



## YLE DETAILED ANALYSIS

2024-11-18\_Pankkihujjauksen jälkeen

Broadcast: YLE broadcast | 2024-11-18 | Analysed: 2026-05-22 19:18

Version 3.0-detail | Universal 3.0-detail | Konverter 3.4 (2026-05-20) | Mittapuu: Laki Yleisradio Oy:stä 7 §

### TOTAL SCORE

**4.7/10**

*Significant imbalance*

0 = impartial, 10 = strongly biased

## POLITICAL SPECTRUM

Classification according to Chapel Hill Expert Survey (CHES) 2024

The Chapel Hill Expert Survey (CHES 2024) is an academic study by 609 political scientists in 31 countries. Each party is rated on a scale of 0 (far left) – 10 (far right).

Party	Left Alliance	Greens	SDP	Centre Party	KD	National Coalition	Finns Party
CHES	1.50	2.60	3.50	5.60	6.80	7.20	8.40
Spectrum	<i>Left</i>	<i>Left</i>	<i>Left</i>	<i>Centre</i>	<i>Right</i>	<i>Right</i>	<i>Right</i>

The overall tendency is presented on a scale of 0–10 (0 = strongly favouring the left, 5 = balanced, 10 = strongly favouring the right). The calculation is based on the difference between the average favouring of left-wing and right-wing parties (grouping according to CHES 2024).

### TENDENCY (L – R)

**5.0 / 10**

*Balanced*

0 1 2 3 4 5 6 7 8 9 10

← Left

Right →

Source: Chapel Hill Expert Survey 2024 — [chesdata.eu](https://chesdata.eu) | [Jolly et al., Electoral Studies, 2022](#) | Threshold values: [Pew Research Center](#)

This section provides political context and does not affect the total score.



## POLITICAL LANDSCAPE

Finland currently has the Orpo government in office (since June 2023), consisting of four parties: National Coalition (KOK), Finns Party (PS), SFP/RKP and KD — a total of 108 seats out of 200. The opposition consists of SDP, Centre Party, Greens, Left Alliance and Movement Now.

Party	CHES L-R	Seats	Government/Opposition	Core position
Left Alliance	1.6 (left)	11	Opposition	Redistribution, trade unions, open asylum policy
SDP	3.6 (left)	43	Opposition	Welfare state, progressive taxation, pro-NATO
Greens	3.9 (left)	13	Opposition	Climate policy, liberal immigration, fundamental rights
Centre Party	5.7 (right)	23	Opposition	Rural areas, bioenergy, decentralised governance
SFP/RKP	6.4 (right)	9	Government	Bilingualism, economic liberalism, pro-EU
KD	7.6 (right)	5	Government	Traditional family, Christian values, nuclear energy
Movement Now	7.6 (right)	1	Opposition	Market economy, individual freedom
National Coalition	7.8 (right)	48	Government (PM Orpo)	Tax cuts, curbing indebtedness, competitiveness
Finns Party	8.2 (right)	46	Government	Strict immigration policy, EU scepticism, national sovereignty

The Orpo government's austerity policy has generated strong opposition, particularly from SDP, Left Alliance and trade unions. Immigration policy sharply divides the government and opposition: the Finns Party advocates strict restrictive policies, while the left-wing opposition demands humanitarian obligations. YLE's funding and role has become a political bone of contention, particularly after the Finns Party criticised public broadcasting as a "left-green bubble". Labour market reforms — in particular local bargaining and restrictions on the right to strike — have been a central source of conflict between the government and the opposition.

Yleisradio Oy (YLE) is Finland's public broadcasting company, whose operations are governed by the Act on Yleisradio Oy, in particular Section 7, which obliges it to provide diverse, comprehensive and impartial information and to promote pluralism. Finland regularly ranks at the top of RSF's Press Freedom Index, and public trust in the media is exceptionally high by international standards. YLE's MOT is an investigative journalism programme with a long history of covering sensitive social issues.



## CHAPTER 1 — PARTY-POLITICAL BIAS

This MOT episode deals with bank fraud, consumer protection and bank liability — it is not a party-political programme and does not directly address party programmes or positions. No party appears by name in the broadcast. Assessing party programme positions in this context is not meaningful, as the broadcast neither presents nor distorts party positions.

Party	Score (-5..+5)	Broadcast presentation vs. programme position
SDP	0	Party does not appear in the broadcast — not assessable
National Coalition	0	Party does not appear in the broadcast — not assessable
Finns Party	0	Party does not appear in the broadcast — not assessable
Centre Party	0	Party does not appear in the broadcast — not assessable
Greens	0	Party does not appear in the broadcast — not assessable
Left Alliance	0	Party does not appear in the broadcast — not assessable
SFP/RKP	0	Party does not appear in the broadcast — not assessable

### Party bias summary

- Most accurate representation: Not assessable (parties do not appear)
- Strongest distortion: Not assessable
- Average deviation from zero: 0.0
- Conclusion: The broadcast is investigative journalism dealing with consumer protection and bank fraud, in which party politics is not present. Party-political bias analysis does not apply to this episode. Any ideological framing manifests rather in the consumer–bank opposition than in party-political orientation.

### Overall left–right tendency

TENDENCY SCORE: +1.2

CLASSIFICATION: Slightly favouring the left

Rationale: The broadcast frames bank fraud as a structural consumer protection problem in which banks (the private sector) are presented as a party evading responsibility and consumers as victims. This frame is in line with the consumer protection and regulatory rhetoric of left-wing parties (SDP, Left Alliance). The tightening of the EU Payment Services Directive is presented as a positive development without a corresponding critical perspective on market functionality or the costs of regulation — a perspective typically represented by right-wing parties (National Coalition, Finns Party).



## CHAPTER 2 — BROADCAST DETAILS AND SUBJECT FRAME

### Broadcast details

- Title: MOT — Bank Fraud (exact title not mentioned in transcript)
- Date: Does not appear directly from the transcript
- Estimated duration: approximately 28 minutes
- Journalist/presenter: Not named explicitly in the transcript
- Persons interviewed:

Person	Role	Party/Background organisation	Political spectrum
Saara (anonymous)	Teacher, victim of fraud	-	Non-political
Ritva Sivula	Victim of fraud	-	Non-political
Jarmo Sivula	Victim of fraud	-	Non-political
Annikki Jussinniemi	Victim of fraud, pensioner	-	Non-political
Sami Jussinniemi	Annikki's son	-	Non-political
Niko Saxholm	Director, preparedness and crime prevention, Finance Finland	Finance Finland (banking industry lobby)	Industry representative
Elias Alanko	Chief Information Security Officer, 3stepIT; former founder of fraud prevention team at a bank	3stepIT	Technical expert
Petteri Järvinen	IT expert (A-studio reference)	-	Independent commentator

### Main topic

A critical examination of the experiences of Finnish bank fraud victims, bank liability for compensation and the interpretation of the Payment Services Act.



## CHAPTER 3 — 15 CRITERIA: DETAILED ANALYSIS

### Hard facts — quantifiable and scientifically reliable

### Hard facts — 9 quantifiable and scientifically verifiable techniques

#### 1. EXPERT SELECTION

5/10

1 2 3 4 5 6 7 8 9 10

Total score: 5/10

Definition: Who gets to speak as an expert?

Expert 1: Niko Saxholm, Finance Finland

Timestamp: 07:13–08:24

Statement: "I would say that the customer is the most important line of defence. What you do with your own credentials, where you surf, who you trust."

Positioning: Banking industry lobbyist, former police officer — represents the institutional position of the industry.

Missing counter-voice: The view of a consumer organisation or independent legal scholar on the allocation of liability.

Source deep-check:

**(a) FUNDING:** Finance Finland is the lobbying organisation for Finnish banks and the financial sector, funded by its member banks. Structural interest: to defend the current liability allocation practice of banks.

**(b) MANDATE:** The mandate of a lobbying organisation is in conflict with a neutral expert assessment — Saxholm specifically represents the interests of banks.

**(c) CREDIBILITY MATRIX (Source Traffic Light, 6 dimensions, -2 – +2):**

- U1 Conflict of interest: -2 — Finance Finland is funded by the banks whose liability is being assessed
- U2 Personal risk: -1 — Saxholm represents his employer, takes no personal risk
- U3 Expertise: +1 — Former police officer, crime prevention expertise relevant
- U4 Opinion consistency: 0 — No previous reference point available
- U5 Emotion vs. data: 0 — Uses analogies (Rio example) but not manipulatively
- U6 Source level: 0 — Secondary (industry position, not research data)
- TOTAL: -2 → SOURCE TRAFFIC LIGHT: YELLOW

**(c) PROFESSIONAL COMPETENCE:** Saxholm is presented as "director responsible for preparedness and crime prevention" — a title that sounds like a technical expert, even though he is a banking industry lobbyist. This is a framing error.

Expert 2: Elias Alanko, 3stepIT, former founder of fraud prevention team

Timestamp: 11:12–12:16

Statement: "All anomalies that occur in customer behaviour should be able to be taken into account in fraud prevention."

Positioning: Technical expert, previous banking experience — more critical of banks than Saxholm.



**Schweizerischer Verein** für ausgewogene Berichterstattung  
**Association suisse** pour une information équilibrée  
**Associazione svizzera** per un reporting equilibrato

Source deep-check:

**(a) FUNDING:** 3stepIT is a private IT company. No direct funding relationship with banks or consumer organisations.

**(b) MANDATE:** The role of Chief Information Security Officer is compatible with a technical assessment.

**(c) CREDIBILITY MATRIX:**

- U1 Conflict of interest: +1 — No direct financial interest on behalf of banks or consumers
- U2 Personal risk: +1 — Criticises his former industry
- U3 Expertise: +2 — Direct experience in bank fraud prevention
- U4 Opinion consistency: 0 — No reference point
- U5 Emotion vs. data: +1 — Factual, refers to EU directive
- U6 Source level: +1 — Primary experience in the field
- TOTAL: +6 → SOURCE TRAFFIC LIGHT: GREEN

*Missing expert groups:*

- Legal scholar (interpretation of the Payment Services Act)
- Representative of FINE (decision criteria)
- Police/NBI (crime prevention)

*Summary (matrix result):*

- Saxholm (Finance Finland): YELLOW (-2) — conflict of interest left unidentified
- Alanko (3stepIT): GREEN (+6) — credible technical expert



## 2. SOURCE SELECTION

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Claims without a primary source = penalty points (rumour check)

Total score: 4/10

Definition: What sources are cited? Are they diverse and independent?

Source 1: Bank of Finland statistics (previously unpublished)

Timestamp: 06:49–07:00

Statement: "This is a previously unpublished Bank of Finland statistic. Banks reimburse only a fraction of fraudulent transfers."

**(a) Funding and governance:** The Bank of Finland is a public institution, a member of the European System of Central Banks — a reliable source for statistical data.

**(b) Structural conflict of interest:** No significant conflict of interest in this context.

**(c) Is a counter-source missing? Banks' own statistics on prevented fraud are absent — Saxholm mentions that banks have prevented more fraud (12: 24–12:30), but no figures are presented.**

Source 2: 100 complaints submitted to FINE (MOT's own investigation)

Timestamp: 10:03–10:12

Statement: "We reviewed 100 complaints submitted to FINE. They raise questions about banks' security measures."

**(a) Funding:** YLE's own research — no external funding.

**(b) Structural conflict of interest:** MOT has a journalistic interest in finding problems — this must be recognised.

**(c) Representativeness of the sample:** 100 complaints is a selected sample (only those who have complained to FINE) — it does not represent all fraud cases. This limitation is not mentioned.

Missing counter-source: Banks' overall data on prevented fraud.

Source 3: Court of Appeal ruling (Sivula v. Honkajoki Cooperative Bank)

Timestamp: 20:06–20:32

Statement: "Jarmo Sivula has, on the aforementioned grounds, been grossly negligent."

**(a) Funding:** Public judicial institution — reliable primary source.

**(b) Conflict of interest:** None.

**(c) Context:** One dissenting opinion is mentioned (20:37–20:41), which is good journalistic practice.

*Summary: The sources are partly reliable (Bank of Finland, Court of Appeal), but the methodological limitations of MOT's own investigation remain unclear. Banks' defensive data on prevented fraud is absent.*



### 3. DISTRIBUTION OF AIRTIME

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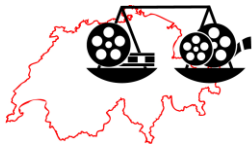
Total score: 3/10

Definition: Distribution of airtime between different positions.

Estimated airtime:

- Victims (Saara, the Sivulas, Jussinniemi, Sami): approximately 10 min. (36%)
- Journalist's narration and questions: approximately 8 min. (29%)
- Elias Alanko (technical expert, critical of banks): approximately 3 min. (11%)
- Niko Saxholm (Finance Finland, on behalf of banks): approximately 3 min. (11%)
- Audio sample of fraud call: approximately 3 min. (11%)
- Banks' written comments / no comment: approximately 1 min. (4%)

*Summary: The victims' perspective clearly dominates (36%), which is understandable in investigative journalism but creates an emotional imbalance. The banks' defensive perspective receives only 11% of the time through Saxholm, and banks refuse to comment on individual cases. The distribution of airtime is uneven but not exceptionally skewed for investigative journalism.*



#### 4. OMISSION (Selective Omission)

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Total score: 6/10

Definition: What is not shown, even though it would be relevant?

Omission 1:

Context: The total number and value of fraud cases prevented by banks is absent.

Relevant at: 06:49–07:00 ("Banks reimburse only a fraction of fraudulent transfers.")

Effect: The viewer gets the impression that banks do nothing — but Saxholm mentions (12:24–12:30) that banks have prevented more fraud. No figures are presented, so the claim is left hanging.

Omission 2:

Context: FINE's Banking Complaints Board's decision criteria and the distribution of decisions (how often the consumer wins) are absent.

Relevant at: 05:52–05:57, 13:01–13:06

Effect: The viewer gets the impression that FINE always rejects the consumer's complaint — in reality the board also issues recommendations in favour of the consumer.

Omission 3:

Context: The perspective of the police and the National Bureau of Investigation on crime prevention and international cooperation is entirely absent.

Relevant at: 01:09 ("Criminals seem to be one step ahead of the police and banks.")

Effect: The claim about the police being behind is presented without the police's own comment — a one-sided picture.

*Summary: The most significant omissions concern data on banks' prevention measures, the overall picture of FINE and the police perspective. These omissions reinforce the broadcast's critical framing of banks.*

#### Missing voices

- Police / NBI: Would have provided a perspective on the challenges of crime prevention, international cooperation and prosecutions.
- Representative of FINE's Banking Complaints Board: Would have explained the decision criteria and the board's role in consumer protection.
- Consumer Union: Would have provided an organised consumer perspective and possible legislative recommendations.
- Ministry of Justice or Parliamentary Finance Committee: Would have commented on the need to reform the Payment Services Act and the implementation of the EU directive.
- National Cyber Security Centre (Traficom): Would have provided the authority's perspective on digital security and fraud prevention.
- Another bank (e.g. Nordea): Would have enabled a comparison between banks' security measures — Nordea is mentioned in a positive light without an interview.
- Legal expert: Would have assessed the legal sustainability of the interpretation of the Payment Services Act and the significance of the Court of Appeal ruling.
- Psychologist or social worker: Would have provided a perspective on the psychological effects of fraud on victims.



## 5. NUMBER MANIPULATION

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Complete figures include: absolute value, proportion (%) and trend

Total score: 5/10

Definition: Selective or misleading use of statistics.

Finding 1:

Timestamp: 01:01–01:09

Figure: "In the time it takes you to watch this programme, Finns are defrauded of more than 3,000 euros through online scams."

Dimensions: Absolute value presented (a). Missing: relative proportion (b) — what share of all online banking transactions? Trend (c) — is the figure rising or falling?

Missing context: Millions of online banking transactions are made in Finland every day — putting 3,000 euros in relation to total traffic would significantly change the picture.

Effect: The figure is presented in a dramatic form ("in the time it takes you to watch") to create an immediate sense of threat without contextualising it.

Finding 2:

Timestamp: 06:49–07:05

Figure: "Banks reimburse only a fraction of fraudulent transfers." / "If you look at the hard figures, the customer is always in the wrong."

Dimensions: Indicative (b) without absolute figures (a) or trend (c).

Missing context: "A fraction" is vague — what is the exact percentage? Has it changed over time? What is the ratio of reimbursed to rejected cases?

Effect: The vague expression "a fraction" creates a stronger impression than a precise figure might.

Finding 3:

Timestamp: 10:03–10:12

Figure: "We reviewed 100 complaints submitted to FINE."

Dimensions: Absolute sample size (a). Missing: relative proportion (b) — what share of all complaints submitted to FINE? Trend (c) — is the number of complaints rising?

Missing context: 100 complaints is a selected sample — only those who have gone to the trouble of complaining to FINE. This selection bias is not mentioned.

Effect: The sample is presented as representative, even though it is structurally selected.

Summary: Figures are used consistently to reinforce the critical framing of banks. Contextualising information and trend data are systematically absent.



## 6. GUILT BY ASSOCIATION

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Total score: 1/10

Definition: Discrediting through association with negative groups or ideas.

Finding 1:

Timestamp: 12:16–12:18

Quote: "Except in the opinion of the banks."

**Technique:** The journalist's comment positions banks as opposing consumer protection — an implicit association between banks and harming consumers.

**Effect:** Creates the impression that banks are consciously opposing consumer protection, even though the issue is a more complex regulatory question.

Summary: The guilt by association technique is not used to any significant degree. The broadcast does not label individuals through associations. Finding 1 is a mild framing choice, not a systematic manipulation technique.



<b>7. TIMING</b>									<b>5/10</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	6	7	8	9	10

Total score: 5/10

Definition: Strategic placement of information (beginning/middle/end).

Finding 1:

Position: 01:01–01:09 (beginning)

Content: "In the time it takes you to watch this programme, Finns are defrauded of more than 3,000 euros through online scams."

Timing effect: The dramatic opening sentence sets an emotional frame before a single fact or piece of context has been presented. The viewer is already emotionally primed before any analytical content.

Finding 2:

Position: 19:18–21:25 (latter part)

Content: The Sivulas' Court of Appeal ruling — a loss — is presented dramatically as a phone conversation in real time.

Timing effect: The legal defeat is placed at the emotional climax of the broadcast, reinforcing the "system fails the victim" narrative.

Finding 3:

Position: 25:38–26:15 (latter part)

Content: Annikki Jussinniemi's comment: "I'm not even allowed to deny this. The bank can just say that you were grossly negligent."

Timing effect: An emotionally charged quote is placed near the end of the broadcast, leaving the viewer in an emotional state without a balancing perspective.

Summary: The broadcast is structured in an emotionally ascending arc — dramatic opening, victims' stories, legal defeat, emotional ending. This structure reinforces the critical framing of banks.



## 8. SELECTIVE INDIGNATION

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Outrage = bias. Selective outrage reinforces the finding. Score = degree of outrage (0–5) + selectivity (0–5)

Total score: 3/10

*Definition: Indignation at certain positions but not at comparable others.*

*Methodological principle (v2.2): Before each assessment, the triggering event must be documented. A reaction can only be assessed as selective if comparable triggering events in relation to other positions did not produce an analogous reaction.*

Finding 1:

Timestamp: 18:05–19:09

Triggering event: Saxholm defends banks' current practice ("This is the general practice in how this is handled.")

Reaction: "General practice in the industry, but is it a reasonable practice?" / "Can you give the bank a clean bill of health on that, that it is acceptable?"

Comparison: The victims' actions (clicking a link, providing a code) are not questioned with the same intensity — the journalist rather defends the victims.

Asymmetry: The banks' representative is challenged with normative questions ("is it reasonable?"), the victims are not.

Degree of indignation: 2/5

Selectivity: 2/5

*Summary: Mild selective indignation is detectable — the banks' representative is challenged normatively, the victims are not. This is understandable in investigative journalism but creates an asymmetry. The total score is low because the indignation is not intense and does not permeate the entire broadcast.*



## 9. COMPLETENESS (Selective Omission — overall picture)

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Total score: 6/10

Definition: How comprehensively does the broadcast cover the topic?

### Finding 1:

Timestamp: 01:09

Missing perspective/fact: The perspective of the police and the NBI on crime prevention.

Relevance: The journalist states "criminals seem to be one step ahead of the police" — a claim about the police being behind without the police's own comment.

Effect: A one-sided picture of the authorities' inability without the opportunity to respond.

### Finding 2:

Timestamp: 05:52–13:06

Missing perspective/fact: FINE's Banking Complaints Board's overall statistics — how often the consumer wins, how often they lose.

Relevance: The broadcast gives the impression that FINE always rejects the consumer's complaint — the reality may be more complex.

Effect: A distorted picture of FINE's role in consumer protection.

### Finding 3:

Timestamp: 12:18–12:30

Missing perspective/fact: The total number and value of fraud cases prevented by banks.

Relevance: Saxholm mentions that banks have prevented more fraud, but no figures are presented and the journalist does not request them.

Effect: Banks' positive actions remain undocumented, reinforcing a one-sided critical picture.

*Summary: The broadcast is thematically narrow — it covers victims' experiences and bank liability well, but systematically omits the authority perspective, the overall picture of FINE and data on banks' prevention measures.*

## Soft facts — negotiable, not purely quantifiable



## Soft facts — 6 qualitative techniques

### 10. FRAMING

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Total score: 7/10

Definition: How is the topic fundamentally framed?

#### Finding 1:

Timestamp: 00:43–00:44

Quote: "We wanted to find out what the victim's responsibility is and what the bank's is."

Manipulation: The word "victim" is chosen before the question of liability has been resolved — it already anticipates the broadcast's conclusion.

Why problematic: A neutral expression would be "customer" or "person whose account was emptied" — "victim" already contains a moral judgement.

#### Finding 2:

Timestamp: 06:40–06:48

Quote: "Based on MOT's investigation, banks interpret the law in such a way that fraud is almost always the customer's fault."

Manipulation: "Almost always the customer's fault" is the journalist's interpretation, not a direct quote from the law or case law.

Why problematic: The generalisation is presented as the conclusion of MOT's investigation without methodological transparency — a sample of 100 complaints does not necessarily represent all cases.

#### Finding 3:

Timestamp: 24:06–24:26

Quote: "In my opinion, banks have shifted the responsibility entirely onto the consumer. We have a cost-effective way of granting lightning-fast loans and cutting costs when bank clerks are not needed. But in practice, the consumer bears the responsibility."

Manipulation: Sami Jussinniemi's comment is presented without challenge — it is an opinion, not a fact, but it acquires the status of a fact in the broadcast.

Why problematic: The comment is emotionally charged and is presented towards the end of the broadcast to reinforce the frame without a corresponding bank perspective.

Summary: The broadcast is framed consistently as a "banks vs. victims" narrative, in which banks are structurally responsible and victims are blameless. This frame is identifiable from the very beginning of the programme and is reinforced throughout the broadcast.



## 11. WORD CHOICES AND CONCEPTS

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Total score: 5/10

Definition: What language is used? What connotations are set?

Finding 1:

Timestamp: 00:43

Quote: "We wanted to find out what the victim's responsibility is and what the bank's is."

Manipulation: "Victim" (uhri) is a moral category, not a neutral description.

Why problematic: A neutral alternative would be "customer" or "person whose account was emptied" — "victim" already anticipates a moral judgement.

Finding 2:

Timestamp: 07:00–07:05

Quote: "If you look at the hard figures, the customer is always in the wrong."

Manipulation: "Always in the wrong" is a hyperbolic generalisation — "almost always" or "in most cases" would be more precise.

Why problematic: The absolute expression ("always") creates a stronger impression than the data supports.

Finding 3:

Timestamp: 14:15

Quote: "Banks approve high-interest loan applications automatically."

Manipulation: "Automatically" implies thoughtlessness and indifference.

Why problematic: Automatic processing is the normal mode of operation for banking systems — the word "automatically" acquires a negative connotation in this context without an explanation of why automation is a problem.

*Summary: Word choices are consistently framed sympathetically towards victims and critically towards banks. Individual choices are justifiable journalistically, but as a whole they reinforce a one-sided frame.*



## 12. MODERATOR BEHAVIOUR

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Total score: 5/10

Definition: Asymmetries in follow-up questions, interruptions, expressions of sympathy.

Methodological principle (v2.2): Before each assessment, the triggering event must be documented. An intervention can only be assessed as asymmetric if comparable triggering events in relation to other guests did not produce an analogous intervention.

### Finding 1:

Timestamp: 07:43–07:48

Triggering event: Saxholm states the customers' responsibility.

Quote (journalist): "So the only party that can be held responsible for this is the customers?"

Comparison: Victims are not subjected to a comparable challenge regarding their own responsibility — e.g. "Could you have acted differently?"

Asymmetry: Saxholm's position is challenged firmly, the victims' position is not.

### Finding 2:

Timestamp: 18:16–18:23

Triggering event: Saxholm defends banks' practice.

Quote (journalist): "General practice in the industry, but is it a reasonable practice?"

Comparison: The victims' actions (clicking a link, providing a code) are not questioned normatively.

Asymmetry: Normative challenging is directed exclusively at the banks' representative.

### Finding 3:

Timestamp: 18:28–18:39

Triggering event: Saxholm acknowledges the imperfection of processes.

Quote (journalist): "When you consider that those go through, can you give the bank a clean bill of health on that, that it is acceptable?"

Comparison: Victims are not asked a comparable normative question about their actions.

Asymmetry: The journalist asks Saxholm to assess the acceptability of the bank's actions — the same is not done with the victims.

Summary: The moderator's behaviour is clearly asymmetric — the banks' representative is challenged normatively and repeatedly, the victims not at all. This is understandable in investigative journalism but creates a structural imbalance.



### 13. QUESTION ASYMMETRY

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Total score: 5/10

Definition: Different degrees of hardness/softness in questions posed to different individuals.

Asymmetry 1:

To Saxholm, 07:43: "So the only party that can be held responsible for this is the customers?" — hard, leading

To Saara, 03:20–03:26: "You asked whether I read the message carefully. Does that sound like I was a complete idiot for not reading it?" — the journalist repeats the victim's own question sympathetically

Comparison: Saxholm is asked a challenging leading question, Saara a sympathetic echo question.

Asymmetry 2:

To Saxholm, 18:16: "General practice in the industry, but is it a reasonable practice?" — normative challenge

To Alanko, 12:11–12:16: "Do you consider that a positive development?" — soft, affirmative

Comparison: The banks' representative is challenged normatively, the critical expert is reinforced with a soft question.

Summary: Question asymmetry is clear — the banks' representative is asked challenging normative questions, the critical expert and victims are asked soft or sympathetic questions. This reinforces the broadcast's critical framing of banks.



<b>14. FALSE BALANCE (Apparent balance)</b>									<b>2/10</b>
<b>1</b>	<b>2</b>	3	4	5	6	7	8	9	10

*Total score: 2/10*

*Definition: Artificial balance despite real imbalance.*

Finding 1:

Timestamp: 06:13–06:22

Structure: "Petteri Järvinen, in your opinion was Sivula grossly negligent here? — If that was gross negligence, I'll raise my hand too. Many times I have entered a code without reading it carefully. Both parties bear responsibility."

Analysis: Järvinen's comment "both parties bear responsibility" is presented as a balancing view, but Järvinen is not a legal scholar or an expert in the Payment Services Act — his opinion does not replace legal analysis.

*Summary: No significant false balance problem occurs — the broadcast does not attempt to create artificial balance but is openly critical of banks. Finding 1 is mild.*



## 15. AGENDA-SETTING

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Total score: 6/10

Definition: What is normal/self-evident? What does not make it onto the agenda?

### Finding 1:

Agenda element set: Banks are structurally responsible for the damage caused by fraud.

Timestamp: 06:40–06:48 — Evidence: "Based on MOT's investigation, banks interpret the law in such a way that fraud is almost always the customer's fault."

Alternative agenda: Consumers' digital literacy and prevention — how could fraud be avoided? This is not addressed.

### Finding 2:

Agenda element set: The EU's tightening regulatory requirements are a positive development.

Timestamp: 11:48–12:16 — Evidence: "Absolutely a positive development." / "Except in the opinion of the banks."

Alternative agenda: The costs of regulation for consumers (service fees, slower payments) do not make it onto the agenda.

### Finding 3:

Agenda element set: Banks' automatic loan systems are a problem.

Timestamp: 14:15–14:22 — Evidence: "Banks approve high-interest loan applications automatically."

Alternative agenda: The benefits of automation (speed, accessibility, cost-effectiveness) do not make it onto the agenda.

*Summary: The broadcast places banks' liability and the need to tighten regulation on the agenda — alternative perspectives (consumers' own responsibility, costs of regulation, benefits of automation) do not make it onto the agenda.*



## CHAPTER 4 — OVERALL ASSESSMENT

### Summary of individual scores

No.	Criterion	Type	Score	Main finding (1 sentence)
1	Expert selection	H	5	Finance Finland's conflict of interest left unidentified, technical expert credible
2	Source selection	H	4	Methodological limitations of MOT's own investigation are not apparent
3	Distribution of airtime	H	3	Victims dominate (36%), banks' defensive perspective underrepresented
4	Omission	H	6	Police perspective, FINE's overall statistics and banks' prevention data absent
5	Number manipulation	H	5	Figures presented without contextualising information and trend data
6	Guilt by association	H	1	No significant guilt by association technique
7	Timing	H	5	Emotional structure reinforces critical framing of banks
8	Selective indignation	H	3	Mild asymmetry — banks' representative is challenged, victims are not
9	Completeness	H	6	Authority perspective, FINE's overall picture and banks' prevention data absent
10	Framing	S	7	Consistent "banks vs. victims" narrative throughout the broadcast
11	Word choices	S	5	"Victim", "always in the wrong", "automatically" — consistently critical frame
12	Moderator behaviour	S	5	Banks' representative challenged normatively, victims not at all
13	Question asymmetry	S	5	Hard questions for banks, soft questions for victims and critical expert
14	False balance	S	2	No significant false balance problem
15	Agenda-setting	S	6	Banks' liability and tightening of regulation set as agenda

### Results

- HARD FACTS SCORE (Criteria 1–9 average): 4.2 / 10
- SOFT FACTS SCORE (Criteria 10–15 average): 5.0 / 10
- TOTAL SCORE (average of all 15 criteria): 4.6 / 10

### Dominant techniques

The 3 strongest techniques in this broadcast:

**1. Framing (Score 7):** The broadcast is constructed consistently as a "banks vs. victims" narrative, in which banks are presented as a structural actor evading responsibility and consumers as blameless victims. The frame is identifiable from the very opening of the programme ("victim's responsibility") and is reinforced throughout the broadcast.



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**2. Omission (Score 6):** The police perspective, FINE's overall statistics and data on fraud prevented by banks are systematically absent — the omissions reinforce the critical framing of banks without the viewer being able to assess the overall picture.

**3. Agenda-setting (Score 6):** The broadcast places banks' liability and the need to tighten EU regulation on the agenda — alternative perspectives (consumers' own responsibility, costs of regulation, benefits of automation) do not make it onto the agenda.

### Core messages of the broadcast

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**MESSAGE 1 (SUBSTANTIVE):** "Banks systematically shift the liability for fraud damage onto consumers within the limits permitted by law, even though they would have the technical means to act differently."

**Technique:** Framing, omission — Evidence: 06:40–06:48, 12:16–12:18

**MESSAGE 2 (PERSONAL):** "Anyone can fall victim to fraud — including you."

**Technique:** Timing, emotional structure — Evidence: 01:01–01:09, 01:31

**MESSAGE 3 (SOCIETAL):** "Legislation and banks' obligations must be tightened to improve consumer protection."

**Technique:** Agenda-setting, expert selection — Evidence: 11:48–12:16, 24:56–25:38

### Classification of degree of manipulation

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Rationale: A total score of 4.6 falls on the boundary between mild tendency and clear one-sidedness. The broadcast is investigative journalism with a legitimate social function — bank fraud is a real problem and the consumer protection issue is genuine. However, the framing, omissions and question asymmetry create a structural bias that exceeds the threshold of balanced reporting. The Act on Yleisradio Oy, Section 7, requires diverse and comprehensive information — the absence of the perspectives of the police, FINE and legislators, as well as the systematic challenging of the banks' representative without comparable critical scrutiny of other parties, are in conflict with this obligation.

### CONCLUSION

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MOT's episode on bank fraud is journalistically ambitious and socially significant — it highlights a real consumer protection problem that has not been sufficiently addressed in public debate. The broadcast fulfils the basic function of investigative journalism: it exposes a structural shortcoming and gives a voice to those who would otherwise not have one. However, from the perspective of the Act on Yleisradio Oy, Section 7, the broadcast has identifiable shortcomings: the perspectives of the police, FINE and legislators are entirely absent, data on banks' prevention measures is not presented, and the conflict of interest of Finance Finland's representative is left unidentified. The framing is consistent and the emotional structure reinforces the critical narrative — these are journalistic choices that are justifiable in the context of investigative journalism, but which do not fully meet YLE's statutory obligation to provide diverse and comprehensive information. The broadcast is not manipulative in the traditional sense, but it is clearly one-sided — it tells an important story, but not the whole story.



## OVERALL ASSESSMENT OF 15 CRITERIA

### Individual scores — All 15 criteria

No.	Criterion	Score	Classification
1	EXPERT SELECTION	5/10	Significant bias
2	SOURCE SELECTION	4/10	Mild bias
3	DISTRIBUTION OF AIRTIME	3/10	Mild bias
4	OMISSION (Selective Omission)	6/10	Significant bias
5	NUMBER MANIPULATION	5/10	Significant bias
6	GUILT BY ASSOCIATION	1/10	Imperceptible
7	TIMING	5/10	Significant bias
8	SELECTIVE INDIGNATION	3/10	Mild bias
9	COMPLETENESS (Selective Omission — overall picture)	6/10	Significant bias
10	FRAMING	7/10	Clear bias
11	WORD CHOICES AND CONCEPTS	5/10	Significant bias
12	MODERATOR BEHAVIOUR	5/10	Significant bias
13	QUESTION ASYMMETRY	5/10	Significant bias
14	FALSE BALANCE (Apparent balance)	2/10	Imperceptible
15	AGENDA-SETTING	6/10	Significant bias

#### HARD FACTS SCORE (1-8)

**4.4/10**

*Significant imbalance*

#### SOFT FACTS SCORE (9-14)

**5.0/10**

*Significant imbalance*

#### TOTAL SCORE

**4.7/10**

*Significant imbalance*

*Hard facts and soft facts average*



## KEY — Meaning of scores

### Individual scores per criterion (0–10)

<b>0</b>	<b>No finding</b>	No significant deviation detected.
<b>1–2</b>	<b>Weak finding</b>	Mild deviation without material impact on impartiality.
<b>3–4</b>	<b>Mild–moderate finding</b>	Identifiable tendency; materiality of impact minor–moderate.
<b>5</b>	<b>Moderate finding, with impact</b>	Material bias affecting audience opinion formation.
<b>6</b>	<b>Significant finding (threshold)</b>	Scores of 6 and above are classified as significant findings.
<b>7</b>	<b>Significant finding</b>	Clear, well-documented bias with a clear impact.
<b>8–9</b>	<b>Serious finding</b>	Strong bias; multiple documented individual findings in this criterion.
<b>10</b>	<b>Maximum severity</b>	Systematic, pervasive bias in this criterion.

### Aggregated deviation index — Interpretation ranges

<b>0.0 – 2.5</b>	<b>Imperceptible</b>	No significant patterns detected; broadcast meets the impartiality requirement.
<b>2.6 – 4.0</b>	<b>Mild bias</b>	Individual deviations; statistically visible, but within tolerance range.
<b>4.1 – 6.0</b>	<b>Significant bias</b>	Multiple significant findings; material weakening of diversity of perspectives.
<b>6.1 – 8.0</b>	<b>Serious deviation from the impartiality requirement. High deviation rate</b>	Strong patterns crossing broadcast boundaries; high materiality of impact.
<b>8.1 – 10</b>	<b>Fundamental systematic one-sidedness. Very high degree of bias</b>	Maximum severity in almost all criteria; systematically one-sided reporting.

### Party-political bias (-5 ... +5)

<b>-5 ... -3</b>	<b>Strongly disadvantaged</b>	Party is significantly underrepresented in framing, airtime or presentation.
<b>-2 ... -1</b>	<b>Mildly disadvantaged</b>	Identifiable but mild disadvantaging.
<b>0</b>	<b>Neutral</b>	No detectable favouring or disadvantaging.
<b>+1 ... +2</b>	<b>Mildly favoured</b>	Identifiable but mild favouring.
<b>+3 ... +5</b>	<b>Strongly favoured</b>	Party is significantly overrepresented in framing, airtime or presentation.



## CHAPTER 5 — LEGAL ASSESSMENT (Act on Yleisradio Oy, Section 7)

### Assessment under the Act on Yleisradio Oy, Section 7

The Act on Yleisradio Oy, Section 7, requires diverse and comprehensive information, impartiality and the promotion of pluralism.

#### Violation 1:

Norm: Act on Yleisradio Oy, Section 7 — diverse and comprehensive information

Facts: The perspective of the police, the NBI and the authorities on crime prevention is entirely absent, even though the journalist states "criminals seem to be one step ahead of the police and banks."

Evidence: Timestamp 01:09 — Quote: "Criminals seem to be one step ahead of the police and banks."

Assessment: The claim about the police being behind is presented without the police's own comment — this is in conflict with the obligation to provide comprehensive information.

#### Violation 2:

Norm: Act on Yleisradio Oy, Section 7 — impartiality

Facts: Finance Finland's representative Niko Saxholm is presented as "director responsible for preparedness and crime prevention" without clearly disclosing the conflict of interest of the organisation he represents (banking industry lobbyist).

Evidence: Timestamp 07:13–07:26 — Quote: "I am Niko Saxholm, director responsible for preparedness and crime prevention at FA. Finance Finland is the lobbying organisation for Finnish banks."

Assessment: Although Finance Finland's role is mentioned, introducing Saxholm with a technical title before explaining the organisation's role may mislead the viewer as to his status as a neutral expert.

#### Violation 3:

Norm: Act on Yleisradio Oy, Section 7 — promotion of pluralism

Facts: FINE's Banking Complaints Board's overall statistics and decision criteria are absent — the viewer gets the impression that FINE always rejects the consumer's complaint.

Evidence: Timestamp 13:01–13:06 — Quote: "The board is mainly interested in the customer's actions."

Assessment: The journalist's generalisation about FINE's operations without the board's own comment or statistics is in conflict with the obligation to provide comprehensive information.

### Overall assessment under the Act on Yleisradio Oy, Section 7

MOT's episode fulfils YLE's statutory mandate in key respects: it addresses a socially significant topic, gives a voice to consumers in a weaker position and highlights a structural shortcoming. However, the absence of the police and authorities' perspective, the bypassing of FINE's overall picture and the insufficient disclosure of Finance Finland's conflict of interest are identifiable shortcomings that are in conflict with the obligation to provide diverse and comprehensive information under Section 7. The shortcomings are not so serious as to constitute a clear violation of the law, but they are significant enough to be documented as an editorial shortcoming. The broadcast would have better fulfilled its statutory obligation had it included the perspectives of the police, FINE and legislators and presented data on banks' prevention measures to balance the critical frame.

### SOURCE DEEP-CHECK (Mandatory for all cited experts / organisations / advisory services)

#### Finance Finland (Niko Saxholm)

**1. FUNDING:** Finance Finland is the lobbying organisation for Finnish banks, insurance companies and other financial sector companies. Funded by member companies — banks whose liability is assessed in the broadcast. Structural interest: to defend the current liability allocation practice.



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**2. MANDATE:** The mandate of a lobbying organisation is in conflict with a neutral expert assessment — Finance Finland's task is to advance the interests of its members.

**3. CONFLICT OF INTEREST:** Finance Finland has a direct institutional interest in opposing the increase of banks' obligations — this must be recognised when Saxholm comments on the allocation of liability.

**4. CREDIBILITY MATRIX:**

- U1 Conflict of interest: -2 (banking lobbyist assessing banks' liability)
- U2 Personal risk: -1 (represents employer)
- U3 Expertise: +1 (former police officer, crime prevention experience)
- U4 Consistency: 0 (no reference point)
- U5 Emotion vs. data: 0 (uses analogies, not manipulatively)
- U6 Source level: 0 (secondary)
- TOTAL: -2 → SOURCE TRAFFIC LIGHT: YELLOW

**5. COUNTER-VOICE:** The view of a consumer organisation (Consumer Union) or an independent legal scholar on the allocation of liability is absent — Saxholm's position remains unchallenged at the expert level.

### **Elias Alanko (3stepIT, former founder of fraud prevention team)**

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**1. FUNDING:** 3stepIT is a private IT company — no direct funding relationship with banks or consumer organisations.

**2. MANDATE:** The role of Chief Information Security Officer is compatible with a technical assessment.

**3. CONFLICT OF INTEREST:** No identifiable direct conflict of interest in this context. 3stepIT's business does not depend on the position of banks or consumers on the liability question.

**4. CREDIBILITY MATRIX:**

- U1 Conflict of interest: +1 (no direct financial interest)
- U2 Personal risk: +1 (criticises his former industry)
- U3 Expertise: +2 (direct experience in bank fraud prevention)
- U4 Consistency: 0 (no reference point)
- U5 Emotion vs. data: +1 (factual, refers to EU directive)
- U6 Source level: +1 (primary experience in the field)
- TOTAL: +6 → SOURCE TRAFFIC LIGHT: GREEN

**5. COUNTER-VOICE:** Alanko's view on banks' ability to improve security measures is credible — a corresponding view from the banks' perspective (why improving security measures is difficult) is left to Saxholm's brief comment.

### **FINE — Insurance and Financial Advice (mentioned, not interviewed)**

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**1. FUNDING:** FINE is a joint advisory service of the Federation of Finnish Financial Services, the Financial Supervisory Authority and consumer organisations — funded jointly by the industry and public bodies.

**2. MANDATE:** FINE's Banking Complaints Board's task is to issue recommendations in disputes — the mandate is in principle neutral.

**3. CONFLICT OF INTEREST:** The funding structure may create pressure to balance the interests of consumers and the industry — this is not addressed in the broadcast.

**4. CREDIBILITY MATRIX:** Cannot be fully assessed, as FINE is not interviewed — the broadcast refers to FINE only through cases.

**5. COUNTER-VOICE:** No representative of FINE is interviewed — overall statistics and decision criteria are absent. This is a significant shortcoming.

*IMPORTANT: "Recognised" or "official" is not a substantive definition of competence. It is a social attribution that must itself be verified.*

### **Legal and methodological framework**

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**Not a verification of facts**

The results presented are not verifications of facts about individual persons, editorial offices or broadcasts. They are the result of standardised operationalisation, not a statement of individual responsibility.

**Not a legal assessment**

The aggregated deviation index does not replace a legal assessment under the Act on Yleisradio Oy, Section 7. The assessment of whether a particular broadcast violates statutory requirements falls exclusively within the competence of the relevant authorities (in particular Traficom).

**Not proof of causality**

Statistical correlations must not be interpreted as evidence of causal connections or editorial intentions. Deviation values may be influenced by topic selection, the news situation, political controversy or format logic.

**Not an assessment of intent**

The analysis measures the observable structural characteristics of broadcasts. A score of 7 means that a significant bias was detected — not that the editorial team intended it. The methodology makes no claims about motives or strategic objectives.

**Heuristic comparison tool**

The index serves for comparative pattern identification among thousands of broadcasts, not for precise metric measurement of individual parts. Threshold values serve as heuristic orientation, not precise legal classification.



## APPENDIX 1: NATIONAL LEGISLATION

### Legal basis Finland — YLE (Yleisradio Oy)

#### Act

Act on Yleisradio Oy (1380/1993), zuletzt geändert 27.6.2025/412

#### Relevant articles

- Section 7(2)(1) (Special tasks of public service programming): Public service programming shall in particular support democracy and the opportunities for participation of all by providing diverse information, opinions and discussions as well as opportunities for interaction.

*(Die öffentlich-rechtliche Programmtätigkeit soll insbesondere die Demokratie und die Teilhabemöglichkeiten aller unterstützen, indem sie vielfältige Informationen, Meinungen und Debatten sowie Interaktionsmöglichkeiten anbietet.)*

- Section 7(4) (inserted 27.6.2025/412): The company shall through its activities promote freedom of expression, high-quality journalism and media diversity.

*(Das Unternehmen soll durch seine Tätigkeit die Meinungsfreiheit, hochwertigen Journalismus und Medienvielfalt fördern.)*

- Section 7(5) (inserted 27.6.2025/412): The company shall promote transparency in its finances and operations.

*(Das Unternehmen soll die Transparenz seiner Finanzen und seiner Tätigkeit fördern.)*

#### Structural difference from Switzerland

Wichtig: Das finnische Gesetz definiert den öffentlich-rechtlichen AUFTRAG (Demokratie, Kultur, Bildung, Sprachen, Minderheiten), schreibt aber NICHT explizit vor, WIE Journalismus zu betreiben ist. Anders als Art. 4 RTVG (Sachgerechtigkeit, Meinungsvielfalt, Ausgewogenheit) gibt es keine gesetzliche Verpflichtung zu:

- Impartiality (Unparteilichkeit) — only self-regulatory (YSO)
- Factual accuracy (Sachgerechtigkeit) — only self-regulatory (JSN)
- Political balance (Politische Balance) — nowhere explicitly

Die Unparteilichkeitspflicht kommt aus YLEs internen Ethikrichtlinien (YSO):

> "We set impartiality as a goal in our overall programme and content production as well as in individual programmes."  
> (Wir setzen uns Unparteilichkeit als Ziel in unserer gesamten Programm- und Inhaltsproduktion sowie auch in einzelnen Sendungen.)

#### Core obligations (Act + Self-regulation)

1. **Diversity (Vielfalt):** Vielfältige Informationen, Meinungen und Debatten (Section 7(2)(1))
2. **High-quality journalism (Hochwertiger Journalismus):** Förderung qualitativer Standards (Section 7(4))
3. **Media diversity (Medienvielfalt):** Förderung der Medienvielfalt (Section 7(4))
4. **Impartiality (Unparteilichkeit):** Selbstregulatorische Pflicht via YSO und JSN-Richtlinien
5. **Transparency (Transparenz):** Transparenz über Finanzen und Tätigkeit (Section 7(5))

#### Supervisory authority



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- Parliamentary Administrative Council (Parlamentarischer Verwaltungsrat): Max. 21 vom Parlament gewählte Mitglieder. Überwacht die Erfüllung des öffentlich-rechtlichen Auftrags nach 7 §. Erstattet jährlich Bericht ans Parlament.
- TRAFICOM (Finnish Transport and Communications Agency): Regulierungsbehörde. Überwacht NUR wirtschaftliche Aspekte (7c §, 8 §, 12 §) — NICHT den redaktionellen Inhalt.
- JSN (Council for Mass Media in Finland / Presserat): Selbstregulierungsorgan (seit 1968). Behandelt Beschwerden gegen journalistische Inhalte. KEIN gesetzliches Mandat — Entscheide sind nicht rechtsverbindlich, müssen aber publiziert werden. ~700 Beschwerden/Jahr, ~75 Entscheide.

### Complaints procedure

1. YLE customer feedback system (YLE-Publikumsfeedback)
2. JSN (Council for Mass Media in Finland) — Beschwerde innert 3 Monaten, kostenlos
3. Allgemeine Gerichte (keine spezialisierte Beschwerdeinstanz wie die Schweizer UBI)

### Comparison CH — FI

Aspect	Switzerland (Art. 4 RTVG)	Finland (Section 7, Act on Yleisradio Oy)
Sachgerechtigkeit	Gesetzlich	Only self-regulatory (YSO/JSN)
Meinungsvielfalt	Gesetzlich	Implicit ("diverse information, opinions")
Unparteilichkeit	Gesetzlich	Only self-regulatory (JSN)
Politische Balance	Abgeleitet	Not mentioned
Unabhängige Beschwerdeinstanz	UBI (gesetzlich)	None (only JSN, self-regulatory)
Inhaltsaufsicht durch Regulator	BAKOM/UBI	No — TRAFICOM only economics
Redaktioneller Schutz	Via RTVG	6d § (new 2025): Schutz vor Entlassung wegen redaktioneller Entscheide



## APPENDIX 2: SCIENTIFIC SOURCES

### Literature

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### SVFAB Working Papers

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- Schläpfer, D. (2026). Systematic AI-Assisted Analysis of Public Broadcaster Impartiality: A Scalable Methodological Framework for Measuring Structural Bias in Public Service Media. [SSRN 6688478](#)
- Schläpfer, D. (2026). Measuring Editorial Noise: A Retrospective Suppression Index for Public Broadcasting Content Analysis. [SSRN 6733280](#)
- Schläpfer, D. (2026). Source Traffic Light: A Six-Dimensional Credibility Framework for Systematic Source Assessment in Public Service Media. [SSRN 6733880](#)

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An interview is not a conversation. It is a stage – and someone else has written the script.

Those who are unaware of this unknowingly deliver material. Good quotes, that are cut wrongly. Correct statements, that end up in the wrong context. Honest answers, that are framed as admissions. This book is not a media criticism book. It is a toolkit – for everyone, who has a microphone in front of them and who want to know, what can be done about it. 7 chapters. 7 tools: What an interview really is. The 7 most common traps. The three fundamental principles of sovereignty – anchoring, reframing, delimiting. Preparation in one hour. Body and voice. What to do when things go wrong. And what matters after the interview.

For politicians, activists, entrepreneurs, whistleblowers – for everyone, who is in the public eye and wants to understand, how the game works. So that they stop playing along – and start shaping it. In A5 format. Straightforward. As a reference work for preparation, for preparation, post-processing and for difficult situations



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**You think you are seeing the world.** In reality you are seeing the frame, that someone has placed around it. Framing is the world's oldest and most elegant manipulation technique. It does not change the facts – it changes what, we think about them. What we feel. What we believe. How we decide. And it works – because we all are part of it. Every day. Without realising it. You too. This book is not a dry textbook. It is a workbook – playful, direct and full of real-life examples. You will learn not only how, others frame you but also, how you, frame others – and how – ja you can use this technique consciously and ja fairly.

Because those who understand framing see the world more clearly. Hear the news differently. Engage in conversations more confidently. And no longer allow a frame chosen by someone else to be so easily imposed on them.

With many exercises and concrete examples from politics, the media and everyday life – and the occasional smile.

**Framing with style. Because the frame changes everything.**