RESEARCH

AN APPROACH TO FRAMING IN TRADITIONAL MEDIA AND DIGITAL NATIVES. THE CASE OF THE MORTGAGE TAX IN SPAIN

Aproximación al Framing en medios tradicionales y en nativos digitales. El caso del impuesto a las hipotecas en España

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ABSTRACT

Between October and November 2018 the deliberations on who should pay the mortgage taxes - whether the client or the Bank - had an economic, political, and, of course, media impact in Spain. From an approach marked by framing and to identify differences and similarities, the frames offered by the traditional media and digital natives of the Iberian country are interpreted on this issue. The perspective is innovative because the frames in these media are compared with differentiated origins. Based on a mixed content analysis methodology, information pieces corresponding to the reference media in Spain were analyzed. El País, El Mundo, Elconfidencial.com, and Eldiario.es. Among the most relevant results is the privileged presence of the Bank in the frameworks of the media, and of the political-institutional sources. It was also concluded that framing varies if it is done from traditional media or digital native media, due to the particular use of information sources and the cultural values to which they appeal. The hegemony of the Bank's discourse fosters a public opinion that preferentially knows the interests of these private groups.

KEYWORDS: Traditional media – digital media – framing theory – media framing – content analysis

RESUMEN

Entre octubre y noviembre de 2018 las deliberaciones sobre quién debe pagar los impuestos de las hipotecas –si el cliente o la Banca- tuvieron una repercusión conómica, política y por supuesto, mediática en España. Desde un enfoque marcado

por el *framing* y con el objetivo de identificar diferencias y similitudes, se interpretan los encuadres que ofrecieron sobre este tema los medios tradicionales y los nativos digitales del país ibérico. La perspectiva es innovadora porque se comparan los encuadres en estos medios con orígenes diferenciados. A partir de una metodología de análisis de contenido mixta se analizaron piezas informativas correspondientes a los medios de referencia en España. *El País, El Mundo, Elconfidencial.com y Eldiario.es*. Entre los resultados más relevantes está la privilegiada presencia de la Banca en los encuadres de los medios, y de las fuentes político-institucionales. Se concluyó también que el *framing* varía si se realiza desde medios tradicionales o desde medios nativos digitales, por el particular uso de las fuentes de información y los valores culturales a los que éstas apelan. La hegemonía del discurso de la Banca propicia una opinión pública que conoce de modo preferencial los intereses de estos grupos privados.

Palabras clave: Medios de comunicación social – medios digitales – Teoría del *framing* – encuadre mediático – análisis de contenido

APROXIMAÇÃO AO *FRAMING* EM MEIOS TRADICIONAIS E EM NATIVOS DIGITAIS. O CASO DA TAXA DAS HIPOTECAS NA ESPANHA

RESUMO

Entre outubro e novembro de 2018 as deliberações sobre quem deve pagar as taxas das hipotecas –se o cliente ou o Banco- tiveram uma repercussão econômica, política e claro, mediática na Espanha. Desde um enfoque marcado pelo *framing* e com o objetivo de identificar diferenças e semelhanças, se interpretam as molduras que ofereceram sobre o tema os meios tradicionais e os nativos digitais do país ibérico. A perspectiva é inovadora porque se comparam as configurações destes meios com origens diferenciados. A partir de uma metodologia de análise de conteúdo misturado se analisaram peças informativas correspondentes aos meios de referência na Espanha. *El País, El Mundo, Elconfidencial.com e Eldiario.es*. Entre os resultados mais relevantes está a privilegiada presença da Banca nos moldes dos meios, e das fontes político-institucionais. Se concluiu também que o *framing* varia se for realizado desde meios tradicionais ou desde meios nativos digitais, pelo particular uso das fontes de informação e os valores culturais que estas procuram. A hegemonia do discurso da Banca propício uma opinião pública que conhece de modo preferencial os interesses destes grupos privados.

PALAVRAS CHAVE: Meios de comunicação social – meios digitais – Teoria do *framing* – enquadramento midiático – análise de conteúdo

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1. INTRODUCTION

The present study aims to research how the media frame the treatment of a topic that has a special reltionship with pressure groups in society (Easton, 1965; Dion, 1967; Andersen and Eliassen, 1991; Castillo-Esparcia, 2011; Castillo-Esparcia, Smolak & Fernández, 2017) and identify possible framing differences offered by traditional media and digital natives with high audience rates in Spain.

To do so, the media treatment that was carried out on the ruling and impact of the Supreme Court of Spain, published on October 16th, 2018, was selected as a case study, in which it was ruled that it is the Bank and not the user who should face the payment of taxes for the conformation of a mortgage.

The issue had economic and political repercussions, and remained on the media agenda for twenty-five days: since the Ruling, which had an economic and financial impact on banks listed on the Stock Market with significant losses in the value of their shares; then the call to the deliberations of the Judicial Power that led to a plenary session that led to a decision to return to the previous jurisprudence in which it was the client who had to pay the tax and the final response of the Administration of President Pedro Sánchez that dictated the Royal Decree-Law of November 8th, from which it is established again that the Bank is responsible for paying it.

It is understood that it is an example that gathers several characteristics of news (Warren, 1979) since it affects a large number of people due to the culture of home buying in Spain; It involves powerful political actors, among which the Bank and the representatives of the Executive and Judicial powers stand out; and it has high economic implications, both for banks that are listed on the Stock Market (there was a record of falls in the stock market) and for the general public.

1.1. Theoretical framework

The growth of studies from framing is evidenced in research carried out on the role that framing plays, for example, in the graphic press (Berrocal, Redondo, and Torres, 2015; Igartúa, Muñiz, and Cheng, 2005; Rodríguez-Pérez, 2017, among

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others), in television journalistic formats (Mercado-Sáez and Monedero Morales, 2017), and digital media (Rúas-Araújo, Mazaira, and Rodríguez-Vázquez, 2018; Tirado-Pascual, 2016; Sánchez-Castillo, Fenoll, and Peris-Blanes, 2016). This theory has been consolidated as an analytical and methodological framework in communication studies, as expressed by Piñeiro-Naval and Mangana (2019).

The tools proposed by framing are intended to reveal those aspects that become prominent in a certain public issue, and how they make it more newsworthy and even memorable for audiences.

For Entman -one of its greatest exponents- framing translates into
process of choosing a few elements of a perceived reality and assembling a narrative that highlights the connections between them and fosters a particular interpretation [...] Framing introduces or increases the emphasis or apparent importance of certain ideas, activating schemes that induce audiences to think, feel, and decide in a particular way. (Entman, 2007, p. 164).

It should be noted that for the author there is no direct influence between the media frames and the frames of individuals in society, but rather they are part of the shared knowledge scheme between the sender and the receiver, coinciding or not with each other, and in the culture in which the messages appear where they also consolidate and accumulate the frames (Entman, 1993). The relevance of these places of common interpretation propitiate a certain construction of reality, because "it helps to share the perspectives through which people see the world". (Hallahan, 1999, p. 207)

The theory of framing has as epistemological bases the interpretive sociology, fed by the interactionism of the Chicago School, the phenomenology of Shutz, Berger, and Luckmahn, and the Ethnomethodology of Garfinkel (Sádaba-Garraza, 2001). For Goffman (2006) the organization of reality made by frames does not only occur at the mental level but also in a pronounced way in society.

From this base, Tuchman (1983) suggests, based on social constructivism, the inclusion of frames in the study of informational construction. In the framework of communication studies, this theory is concerned with knowing how meaning is constructed in a society (Hänggli and Kriesi, 2010) through shared and persistent organizational principles over time (Reese, 2001).

Semetko and Valkenburg (2000) and De Vreese (2005) consider the existence of two possible approaches for the analysis of media frames: inductive and deductive. In the first case, the frames "emerge from the material during analysis" (De Vreese, 2005, p. 53). In the case of the deductive approach, there are preconceived frames that are intended to be found in the published information. Neuman, Just, and Crigler (1992) speak of four general frames: conflict, human interest, economic consequences, and moral judgment.

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For his part, D'Angelo (2002) pointed out that:

> The core of the research line on news frames is reflected in four empirical objectives that studies have pursued in different ways. These objectives are: (a) to identify thematic units called frames; (b) investigate the preconditions that produce the frames; (c) examine how news frames activate and interact with, an individual's core knowledge that affects their interpretations, requests for information, decision-making, and evaluations; and (d) examine how news frames shape social processes such as public opinion and debates on political issues (D'Angelo, 2002, p. 873)

The study presented here makes an inductive approach since from the analysis universe it seeks to identify interpretation patterns offered by the selected media on the studied event. Following Sádaba-Garraza (2001, p. 168), we start from the premise that "power relations are the ones that determine the news frames".

The knowledge that is socially produced from the media framework is valuable, especially from the approach that seeks to know and study how we understand the political world from the media.

1.2. About information sources

For the framing theory, "the role of the media is decisive in that, in the attempt to explain the events to the audience, they are already defining the new realities" (Sádaba, Rodríguez, and La Porte, 2008, p. 15).

The role of the frames fulfills "at least two of the following functions: it defines problematic effects or conditions; identify causes; transmits a moral judgment on the subject or problem discussed; and supports improvements to the problem" (Entman, 2003, p. 417).

Following Sádaba *et. al* (2008, p. 22), it is noteworthy to identify in the analysis three relevant elements in the frames offered by the media: cultural resonances, media resonances, and personal resonances. Regarding the first, the authors indicate that "a frame is more effective to the extent that it appeals to shared values, common places for a society." Regarding media resonances, this category refers to the journalistic production mode, since "a frame is more replicable to the extent that it 'enters' the media easily because it meets certain newsworthiness criteria." Finally, they consider that the "inclusion of frames of personal or collective experience of different events" should be considered, identified as personal resonances.

A key piece in this theory refers to the use of the information sources present in the news (Entman, 2003) and in what way the media and journalists can collaborate in the construction of certain frames. As Sádaba and Rodríguez-Virgili indicate "the role of the media that filter reality when selecting content or presenting it in a certain

way, as well as the concurrence of social actors and institutions, are factors that must be considered to determine who is really influencing the public agenda". (Sadaba and Rodríguez-Virgili, 2006, p. 213). Its importance lies in understanding that the privileged access of certain political actors reinforces their status and consolidates their influence (Gans, 1980).

Thus, it is important to detect the communication power of the actors who are constituted as sources of information in the construction of news, and it is relevant to identify the cultural, media, and personal resonances of the topic that is of interest to know the frames that emerge from the informative pieces from the treatment carried out from the media.

1.3. Digital stage

The fundamental role of the traditional media in shaping public opinion and establishing topics for debate is now indisputable (McCombs, 2004). However, the emergence of the Internet and native digital media meant a need to review and update the theoretical and methodological frameworks of political communication.

According to the General Summary of Spanish Media, the Internet boasts a growing audience, which can only be compared with the rates achieved by television, but which, unlike the latter, shows permanent rising rates in interannual readings (RSG, 2018).

Users divide almost all of their browsing between social networks -among which their presence on *YouTube, Facebook,* and *Twitter* stands out- and news media with an internet presence (RGM, 2018, p. 18).

This scenario is a space that is added to that offered by traditional media, such as the graphic press, to be able to put into circulation other approaches in social discourses, and promote a public debate from a citizenry that has greater access to more diverse information (Happer and Philo, 2013).

Along these lines, different authors emphasize the distribution of power that these new communication tools signify (Benkler, 2015) while others defend a less optimistic position regarding the true mobilizing power of the new media (Morozov, 2013).

Digital natives have been a topic of interest since their appearance in the media system because "these new media respond to alternative economic models, without a large business group that conditions their news treatment. Many of them are configured in a cooperative mode or through the contribution of partners who provide small amounts of money to guarantee economic independence" (Tirado-Pascual, 2016, p. 261).

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The potential for unfettered communication offered by digital media due to the aforementioned characteristics is interesting since "the image of political institutions is formed and depends on the media" (Tirado-Pascual, 2016, p. 265).

Likewise, dealing with information sources is crucial for the construction of the media discourse. Regardless of whether or not they are digital natives, the variety, credibility, and transparency of the sources strengthen the journalistic quality of the media. On the contrary, if a high percentage of unidentified sources appear in the information, this is related to poor information quality (Casero-Ripollés and López-Rabadán, 2013).

The co-presence of traditional media and digital natives generates a hybrid media system (Jenkins, 2008; Chadwick, 2013) that builds a "complex system based on adaptation, interdependence, and diffusion of power" (Rúas-Araújo *et al*. 2018).

This context invites us to ask if there are differences or similarities between the presence or absence of social discourses and political actors in the treatment that the media make of the issues they publish, and how events of public interest with economic and political implications are framed.

For this reason, it seeks to interpret the influence that the predominant frames have from the media towards public opinion, understanding that frames have "the ability to connect frames with emotional aspects that escape conscious analysis" (Hasbún, 2015, p. 49).

2. OBJECTIVES

The question that governs the research path is: is the framing offered by the media on a topic of public interest different if they are traditional or if they are digital natives?

To answer this question, the following objectives are established: (O1) Detect the newsworthiness criteria with which each medium addresses the issue; (O2) Identify political actors present in the informative pieces called informative sources; (O3) Codify the cultural values to which the informative sources that the media decide to publish as authorized interlocutors to deal with the subject appeal; (O4) Interpret the framing that each medium makes on the subject.

3. METHODOLOGY

Content analysis is a way of addressing the manifest and hidden meanings of communicative texts based on the systematization and codification of the data that these texts provide (Krippendorff, 1997; Neuendorf, 2002; Wimmer and Dominick, 1996). From this method, categories are established and -if necessary- subcategories that are coded for each unit of analysis.

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Based on a mixed content analysis methodology (Johnson and Onwuegbuzie, 2004; Piñuel, 2002), the collected data are coded and interpreted to generate an approximation to the cultural and media resonances (Sádaba *et al.*, 2008) that these actors defend, and be able to know, from an inductive perspective, the predominant type of framing offered by the analyzed media.

From an approach marked by framing (Entman, 1993; Price, Tewksbury & Powers, 1997; Scheufele, 1999; Reese, 2001; Sádaba *et al.*, 2008), the framing in reference media in Spain is analyzed to determine the possible differences between native and non-native digital media.

In the analysis, the sources mean a key element, in which they are constituted as indicators of the presence and influence of relevant political actors in the social and political world (Harris and McGrath, 2012; Klüver, 2012, and Baldi, 1990).

An annual report by the Reuters Institute of the University of Oxford (2018) concluded that in Spain the media with the largest audience are *El País*, *El Mundo* - coincident with the General Media Study 2018- and in the case of digital natives, *ElConfidencial.com* and *Eldiario.es*.

Table 1. Most significant features of each medium

Medium	Print edition	Digital edition	Director	Owner
El País	since 1976	since 1996	Soledad Gallego-Díaz	Grupo Prisa is 40% owned by Liberty Acquisitions LLC, made up of financial entities such as Goldman Sachs, Credit Suisse, or Deutsche Bank, among others. Another 20% is owned by the union of Banco Santander, La Caixa, and HSBC.
El Mundo	1986	1995	Pedro J. Ramírez	Unidad Editorial S.A. 96% owned by RCS Mediagroup, owned by companies such as the Italian

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				bank Mediobanca or Fiat, among others.
Elconfidencial.com	-	2001	Nacho Cordero	Titania Compañía Editorial SL and its subsidiaries Vanitatis SL and Titania Eventos SL.
Eldiario.es	-	2012	Ignacio Escolar	Diario de Prensa Digital S.L. More than 70% of this company is in the hands of people who work daily in the newsroom.

Source: Self-made

In these media considered a reference for the Spanish audience, informative pieces were sought in which the treatment of the mortgage tax in Spain was carried out, between October and November 2018.

The *MyNews* tool was the search engine for the informative pieces that dealt with the subject between October 16th and November 9th, 2018. The terms to identify these pieces were #hipoteca #Impuesto #ActosJurídicasDocumentados, and the filter for each medium and time frame. After the individual reading of each piece offered by the search engine, the universe was finally made up of 389 informative pieces, with the following distribution: *El Mundo* (n=55), *El País* (n=50), *El Confidencial* (n=191), and *Eldiario.es* (n=93).

In the template, each news item, chronicle, opinion article, and editorial that make up the universe is a unit of analysis, identified with ordinal numbers. To know the media resonances, the focus was made on the headline of the informative pieces, understanding that it is there where the media highlights what it considers most relevant about the events (Pan and Kosicki, 1993). Three newsworthiness criteria emerged from the universe with which the issue was addressed.

In each piece of information, the newsworthiness criterion is identified, the journalistic genre to which the unit of analysis belongs, and the origin of the information (whether it comes from a news agency or is information from the medium). Besides, the categories of information sources and the cultural values they defend are codified. Each category was divided into subcategories that emerged from the analysis.

The template shows both the frequency of appearance of newsworthiness criteria and the sources of information with the greatest presence in the analysis universe, as well as cultural values to which they appeal, the latter being data that offer a more qualitative approach to published content. The transversal interpretation that it offers serves as a tool to interpret the framing that is offered from the selected media.

Table 2 Analysis categories and subcategories

Categories	Subcategories	
Newsworthiness criteria	1. Conflict 2. Consequence 3. Money	
Sources	I. Political-institutional. These include representatives of the Government (X) and other political parties (Y) II. Legal-normative (representatives of the judiciary and judicial documents) III. Non-governmental spokespersons (representatives of consumer defense organizations, associations of professionals in the judicial sector, and notaries, who defend the interests of the majority) IV. Affected citizens V. Private (representatives of the Bank or companies that represent private interests) VI. Reports, indexes, and statistics. Legislative power documents are included here VII. Specialized (professors and specialists in legal matters not linked to the powers of the State; law firm, consultants and economists, credit rating agencies) VIII. International organizations IX. Unidentified sources X. Trade Unions	
Cultural values	A. Justice	It was considered that the sources referred to this value when they expressed the importance of doing what is fair based on a collective idea of Justice and the social norms that ensure it.
	B. Responsibility	It was considered that the sources pointed to this value when they referred to that certain actors should be responsible for their decisions; or when they considered that a

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		certain action was the product of commitment or obligation.
	C. Responsible State	It was considered that the sources appealed to this value when they put the State and its functions as a fundamental actor to resolve the conflict.
	Defense of rights	It was considered that this value was appealed when the sources invited others to demonstrate or to reveal themselves against something established by others.
	Market values	It was considered that the sources appealed to this value when the activities of the free market, the competition, the gain, or loss of money prevailed.

Source: Self-made

4. RESULTS

To respond to the first objective, the 389 informative pieces were coded with the criteria of newsworthiness that they proposed to address the subject. Graph 1 shows the criteria with which the traditional media framed the issue:

■ El Mundo ■ El País
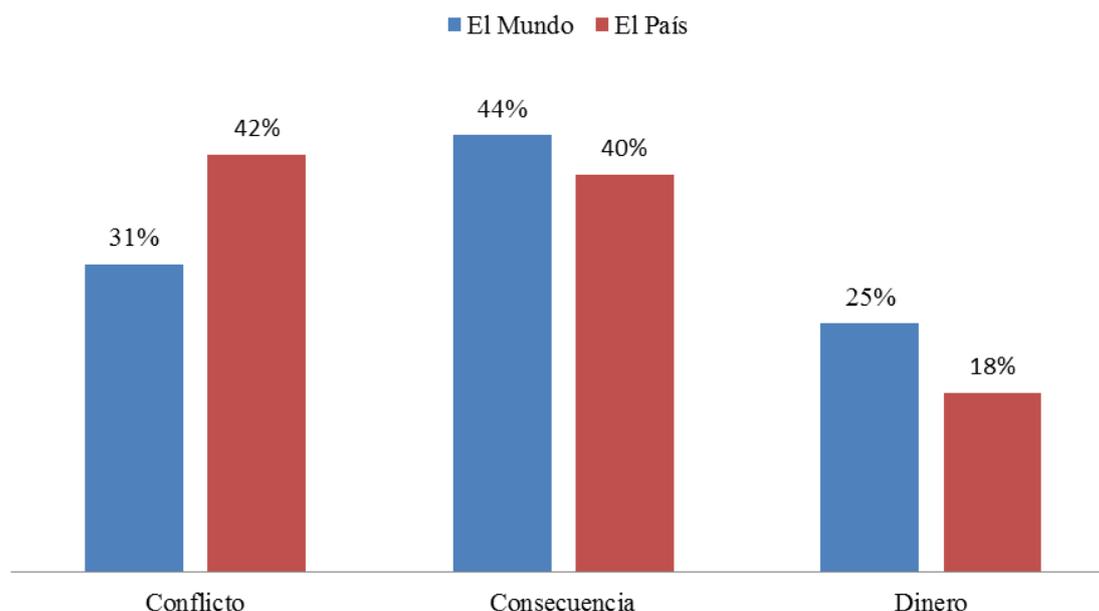
Graph 1. Newsworthiness criteria in traditional media
Source: Self-made

The predominant coverage from the newspaper *El Mundo* was from the consequence, with a presence of 44%. In other words, when dealing with the subject, the media emphasized in the headline the causes and/or potential effects of it. The notions of conflict and the reference to money occupy second (31%) and third place (25%), respectively.

For its part, the newspaper *El País* emphasized the conflictive facet of the issue 42% of the time, offering headlines with phrases such as "chaos", "division", "confusion". In the second instance, the newsworthiness criterion that indicates the consequences of the issue was significant in the media headlines, with 40% of the presence. Far behind these two, the criterion linked to money is presented (18%).

The coverage that *El Mundo* offers in comparison with that of *El País* is that the former emphasizes the consequences of the news event; That is, it is concerned with building an informative path so that the public can understand more profoundly the implications of each moment linked to the issue: the publication of the ruling and the change of doctrine, the fall of the banks that are listed on the Stock Market, the reconsideration of the ruling from the plenary session, the return to the previous doctrine in which it was the client who paid the tax, and then the publication of the Royal Decree-Law to reverse the decision that the Bank must bear the cost of the tax.

El País, however, offers a balanced coverage between the approach that highlights the issue as conflictive and also marking its consequences. For this medium, although the criterion of money is part of the construction of the frame, the presence is significantly lower than the other two criteria.

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As for digital natives, it is the *ElConfidencial.com* medium that leads the coverage in terms of the number of publications on the subject. Graph 2 shows that treatment was emphasized based on the criterion linked to money (42% of the informative pieces). In the second place, some headlines highlight the issue from the conflict facet (36%) and lastly, from the consequence (22%).

The criteria from which this medium approached the issue is clearly differentiated from the way traditional media did, more focused on explaining causes and consequences, or establishing the conflictive bases of the issue.

The results corresponding to the analysis of the treatment of *Eldiario.es*, however, indicate that it focuses on highlighting the characteristics related to the conflict (51%), then to money (32%), and far behind, to the consequences (17%). Between both media, the newsworthiness criterion linked to money has a high level of presence in the analyzed news pieces.
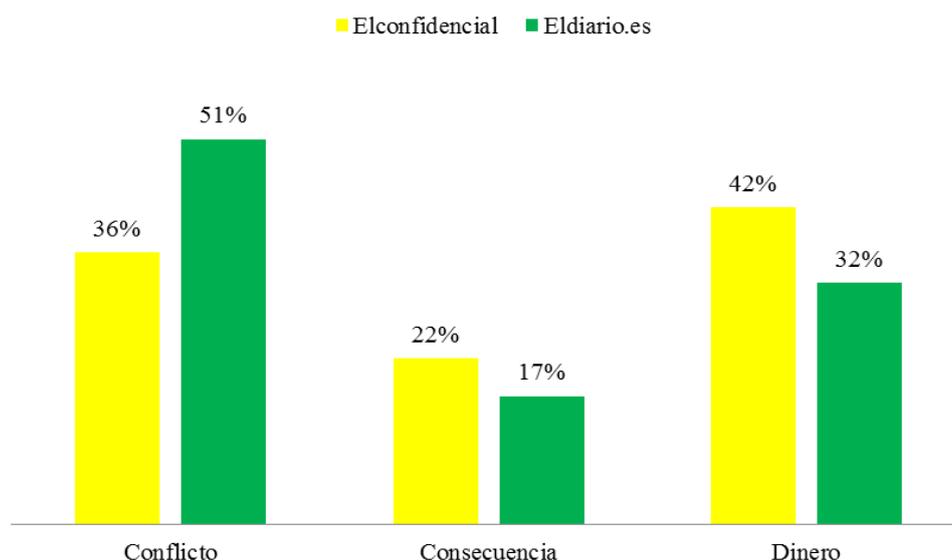
Graph 2. Newsworthiness criteria in native digital media
Source: self-made

The comparison between the newsworthiness criteria for journalistic coverage between traditional and digital-native media allows us to observe significant differences in the treatment regarding the criterion linked to money. This is heavily emphasized in native digital media in 83% of news pieces compared to 17% of traditional media. Regarding the other two criteria, comparatively, the conflict criterion has a higher presence in native digital media than in traditional media, 75% of the former versus 25% of the latter. The focus on the consequences, the media do not present great differences, 57% in digital natives, and 43% in traditional ones.
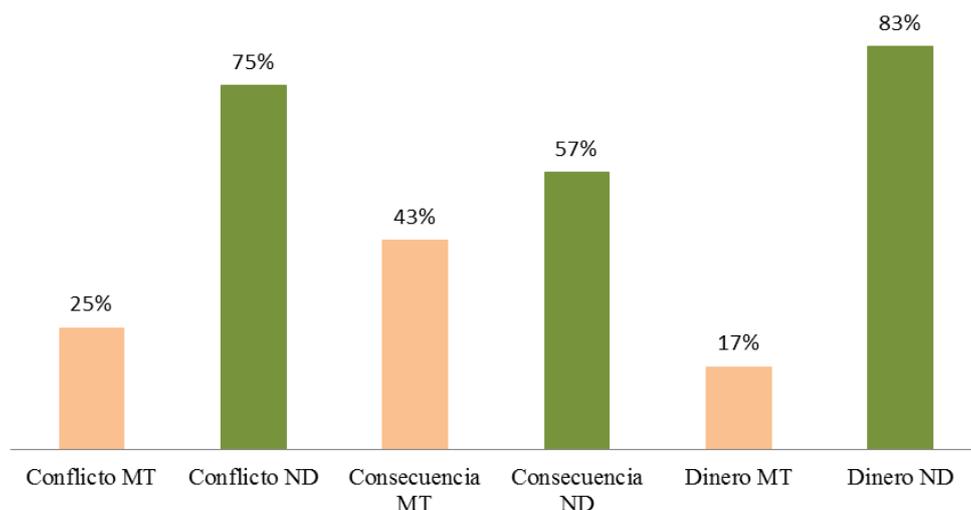
Graph 3. Comparison between criteria of newsworthiness traditional media (MT) and digital natives (ND)
Source: self-made

The framing proposed by traditional and native digital media from journalistic genres is another element that allows us to interpret the emphasis they make on a public issue. As can be seen in graph 4, the news genre was predominant in the treatment of native digital media, followed by the chronicle. In the case of traditional media, the chronicle occupies the first place, followed by news.

News offers a less in-depth treatment of the issues and is linked to a less compromised format than the chronicle. In the latter, the development of the event is detailed by having to respond to the causes and impact of the subject at hand.

An interesting piece of information refers to the treatment in opinion articles, which is shown with a high degree of similarity between traditional media and digital natives. The editorial has only been observed in traditional media.
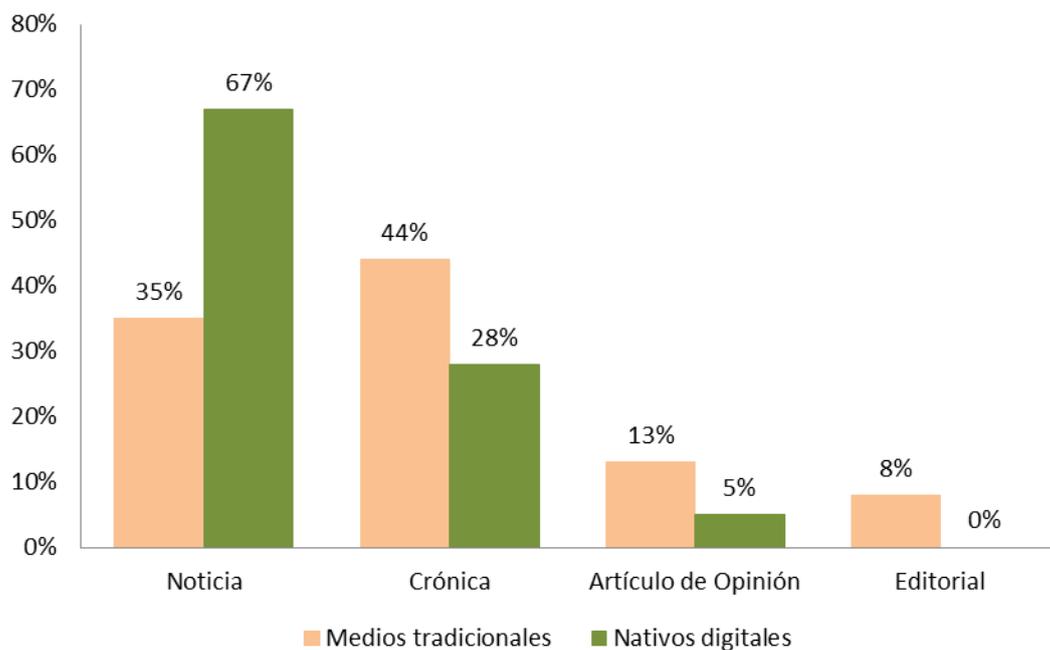
Graph 4. Journalistic genres for the treatment of the subject in traditional media and digital natives
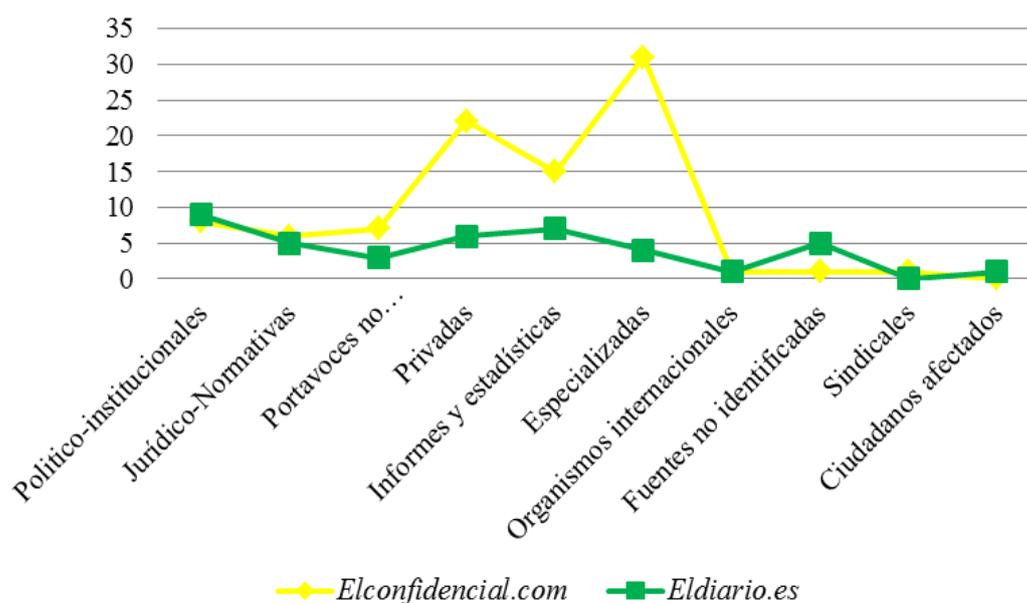**Source:** Self-made

The analysis takes as a relevant aspect, the treatment carried out by the media from the sources of information. These represent relevant political actors who, by having a media presence, can shape public opinion thanks to the "control of the entry of claims into the political system" (Castillo, *et. al*, 2017, p. 786).

In graph 5 it can be seen that in the case of traditional media, *El Mundo* and *El País* share the presence of private sources for the construction of their informative pieces. On the other hand, for *El Mundo,* the word of political-institutional and specialized sources has great journalistic value, unlike *El País*, a medium that offers coverage with a high presence of unidentified sources. The use of the speeches of international organizations in both media is very low, and the presence of affected citizens as a source is non-existent.
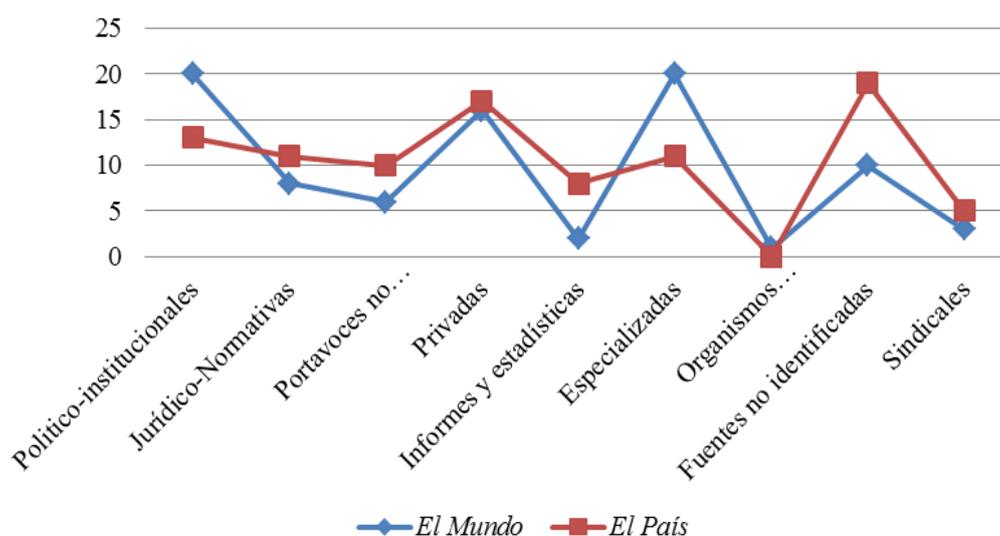
Graph 5. List of use of information sources in traditional media
Source: self-made

The data collected from the universe of informative pieces of native digital media shows well-differentiated trends between the two, and between these and the traditional ones. It can be seen in Graph 6 that in the case of *ElConfidencial.com* the media highlights the presence of private and specialized sources, and reports and statistics to frame the issue. For its part, *Eldiario.es* offers a treatment based on sources that have a homogeneous presence in the analyzed pieces. These data indicate that the medium is not based on specific political actors who propose a hegemonic reading of events.


Graph 6. List of use of sources in digital natives
Source: self-made

The comparative analysis of the treatment from the sources made by traditional media and digital natives in the total of each analyzed universe, yields interesting data on the frequent use of unidentified sources by traditional media (16%) compared to digital natives who appeal to this resource 4% of the time. Another significant difference is in the appeal to specialized sources, in 26% of the informative pieces in the case of digital natives and 17% in traditional media. The use of reports and statistics is more frequent in digital natives (17% of all informative pieces) than in traditional media (6% of the total analyzed corresponding to this type of media).

Private sources have a high presence in both types of media, in 21% of the pieces corresponding to native digital media and in 19% of the pieces of traditional media. The presence of political-institutional sources in traditional media is 18%, while in digital natives the presence is lower (13%).

Regarding legal-normative sources, non-governmental spokespersons, international organizations, union sources, and affected citizens, it is observed that they appear in a similar frequency both in traditional media and in digital natives.
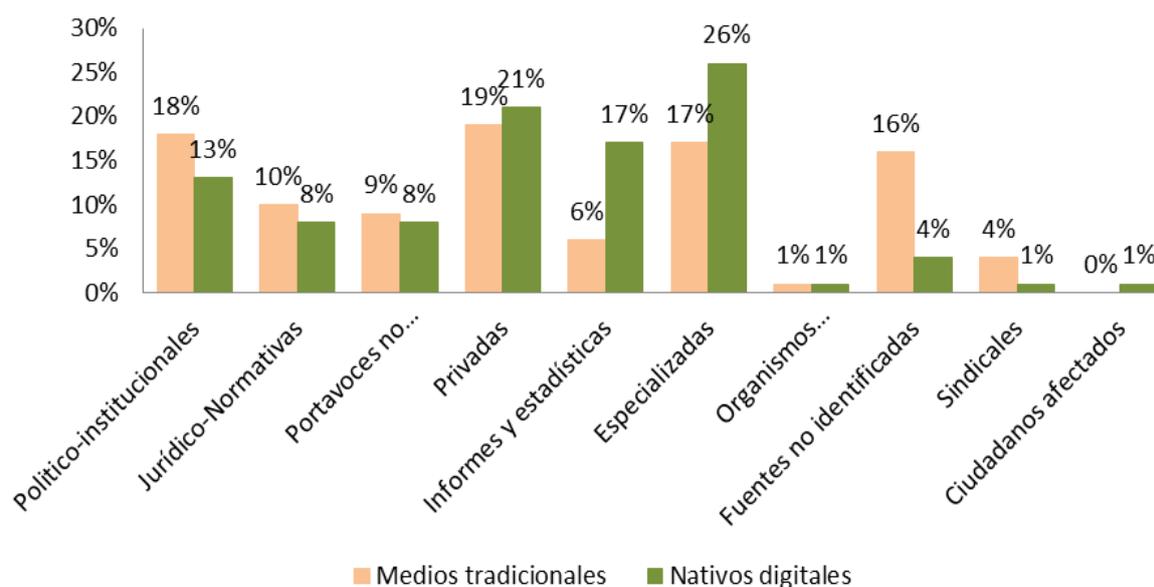
Graph 7. Comparison of the use of sources in traditional and native digital media
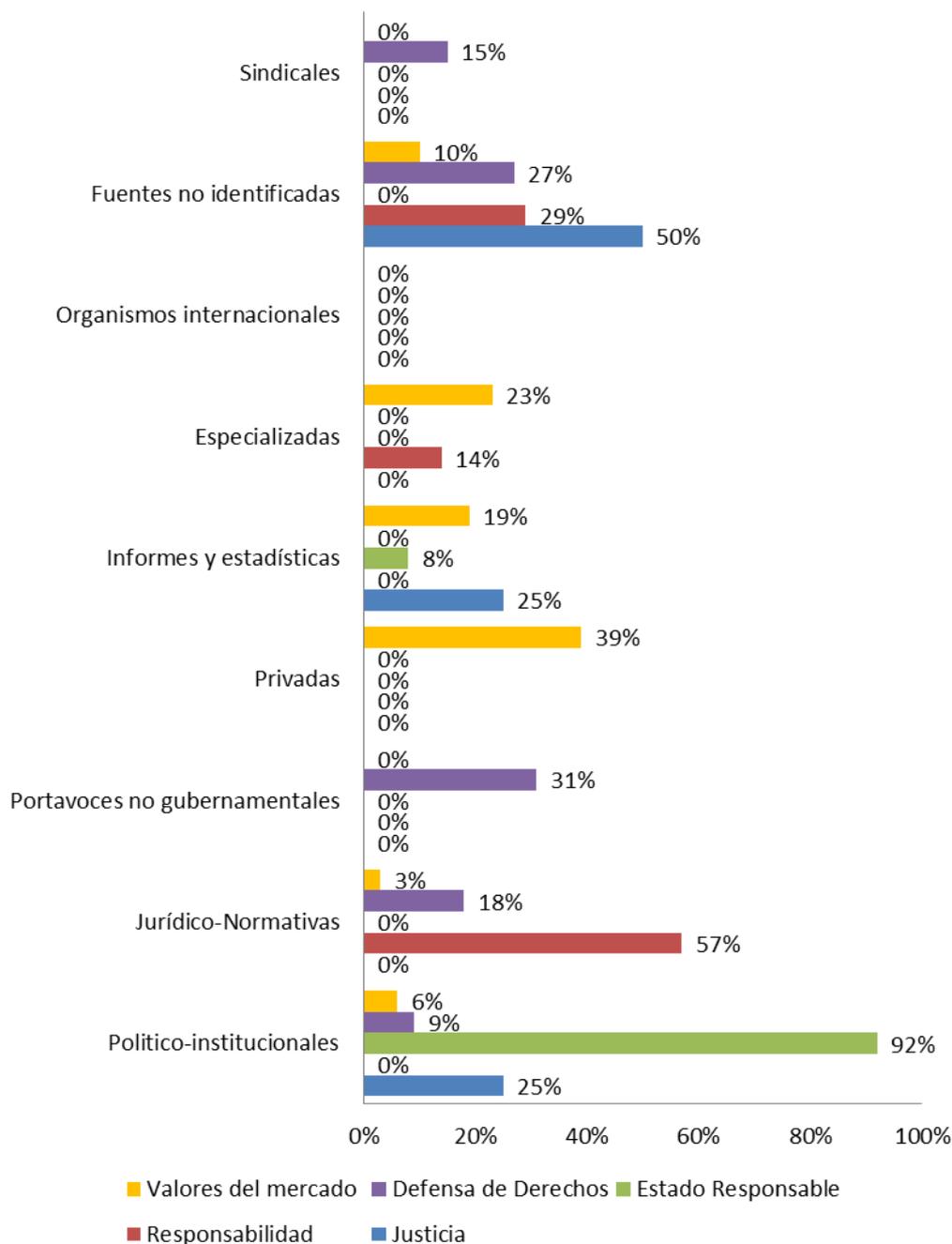**Source:** self-made

The analysis then focuses on knowing the values to which the political actors who have a presence in the media treatment carried out by each medium appeal. After the codification of the cultural values defended by each of the informative sources present in the universe of analysis of the newspaper *El Mundo*, it can be observed that there is a high appeal to market values from different sources, not only those of private origin.
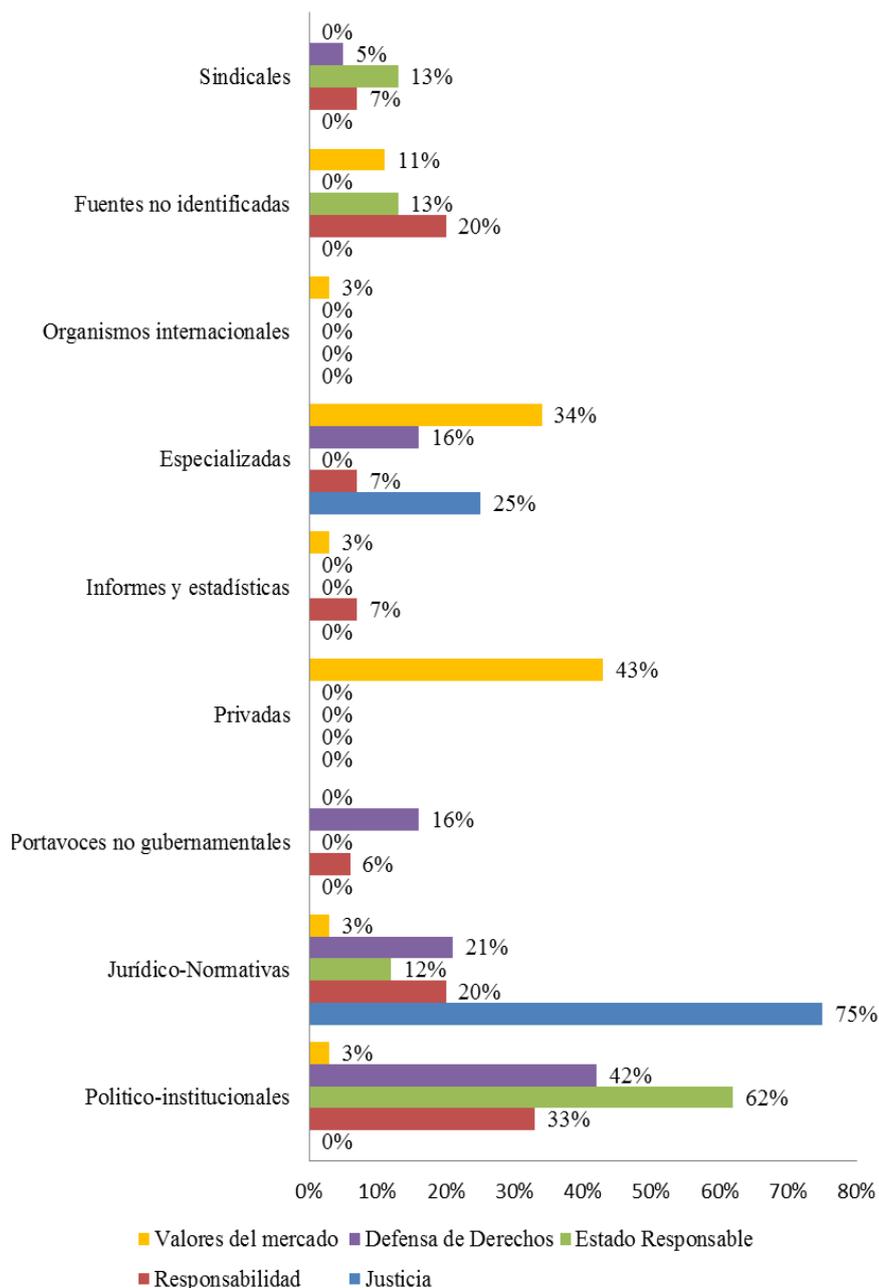
Graph 8. Cultural values to which the information sources appeal. *El Mundo* newspaper
Source: self-made

In the case of the values to which the political actors present in the treatment of *El País* appeal, the medium emphasizes through them the market values, the notion of the responsible State, and the defense of rights.

A striking fact is that behind the non-governmental spokespersons, it is the unidentified sources that appeal most frequently to the defense of rights.

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Graph 9. Cultural values to which information sources appeal. *El País* newspaper
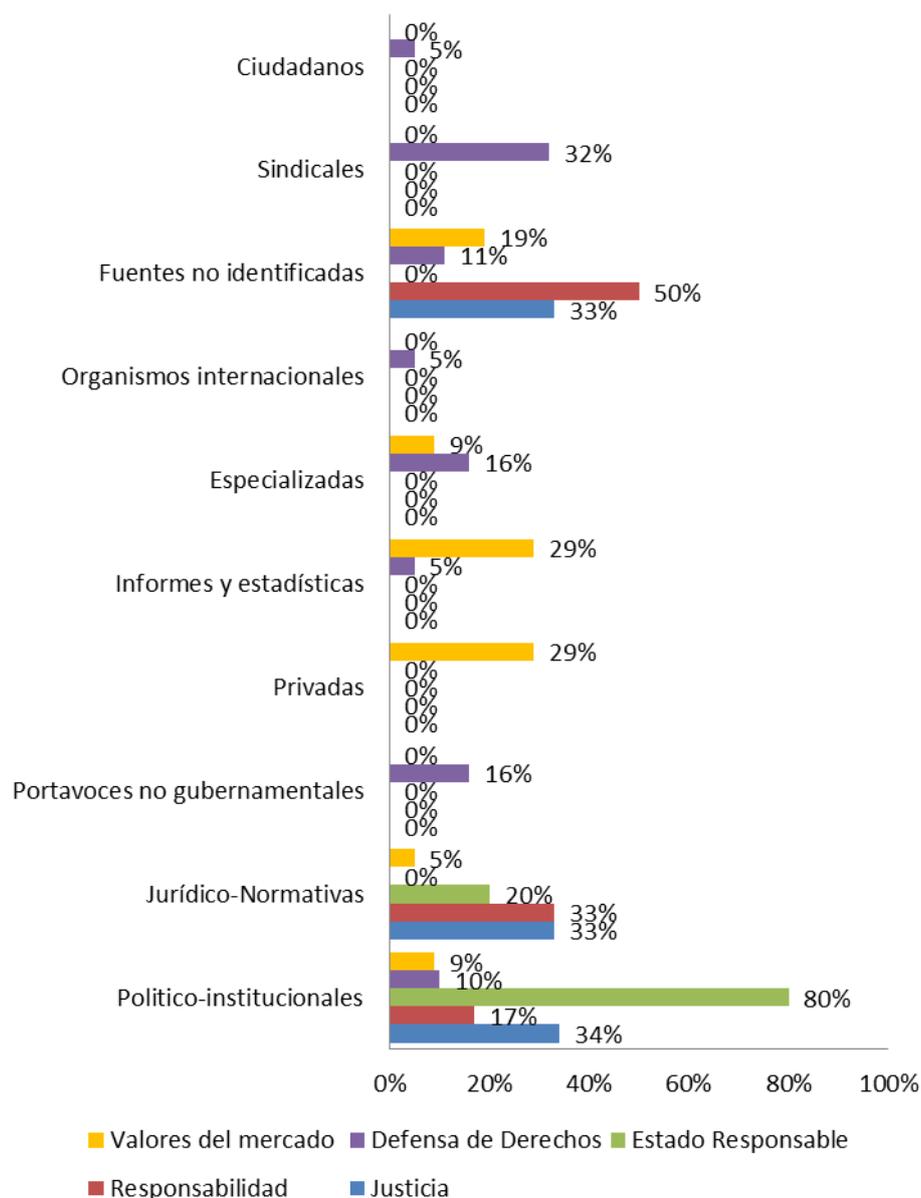**Source:** self-made

The coding of the values to which the information sources referred in *ElConfidencial.com* shows that it is the unidentified sources that appeal to the greatest extent to the value of responsibility. For its part, the value of the State's responsibility in the face of the situation is polarized by political-institutional sources and unidentified sources. Justice is a value that, unlike traditional media, is distributed in three different sources that largely appeal to it (legal-normative, unidentified, and specialized sources). Once again, it can be seen that the presence of market values is

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represented to a greater degree in private and specialized sources, followed by reports and statistics.
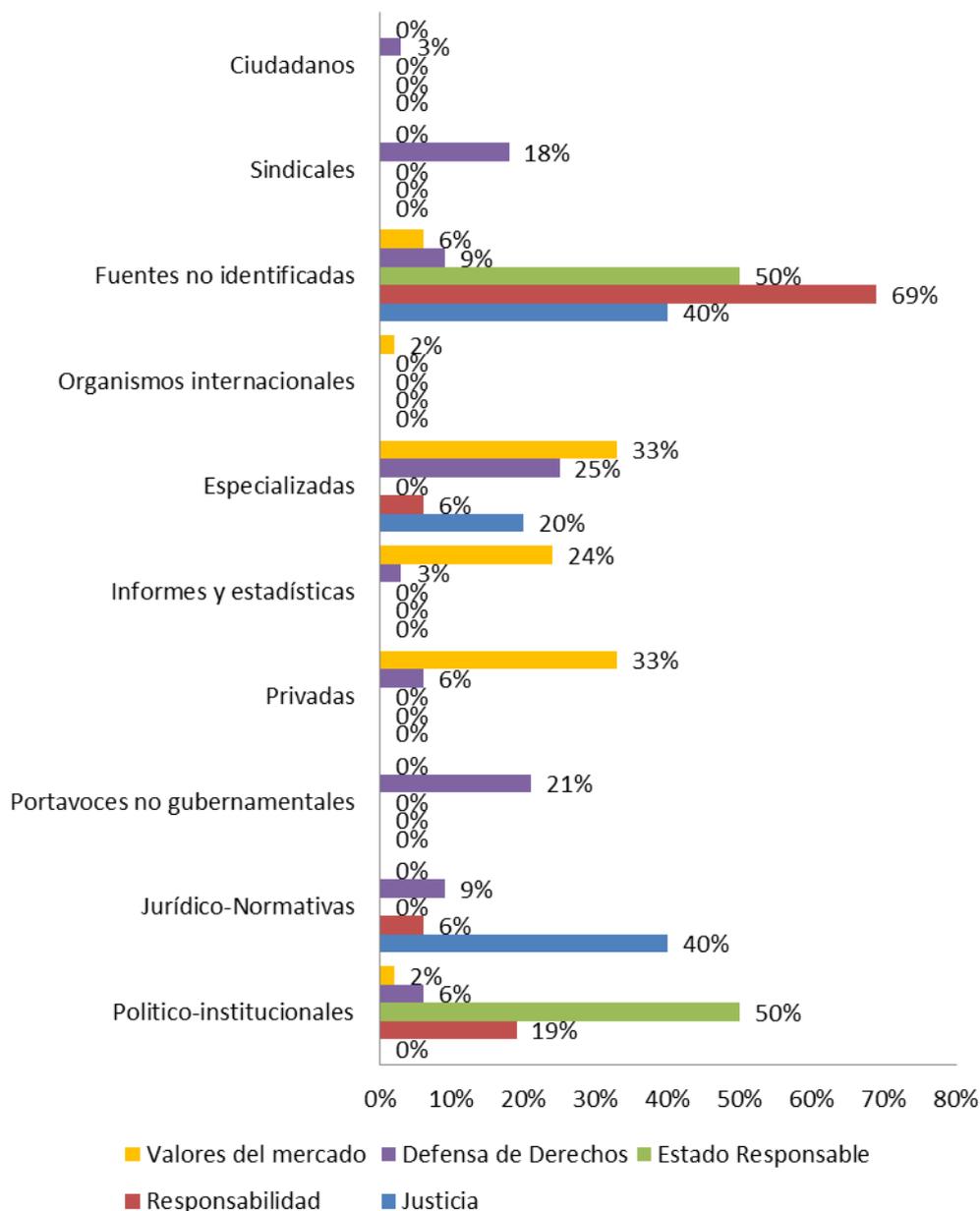
Graph 10. Cultural values to which informative sources appeal, *Elconfidencial.com*
Source: self-made

This presence of sources that refer to the importance of market values is repeated in *Eldiario.es*. This issue appears in the media treatment that is carried out from six of the ten identified sources, among them the appeal to this value by private sources, reports, and statistics stands out, and, strikingly, from the unidentified sources that appear in the informational pieces. While the values of responsibility and the responsible State are polarized in institutionalized sources such as political-institutional and legal-normative.

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Graph 11. Cultural values to which information sources appeal. *Eldiario.es*
Source: self-made

The total codification of these cultural values in traditional media and digital natives in graph 12 indicates that there are similarities in their presence in all the pieces analyzed. Traditional and native digital media emphasize, from different information sources, aspects related to the free market, rises and falls in the Stock Market, competition between economic actors, positive or negative effects of supply and demand, among others.

You can see the interest on the part of the traditional media in emphasizing the defense of rights from different sources present in the published pieces.
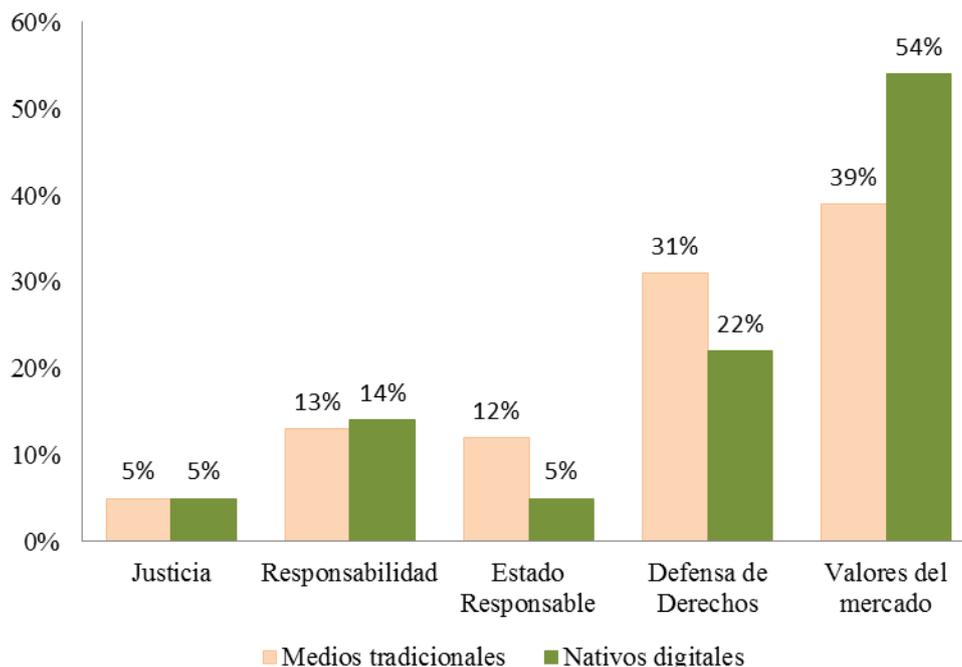
Graph 12. Comparison of cultural values present in traditional and native digital media
Source: self-made

The analysis started from each of the informative pieces that made up the universe, from where the coded categories of analysis emerged. These processed data allow us to interpret the frames that each medium offered for the public communication of this event.

In the case of the traditional media, they framed the issue as a political-institutional conflict with economic and political implications. This frame is built from the preeminence of the type of sources and the values to which they appeal.

As for digital natives, they present the subject from a frame that offers a fundamentally economic interpretation, with special emphasis on the gains or losses of money, both from the Bank and from other actors.

5. DISCUSSION

In coincidence with findings from other studies (Tirado-Pascual, 2016; Sánchez-Castillo, *et. Al.*, 2016) the degree of exposure of political actors varies when the framing is done from traditional media than when it is done from native digital media. When the former still show a strong link to institutionalized political actors, the latter proposes the presence of a variety of sources, among which reports, statistics, and specialized sources prevail.

The high index of unidentified sources that appear in the coverage of traditional media is striking. This could be a subject of in-depth study that seeks, on the one hand, to determine whether this practice is related to a deficiency in journalistic work (Casero-Ripollés and López-Rabadán, 2013) or, on the other hand, to self-perceived legitimacy by the media, which would mean not being obliged to cite their sources.

Faced with this resource used by traditional media, digital natives rely more frequently on specialized sources and reports and statistics. In this aspect, their logic of journalistic production is based on giving voice with greater intensity to other types of sources that differentiate the way of

The discourse of the Bank is hegemonic in both framing the events and gives it a certain degree of independence regarding the institutional actors (Tirado-Pascual, 2016).

6. CONCLUSION

Among the most relevant results is the identification of political actors of different relevance with media presence, among which the Bank, specialized sources, and representatives of political parties and the executive power stand out. Consumer defense associations and trade unions have a low presence in the total of the pieces analyzed. As has been identified in other studies (Hasbun, 2015), affected citizens have a very low presence in the frames of native digital media and are absent in the treatment of traditional media. The result is striking since the absence of the main discourse affected by the mortgage tax makes this group invisible in the traditional media.

The discourse of the Bank is hegemonic in media spaces, and the defense of market values has a forceful presence. This high presence of the defense of the interests of this actor in the media builds a public opinion that preferentially knows the interests of these private groups.

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