozamena, 2024). Economic topics are often complex and socially significant and therefore frequently occupy a central position in framing research. For example, Odrizola-Chéné and Pérez-Arozamena (2024) analyse how Spanish media framed the issue of income inequality during the first year of the pandemic. A similar contribution was offered earlier by Jasperson et al. (1998), who examined framing of the U.S. budget deficit and identified various frames that shape public perceptions of economic issues. These studies demonstrate that economic topics often require careful media interpretation through framing, which significantly influences public understanding and opinion.

In contrast to issue-specific frames, which are tied to a particular topic, generic frames are broader and applicable across topics, media, and countries, allowing for comparative research. De Vreese (2003) notes that they appear in the coverage of a variety of political, economic, and social issues, such as win-loss frames, known as the “strategic frame” (Cappella & Jamieson, 1997; Lawrence, 2000) or the “game frame” (Patterson, 1993). These generic frames help explain how media structure different topics through recognisable patterns.

3 Materials and Methods

The aim of this study is to examine how the topic of the adoption of the euro as a new currency was framed in the Croatian online media environment (frame building) and which frames dominated during the pre-adoption period and the transition itself. Based on the literature review and for the purposes of this study, specific deductive frames were defined (Cacciatore et al., 2016), which enable more in-depth analysis and correspond better with particular topics (De Vreese, 2005). In this way, the study establishes a link between theoretical foundations and empirical application. Six issue-specific frames are included:

1. Economic Frame (costs, benefits, international financial markets, exchange rate stability, investments, competitiveness).
2. Political Frame (role of the Government of Croatia and political parties, political conflicts or agreements, EU regulation and policy, power relations).
3. Social Frame (impact on citizens, especially vulnerable groups, pensions, wages, social rights).
4. National/Sovereignty Frame (loss or threat to the national currency, symbolic importance of the kuna [Croatia’s former national currency], national identity).
5. Moral/Ethical Frame (fairness, responsibility towards citizens, ethical consequences of euro adoption).
6. Technological-Administrative Frame (procedures of the transition, technical and administrative challenges).

The research sample includes three online news portals that consistently rank amongst the five media outlets with the highest reach in Croatia (Peruško, 2025): Index.hr, 24sata.hr, and Jutarnji.hr, as well as two niche portals specialising in business and economic topics: Lidermedia.hr and Poslovni.hr.

Data Collection and Sampling

The analysis is based on all publicly available content in the Croatian digital media environment related to the adoption of the euro as the official currency. The observed period covers two months, from December 1, 2022, to January 31, 2023. This captures the key communication phases before and after the formal adoption of the euro on January 1, 2023. The corpus includes content from online news portals, public social media profiles (from Facebook, Instagram, Twitter/X, YouTube), and forums, including Reddit. For each item, a set of metadata was collected (publication time, medium, source, URL, author, headline, full text when available, and engagement metrics such as likes, comments, and shares), enabling both quantitative and qualitative analysis of communication patterns. Since

the primary focus of the study is media content on euro adoption, the corpus was filtered to include only online news portal articles, which constitute the core of informational activity in Croatia’s digital environment.

Identification of relevant items was conducted using a combination of automated search and manual validation. Automated search was applied to headlines, subheadings, article text, tags, and other elements of content, with non-intrusive normalisation and morphological expansion of terms. The primary keyword set included general and specific expressions related to euro adoption in the Croatian context, such as “uvodenje eura” (euro adoption), “HNB” (Croatian National Bank), and “Hrvatska narodna banka” (Croatian National Bank, HNB). A secondary set was used to identify institutional and regulatory names and acronyms. After initial retrieval, deduplication was performed to remove technical duplicates, reprints, and syndicated versions of the same article. The sample was then manually validated. Two coders independently assessed a representative subsample to confirm relevance and categorise content. Inclusion criteria required explicit or implicit relevance to euro adoption in Croatia, practical effects on citizens or businesses, and reference to regulatory or institutional actors (for example, HNB, Ministry of Finance, ECB). Exclusion criteria encompassed sports and entertainment contexts containing the word “euro”, general “European” topics unrelated to the currency, and promotional formats lacking informational value.

For each included item, forty attributes (metadata and derived variables) were retained. The analysis used variables such as publication time, media source, URL, author, headline, full article text (when available), reach, number of comments, and others. Additional analytical indicators were grouped into three categories: (1) media and publication context, (2) presentation form and style, and (3) content and engagement metrics. This enabled the analysis of content dynamics, actors of communication, tonalities, potential polarisation, and the identification of influential sources. Methodological limitations arise from (a) the possibility of missing content that does not include explicit keywords, (b) false positives despite exclusion filters, (c) inaccessibility of full texts behind paywalls, and (d) heterogeneous engagement metrics across platforms. The combination of automated and manual processing, multiple keyword sets with negative filters, deduplication, and intercoder reliability checks was introduced to mitigate these limitations and ensure consistency of results.

A total of 236 articles were identified in two time periods: December 2022 (pre-adoption period) and January 2023 (transition period).

Table 1: Article distribution across media outlets (n = 236)

Media Outlet	N	%
24sata.hr	52	22.0
Index.hr	72	30.5
Jutarnji.hr	36	15.3
Lidermedia.hr	24	10.2
Poslovnih.hr	52	22.0
Total	236	100%

Source: Own processing, 2025

Research Objectives and Hypotheses

The specific objectives of this study are to analyse the relationship between media frames and (a) the media outlet in which the article was published, (b) the time of publication, (c) sentiment, (d) reach and number of comments, and (e) the headline type. Accordingly, we aimed to test the following hypotheses:

H1: The social frame will be the most prevalent in the overall corpus of analysed articles.

H1a: The economic frame will be the most prevalent on the business-focused portals Poslovnih.hr and Lidermedia.hr.

- H2: The social frame will be more pronounced in the transition period compared to the pre-adoption period.
- H3: Articles dominated by economic and social frames will show a higher proportion of negative sentiment.
- H4: Frames will differ based on the headline type.
- H5: The number of user comments will differ statistically across media frames.
- H5a: The social frame will generate significantly higher engagement (average number of comments) than all other frames.

Three main groups of statistical and analytical procedures were applied in the analysis. The first group includes tests of independence between two categorical variables. The chi-square test of independence is used as the primary procedure. In cases of low expected frequencies, the Fisher exact test is also applied to ensure reliable p-values even with very small samples. The second group is designed for comparing multiple independent groups when normal distribution and homogeneity of variance cannot be assumed. For this purpose, the Kruskal-Wallis rank-sum test is applied. The third group does not include formal statistical testing but relies on standard analytical procedures for textual data (Silge & Robinson, 2017), including word frequency counts and tabulations, data visualisations, and sentiment analysis. The aim is to identify patterns, the prevalence of key terms and bigrams, and the emotional tone of the content.

4 Results and Discussion

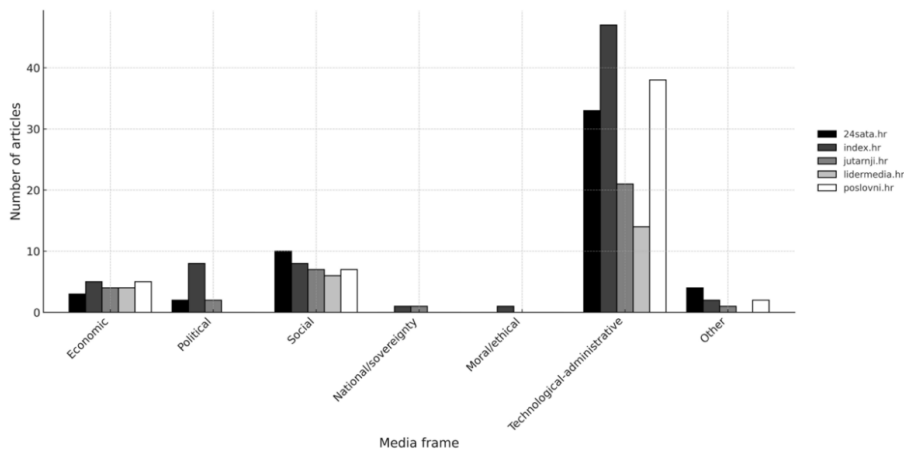


Figure 1: Articles by frame and media outlet (n = 236)
 Source: Own processing, 2025

The distribution of media frames on euro adoption across media outlets (Figure 1) indicates the dominance of the Technological-Administrative Frame in the overall corpus of analysed articles, which leads to the rejection of H1 regarding the dominance of the Social Frame. This so-called service-oriented discourse focused on conversion procedures and technical details, such as the functioning of ATMs and card payments, is followed by the Social Frame, while the Economic and Political Frames are sporadic, and the National/Sovereignty and Moral/Ethical Frames are nearly negligible.

Regarding frame distribution within individual media outlets, the highest number of articles within the Technological-Administrative Frame, as well as within the Political Frame, is found on Index.hr, while within the Social Frame, 24sata.hr shows a slightly higher frequency. Unexpectedly and contrary to H1a, the specialised business and economic media outlets Lidermedia.hr and Poslovnj.hr also reflect the same dominant narrative (frame) surrounding euro adoption as the rest of the sample. Moreover, out of a total of 52 articles published on Poslovnj.hr

in the observed period, 38 belong to the Technological and Administrative Frame, while only 5 fall within the Economic Frame. While this can be partially explained by the fact that its publisher is Večernji list, which may indicate content overlap with Večernji.hr, a general-interest outlet with a broader and more heterogeneous audience, this finding simultaneously raises a legitimate question regarding the lack of in-depth economic coverage of the topic. This is especially relevant because the outlet itself proclaims to be “the leading business media outlet in Croatia” (Poslovni.hr, n.d.).

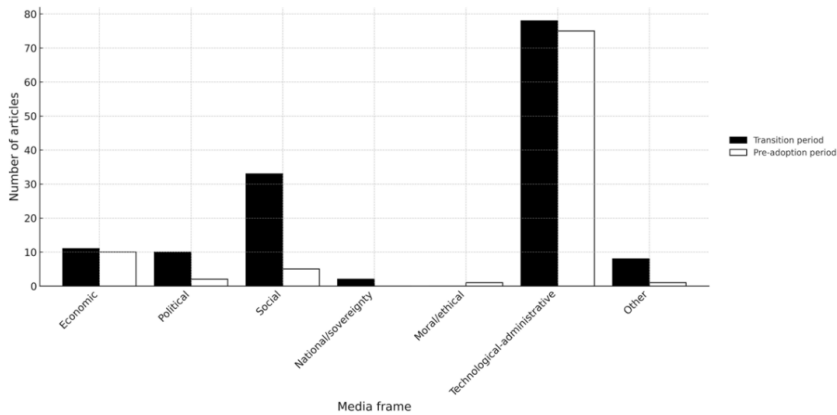


Figure 2: Comparison of media frames on Euro adoption: Pre-adoption period vs. transition period (n = 236)
Source: Own processing, 2025

The frequency of articles by frame in the two analysed periods, the pre-adoption period (December 2022) and the transition period (January 2023), is generally consistent. Certain deviations are observed in the Social Frame, where in the transition period, compared to the pre-adoption period, euro adoption was more frequently contextualised through its impact on citizens, pensions, wages, and social rights, which confirms H2. A slight deviation is also visible in the Political Frame, suggesting that coverage of the role of the Government of Croatia and political parties in euro adoption, political conflicts, and overall power relations intensified during the transition period.

To examine the association between media frame and publication period, a Fisher exact test was conducted. It was used due to low expected frequencies in several cells of the contingency table, which makes it more appropriate than the chi-square test. The results indicate that the difference is statistically significant ($p < .001$), confirming an association between media frames and article publication period.

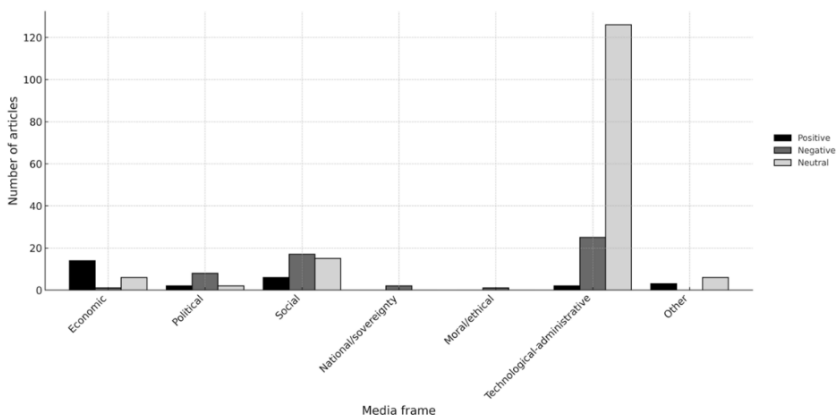


Figure 3: Sentiment by media frame (n = 236)
Source: Own processing, 2025

Neutral sentiment predominates in the entire corpus of analysed articles on euro adoption (65.6%). Frame-based analysis shows that sentiment differs statistically significantly across media frames ($p < .001$). Neutral sentiment is especially prominent within the Technological-Administrative Frame (Figure 3), which is expected given that it is dominated by a technical and procedural narrative.

Within the Economic Frame, positive sentiment prevails. It centres on macroeconomic opportunities related to euro adoption, such as improved positioning on international financial markets, exchange rate stability, investment potential, and competitiveness. Negative sentiment slightly dominates within the Social Frame, which during the transition period especially addressed citizens' concerns related to the sudden increase in cost of living. Headlines such as "Cijene u prosincu neznatno niže, no sada slijedi novi rast: 'Prevelikog razloga za optimizam nema...'" ["Prices in December slightly lower, but another increase is coming: 'There is not much reason for optimism...'" (Klepo, 2023); "Hajduković: 'Gradani imaju pravo znati tko im dere kožu'" ["Hajduković: 'Citizens have the right to know who is ripping them off'" (HINA, 2022); and "Je li već došlo do poskupljenja? Ljudi se najviše žale na poskupljenje kave" ["Have prices already increased? People complain mostly about rising coffee prices"] (Salvia, 2023) align with these findings. Thus, H3 is only partially confirmed.

A slight dominance of negative sentiment is also observed in the Political Frame, which may indicate a spillover effect between frames. The narrative of growing public dissatisfaction visible in the Social Frame appears to transfer through blame attribution to the Political Frame and thus to decision makers, in this case political actors. This is confirmed by Figure 2, which shows that coverage intensified within both the Political and Social Frames during the transition period. In conclusion, the distribution of sentiment is not isolated but causally interconnected. In addition to manual sentiment analysis, automated sentiment analysis was conducted using the NRC sentiment lexicon adapted for the Croatian language (Ljubešić et al., 2020). Robustness was checked using the Crosentilex lexicon (Glavaš et al., 2012) and manually assigned sentiment for each article. Using the NRC emotion lexicon, which distinguishes eight basic emotions (Plutchik, 1980) – joy, sadness, anger, fear, trust, disgust, surprise, and anticipation – the most influential words contributing to positive and negative sentiment were identified. Accordingly, the terms "inflacija" ["inflation"], "upozorenje" ["warning"], and "vlada" ["government"] contribute most to negative sentiment, while "policija" ["police"], "plaća" ["salary"/"wage"], and "novac" ["money"] contribute most to positive sentiment.

The analysis of headline typologies, understood as key components of media framing (Tankard, 2001), shows a clear dominance of informational headlines, which account for 57.2% of the corpus. Sensationalist headlines appear in 29.2% of articles, while critical headlines are present in 10.1% of analysed content. When examining the distribution of headline types across media frames, they differ statistically significantly across frames ($p < .001$), confirming H4.

It is indicative, for example, that within the Technological-Administrative Frame, a considerable proportion of headlines are sensationalist. This can be explained by the need to make a technical and procedural narrative, inherently dry and filled with complex terminology, more attractive, suspenseful, and "clickable". Headlines such as "Kaos oko konverzije: 'Stigao mi je izvještaj od banke, pisalo je da sam 140.000 eura u minusu'" ["Chaos around the conversion: 'I received a bank statement saying I was 140,000 euros in the red'" (24sata.hr, 2023); "Kunama možete plaćati do ponoći. Evo što se sve mijenja od sutra" ["You can pay in kunas until midnight. Here is what changes tomorrow"] (Index Vijesti, 2023); or "Mjenjačnice na koljenima, preživjet će samo svaka deseta: 'Imali smo po 100 transakcija do podneva, danas samo tri'" ["Exchange offices on their knees, only one in ten will survive: 'We had 100 transactions by noon, today only three'" (Pavić, 2023) complement these quantitative findings. Such headlines, unlike informational ones, are typically labelled as clickbait because they contain "typical sensationalist constructions and linguistic patterns" (Chen et al., 2015, p. 4).

However, the analysis of headlines in the context of euro adoption in Croatia points to occasional deviations from the usual paradigm. A noticeable phenomenon is the emergence of headlines containing clickbait elements, defined as headlines designed to encourage people to click to find out more, while revealing little about what they will actually see (El-Arini & Tang, 2014), yet simultaneously retaining an informational dimension and reflecting a summary of the full article. This represents a form of conceptual hybridisation, enabling us to speak of "informational clickbait," which in a normative sense is a classic oxymoron, but in a pragmatic sense is unmistakably present. To illustrate, a few examples of informational clickbait are provided below:

“Umirovljenici će uskoro moći dobiti kalkulator za preračunati kune u eure, ovako će izgledati” [“Retirees will soon be able to get a calculator to convert kunas into euros; this is what it will look like”] (Divjak, 2022); “Uskoro masovno gašenje bankomata zbog uvođenja eura, evo kako do gotovine” [“Mass ATM shutdown due to euro adoption soon, here is how to withdraw cash”] (Index Vijesti, 2022); “Evo koliko je do sada prodano eurokovanica, bankama je još raspoloživo 563.994 paketa” [“Here is how many euro coins have been sold so far; banks still have 563,994 packages available”] (Poslovni.hr, 2022).

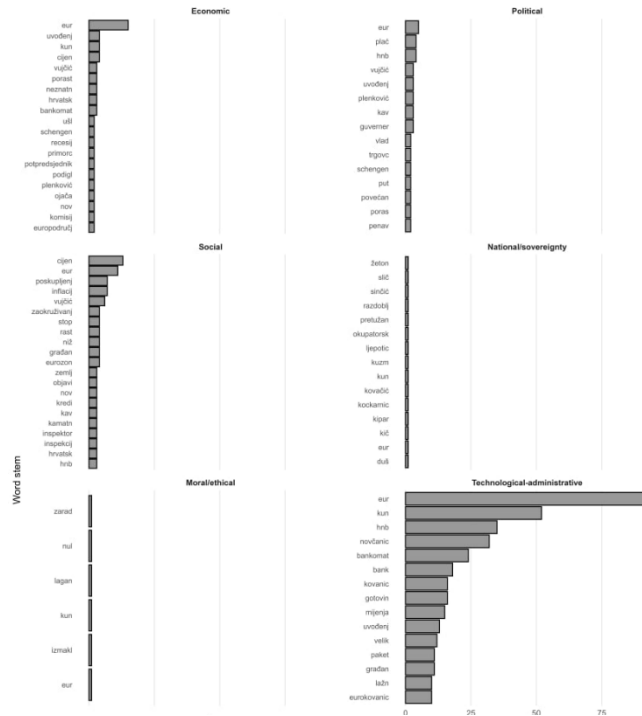


Figure 4: Lexical distribution across frames

Source: Own processing, 2025

Analysis of headlines shows that the most frequent lexical items are “euro” (n = 132), “kuna” (n = 66), “HNB” [“Croatian National Bank”] (n = 42), “novčanica” [“banknote”] (n = 32), and “bankomat” [“ATM”] (n = 28), including all grammatical variations of these terms. Cappella and Jamieson (1997) argue that frames must have recognisable conceptual and linguistic characteristics, which is evident in the distribution of the most frequent headline words (Figure 4). Lexical cluster analysis shows that each group of words gravitates towards the same semantic axis, that is, a shared thematic idea. This also indicates the presence of linguistic markers or shortcuts that enable quick identification of frames during content analysis. For example, words such as “cijena” [“price”], “poskupljenje” [“price increase”], and “inflacija” [“inflation”] automatically signal the Social Frame; words such as “HNB”, “Vujčić” (Boris Vujčić, Governor of the Croatian National Bank), and “Plenković” (Andrej Plenković, Prime Minister of Croatia) signal the Political Frame; while words such as “novčanica” [“banknote”], “bankomat” [“ATM”], and “gotovina” [“cash”] correspond to the Technological and Administrative Frame.

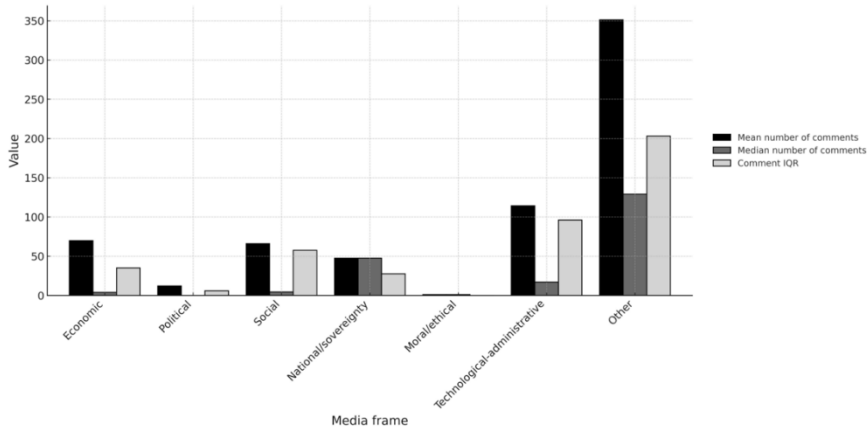


Figure 5: Distribution of social media comments across media frames
 Source: Own processing, 2025

The Kruskal-Wallis test ($p = .024$) confirmed that the number of comments differs statistically significantly across the analysed frames, which confirms H5. The highest engagement is recorded within the marginal category “Ostalo” [“Other”], which shows an exceptionally high mean and median number of comments and a wide interquartile range (IQR). This indicates sporadic “viral” articles that fall outside the established typology. One example is an article featuring a numismatist explaining which kuna banknotes and coins might gain significant value after the currency change (Bajaj, 2023). At the time of analysis, the article had generated 1,470 social media comments.

The political frame, and especially the Moral/Ethical Frame, show very limited audience interaction, which may reflect low public interest or stricter comment moderation on the platforms themselves. The “Ostalo” category is followed by the Technological and Administrative Frame, which shows the highest median (≈ 100) amongst the frames, which is not consistent with H5a. In addition to quantitative dominance, the Technological-Administrative Frame also shows continuity of engagement in both periods (Figure 6).

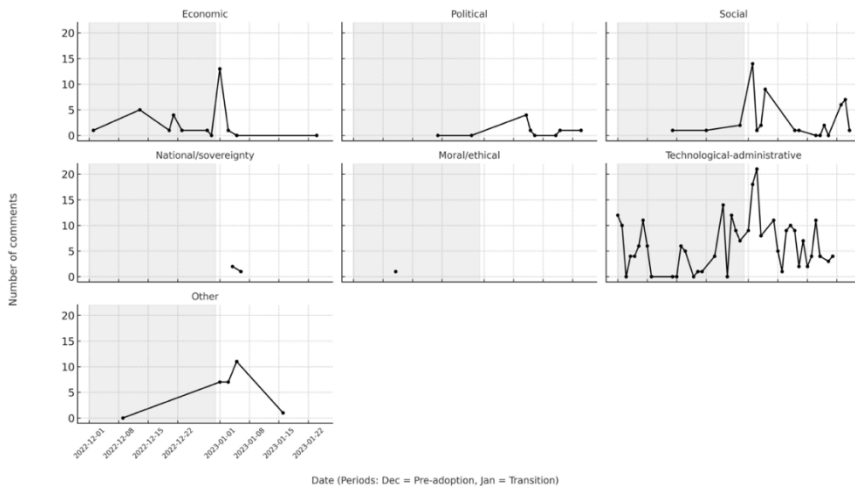


Figure 6: Comments over time by media frame
 Source: Own processing, 2025

Such stable interaction can at least partially explain why the overall narrative on euro adoption in Croatia is dominated by a service-oriented discourse. Contemporary journalism is largely shaped by quantitative metrics, namely data on what the audience is interested in, which content it prefers, and ultimately, what generates profit for media companies (Anderson, 2011; Ferrer-Conill & Tandoc Jr., 2018; Zamith, 2018; Hendrickx et al., 2021). Moreover, a qualitative study by Ekström et al. (2022) showed that editors and journalists perceive the audience as “their boss who decides what is readable and what is not” (pp. 762–763). They refer to the audience as “customers”, continuously asking themselves “what sells”, and describing news as that which has “commercial value and which people want to read and know about”. In this context, it is reasonable to assume that gatekeepers shape media frames not only to interpret the topic but also in accordance with expected and observed audience engagement.

5 Conclusion

Grounded in framing theory, an interpretive approach that reveals how news content selectively highlights, interprets, and hierarchises information, this is the first study examining how Croatian online news outlets constructed the narrative of euro adoption. This approach enabled precise mapping of the dominant media frames in two phases: the pre-adoption period (December 2022) and the transition period (January 2023). The content analysis covered 236 articles published on three leading online news portals (Index.hr, 24sata.hr, and Jutarnji.hr) and two specialised business media outlets (Lidermedia.hr and Poslovni.hr).

The results show that frame building was predominantly focused on the Technological and Administrative Frame, a service-oriented discourse addressing conversion procedures and technical details such as ATM functioning and card and cash payments, thus not confirming H1. Contrary to H1a, frame distribution does not differ in the coverage of specialised business outlets (Lidermedia.hr and Poslovni.hr). However, frame distribution differs statistically significantly across the two periods. In January 2023, an increased prevalence of narratives within the Social Frame can be observed, addressing the repercussions of euro adoption on citizens’ cost of living, which confirms H2.

The sentiment of the analysed articles is predominantly neutral, while positive and negative sentiment slightly dominate within the Economic Frame and the Social and Political Frames, respectively. Thus, H3 is only partially confirmed. The distribution of sentiment suggests causal interconnectedness rather than isolated patterns. Specifically, rising public dissatisfaction, emphasised within the Social Frame, appears to spill over into the political discourse through blame attribution. The analysis of headline typologies shows that informational headlines dominate the corpus, although their distribution differs statistically significantly across frames, confirming H4. The fact that sensationalist headlines constitute a noticeable share within the Technological and Administrative Frames can be explained by editorial intent to make the procedural narrative more appealing to audiences. A pattern of so-called informational clickbait, a hybrid form that may appear oxymoronic normatively but is empirically evident, was also identified. Lexical analysis of headlines showed that frequent terms cluster into thematic groups that function as linguistic markers or shortcuts for specific frames.

Regarding engagement, measured through social media comments, the analysis showed statistically significant differences across frames, confirming H5. The Technological and Administrative Frame achieves the highest and most stable engagement, contrary to expectations in H5a. This dynamic implies that frame formation reflects a dual logic: (1) interpreting the topic and (2) adapting coverage to expected or observed audience participation.

This study also has limitations. These arise from the relatively narrow time frame of analysis and the restricted media sample focused exclusively on the online environment. Additionally, coder reliability and potential biases in sentiment evaluation may have affected the results. Future research should extend the timeframe and include other media types (television, radio, print, social media) to provide a longitudinal and more comprehensive insight into the dynamics of euro framing. Further research could also complement a frame-building approach by addressing how these frames shape public perceptions, attitudes, and behaviours (frame setting).

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