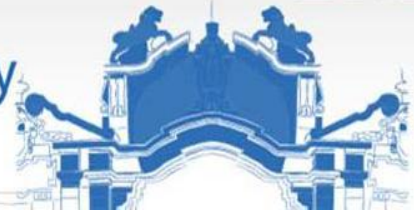




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ADDIS ABABA UNIVERSITY

SCHOOL OF JOURNALISM AND COMMUNICATION

Public Relations and Strategic Communications Graduate Program

**An Examination of Crisis Communication Strategies Employed By
CBE: The 2024 System Glitch and Its Effect on Stakeholders'
Perception**

By

Mesfin Tsegaye

June, 2025

Addis Ababa, Ethiopia

**AN EXAMINATION OF CRISIS COMMUNICATION
STRATEGIES EMPLOYED BY CBE: THE 2024 SYSTEM GLITCH AND
ITS EFFECT ON SATKEHOLDERS' PERCEPTION**

A Thesis Submitted to Addis Ababa University College of Social Sciences, Arts and
Humanities School of Media and Communication in Partial Fulfillment of the
Requirements for the Degree of Master of Arts in Public Relations and Strategic
Communications

Advisor

Hailegiorgis Mamo (Ph. D.)

June, 2025

Addis Ababa, Ethiopia

STATEMENT OF DECLARATION

I hereby declare that this thesis entitled: An examination of Crisis Communication Strategies employed by CBE: During The 2024 system glitch and its effect on stakeholders' perception is my original work and has neither been presented in any other university nor was published in English or in any other language before by any other person except where proper citation and due acknowledgement has been made.

Mesfin Tsegaye

Signature_____

Addis Ababa, Ethiopia

Date: June, 2025

CERTIFICATE OF APPROVAL

This is to certify that the thesis prepared by Mesfin Tsegaye: An examination of crisis communication strategies employed by CBE: The 2024 system glitch and its effect on stakeholders' perception is submitted in partial fulfillment of the requirements of the degree of Master of Arts in Journalism and Communications, specialization in public Relations and Strategic Communications complies with the regulations of the university and meets the accepted standards with respect to originality and quality.

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Abstract

The application of scientific and theoretical crisis communication frameworks in Ethiopia remains inadequate, often relying on intuitive responses rather than structured strategies. As digitalization accelerates, the frequency and complexity of crises are expected to increase, necessitating an in-depth examination of crisis communication practices to identify best approaches for future improvements. This study investigates the crisis communication strategy employed by the Commercial Bank of Ethiopia (CBE) during the 2024 system glitch and its impact on stakeholder perceptions. Employing a descriptive research design with a mixed-method approach, the study utilized content analysis and survey questionnaires as data collection instruments. Content analysis was conducted using available sampling from bank archives, including video press releases and written statements. Survey participants were selected through a rigorous two-step sampling process—systematic random sampling and stratified random sampling. Qualitative data from content analysis underwent translation, extraction of relevant message frames, and thematic coding based on Situational Crisis Communication Theory (SCCT). Patterns in tone, language, and strategic responses were analyzed and categorized within SCCT crisis response clusters. Quantitative data from the survey were processed using SPSS software to derive empirical insights. Findings indicate that CBE's crisis response strategy predominantly employed rebuilding, bolstering, denial, diminishing, apology, victimization, attack-the-accuser, and lesson-learned tactics. Additionally, authoritative warning messages, including "name and shame" directives, were issued to individuals allegedly involved in fraudulent transactions and unauthorized withdrawals. The study underscores the need for a more structured, transparent, and theoretically grounded crisis communication approach to enhance stakeholder trust and institutional resilience in the evolving digital landscape.

Keywords: Crisis Communication, Stakeholder Perceptions, Crisis Communication, Situational Crisis Communication Theory (SCCT), System Glitch, Digitalization

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List of Acronyms

ATM	Auto Teller Machine
CBE	Commercial Bank of Ethiopia
CCP	Crisis Communication plan
CR	Crisis Communication
EAL	Ethiopian Airlines
ENAB	Ethiopian National Association of The Blind
MoP	Ministry of Peace
NGO	Non-Governmental Organization
PR	Public Relations
PRSA	Public Relations Society of America
RACE	Research Action Communicate, Evaluate
SCCT	Situational Crisis Communication Theory
SEMA	Sweden Emergency Management Agency
SMMCC	Social Media Mediated Crisis Communication
FDRE	Federal Democratic Republic of Ethiopia

Chapter One

1.1. Introduction

Crisis communication is the specialty of public relations that particularly focuses on planning for potential crises and, when it occurs, to managing it strategically to repair the image lost by the crisis. When crisis emerges, PR professionals, along with the crisis management team deal with managing the crisis

“Crisis management is the public relations focus area that helps organizations strategically respond to negative situations and to dialog with stakeholders affected by perceived and actual consequences of crises.” (Cutlip and Center, 1962).

Driven by several causes, crises can emerge unexpectedly at any time, in any place of an organizational context. If not handled carefully, it would damage reputation. In doing so, PR departments and PR practitioners are highly concerned with crisis communication because it is through communication that the crisis will be managed. Crisis communication is the essence of crisis management (Coombs, 2010).

Until very recently, the jargon glitch was not popular. A glitch is an unexpected change in the system's behavior. Software bugs and glitches occur during an error in software code and lead to data to be wrongly processed, stored, and transferred. These could happen during system development and updates, and they may go undetected until they cause visible harm (Youvan, 2024).

On March 15, 2024 the Commercial Bank of Ethiopia (CBE) encountered a systemic glitch that occurred between 12 a.m. and 3 a.m. in local time that resulted in a massive *801,417,743 ETB* unauthorized money transaction and ATM withdrawal. This incident challenge the bank's reputation, which it had built since it started bank operations. Above all, stakeholders' perception would turn negative, and the level of trust and reliability in CBE's ability to manage the crisis would reduce unless CBE communicated the glitch crisis strategically, effectively, transparently and promptly by addressing stakeholders' concerns. Thus, this study attempts to examine the crisis communication strategy employed by CBE, determine which of Situational Crisis

Communication Theory was employed and assess stakeholders' perception towards CBE's crisis communication strategy.

1.2. Background of the study

On March 15, 2024, the Commercial Bank of Ethiopia (CBE) encountered a system glitch that occurred between 12 p.m. and 2:45 a.m. in local time. About 25,761 customers were involved in the illegal transactions. About 238,293 transactions (both legal and illegal) were completed from 12 p.m. to 2:45 a.m. in local time, and 801,417,743 ETB was reversed as a result. The bank had lost the previously mentioned amount of money, customers were able to withdraw large amounts of cash deposited in their accounts, and were able to make unlimited ATM withdrawals (Commercial Bank of Ethiopia, 2024).

The incident that occurred in CBE system failure that we call a "glitch" from now on has led to massive illegal money transfer and illegal money withdrawal via ATM. On top of this, CBE had lost a large amount of assets, approximately 801,417,743 *ETB*. This in return would threaten its reputation, question its security reliability, lead to stakeholder activism, spread speculation and false news on Internet-based communication media, especially social media, and lead to legal liability for negligent failure to plan for crises (Coombs, 2012). Above all, its reputation would be shadowed which it had built for more than half a century.

CBE is not the only bank to experience such a crisis; in other parts of the world, similar glitches have also occurred. For example, Allen (2023), in a study entitled "Reinventing Operational Risk Regulation for a World of Climate Change, Cyber-attacks, and Tech Glitches," listed out some of the banks that experienced glitches. To mention some, "Chase Bank mistakenly deposited \$50 billion in a customer's account, Santander UK accidentally made scheduled payments twice (resulting in an additional \$175 million of payments made), and 12,000 Bank of America customers were unable to access their accounts for hours on a day when many bill payments were due" (Allen, 2023).

In such a case, when a crisis is inflicted on an organization, the organization has to communicate the crisis strategically to protect its stakeholders from psychological harm and property damage. More importantly, to maintain its reputation and build trustworthiness.

Crisis communication is the main component of crisis management; crisis communication is the gathering, processing, and dissemination of information required to address a crisis situation (Coombs, 2010).

Myers (2012), in the article titled “Crisis Communication and Image Repair Strategies: Audience Attitude and Perceptions of Toyota in an Online Environment,” conducted research on Toyota's effort to repair its image in relation to the 2010 Toyota response to the allegations and mass recalls on many popular automobiles. In another study, the application of SCCT in research was tremendously seen in Verwer's (2018, p. 20-21) study on Lufthansa airline titled “The situational crisis communication theory applied to the case of the Germanwings Flight U9525 and its effects on audience response tone.” These two studies did not merely focus on the crisis communication strategies of the mentioned companies but also attempted to assess the stakeholders'/audience's perception and attitude.

Locally, there has been a lot of research conducted on crisis communication. To mention some, Yirgalem (2023) investigated the practice of public relations in crisis communication, taking the case of the Ministry of Peace (MoP) during the Northern Ethiopia war. His research focuses on the practices rather than the strategies that had been employed during the course of the crisis (the war) or he delved into analyzing the overall status of the PR practice in crisis communication, neglecting the strategies and the message frame styles of MoP over that particular crisis. Similarly, Dese (2021) made an assessment of various ministry offices of the FDRE in which he attempted to showcase the crisis communication preparedness of the selected minister offices. Here, the focus of the research was identifying early signals of crisis before their occurrence. This study lacks a holistic approach and didn't consider that crisis communication has a continuum chain starting from the pre-crisis to crisis and post-crisis.

In his critical evaluation of the implementation of crisis communication in selected non-profit organizations, Dejen (2022) tried to assess whether these non-profit organizations have a crisis communication plan or not. In addition, the study made an attempt to understand how the plan was implemented in the three phases of crisis communication and its outcome. This study highly concentrated on the assessment of the preparedness, undermining the role of the customer's or stakeholder's perception over the crisis communication. In contrast, a more comprehensive study was conducted by Minaleh (2018), who studied the crisis of the 2018 Addis Ababa-Oromia

integrated master plan implementation; he put forward several questions and deeply studied the case. His study had some distinction as compared to the previous mentioned studies. For instance, he tried to study what media had been used over the course of the crisis to manage the crisis and their importance. Furthermore, he tried to study the level of effectiveness of the strategies of crisis communication. Similarly, Fitsum (2018) made an attempt to study the implementation of the crisis communication as a strategy to protect reputation taking the case of Mirinda soft drink when the brand encountered some setbacks in 2016; the study assessed the strategy and the post-crisis effort to mend the reputation.

An in-depth comparative research analysis of the crisis communication strategy of EAL and Boeing over the accident of the Boeing 737 MAX 8 tragedies appears to be methodologically complex; besides, the study delves into analyzing the strategy of crisis communication separately from the two parties, that is, EAL and Boeing (Amanuel, 2020). Yet, it didn't address the concerns and reactions of families of the victims and customers too. More recently, the COVID-19 crisis has impacted individual lives and organizations' day-to-day operations too. As it was a never-seen case before, the handling and the crisis communication strategies need careful management. In this regard, the study that particularly focused on the implementation of the crisis communication strategy during the Covid-19 emergence in the ENAB where instructing as a strategy must be implemented at first; however, the finding shows the association fails to adequately address the crisis (Beshada, 2019).

Research that undertook the utilization of social media for crisis communications has not been studied until very recently. In relation to the utilization of social media and its effectiveness for crisis communication was studied with reference to the crisis of the March 2024 system disruption of CBE; the study finding shows that social media is perceived as a valuable tool for crisis communication (Tsegaye, 2024). The previously mentioned research typically studied an identical situation (crisis) with this study that is the 2024 system "disruption," as it was said in the paper, and a "glitch" in this of mine.

All the above research lacks a comprehensive outlook on crisis communication study. Besides, they focused on a narrow dimension of crisis communication. For example, the research that was conducted by Tsegaye (2024) studied an identical crisis to this study; however, it focuses on one aspect of the crisis communication, which is the use of social media. But, this study will examine

the effectiveness of CBE's crisis communication from various dimensions, including stakeholders' perception towards the strategy.

1.1. Statement of the problem

The importance of the financial sector for the development of a country is very significant. Banks as a financial sector take the lion's share for countries' economic stability. CBE is the prominent bank in Ethiopia; it operates in every corner of the country, including branches abroad in South Sudan and Djibouti, and CBE has over 40 million customers. These customers relying on the safety and security of CBE deposited their assets, and obviously stakeholders expect in every aspect to have a smooth relationship with the bank.

CBE has been at the forefront in adapting digital technologies to facilitate its services and to satisfy its customers' needs. Recently, CBE has given digital banking services via internet banking, mobile banking, CBE Birr, and ATM machines. The adaptation of technological products has its own opportunities and adversaries; one of the potential risk factors for internet and digital banking is system glitch. Remaining vigilant and acting proactively before the occurrence of a crisis is the best option to maintain reputation and good relationships with stakeholders. However, once it occurs, it has to be managed and communicated strategically. The incident that occurred over the CBE system on March 15, 2024, has led to massive unauthorized money withdrawals and transactions. The incident highlighted the urgent need for effective crisis communication strategies to manage such crises and mitigate their impact on stakeholders.

“A crisis is a major occurrence with potentially negative outcomes affecting an organization, company, or industry, as well as its publics, products, service or good name.” (Fearn-Banks, 1996).

When an organization is in crisis, its reputation will probably be threatened. Stakeholders' perception of the organization is what matters most. Reputation is a form of attitude based on how well an organization does or does not meet certain criteria, or it is an expectation that stakeholders have for organizations. Reputation is how stakeholders perceive an organization (Coombs, 2010).

Strategically, by assessing potential risk factors, organizations need to design a crisis management framework and plan for a crisis. Its vitality is unquestionably supportive. Crisis management is, “a set of factors designed to combat crises and to lessen the actual damages inflicted” (Coombs, 2007b: 5). A crisis management plan is a process that goes from the pre-crisis stage to the post-crisis stage.

As a crisis is a threat that could threaten the reputation of an organization and it may lead to legal subjection, therefore, it should be handled and managed strategically. One aspect of crisis management is crisis communication, which plays the central role in mitigating the crisis and image repair.

According to Fearn-Banks (2002:2), crisis communication is the dialogue between the organization and its publics prior to, during, and after the negative occurrence (as cited in Kyhn, 2008).

Crisis management alone without crisis communication would be inadequate and ineffective. It has to incorporate crisis communication as a steering tool to guide it to the ultimate goal. Communication is the essence of crisis management. A crisis or the threat of a crisis creates a need for information. Through communication, the information is collected, processed into knowledge, and shared with others. Communication is critical throughout the entire crisis management process (Coombs, 2010).

Transparency and timeliness are the two most important elements in crisis communication. Without being transparent, it would be difficult to convince customers and regain trust. Transparency refers to willingness to disclose information, availability of media and honesty. Organizations should be transparent and open in their communication, acknowledging mistakes or shortcomings and providing honest and clear information (Wajahat, 2024).

Providing necessary information and messages relating to the crisis in a timely manner is also essential. When a crisis occurs, instructing messages must be disseminated to stakeholders to protect them from the crisis in all media alternatives in less than one hour (Coombs, 2015). Furthermore, delivering messages consistently with one tone helps stakeholders grasp the content of the message without confusion. “Being consistent is another way to build credibility. Inconsistencies create confusion and make crisis managers appear to be incompetent.

Consistency is often called speaking with one voice. However, people often confuse speaking with one voice with having just one spokesperson during the crisis” (Coombs 2007b).

Ultimately, crisis communication's main objective is to gain stakeholders' trust. If an organization fails to address the crisis in a timely manner by being consistent and transparent, the outcome of the crisis communications may be ineffective. Consequently, the reputation will be ruined, and bankruptcy follows.

In Ethiopia, crisis communication in the financial sector was mostly studied under the umbrella of crisis management, combining it with all the essence of crisis management by business field researchers, not by PR practitioners. Very recently, the particularity of the field is attracting much attention from public relations practitioners, yet there is no background pavement for this novel field in Ethiopia. The need to study crisis communication independently, separating it from crisis management, is vital because it is the bridge that connects organizations with their customers.

Thus, this study seeks to address crisis communication issues related to the 2024 CBE’s system glitch crisis. This study not only examines crisis communication strategy from one perspective, but it will also try to examine crisis communication effect from the audience's or stakeholders' side/perspective. By this, the study will set forward best practices in crisis communication tailored to the unique context of Ethiopian financial institutions. Without such insights, banks may struggle to effectively navigate future crises, risking further erosion of customer trust and potential financial losses.

1.4. Objective of the study

1.4.1. General Objective of the study

The general objective of this study is to examine the crisis communication strategies employed by the CBE during its 2024 GC system glitch and its effect on stakeholders' perception.

1.4.2. Specific Objective of the study

1. To investigate the crisis communication strategies employed by CBE in managing the glitch crisis and determine which of Coombs's response strategies were utilized.
2. To assess stakeholders' perception towards the effectiveness of media engagement to mitigate the crisis.
3. To assess stakeholders' perceptions towards CBE's crisis communication timeliness and transparency.
4. To investigate stakeholders' perceptions towards overall CBE's crisis communication strategies.

1.4.3. Research Questions

RQ1. What crisis communication response strategies did CBE employ to manage the crisis based on W.T. Coombs's SCCT crisis response strategy?

RQ2. What were stakeholders' perceptions to CBE's media engagement strategies in managing the crisis and controlling the narrative?

RQ3. How did stakeholders perceive CBE's crisis communication timeliness and transparency?

RQ4. What were stakeholders' observations on overall CBE's crisis communication strategies?

1.5. Significance of study

Genuine research has a lot to contribute to the community and to the world at large. Especially, research that has not been studied before and that has passed through empirical experience would be used as a foundation for the successor researcher. In a similar fashion, this research, which is

believed to be a novel one, will contribute a lot for organizations, companies, non-profit organizations, NGOs, and governmental organizations by pointing out the best and weakest parts of CBE's experience; particularly it contributes a lot for financial institutions in Ethiopia. It is agreed that a crisis is imminent in every human encounter; the best thing we could do is to minimize and reduce its severity. As financial institutions, banks and even the world are becoming digital, the likelihood of system failure (glitch) is high and once it occurs, it is vital to communicate the crisis in the right manner with stakeholders to protect reputation. Therefore, this research will come up with ideas, concepts and recommendations of what, who and how to communicate during a crisis particularly for these sectors and generally for all organizations. Hence, this research significance is invaluable for organizations with a potential threat of crisis and for researchers as well.

1.6. Scope of the study

Although CBE is a giant bank with diverse branches and customers ranging from billionaires (investors) to government employees, university students and daily laborers estimated 40 million are temporally and psychologically affected by the outcome of the crisis. This research limits itself to studying a scope of customers who reside in the capital Addis Ababa and to the CBE *Abiy* branch. In addition, this research only focuses on the communication strategies of the crisis, leaving the legal issue of who is accused of seizing the opportunity to transfer and withdraw money illegally. It is not the aim and right of this researcher to claim whether those people are guilty or not and to claim the posting of pictures is legally right or legally wrong, as many debates were held on this issue. This research is only concerned with how CBE communicates the system glitch crisis and its effect on stakeholders' perception.

1.7. Organization of the study

The study is organized into five chapters. Chapter one deals with the introduction of the study, such as the background of the study, the statement of the problem, study objectives, and the scope and significance of the study, as well as the organization of the study. In chapter two overview of PR, defining PR, the definition of communication, models of PR, the definition of crisis, reputation crisis management, crisis communication, theories in CR and the conceptual framework will be discussed.

Chapter Two

2. Review of Related Literature

This section strives to discuss everything from comprehensive PR and communication to specific crisis communication and related issues such as crisis management, reputation management, and crisis communication. Theories of CR and conceptual frameworks will also be discussed.

2.1. Overview of the Evolution of PR

A notion that assumes PR is a new field, aging merely a century, is held by many; contrarily, many argue that it dates back to the earlier human civilization. Its origin still remains debatable, lacking an accurate cradle. For instance, Cutlip (1962) discussed the historical origins and evolution of PR by pointing out where and how its genesis had started. According to him, it originated in 1800 B.C. in Iraq. Based on the evidence he provided, which was found by archaeologists, that informs farmers how to sow their crops, how to irrigate, how to deal with field mice, and how to harvest their crops, he also claims that in 770 B.C., Chinese politicians used persuasion and mediation to lobby their case. Other evidence was also provided that in India, Greece, and England, similar public relations practices existed.

In contrast, America is credited not only for being the birthplace of modern PR but also for fostering it since the American Revolution. Later on, PR underwent several evolutions and it started to be incorporated into organizations, in 1886 G.C the first PR department was established by George Westinghouse for his new electric corporation (Cutlip, 1962).

Growth of PR was seen in the early 1900s when business firms employed public relations officers to defend themselves and their allies against whistle-blowers, journalists and a growing interest in government regulations. While America was in preparation to join World War I, President Woodrow Wilson formed the “Committee on Public Information. The committee’s aim was to strengthen public opinion behind the war through a nationwide campaign. During those early years, public relations followed the model of one-way persuasive communication designed to influence others—often referred to simply as “propaganda.” By then many assumed PR as merely a persuasion; however, the first decade, after the Second World War saw attitude changes

due to media effects. As a result, terms like two-way communication and relationships, reciprocal, mutual and between were used to define PR (Cutlip, 1962).

2.2. Defining PR

The overlying presupposition that disregarded the distinction between marketing and PR is fundamentally baseless. Marketing is a management function that strives to identify human wants and needs and offer products based on the existing need. The goal of marketing is to attract and satisfy customers on a sustained basis in order to secure market share. On the other hand, PR deals with building and sustaining a mutual relationship between an organization and its public.

Finding one definition that many could agree upon is not easy because tremendous definitions fill the literature of PR. However, a more broad and holistic definition by public relations scholar and professional leader (Rex F. Harlow, 1976) was given after he collected and reviewed more than 500 definition, he identified common terms and defined PR as, *“the distinctive management function which helps establish and maintain mutual lines of communication, understanding, acceptance and cooperation between an organization and its publics; involves the management of problems or issues; helps management to keep informed on and responsive to public opinion; defines and emphasizes the responsibility of management to serve the public interest; helps management keep abreast of and effectively utilize change, serving as an early warning system to help anticipate trends; and uses research and sound and ethical communication as its principal tools (Harlow, 1976).”*

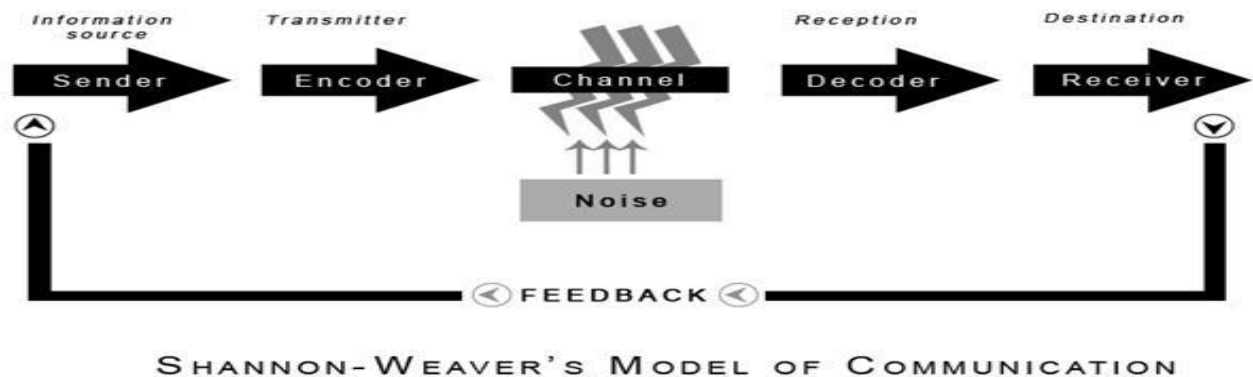
2.3. Defining Communication

Etymologically, communication is rooted in the Latin word “communion,” “community,” to communicate, which means to make common or to share. Scholars defined communication from various points of view; for example, Wilbur Schramm (1954) defines communication as sharing experiences on the basis of commonness. Similarly, McQuail (2010) defines communication as the process that increases communality.

2.3.1. Basic Models of Communication

One of the pioneers of communication theory described the communication process as who says what, to whom, with what effect? (Laswell, 1948). Shannon and Weaver (1949) based on Laswell's formula, proposed the linear model of communication from sender to receiver.

Figure 1: Shannon and weaver linear model of communication



Source :- (Shannon and Weaver, 1949)

Based on the Shannon and Weaver linear model, Sarah Roberts-Bowman (2016) asserted their linear model of communication incorporates useful components of PR. Corresponding Shannon and Weaver's model of communication to PR, the sender initiates the communication. According to Sarah Roberts-Bowman (2016), "the source or sender selects information and encodes this using words, symbols and images to create a message that will be transmitted by a channel (also known as a medium or platform) to a receiver (also known as a public or stakeholder) who will decode or interpret the message and respond with action or no action that feeds back to the sender." And, most importantly, feedback is vital for PR since it allows the sender to adjust the message if miscommunication or misunderstanding occurs (Roberts-Bowman, 2016)". A criticism of this model is that the receiver is not in equal participation with the sender.

2.4. Communications Model of Public relations

2.4.1. The RACE Model

Although it seems an old-fashioned model and is shadowed by the four models of public relations, the RACE model of public relations can still be used by public relations practitioners.

John Marston (1963) developed this classical model; the acronym RACE, as of Marston's (1963) model, a public relations process follows the following model.

Research: Assuming research is a problem-solving discovery stage, the public relations practitioner has to conduct research seeking to gather information that would help him/her to make a decision. By conducting research, the practitioner has to find the SWOT (strength, weakness, opportunity, threat) of the organization (Marston, 1963).

Action: Based on the finding of the research, the practitioner has to take action (Marston, 1963).

Communicate: The execution stage in which practitioners communicate messages/information for specific publics to achieve goals (Marston, 1963).

Evaluate: - Assessing the success and failure. How effective was the strategy (Marston, 1963).

2.4.2. The Four Models of Public Relations Communication

Despite criticism, the four models of public relations are the most widely cited and most widely discussed in the literature of PR. Developed by James Gruning and Todd (1984), these models have been used to classify the strategies that were being implemented by public relations practitioners. Based on their model; there are two basic distinct categories, one-way and two-way and both have two sub models” (Grunig, 1984).

1. The Press Agency/Publicity Model: *“In this model, the focus of public relations effort is on getting favorable coverage or publicity from the media. It is a one-way communication with propaganda (a one-sided argument) as its purpose. The model projects an approach that thrives on falsehood; thus, accuracy; ethics and truth are not seen as essential”* (Grunig, 1984).

2. The Public Information Model: *“This model equally adopts a one-way approach of dissemination of information. However, unlike the press agency/publicity model, it disseminates truthful and accurate information. It is a model in which the public relations professional acts much like a typical journalist or news reporter ‘in residence’ in the organization, and the information he or she disseminates is relatively objective. Indeed, the purpose of public information here is the dissemination of truthful information, (Grunig, 1984).*

3. The Two-Way Asymmetrical Model: - *“The trust of this model is scientific persuasion. It uses research as a way of influencing vital publics towards the organization’s point of view. The model also attempts to create mutual understanding between the organization and its public. Here, the public relations communicator gets feedback from the government and then employs appropriate communication theories to persuade the public to accept the organization’s point of view. The essence of research here is to reveal how best to persuade the audience or public,”* (Grunig, 1984).

4. The Two-Way Symmetrical Model: *“In this model, public relations communicators make every attempt for each side to understand the other’s point of view. The goal here is to achieve mutual understanding, albeit in a deeper and more profound way that puts the two parties in a win-win situation. It is a useful model for conflict resolution within an organization and especially between an organization and its publics. The public relations communicator is a middleman between the organization and its publics, striving always to achieve mutual understanding rather than an adversarial relationship,”* (Grunig, 1984).

2.5. Defining Crisis

Much of the literature in this particular field agrees that crisis is something unavoidable, imminent and inevitable. Crisis communications scholars suggest it should be managed and communicated properly to the public to the standard in order to reduce the severity of the threat and to repair the reputation of an organization.

Etymologically discussing the word crisis, it is derived from the Greek word *krinein*, which means to decide. It refers, in other words, to reaching a decisive phase in a sequence of events and was often used in the past to describe the phase in the course of an illness that meant a decisive turn for the better or the worse (The Swedish Management Agency (SEMA), 2003:1).

“Any situation that is threatening or could threaten to harm people or property, seriously interrupt business, significantly damage reputation and negatively impact the bottom line,” (Bernstein, 2004).

A definition that attempts to view crisis holistically by also indicating the way its handling either leads to damage or restoration of reputation is given by W.T. Coombs as “*crisis is an event that is an unpredictable, major threat that can have a negative effect on the organization, industry, or stakeholders if it is handled improperly* (Coombs 1999: 2).

The prolific scholar on crisis communication Timothy Coombs had given a handful of definitions about crisis citing different scholars and he also set crisis as a key term in crisis communication.

According to Fearn-Banks (1996:1), “*a major occurrence that could end in a negative result impacting on the normality of the organization company, or industry, as well as publics, products, services or good name. It interrupts normal business transactions and can sometimes threaten the existence of the organization*” (as cited in Coombs, 2010).

Though there are many definitions of crisis in the literature, they have many resemblances, having similar themes. Key words of the definitions are unexpectedness, affect daily business, and damages reputation of organization. According to the Swedish crisis communication handbook, the following g are key components of a crisis:

- ✓ An unprecedented event.
- ✓ That poses a threat or a challenge.
- ✓ Potentially damaging.
- ✓ Demands swift responses.
- ✓ Over which management has limited control.
- ✓ Which may have unexpected effects and consequences.
- ✓ And which is something that will initiate interest by the general public and media (Swedish Emergency Management Agency (SEMA), 2003:1). Swedish Emergency Management Agency. (2023). *Crisis communication handbook* (SEMA's Educational Series 2003:1).

2.5.1. Crisis Types

Although crises vary in nature and in their impact, they can be categorized under some basic categories. Crises differ in their type, impact and magnitude; crises can basically be classified as the followings Wajahat (2024).

1. Natural Disasters: Crises that arise from nature by itself with no or little control of humans are natural crises. Examples of natural crises are earthquakes, floods, hurricanes, and wildfires, and they can cause significant damage to infrastructure, disrupt operations, and pose safety risks to employees and stakeholders (Wajahat, 2024).

2. Technological Crises: Secondly, technological crises impact day-to-day operations of both individual and organizational activities. These crises result from malfunctions, accidents, or cyberattacks that impact an organization's technology infrastructure, leading to data breaches, system failures, or disruptions in service (Wajahat, 2024).

3. Human-Induced Crises: Not only do crises occur naturally and technologically, but crises could also occur by human error. These crises arise from human error, misconduct, or malicious intent, such as workplace accidents, product recalls, labor strikes, or acts of violence (Wajahat, 2024).

4. Financial Crises: Economic downturns, market fluctuations, financial mismanagement, or fraud can lead to financial crises, jeopardizing an organization's financial stability and reputation (Wajahat, 2024).

5. Reputational Crises: These crises occur when an organization's actions or decisions damage its reputation, leading to loss of trust, credibility, and stakeholder confidence (Wajahat, 2024).

2.6. Crisis Management

Loosely defined, crisis management is an application of a set of strategies to handle the crisis and to reduce the damage (Coombs 2007b: 5). In addition, crisis management focuses on preventing and reducing negative outcomes and securing the protection of the organization and stakeholders from destruction. As a result, maintaining reputation can be achieved. The crisis management

team must vigorously apply the strategies by incorporating crisis communication strategies in order to attain the desirable result.

According to Coombs (2010), crisis management has three phases: *Pre-crisis*: In this phase, more focus is given to the prevention of crises before their occurrence. *Crisis phase*: that involves responding to an actual crisis. *Post-crisis*: an evaluative stage to get a lesson from the past crisis.

2.7. Reputation Management

The undisputed notion in public relations literature is reputation; it is defined as being unparalleled, a great asset for any organization. According to Coombs (2010), an approved reputation tends to motivate employees, attract customers and promote financial performance. A reputation is a perceived positive attitude held by the public's mind.

The creation of reputation is a double-faceted process that involves direct experience and mediated contact with customers. Direct experience includes purchasing a product and visiting a shop. On the other hand, mediated contact includes messages from third-party endorsements and news media coverage about the organization. Coombs & Holladay (2007b) used the analogy to describe reputation building as depositing money in banks and crisis as a withdrawal of the money (as cited in Coombs, 2007)

Nwogwugwu (2018) argues that reputation can influence customer behavior towards the organization. Accordingly, there are favorable and unfavorable reputations. Furthermore, positive stakeholder relationships will be able to build favorable reputations, while negative relationships will be able to build negative reputations. When a reputation is threatened by a crisis, organizations need to apply a crisis communication strategy as a tool to defend their reputation. Effective crisis communication reduces the damage a crisis poses to the organization's reputation and sets the ground for repairing the damage that did occur (Coombs, 2007).

2.8. Crisis Communication

Regardless of the nature and kind of crisis in general, one thing is for sure: communicating the crisis as soon as it occurs to the concerned body which is customers, stakeholders and media is important to reduce and even to avoid potential damage.

Here, it is also hard to get a consensual and clear-cut definition for crisis communication because of its vastness. Surprisingly, the Encyclopedia of Public Relations by Heath (2005: p. 220-221) described it in a funnier way, referring to an Indian parable: defining crisis communication is like describing an elephant blindfolded, and everyone describes the part it feels. However, a holistic, filtered definition will be provided hereunder; according to Encyclopedia of Public Relations (Heath, 2005: p. 220-221), *Crisis communication is the collection and dissemination of information by the crisis management team.*” (Heath, 2005: p 220-221), more elaborately, a crisis communication has two broad applicable terms: crisis communication as information and crisis communication as a strategy. The first refers to the dissemination of information during a crisis, and the latter refers to the use of messages to repair relationships with stakeholders.

Crisis communication is the main component of crisis management, and communication is critical throughout the entire crisis management because the crisis creates a need for information. It is through communication that information is collected, processed into knowledge and shared with others (Coombs, 2010).

What an organization says and does after a crisis plays a significant role either to alleviate the crisis or to worsen it. A crisis communication strategy plays the central role in the crisis management process, and it is central for its success. Crisis communication helps stakeholders to make some sense of the crisis situation. Crisis communication focuses on how communication is utilized to administer information and meaning. According to Ray (1990) and Coombs and Holladay (2014:42), crisis communication is used to influence the public's perception of the organization and to preserve a positive image (as cited by Nwogwugwu, 2018).

Ritchie et al, (2004) stressed the need to have a well-designed, detailed communication strategy as part of the crisis management. Adding, responding swiftly could fulfill the demands of the

public and the media; the media usually attempt to fill the information gap if the crisis team doesn't fill the vacuum.

According to Kyhn (2008), communication strategies are vital for effective crisis management; she borrowed a definition from Fearn-Banks (2002: 2): crisis communication is a dialogue between an organization and its publics prior to, during, and after the negative occurrence (as cited in Helene Kyhn, 2008, p. 19). Furthermore, it suggests that the components of risk communication need to be interactive, as the interaction can build trust through participation in the decision-making process through communication.

According to Coombs (2015, p. 136), the purpose of crisis communication could be summed up as reducing risks. In the process, crisis communication as a sub-field of communication, its main purpose to persuade in a compelling and trustworthy manner (as cited in Schifter, 2017).

2.9. Crisis Communication Plan

As it was indicated abundantly about the inevitability of crisis, it is also to underline the importance of having a well-designed crisis communication plan.

Having a CCP enables the affected organization to easily manage and resolve the crisis. Organizations that have a CCP are in a better position to appropriately address the crisis and return to normalcy within a short period of time.

The CCP has to incorporate all the three stages of management and crisis communication. According to Fearn-Banks(2007),crisis management includes CCP, which is the two-way symmetrical communication between an organization and the public before, during, and after the crisis and identifies the various sections that will need to be handled during a crisis he advantage of having a pre-existing CCP is not only that the crisis will be handled effectively when it arises, but it also gives an avenue to detect crisis potential before one actually breaks out and mitigation measures can be applied (as cited in Lando, 2014).

2.9.1. Phases of Crisis Communication

2.9.1.1. Pre-crisis communication

As the name suggests, pre-crisis communication is applied before the occurrence of a crisis. Coombs (2010) stated that this phase of the crisis communication highly focuses on prevention and reducing risks. It is also called the anticipatory model of crisis management, in which prevention is its top priority. Sufficient information must be given to stakeholders, and remaining vigilant is recommended. This phase has a resemblance to human immunization to prevent diseases. Similarly, supplying sufficient information about a potential crisis to stakeholders will enable them to resist negative reactions and negative media coverage of the crisis.

According to Mayland (1993, p. 54) and Kash et al. (1998: 100), proactive crisis communication advocates being open and cooperative with publics using two-way symmetrical communication before an issue turns into a crisis. And, if a crisis occurs an organization will be perceived as innocent. When proactive crisis communication is rigorously applied, organizations will likely face a shorter span of crisis. Being proactive also helps organizations to resolve the crisis. According to Heath and Millar (2004: 6), the two basic functions of proactive crisis communication are, first, it helps to scan the environment and detect possible crises and minimize the possibility of their emergence; second, it helps the organization and stakeholders to take control of the crisis if it takes place (as cited by Slabbert & Barker, 2011).

The Encyclopedia of Public Relations by Robert L. Heath (2005) wants to use the phrase prevention stage rather than the pre-crisis communication phase. Based on this encyclopedia of public relations, this stage involves identifying and avoiding potential risks. And it recommends to the crisis manager to collect and assess information about the potential crisis that the organization might face, and it recommends all the information concerning the crisis should be directed to the crisis manager.

2.9.1.2. Crisis response

According to Diers (2007:8), Deanna D. et al. (2017) reactive crisis communication includes organizing messages, targeting key stakeholders, adapting third party support and managing

speculation. According to Boom (2008), the first hour after a crisis occurrence creates an opportunity to address the issue before negative media coverage (as cited in Deanna D. et al., 2017). Responding promptly, accepting responsibility, showing sympathy and taking immediate measures to tackle rumors will reduce the likelihood of worsening the crisis. Coombs (2010) claims that crisis response is the most researched aspect of crisis communications. Adding, what and how organizations communicate during a crisis play a significant role in the outcome of the crisis. Sturges (1994) explained the three crisis response strategy categories and framework (as cited in Coombs, 2010).

1. **Instructing information** which informs and creates awareness on how to cope physically with the existing crisis
2. **Adjusting information**, unlike the instructing information that focuses on the physical part, adjusting information informs stakeholders how to cope psychologically with the crisis.
3. **Reputation repair**, which focuses on repairing the image that was inflicted by the crisis.

On the other hand, the Encyclopedia of Public Relations by Heath (2005) asserted that the crisis management team must respond swiftly, consistently, and openly and address sympathy for the victims. Furthermore, a crisis response shall be given within a one-hour time frame after the outset of the crisis; utilizing new media technologies, including social media, is highly recommended during the initial crisis response stage.

In addition to the initial crisis response, during the crisis communication stage, it demands the use of rhetoric to mold stakeholders' perception of the crisis and the organization in crisis. Image repair, situational crisis communication theory, and corporate apologia theories can be used in this stage. Robert L. Heath (2005) further explained the three stages of crisis communication strategy that could be used by crisis managers as **1) Deny**, which denies there is no crisis and/or which claims the organization, has no responsibility. **2) Diminishing** strategy tries to demonstrate a weakened relation between the organization and the crisis; the organization has no intention to create a crisis, the organization has little control over the crisis, and it tries to show that the crisis is a minor one. **3) Deal strategy**: The organization takes responsibility, tries to address stakeholders' concerns, and offers compensation (Heath, 2005).

2.9.1.3. Post-crisis communication

From the point where the crisis is resolved, the post-crisis management begins. It is because of the assumption that even if a crisis is resolved, managing the effects of the crisis follows. Precisely, the post-crisis communication phase is the learning phase. Coombs (2010) explains that the post crisis communication stage highly relies on the stakeholders' reaction to communication about the crisis. Besides, stakeholders need an update on the normalization and continuation of business. Coombs further stated that in this phase, cooperating with investigators is essential. Not only the previously mentioned efforts important, but also during the post-crisis communication stage an effort must be exerted to renew image and repair reputation.

According to Mitroff et al. (1996) in the organizational learning phase, organizations need to learn from the crisis (as cited in Coombs, 2010). In this crisis learning phase, information needs to be gathered and analyzed. On the other hand, the relationship with the media after a crisis occurrence is to be evaluated. In this phase of the crisis, communication evaluation has to be done concerning which strategy was effective and which was unsuccessful, how much media coverage was given, and whether it was favorable towards the organization or not. In this stage, according to Dougherty (1992) and Ulmer, Sellnow, et al. (2007), a two-symmetrical model of communication must be utilized, and stakeholders shall be scheduled to hear their concerns, and appropriate answers shall be provided (as cited by Slabbert et al., 2011).

2.10. Forms of Effective Crisis Communication

The effectiveness of crisis communication depends on the real application of the communication strategic plan considering all the following variables.

2.10.1. Timeliness

Responding as soon as the crisis occurs prevents the severity of the crisis damage. Furthermore, stakeholders prefer to hear from the organization than the media. Responding quickly reduces the likelihood of severe damages; according to Coombs's (2015, p. 131) recommendation, initial crisis response needs to be provided within a one-hour time frame (as cited by Schifter, 2017).

2.10.2. Transparency (Openness)

Most literature in crisis communication urges the post-crisis communication to be transparent and open. Transparency includes (1) *willingness to disclose information* (2) *availability of media* and (3) *being honest*. Organizations should be transparent and open in their communication, acknowledging mistakes or shortcomings and providing honest and clear information (Wajaht, 2024). According to Wajahat (2024), consistent messaging across all communication channels helps reinforce key messages, avoid confusion, and maintain credibility. According to Shari R. Veil et al. (2020), organizations should embrace these three approaches—honesty, candor and openness—in building relationships with the public.

2.10.3. Consistency

Consistency, or speaking with one voice (tone), is crucial for the effectiveness of crisis communication; however, it does not mean only one representative of the team delivers a message. According to Coombs (2015, p. 133), consistent messages are more likely to be believed than inconsistent ones (as cited in Shifter, 2017). Speaking with one voice is important when framing the message. According to Wajaht (2024), consistent messaging across all communication channels helps reinforce key messages, avoid confusion, and maintain credibility.

2.10.4. Media Engagement

Scholars of crisis communication highly encourage and recommend the utilization of media, both the traditional (mainstream) and the new media for the attainment of the desired goal.

The media has a higher influence in shaping the image of the crisis. The demand for information during a crisis is projected to a higher degree. The mass media are always interested and are the first to have the greatest impact. And, once a false picture is created, it will be difficult to mend it later. The Swedish Emergency Management Agency (SEMA) (2008) recommends communicating with the media to start from the outset of the crisis information. Authorities should be as correct and complete as possible. Responding to the crisis and the picture of the crisis should go hand in hand (The Swedish Emergency Management Agency (SEMA), 2008).

Shari R. Veil et al. (2011) explains the importance of using the media in crisis communication. They recommend an organization must meet the needs of the media and be accessible for both the traditional and the new forms of media, and refusal to cooperate could have an impact in the organization and the public. And Ulmer et al. (2007) and Veil & Ojeda (2010) suggested that media should be seen as partners, not as opponents. According to Heath's (2006) recommendations organizations must be accessible to and work together with the media before, during, and after the crisis (as cited Veil et al. 2011)

2.10.5 The Social-Media-Mediated Crisis communication

As the world is becoming digital, the emergence of social media has contributed to swift information exchange. Social media is preferable because of its intuitive interface and interactive features together with user-generated content. Consequently, the social-media-mediated crisis communication model is becoming preferable in recent times. The social media mediated crisis communication (SMCC) model is proposed by Austin et al. (2012). It elaborates the effects of the source and forms of information on response selection and proposes a social media crisis response strategy.

According to Houston et al. (2014), the benefits of using digital platforms in emergency situation is vital, providing information about the risk, real-time of crowd- sourcing crisis information and digitally mediated strategy as in crisis response Moreover, McLean et al. (2015, p. 65) state that it contributes to the development of situational awareness and interoperability, and it gives space for the wrath of angered stakeholders, and social media comments can be used to frame a crisis response (as cited in Asmalov, 2022).

Social media can be used by organizations for both internal communication and external communication. When it comes to crisis communication, social media can promptly increase consumers' trust in an organization and its actions. Since social media is interactive, in which a two-way information flow is possible, it supports organizations' efforts to manage crises. According to Sweetser & Metzgar (2007), Thelwall et al. (2007), and Taylor et al. (2005), during the outset of any crisis, social media are effective because the public perceives lower levels of crisis if exposed to social media than to traditional communication such as newspapers (as cited in Anja Špoljarić, 2021).

According to London Jr., & Matthews, (2022), the transition from Web 1.0 to Web 2.0 has shifted the paradigm of publics being passive recipients of media outlets to content generation, sharing content, commenting and reacting to any posts. Web 2.0 refers to a set of web-based social technologies that include platforms for Twitter, LinkedIn, Facebook, YouTube, TikTok, Instagram, Telegram, and WhatsApp and so on.

2.11. Ethical Responsibilities for a Crisis Response

Safety of its stakeholders over reputation must be the priority of any organization. Thus, at the outset of a crisis, instructing information must be given as it tells people to protect themselves from physical harm, for example, not to eat contaminated food (Coombs, 2007, p. p165).

Secondly, adaptive information must be given to those psychologically affected in order to cope with stress. Stakeholders want to know what is being done to protect them from similar crises in the future—what corrective actions are being taken is their concern (Coombs, 2007, p. p165).

Thirdly, adjusting information as the third component of crisis communication, concern for victims shall be shown, and it is expected from the victims (Coombs, 2007, p. 165).

Therefore, a crisis management team must not begin to communicate the crisis focusing on the organization's reputation; rather, the manager shall begin by addressing the physical and psychological concerns of the victims.

2.12. Theories in Crisis Communication

Although there existed several crisis communication theories, a limited number of them were used as a theoretical/conceptual framework over the research literature.

2.12.1. Situational Crisis Communication theory (SCCT)

As a predecessor of situational crisis communication theory, the social-psychology attribution theory has contributed a lot to the development of situational crisis communication theory (Coombs, 2010). Attribution theory claims people attribute responsibility to a crisis. As a result, according to Coombs (1995, 1998, 1999b), a crisis response needs to match the crisis situation. Attribution theory served as the guide for linking the crisis situations to crisis response strategies

(as cited in Coombs, 2004). Attribution theory claims people attribute responsibility to a crisis. As a result, according to Coombs (1995, 1998, 1999b), a crisis response needs to match the crisis situation. Attribution theory served as the guide for linking the crisis situations to crisis response strategies (as cited in Coombs, 2004). SCCT suggests that a crisis response strategy should match the crisis type.

Developed by W. T. Coombs (2005), situational crisis communication is still in the making. Based on An, S. K., & Cheng, I. H. (2010) data, situational crisis communication theory is the most used as a theoretical framework, covering 20% of crisis communication research.

The theory assumes that in any crisis, stakeholders attribute crisis responsibility, and the attributions may affect the interaction with the organization. Reputation is a great asset that may be inflicted in a crisis. Therefore, during the occurrence of a crisis, a crisis manager shall make an assessment of the crisis situation, and based on the crisis situation, a prescribed crisis communication shall be implemented (Coombs and Holladay, 2022, pp. 167-168; Coombs, 2010).

“The crisis manager should select a crisis response strategy that is appropriate for the amount of potential reputational damage a crisis may inflict” (Coombs and Holladay, 2002).

As such, the theory organizes a two-way step to assess the crisis threat. First, determine the frame of how stakeholders used to categorize the process.

In this regard, there are three crisis clusters:

- 1. Victim** (low crisis responsibility)
- 2. Accidental** (minimal crisis responsibility)
- 3. Intentional** (high crisis responsibility) (Coombs, 2010).

Figure 2: SCCT crisis types and response types (Coombs, 2007)

Crisis types	Crisis response strategies
Victim cluster Natural disaster Rumor Workplace violence Product tampering/Malevolence	Deny strategies Attack the accuser Denial Scapegoat
Accidental cluster Challenges Technical-error accidents Technical-error product harm	Diminish strategies Excuse Justification
Preventable cluster Human-error accidents Human-error product harm Organizational misdeed with no injuries Organizational misdeed management misconduct Organizational misdeed with injuries	Rebuild strategies Compensation Apology

Source: adapted from: Coombs (2007), p. 168 and 170.

Source: - Coombs (2007).

Secondly, what Coombs (2010) called two intensifier factors will play their role to either increase threat or reduce it.

1. “**Crisis history** is whether or not an organization has had similar crises in the past. A history of crises increases the threat from a crisis (Coombs, 2010).”

2. “**Prior reputation** is how well or poorly an organization has treated stakeholders in the past and the general state of its relationship with stakeholders. Organizations with negative prior reputations are attributed greater crisis responsibility for the same crisis than an organization that is unknown or has a positive prior reputation” (Coombs & Holladay 2002, 2007). By increasing attributions of crisis responsibility, the intensifiers increase the threat from a crisis” (Coombs, 2010).

Figure 3: SCCT crisis response strategy

Situational Crisis Communication Theory (SCCT)

DENY	Attack	Confronting the party or parties involved
	Denial	Denial that the crisis exists
	Scapegoat	Blaming the crisis on another entity
DIMINISH	Excuse	Making excuses for the organizations or parties involved
	Justification	Minimizing the damages and rationalizing the decisions made and actions taken
DEAL	Ingratiation	Singing praises and thanking stakeholders for the good work
	Concern	Expressing concerns for victims
	Compassion	Offers of help for victims, such as money and gifts or offers to clean up
	Regret	Expressions of guilt about the crisis by parties involved
	Apology	Bearing of responsibility for the crisis by parties involved

Source: -Coombs (2007)

2.12.2. Image repair theory

Developed by William Benoit, image repair theory was formulated drawing on rhetorical theory (Benoit 2018). According to Benoit (2018), “*Image repair discourse is a response to actual or anticipated threats to face.*” Benoit explained a threat as, “*Threats to an image, personal or corporate, have two critical components-(1) the accused is held responsible for an act; (2) the act is portrayed as offensive and image repair strategies are organized accordingly.*” (Benoit, 2018).

According to Benoit et al. (1997), the five strategies from the image repair theory for addressing issues of responsibility and reducing the act’s perceived offensiveness are.

1. Denial: *One accused of wrongdoing may simply deny that the act occurred or that he or she committed it. This strategy is sometimes termed refusal. One may also shift the blame for the offensive act from self to another person, claiming that he or she performed the act,*” (Benoit et. al, 1997).

2. Evasion of responsibility: *“One may also evade or reduce responsibility for an offensive act ‘excuse’. Provocation suggests that the accused performed the act in question in response to*

another, prior, wrongful act, which understandably provoked the undesirable reaction. Defeasibility pleads a lack of information or control over events,” (Benoit et. al, 1997).

3. Reducing offensiveness: - *“A person who is accused of misbehavior may attempt to reduce the degree of ill feeling associated with the act ‘justification’. Bolstering may be used to mitigate the negative effects of the act on the actor by strengthening the audience's positive affect for the actor. It may be possible to minimize the perceived offensiveness of the act in question. The actor may try to differentiate a wrongful act from other less desirable but similar actions. An actor can employ transcendence, attempting to place the act in a larger, more desirable context. It is possible to attack one's accuser, suggesting that the victim deserved what happened to them, to lessen the impact of the attack. Compensation may be made through offers of positive reinforcements (cash, goods, services) to help offset the negative feeling associated with a wrongful act, (Benoit et al., 1997).*

4. Corrective action: Those accused of wrongdoing may offer to take corrective action. The speaker may offer to repair existing damages and/or to take steps to prevent recurrence of the offensive act.” (Benoit et. al, 1997).

5. Mortification: *“The accused may admit the wrongful act and ask for forgiveness ‘concession’ or ‘apology.’ Mortification may include expressions of regret for one's involvement in the offensive act, or for the consequences of the act, or both, and requests for forgiveness, ” (Benoit et al., 1997).*

2.12.3. Corporate Apologia

Corporate apologia is dependent on the rhetorical approach of communication, which is used for self-defense. It is based on rhetoric, and it is built around the concept of apologia, which refers to speaking in one's self-defense. The theory assumes when an organization or person is accused of wrongdoing, the image is put in question. Crises can be seen as attacks on reputation. When an organization is accused of wrongdoing, actions need to be taken to defend it (Coombs, 2010). The four strategies to be used by organizations or individuals under attack because of wrongdoing are the following, according to Coombs (2010).

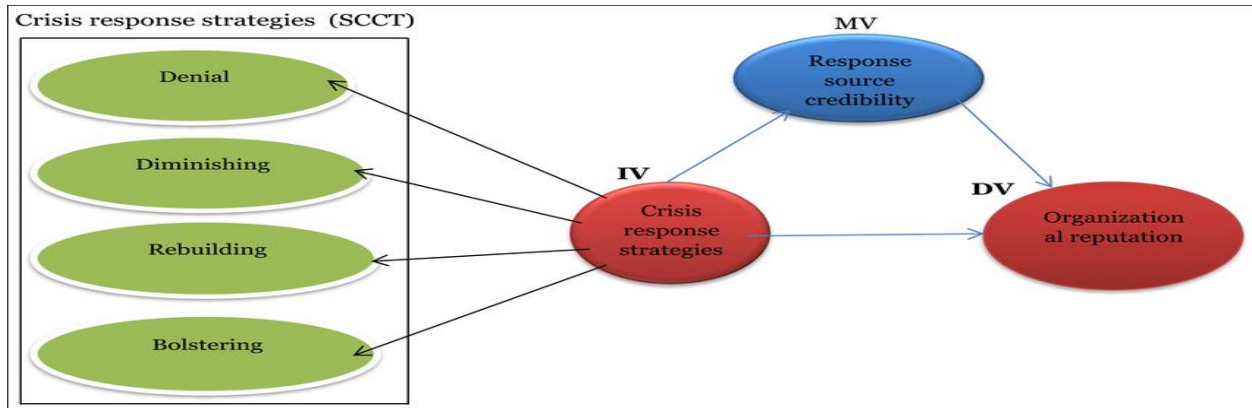
1. **Denial**—claiming no involvement in the alleged crisis.

2. **Bolstering**—attention is diverted to the good deeds of the person or the organization in the past.

3. **Differentiation**—removing action from the negative context

4. **Transcendence** – placing actions in a broader context that is more favorable.

Figure 4: SCCT Hypothetical Conceptual Framework



Source: - Coombs (2007, b)

Chapter Three

3. Research Methodology

3.1 Introduction

This chapter is dedicated to discussion of the research design, research approach, sampling procedure and technique, the instrument of data collection, the data analysis technique, and the ethical consideration.

3.2 Research Design

Research design refers to a particular feature of a research project that structures the overall organization of the study. “A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. “A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure.”

To examine the crisis communication strategy of CBE during the 2024 system glitch, a descriptive study design will be utilized. Descriptive: synonyms for descriptive are explain, depict and write on. A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. With narration of facts and characteristics concerning individual, group or situation are all examples of descriptive research studies (Kothari, 1985).

Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group (Kothari, 1985). As such, it has a feature of verifying a hypothesis or research questions that focus on telling about an event or situation. Hence, for this study, the descriptive research design will be implemented together with sequential techniques, which are from demographic analysis to qualitative analysis and finally to quantitative analysis. Qualitative data is collected first followed by quantitative data collection.

The qualitative phase helps to explore the research questions and identify key themes or variables, which will then be used to inform the development of the quantitative phase. This strategy is particularly useful when a researcher wants to explore unknown or under-explored topics in depth and then to quantify those insights on a larger scale (Creswell, 2023).

3.3 Research Approach

There are two basic approaches to research; these are quantitative and qualitative, in addition to an approach that mixes both qualitative and quantitative, which is the mixed approach. The mixed approach incorporates the collection and analysis of both qualitative and quantitative data in a single study (Deribssa, 2020). Employing both qualitative and quantitative methods has gained popularity in the social and humanities fields. Applying a mixed method in research opens the door to utilizing the strengths of the quantitative and the qualitative, and more insights can be gained by combining the two (Creswell, 2003).

Mixed method is a combination of both qualitative and quantitative methods; involving philosophical assumptions, a mixed approach is more than simply collecting and analyzing both kinds of data; it includes the utilization of one after the other as a result of the strength of the study. The major philosophical foundation for the use of mixed methods and it asserts that quantitative and qualitative methods are complementary; therefore, both can be used together (Creswell, 2023). The use of mixed methods is based on the pragmatic assumption that collecting diverse types of data best provides an understanding of a research problem (Creswell, 2023).

Applying the mixed method is beneficial, as the integration of qualitative and quantitative methods about a situation results in better understanding than applying merely one. Creswell, J (2003) argues that including either the qualitative or the quantitative alone fails to comprehensively address what is being studied, especially in the social and humanities fields.

The nature of the objectives and research questions of this particular study demands the use of mixed methods. Hence, applying the mixed sequential exploratory strategy is relevant to achieving the objective and the research question of this study. Because applying the mixed sequential strategy allows exploring new and unexpected insights about CBE's communication strategy during the 2024 crisis, which might signal to adjust and to refine the following quantitative survey. In terms of the procedural process, this study applies the mixed sequential

procedures, beginning with the qualitative followed by the quantitative, involving detailed exploration (Creswell, 2023, p. 16).

3.4. Data Collection Instruments

3.4.1. Content Analysis

When one wants to deal with the study of the nature of verbal material, content analysis is an ideal one. According to Kothari (2004), content analysis consists of analyzing the contents of documentary materials such as books, magazines, newspapers and the contents of all other verbal materials, which can be either spoken or printed. Content analysis prior to the 1940s was mostly quantitative analysis of documentary materials.

In order to examine the crisis communication strategy employed by CBE, to categorize it under Coomb's cluster of crisis communication response strategies, and to justify whether the crisis response matches the crisis type or not, content analysis is the best fit. In doing so, the contents of the crisis communication message that has been delivered to the media and public will be analyzed. Therefore, press releases and media (both the outsourced television programs by CBE in different mainstream media and CBE's official social media content) contents will be analyzed.

3.4.2. Survey Questionnaire

The survey questionnaire is the most widely used and the most popular one in research because it can cover a wide range of space in a limited time; however, there may be some bias if the respondents are not honest (Ceswell, 2023).

A careful application of this instrument is necessary in this way of data collection, as it has its own pros and cons. Some of the advantages of survey questionnaires are low cost even when the universe is large and it can be widely spread geographically, it is free from the bias of the interviewer; answers are in respondents' own words; respondents have adequate time to give well-thought-out answers; respondents who are not easily approachable can also be reached conveniently; large samples can be made use of and thus the results can be made more dependable and reliable. While its disadvantages are low rate of return of the duly filled in questionnaires and bias due to no-response is often indeterminate, it can be used only when

respondents are educated and cooperating, the control over questionnaire may be lost once it is sent, there is built-in inflexibility because of the difficulty of amending the approach once questionnaires have been dispatched; there is also the possibility of ambiguous replies or omission of replies altogether to certain questions, and interpretation of omissions is difficult (Kothari, 2004).

To obtain quantitative data about stakeholders' perceptions towards CBE's crisis communication strategy, survey questionnaires will be distributed to various customers, employees and investors to examine and analyze their perceptions towards CBE's crisis communication strategy. And a pilot test will be conducted prior to conducting the survey to ensure its reliability and internal consistency.

3.5. Target Population and Sample Size

Due to the vastness and complexity of the stakeholders' network of CBE, which has over 40 million customers, this sophistication hinders adequately covering the whole population. As a result, it is impossible to target all of those and to draw a sample size from this universe. Hence, the study narrows its sample size to only the CBE *Abiy* (main) branch, and two-step sampling techniques will sequentially be applied for this study.

3.5.1. Probability Sampling

Its synonym is chance sampling, and when it is applied, every item of the universe has an equal chance of being selected in the sample (Kothari, 2004).

3.5.1.1. Systematic Probability Sampling

As it is indicated in the above section, the customers of CBE are vast, and due to time and budget constraints, this study intends to draw its sample size from the district of Addis Ababa (*Abiy* or main branch) of CBE. The total stakeholders of CBE in this particular branch are more than 60,000, including 3,000 employees of CBE. From this population, a heterogeneous sample of 1,000 stakeholders will be selected using systematic probability sampling.

From the 60,000 heterogeneous (customer, investor and employee) population, an equivalent sample size of 1,000 will be drawn using systematic random sampling with the assistance of CBE's IT department office, making sure all categories of the sample have an equal chance of selection, that is, 333.3 samples for each customer, investor and employee category.

3.5.1.2. Stratified Random Sampling

Following the systematic random sampling, using a stratified random sampling, three strata will be formed to make a homogeneous sample as customers, investors and employees.

First, $n = N/1 + N \times e^2$

Where:

- $N = 1,000$ (the population size)

- $e = 0.05$ (the margin of error)

Calculate $e^2 = 0.05^2 = 0.0025$

Multiply N by $e^2 = 1,000 \times 0.0025 = 2.5$

Add 1 to the result $1 + 2.5 = 3.5$

Divide N by this result

$n = 1,000/3.5 = 285.71$

Round up to the nearest whole number. Since we can't have a fraction of a sample size, we round up: $n \approx 286$

The required sample size for a population of 1,000 with a margin of error of $\pm 5\%$ is approximately 286.

Thus, the 286-sample size will be divided into three strata: customers, Investors and employees, who are assumed as stakeholders to have concerns on the crisis. In doing so, a proportion is composed in percentage: customers constituting 60 % of the population, investors constituting 20% of the population, and employees constituting 20% of the population.

Sample size for Customers = $(600/1000) \times 286 = 0.6 \times 286 = 171.6 \approx 172$

For Investors: Sample size for Investors = $(200/1000) \times 286 = 0.2 \times 286 = 57.2 \approx 57$

For Employees: Sample size for Employees = $(200/1000) \times 286 = 0.2 \times 286 = 57.2 \approx 57$

Final Sample Distribution:

Customers: 172 Investors: 57, Employee: 57

This method ensures that each subgroup (stratum) is proportionately represented in the total sample.

3.6. Procedures of Data Gatherings

To gather data based on the instruments that have been mentioned in the data collection instruments, there will be some procedures to pay attention to and rigorously follow. As there is a scarcity of standardized survey questionnaires to evaluate the crisis communication strategy, particularly the audience-centered questionnaires, it is the intention of the researcher to construct a valid survey questionnaire sticking to the guidelines stated in Kothari (2004). By keeping in mind the objective and the research question of this research, a survey questionnaire will be constructed. Then, the rough draft will be sent to scholars for cross-checking and suggestions that allow for further improvements. Next, a pilot test will be undertaken, and based on the results; revising (editing) will take place.

For the qualitative data gathering, the content analysis, after consent is granted from CBE, all available content (press releases, press conferences, website content including social media, and news on CBE's outsourced mainstream media) will be retrieved and coded.

3.7. Data Analysis Procedure

Data analysis is generating findings that transform raw data into knowledge (Creswell,2023). As this study involves both qualitative and quantitative data, analysis will be carried out separately. First, the qualitative will undergo different procedures. Primarily, raw data is converted to code; coding is content analysis to find and conceptualize the core issues from within the huge pile of data (Creswell, 2023).

Following the coding, the open coding will take place; in this phase, which is breaking down data into separate units of meaning, incidents or events are labeled and assembled together through constant comparison to form categories and properties (Deribssa, 2020). The next stage is axial coding which involves reducing the number of codes and collecting them together in a

way that shows relationships among them. Finally, selective coding categories are related to core issues and generalization.

Quantitative data using SPSS software will be analyzed with an updated version of SPSS software. Next, interpretation of data will be presented with visual assistance such as pie charts, histograms, graphs and so on. Finally, the findings will be presented and discussed.

3.8 Data Reliability and Validity

3.8.1. Reliability

Whenever discussing reliability and validity mislabeling and misunderstanding of the concepts of these two terms occur. Reliability basically means consistency; two aspects of consistency are stability and internal consistency. Stability refers to the extent to which the same instruments produce the same result under the same circumstances over time. On the other hand, internal consistency refers to the extent, to which the items are consistent with each other, all working in the same direction. This particularly refers to the internal consistency of measuring instruments, meaning the data-gathering instrument has to include items that add information relating to the objective of the investigation (Creswell,2023).

Thus, to test the internal consistency the Cronbach Alpha formula will be used on the data gathered from the pilot test of the instrument. And, based on the result, adjustments will be made to get the desired result. For a reliability test, all 47 items, including those intended for demographic statistics, were tested by SPSS Cronbach Alpha internal consistency and reliability.

<i>Reliability Statistics</i>		
<i>Cronbach's Alpha</i>	<i>Cronbach's Alpha Based on Standardized Items</i>	<i>No of Items</i>
<i>.957</i>	<i>.952</i>	<i>47</i>

Source: - SPSS data result of Reliability test, 2025

As indicated in the above table, the Cronbach alpha test reveals the instrument scored .952, or 95.7%, which is acceptable. Therefore, the stakeholder's perception instrument is reliable, and the outcome is also reliable.

3.8.2. Validity

Validity is the extent to which results really measure what they are supposed to measure. There are about five types of validity in research; these are external validity, construct validity (Creswell, 2023). For this research to ensure validity, a pilot test will be conducted on the main branch of CBE by distributing the survey questionnaire to CBE customers, employee and inventors. Based on the outcome adjustment and rearrangement will be carried out.

3.9 Ethical Consideration

In addition to adhering to the principles and guidelines of AAU, this research sticks to the following universal ethical consideration.

3.9.1. Informed Consent and Voluntary Participation

Research participants must be fully informed about the procedure and risks involved in research prior to giving their consent to participate (Creswell, 2023). So, before involving any participants in this research, sufficient information and awareness will be given, and no inquiry without the informed consent of the participants.

3.9.2 Professional Integrity

The researcher will comply and be open and honest about the purpose and content of this study. Besides, I will comply with the principles of the research institution for integrity in the general conduct of research.

3.9.3. Duty to avoid harm

Protection from risky germs is another ethical standard expected of the researcher. This requires researchers not to put participants in a situation where they might be at risk as a result of their participation (Deribssa, 2020). Every effort to protect participants from physical and psychological problems will be put into effect. Under any circumstances, participants should not be put at risk.

3.9.4. Confidentiality (Anonymity)

Any of the participants' identities in this research remain anonymous. In addition, the information collected from them will only be used for this purpose. Any third party who is not directly concerned with this study will not be allowed to access information from participants.

Chapter Four

4. Data Presentation, Discussion and Analysis

4.1 Introduction

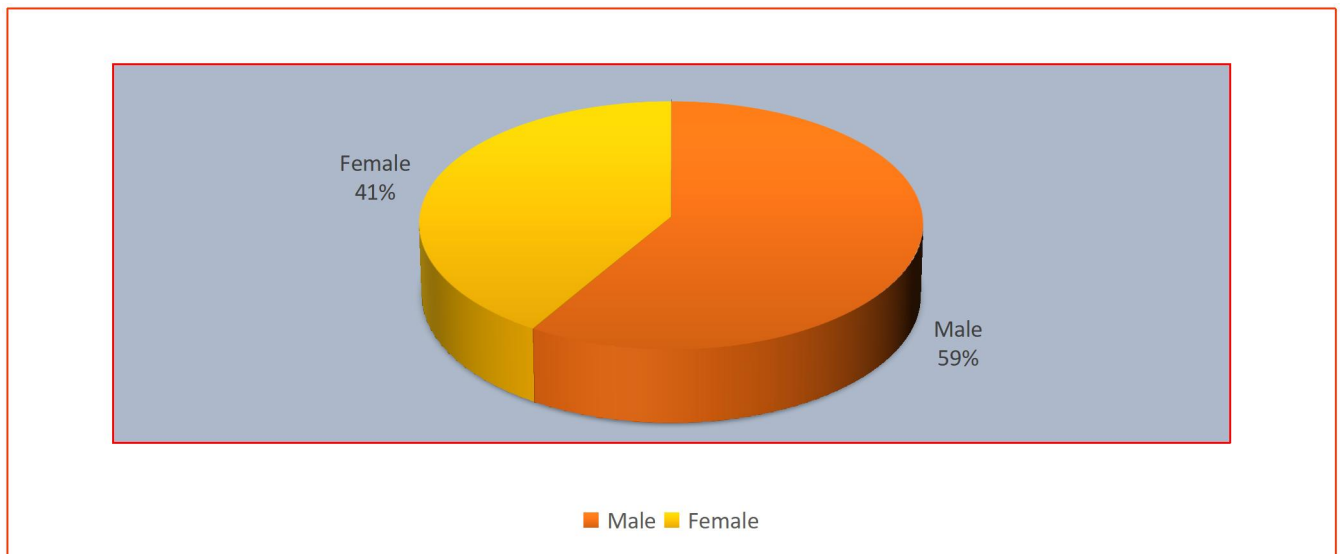
The data presentation, analysis and discussion section will present the demographic data, qualitative data and quantitative data. Demographic analysis of respondents followed by qualitative data of the content analysis of CBE's crisis response and relevant messages and themes from various media outlets of CBE will be presented and labeled into SCCT crisis response clusters. Quantitative data that was obtained from CBE's stakeholders to examine their perception will be provided and discussed respectively.

4.2. Demographic Data of Respondents

4.2.1 Respondents' sex

Out of the total 257 (two hundred fifty-seven) respondents; 151 are respondents are male covering 58% of the total and 106 (one hundred six) are female covering 41.2% of the total.

Figure5: Respondents' sex

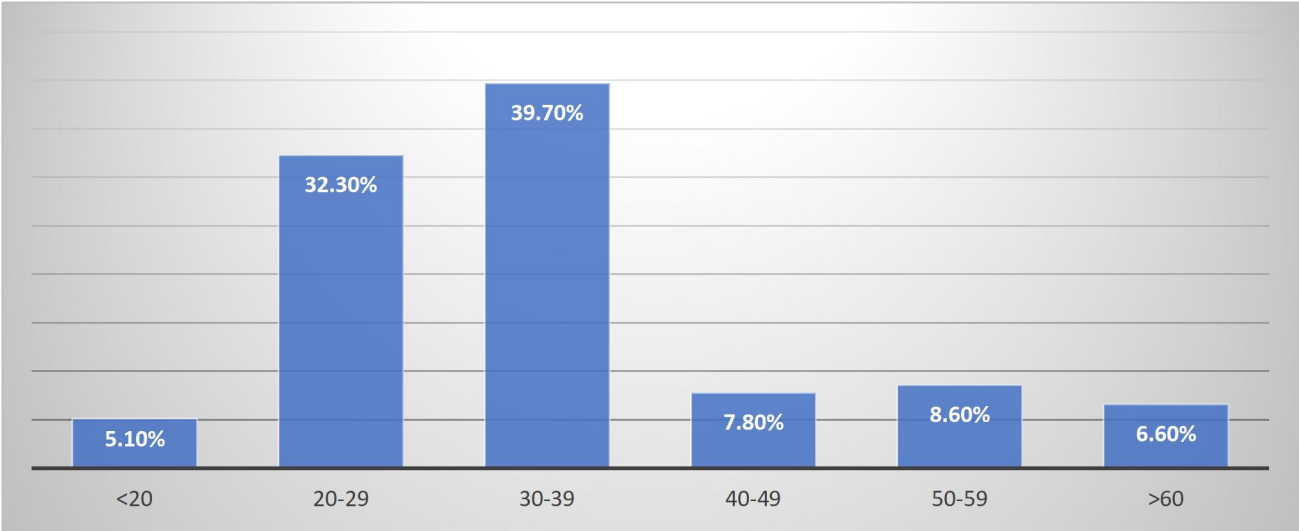


Source: Own survey, 2025

4.2.2. Age of Respondents

Out of the total 257 respondents, 13 (5.1%) are under the age of twenty, between the age of 20 and 29 are 83 (32.3%), between 30 and 39 are 102 (39.7%) respondents, between 40 and 49 are 20(7.8%) respondents between the ages of 50 and 59, 22 (8.6%) respondents, and 17 (6.6%) respondents. The majority of the respondents lie between the ages of 30 and 39 (102 respondents), covering 39.7%.

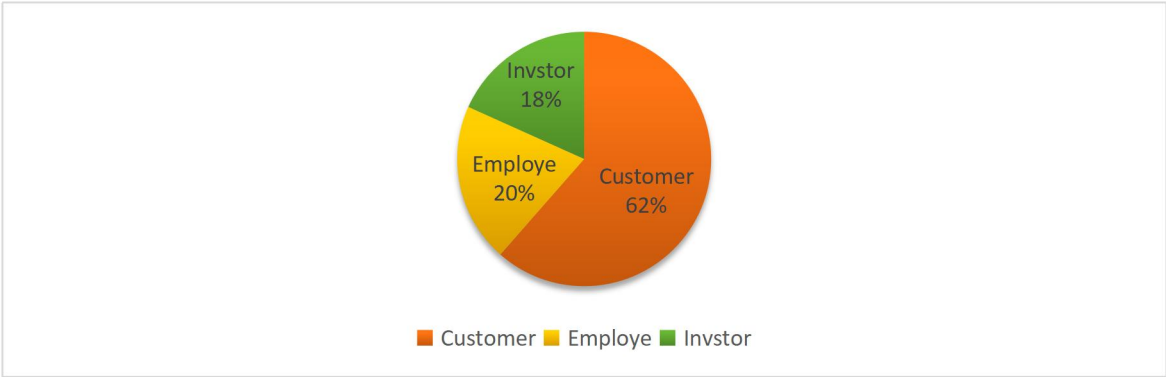
Figure 6: Age distribution of respondents



Source: Own survey, 2025

4.2.3. Affiliation to CBE

Figure 7: Respondents' affiliation to CBE

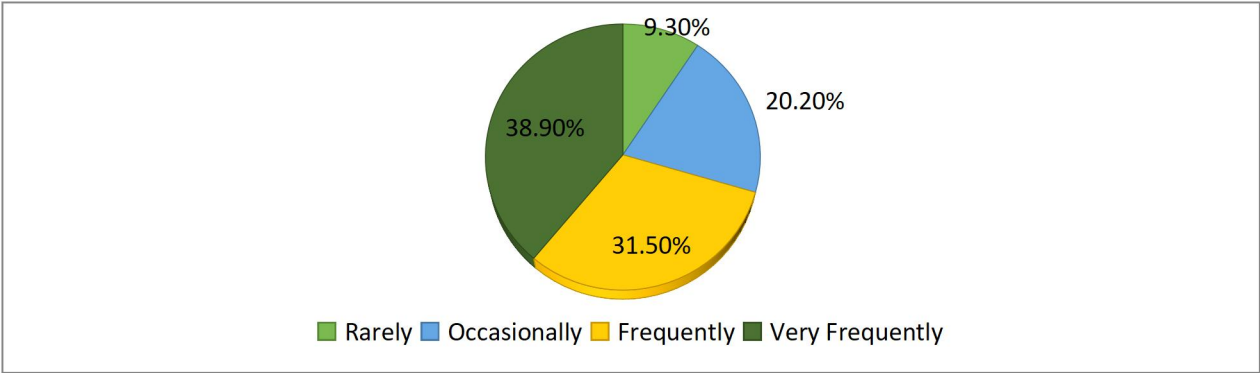


Source: Own survey, 2025

CBE has categorized its customers in different categories as customers and premium customers (investors). In addition, for this particular research objective, it is vital as well to include employees as a part of the stakeholders of CBE. Thus, the distribution is presented as follows: The majority of the respondents fall under the customer category, covering 158 (61.5%); 52 (20.2%) of the respondents are CBE employees, and 47 (18.3%) of the respondents are investors.

4.2.4. Respondents' Interactions with CBE

Figure 8: Respondents' interaction with CBE

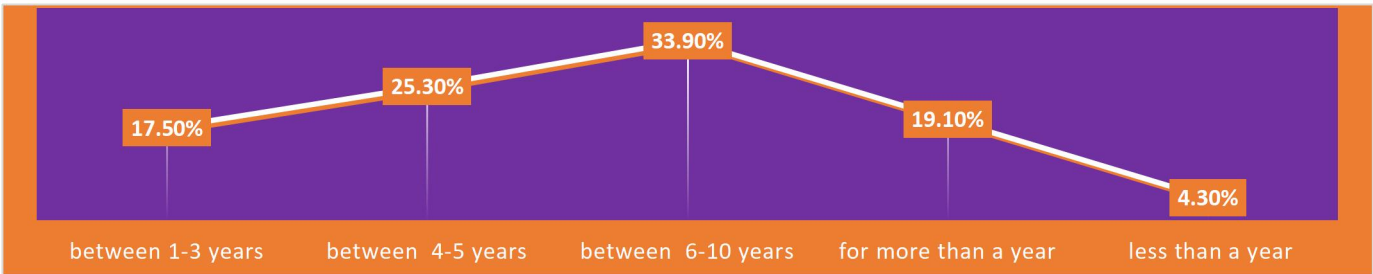


Source: Own survey, 2025

When we look at the frequency of, 24 (9.3%) of respondents interact rarely with CBE, 52 (20.2%) of respondents interact with CBE occasionally, 81 (31.5%) of the respondents interact with CBE frequently, and 100 (38.9%) of respondents interact with CBE very frequently.

4.2.3. Years of Affiliation with CBE

Figure 9: Respondents' years of affiliation with CBE



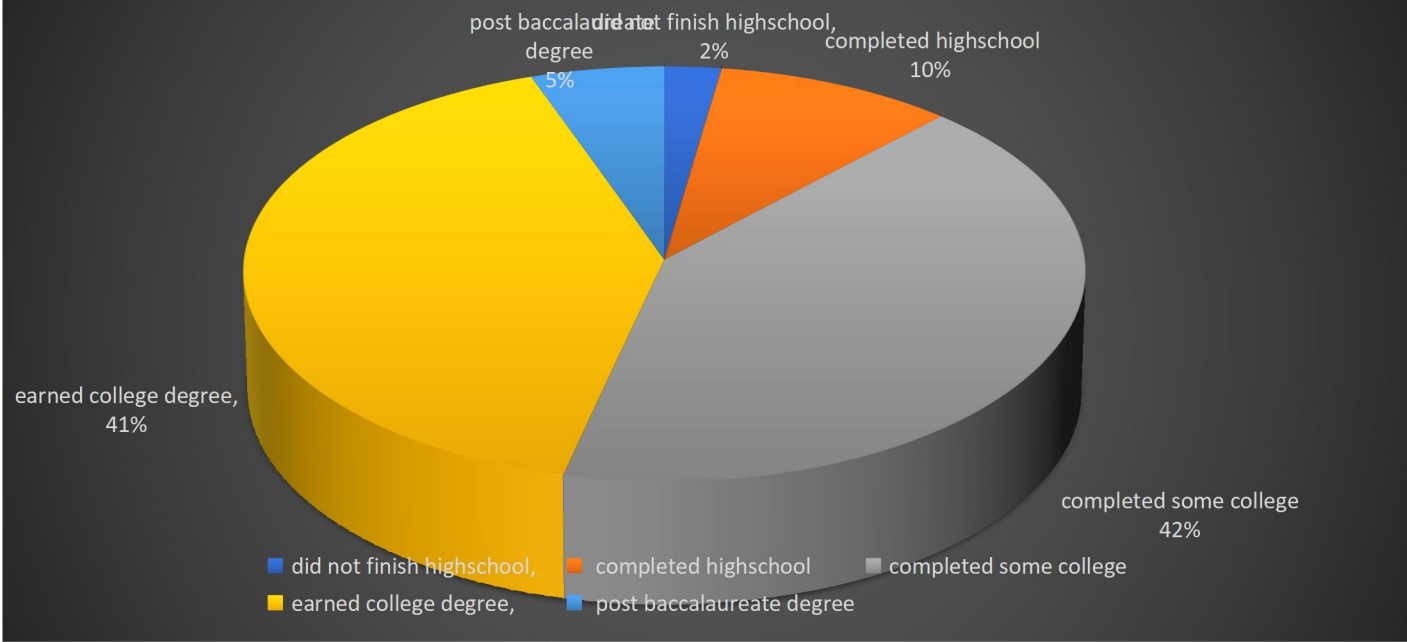
Source: Own survey, 2025

In terms of respondents' active involvement with CBE as customers, employees and investor; 11 (4.3%) of the respondents have been CBE's customers, employee and investors for less than a year; 45 (17.5%), between 1 and 3 years; 65 (25.3%), between 4 and 5 years; 87 (33.9%), between 6 and 10 years; and 49 (19.1%), for more than a year.

4.2.4. Educational Background of Respondents

Out of the total number of 257 respondents, 6 (2.3%) of the respondents did not finish high school, 25 (9.7%) of the respondents completed high school, 106 (41.6%) of the respondents completed some college, 105 (40.9%) of the respondents have earned a college degree, and 14 (5.4%) of the respondents have earned a post-baccalaureate degree. The majority of the respondents, 105 (40.9%), have earned a college degree.

Figure 10: Respondents' educational background



Source: Own survey, 2025

4.3. Qualitative Data Analysis

4.3.1. Content Analysis of CBE's crisis communication strategy

For the purpose of examining RQ 1 based on SCCT, content analysis is crucial to analyze the contents of press releases that were disseminated by CBE from the time of the first press release until the resolution of the crisis. The press releases were selected from various channels of the official archive of the bank; these include an official written press release in text form, a press release by the CEO of the bank Abi Sano in video format and different social media posts through CBE's official social media channels, particularly through the Telegram channel. Here, the researcher would like to reveal that some posts in respect to the 2024 system glitch had been deliberately removed from the Facebook page of CBE. In terms of sampling, all available contents have been used for the analysis; therefore, it can be said that available sampling had been implemented for the purpose of selecting contents.

The preceding step in the analysis of the content was transcribing the video press release into a text. Followed by categorizing as written press releases, video press releases (a transcribed text version), and social media posts. The written press release and the video press release were only disseminated once from the outset of the crisis to the resolution of the crisis, at which time CBE announced that 99.57% of the unauthorized transactions were reversed or repaid. In contrast, there had been several press releases, news releases, announcement and warning posts that directly noticed the people who seized the glitch as an opportunity to make unauthorized transactions and money withdrawals, alerting them to an imminent legal subjection. In the process of analyzing content, coding is very vital. The coding scheme enables us to identify major themes of the content.

The day span of crisis communication of CBE is from March 16, 2024, 10:08 AM to July 20, 2024, 9:13 PM. The first official social media posts were disseminated on March 16, 2024, at exactly 10:08 PM in various official social media pages of CBE, and a written press release was disseminated on March 18, 2024.

Steps taken to analyze the content

1. Select a social media post, press release and video press release from CBE archive along with the assigned person from CBE.
2. Transcribing all audio and video files into written documents.
3. Translating all the press releases, news releases and social media posts from CBE official pages into English.
4. Narrowing the focus to the necessary sentences, phrases, and words of the message from the whole news release and social media post.
5. Analyzing sentence, phrase and word patterns to categorize them in code.
6. Analyzing the tone and theme of the sentences, phrases and words.
7. Coding (Relating to SCCT crisis response strategy and deciding where they categorized.)

"....*The bank is putting its best effort into resuming services, and we kindly request you to wait patiently, and we apologize for the inconvenience.*" CBE¹

Phrases such as kindly request, wait patiently and we apologize for the inconvenience show that the strategy of communication employed was “**apology**.” However, the apology didn't address the core of the crisis: that CBE didn't admit it had made an error during the system update. An apology should have been given for the core cause of the glitch (human error or accidental cause).

The second social media post lies in the apology cluster. Words and phrases such as,

“.....*we apologize again for the inconvenience.*” CBE²

This was posted in a similar tone and context to the first one: an “**apology**” for the service interruption but not for the cause of the crisis, and no responsibility was taken.

On that same day, March 16, 2024, a social media news release was disseminated, headlining the resumption of ATM service. It mentioned the branch-level service was started and ATM service resumption. The breakdown of the news release appears as follows:

¹ CBE social media

² CBE social media

"..... meanwhile, CBE noticed the circulation of misinformation on different social media platforms about the service interruption due to the glitch," CBE³

".....The service interruption occurred due to an internal system glitch, not as the misinformation that claims it as a cyberattack....." CBE⁴

The above two statements rest in “**Denial**” in the Situational Crisis Communication Theory (SSCT). In the two statements, CBE employed the deny strategy of minimizing the severity of the crisis, and it is trying to downplay its impact on stakeholders.

".....we want to assure you that the incident was not an external cyberattack and the bank has a reliable security protection, " CBE⁵

The above crisis response strategy is based on the “**attack the accuser**” strategy of SCCT. This occurs when an organization is denying or refuting the claims and shifting the blame or responsibility onto the accuser; in this case, CBE is accusing the media, particularly media who reported the crisis as a cyberattack. CBE is attempting to neutralize the crisis by disproving or discrediting the misinformation being spread.

A written press release was disseminated to a news agency from the president's office of the bank. It was an extended four-page formal press release. In contrast to the previous social media releases, this press release particularly focuses on the system glitch. Prior to this press release, the social media of CBE was mainly posting a recurring announcement about the service interruption and an apology to customers.

"..... CBE has upgraded most of its digital banking, mobile banking and wallet banking to give a diligent service centering customers' need. " CBE⁶

".....our active digital banking users are projected to be more than 32 million, and 800 million transactions made an amount of 1 trillion birr." CBE⁷

In the above two press release statements, CBE employed a crisis response strategy that falls under the “**bolstering**” strategy under the SCCT. The goal of employing bolstering is to rebuild

³ CBE social media

⁴ CBE social media

⁵ CBE social media

⁶ CBE official press release

⁷ CBE official press release

trust, strengthen emotional connection and reduce reputational damage by highlighting previous achievements.

".....CBE is working proactively. Potential cyberattack threats were assessed, analyzed, categorized and forecasted, and we are working collaboratively and taking measures with INSA and Ethio Telecom. In the year 2022/23, CBE became a target of more than 18,000 cyberattacks, and in 2023/24, more than 9,913 attacks were neutralized. In the last eight months, mails that was sent out of CBE's internal communication network totaled 1,061,910 emails, 527,067 (50%) of it were not clean, and measures were taken accordingly. " CBE⁸

".....by implementing the standards of INSA as well as internationally recognized standards of PCI DCS, CBE had received awards, and in the coming month it will receive ISO 27001 for implementing standardized information security technology." CBE⁹

".....CBE's information technology security is managed by well-trained professionals and up-to-date technology; by this, it is a model for all financial institutions in Ethiopia." CBE¹⁰

In code CBE 8, 9 and 10 of the above three press release statements, CBE employed the “**diminish**” crisis response strategy of the SCCT. By employing diminishment, CBE tried to downplay the significance of the crisis and emphasized its ability to handle and protect against attacks. By reassuring its customers of the bank’s strength and the robustness of its protection system, CBE attempted to minimize the perceived severity of the crisis and maintain trust and confidence among customers.

"..... However, in this modernized technology era, no institutions can be safe from an internal and external threat of technologies. More or less, they can be challenged by these problems.” CBE¹¹

In code 11 of the press release, CBE diverted to the “**Deny**” crisis response strategy of the SCCT. By this, CBE minimized its responsibility for the crisis and shifted the blame on to external factors. CBE acknowledges that no institution is perfect and crises are inevitable. However, CBE is also attempting to downplay its own responsibility by highlighting its effort to prevent a crisis.

⁸ CBE official press release

⁹ CBE official press release

¹⁰ CBE official press release

¹¹ CBE official press release

"..... Our bank is no different; when our country is targeted for various political and economic reasons, CBE is their main target for an attack. As a result from all corners of the world thousands of attacks has been attempted in a daily basis but since CBE has built strong security and with its well trained professionals diverted all the attacks, CBE¹²

In code 12 of the press releases, CBE positioned itself as a victim of external forces. Thus, in this statement, CBE employed “**victimization**” of the situational crisis communication theory as it is positioning itself as a victim of external force rather than taking full responsibility for the situation. In doing so, CBE tried to minimize its perceived culpability and demonstrate that it has taken actions to address and resolve the crisis.

".....Friday, March 16, 2024 midnight, our bank faced some problem that has exposed the system to thefts." CBE¹³

".....The problem occurred when a system update, which was intended to bring swiftness and diligence in financial calculations was wrongly installed and this led to thefts." CBE¹⁴

In the above two statements, code 13 and 14 attempted to clarify the crisis. In code 13, CBE acknowledged that it was inflicted by a crisis, and in code 14 clarified what caused the system glitch. The first code, 13, relates to the instructional information stage, as the SCCT suggests, which must have been given within a few hours of the offset of the crisis. In doing so, CBE would have prevented most who were involved in the alleged theft. Nonetheless, these two crisis responses rested on a “**rebuilding**” strategy, as the message framing of the crisis communication portrayed the incident as a technical error, an accident that rests on Coomb’s SCCT cluster of accidental clusters, which has moderate responsibility attribution.

Following this, an eighteen-point brief explanation of the incident was set forth.

"2. Around 2:00 AM our IT department received alarming information that there has been an unusual transaction from the district." CBE¹⁵

"3. IT department workers gathered at the office and paused some suspicious services."

¹² CBE official press release

¹³ CBE official press release

¹⁴ CBE official press release

¹⁵ CBE official press release

4. Despite all of these attempts, the problem was not resolved; as a matter of fact, all CBE digital banking services were paused by 5:30 AM.” CBE¹⁶

”8. We have informed our customers about the service interruption occurred due to internal system glitch and recurrently apologized.” CBE¹⁷

In codes 15, 16 and 17 of the press releases, CBE listed out the steps taken to resolve the crisis. Obviously, in these three points of the press release, CBE demonstrated corrective actions and apology, so it rests on the **“Rebuild”** cluster of SCCT; as such, CBE explained the actions it had taken to resolve and fix the glitch. It directly addresses public concern by showing how it is capable of managing crises.

”14. What makes us really sad is the involvement of university students in such vice deeds; our district managers are working collaboratively with university administration to recover the money that has been taken by the students.” CBE¹⁸

In code 18 of the press release, CBE expressed that it felt sorry for the involvement of university students in intensifying the crisis and exploiting the situation. CBE portrayed itself as a victim of external actions, and it does not bear significant responsibility. As such, CBE employed the **“victimization”** crisis response strategy of the SCCT. The tone of the statement includes victimization mainly and *blaming others or shifting the blame*, expressing sympathy and emphasizing innocence.

”18. CBE would like to thank parties that contributed lots of support, especially ENB, INSA, Ethio Telecom, the Ethiopian Banks Association, the Federal Police and Regional Police, university administration, microfinance institutions, financial intelligence institutions and all that supported us.” CBE¹⁹

The **“diminishment”** strategy was employed from the analysis of the tone and the text of code 19 .In this statement, CBE praised and hailed those who supported it during the crisis and for its resolution. CBE tried to acknowledge assistance and used a positive framing message that it had worked collaboratively with its stakeholders and regulators and acknowledged them to build

¹⁶ CBE official press release

¹⁷ CBE official press release

¹⁸ CBE official press release

¹⁹ CBE official press release

goodwill. Moreover, CBE shifted the focus to positive action by focusing on the positive aspects of crisis management. This approach helps reduce the negative consequences of the bank's reputation.

" CBE would like to take the opportunity to express that the damage inflicted on us due to the glitch is very minor compared to our potential and total assets." CBE²⁰

In the above statement of the press release, CBE tried to justify that minimal damage had occurred to its assets by the crisis. Justification lies under the **"Diminishing"** cluster of Timothy Coombs's SCCT. CBE attempted to minimize the perceived impact of the crisis in the eyes of its customer and downplayed the severity. Therefore, CBE, by providing minimization to justify it hadn't lost too many assets employed in diminishment.

"Above all, we would like to inform and assure you that this glitch will not affect customers' accounts." CBE²¹

Here, again, CBE employed **"diminishment"** as a crisis response strategy. By employing justification tactics, CBE tried to minimize the perceived crisis threat in the minds of its customer by clarifying the crisis doesn't pose a threat to its customers. Based on SCCT, justification rests under diminishment.

" Attempts have been made too many times to make a cyberattack on our system on several occasions. However, all were diverted by our strong security system. The incident that happened on March 15 midnight is not a cyberattack; rather, it is a system glitch that happened while a system update was to be installed." CBE²²

In a social media news release, the above statement, which is coded as CBE 22, was released on the social media of CBE. The breakdown of the statement shows that CBE employed **"denial"** as a crisis response strategy in which denial and scapegoating were used. CBE stated that it was targeted to cause a cyberattack; by this, it *shifts the blame* to other external factors, and CBE had also distanced itself from the perceived crisis by claiming that the one that it faced was not a cyberattack.

²⁰ CBE official press release

²¹ CBE official press release

²² CBE official press release

".....In a system update installment, an error was made that led to a glitch, and as a result, it led to an unauthorized transaction, but it has no connection with customers' accounts." CBE²³

Code 23 of the news release of CBE in its social media employed “**diminishment**” as a crisis communication strategy. The tone and the word patterns of this news release held justification as CBE tried to explain and showcase the cause of the glitch, and later on CBE tried to reassure its customers that the glitch wouldn’t affect customers’ accounts by providing reassurance to regain trust by downplaying the impact of the perceived crisis.

".....when the glitch appeared, more than 499,000 transactions were done; by blocking accounts that were involved in an unauthorized transaction, we curbed and minimized the damage." CBE²⁴

A “**rebuild**” crisis communication strategy of the situational Crisis Communication Theory was employed in the above statement of the code 24. By employing rebuilding as a strategy, CBE explained that it had taken corrective action to manage and control the glitch before severe damage occurred. The statements explained the steps taken to control and minimize the damage inflicted by the crisis; as such, corrective action lies under the rebuild cluster of the SCCT.

".....seizing the opportunity of the system glitch, an illegal money withdrawal and an unauthorized transaction had been made and majority of these individuals are paying back the money with their will, respecting the call from CBE; CBE highly appreciate for their self-reproach," CBE²⁵

By acknowledging alleged individuals for returning the asset they exploited during the glitch on code 25 of the news release on social media, CBE employed *ingratiation* by praising customers who returned the money. In doing so, CBE could foster and strengthen positive relationships with its customers, and it was positioned as appreciative. So, “**bolstering**” of the situational crisis communication theory was employed.

²³ CBE official press release

²⁴ CBE social media news release

²⁵ CBE social media news release

"...CBE offers a last chance for individuals who didn't pay back the money they illegally took until Saturday, March 23, 2024." CBE²⁶

"...but if individuals do not return the money before the deadline, CBE will take step-by-step strong measures." CBE²⁷

In codes 26 and 27, CBE employed the “**denial**” crisis communication strategy of the SCCT by issuing warnings and pressuring individuals responsible for the crisis for the ongoing effect. By warnings that were not complied with, the caution CBE deflects blame. This approach was an attempt to protect its reputation by holding non-compliant individuals accountable.

".....in addition to paying back in person at branches can be done by digital banking options to the branch account in which the money was taken away." CBE²⁸

Code 28 of the news release of CBE is under the “**Rebuild**” cluster of the Situational Crisis Communication Theory.

"....CBE announced that 622.9 million ETB (78%) has recovered the lost money." CBE²⁹

The above code 29 statement is a “**rebuild**” crisis communication strategy. CBE highlights the recovery of lost assets, and it demonstrates its commitment to restoring what was affected by the crisis. Positive framing has also been employed, reassuring customers that the bank is resilient and capable of overcoming challenges and highlighting successful recovery. Hence, CBE framed the crisis response in the rebuild strategy within SCCT.

".....CBE found out that 565 of you whose names are listed here didn't pay back on the deadline. As the bank warned previously, we urge you to pay back by giving you one more chance until Saturday, March 30, 2024, 5:00 PM. In doing so, there will be no legal subjection. " CBE³⁰

A mix of accusation, denial and victimization is seen in the above cautionary social media news release of CBE. By employing a victim strategy, CBE frames itself as a victim of actions taken by others; appealing for justice is also a part of this statement. Blame attribution is also seen by

²⁶ CBE social media news release

²⁷ CBE social media news release

²⁸ CBE social media news release

²⁹ CBE social media news release

³⁰ CBE social media news release

directly warning alleged individuals. A **“denial”** strategy where CBE portrays that it was not its fault for the crisis instead points its finger to individuals who took advantage of the situation, which seem denial strategy. The victimization crisis response strategy of SCCT was employed in the above news release as well.

"..... However, this will be our last warning. If you insist on not paying back before the deadline, CBE will disseminate in different media we prefer information about your identity, including your name and photograph, and that you are a suspect of illegal money takings, and citing this, we will sue all concerned justice offices to give criminal and civilian code." CBE³¹

In code 31 of the news release on social media, CBE issued a warning and set a deadline. As such, CBE had employed a mix of denial strategies in which CBE was holding individuals accountable and asserting that the crisis was exacerbated by wrongful actions. By warning and pressuring those involved, CBE deflects blame while targeting the culprits. On the other hand, the rebuild strategy had also been employed in this statement, where CBE tried to set concrete steps like deadlines to show its commitment to resolving the crisis. So, it can be concluded that **“Deny and “Rebuild”** are SCCT as a crisis communication strategy.

".....CBE president gave praise/hailed all who supported the bank during the occurrence of the system glitch when the system update was installed." CBE³²

" A praise is also given to customers who understand the situation, patiently waited during the service pause, cooperated in the process of recovering the lost money, and stood with the bank and showed their trust." CBE³³

"...media that were consistently providing truthful information to the people were also hailed." CBE³⁴

".....Staff of CBE was hailed for their support to control and manage the incident and any distress." CBE³⁵

³¹ CBE social media news release

³² CBE social media news release

³³ CBE social media news release

³⁴ CBE social media news release

³⁵ CBE social media news release

In codes 32, 33, 34, and 35 of the crisis response disseminated via CBE social media, **“bolstering”** was employed as a crisis communication strategy. Specifically, the *ingratiation* tactic employed by this CBE expressed gratitude and admiration for individuals and stakeholders who have provided support. This strategy helps CBE to strengthen positive relationships and reinforce goodwill.

".....as the bank indicated and warned earlier, before taking the next measure, the bank has given you one more chance to pay back until Saturday, March 2024, 5:00 PM, and we reassure you no legal action will be taken. But if you are not willing to pay back before the deadline, we will reveal your identity in different media, including ne and photographs, citing you as a suspect of illegally money takings." CBE³⁶

Code 36, as it was a recurring warning issue, lies under a mix of the **“Deny”** or “attack-the-accuser” tactic and the **“Rebuild”** crisis response strategy of SCCT.

“.....fraudulent are making an attempt to seize the vacuum created by the system glitch. Most of these fraudulent people are giving a phone call to customers, deceiving them by saying they are CBE staff and saying, "We will activate your account" or "To activate, put in the code we sent you." However, our bank never requires information about accounts, never activates/deactivates accounts, sends security codes and never discusses account openings via a phone call. “CBE³⁷

A cautionary message to its customers from CBE appears to be a proactive communication to safeguard its customers from deceivers. **“Diminish”** as a crisis response strategy was employed from SCCT.

"...due to the system glitch that occurred during a system update, a total amount of 801,417,747.81 ETB is recovered; this covers 95% of the total. Efforts will continue to recover the remaining 5%, which is 38,474,938 ETB." CBE³⁸

CBE frames its crisis response by highlighting success in recovering what it lost during the crisis; it aligns with the **“Rebuild”** strategy in SCCT. A key feature of the above message framing is

³⁶ CBE social media news release

³⁷ CBE social media news release

³⁸ CBE social media news release

acknowledging the impact of the crisis, focusing on recovery from the crisis, and showing resilience to its customers.

".....Ato Abe Sano said there was a speculation that the identity of the individuals who took money illegally is unknown but the bank surely knows and by giving recurring warnings, recovering a substantial amount of money is achieved and photographs of individuals who refused to payback are posted." CBE³⁹

Code 39 of the extracted version of the interview of the president with Walta TV, CBE addressed rumors and asserted that the identity of individuals responsible for escalating the crisis was known by CBE; it signals control over the situation. Therefore, the crisis response strategy is “**Rebuild**” based on SCCT.

"...the recent system glitch was out of our sight because such a kind of error had never happened before. Taking a lesson from this, a 24-hour system control is being implemented to proactively identify the problem." CBE⁴⁰

In this press release of CBE, CBE has clearly stated that the crisis became out of sight or control because this kind of crisis had never happened. On one hand, CBE framed that a similar crisis had never happened, which lessens the crisis attribution by customers as low responsibility since CBE has no crisis history of similar incidents. On the other hand, CBE framed that it took a lesson and prepared for the future, which shows the post-crisis learning stage from a crisis. Therefore, this crisis response strategy lies under the “**Learning Stage.**”

"...most individuals whose names and photographs have been listed and posted, and now it has been removed because they have paid back what they have taken." CBE⁴¹

Ingratiation of the “**bolstering**” crisis response strategy employed in this case. Here, CBE showed appreciation for those individuals who complied and returned assets.

"...CBE has recovered 99.27%, an amount of 801.4 million ETB that was illegally taken due to the system glitch that occurred during a system update." CBE⁴² , "...CBE recognized and awarded

³⁹ CBE social media news release

⁴⁰ CBE social media news release

⁴¹ CBE social media news release

⁴² CBE social media news release

its employees, district and branches who contributed their most to recover the illegally taken money." CBE⁴³

Code 43 crisis response strategy of CBE lies under the cluster of **“Bolstering”** of SCCT. Specifically, CBE employed an ingratiation strategy expressing gratitude and admiration to stakeholders who supported it during the crisis.

"...In the award ceremony, CBE announced the recovery of 99.5%, an amount of 801.4 million ETB of the illegally taken money due to the system glitch that occurred during a system update on March 2024." CBE⁴⁴

Codes 42 and 44 emphasize CBE’s resilience and success, claiming a regain of almost what it had lost. According to SCCT, these two crisis communication strategies lie under the **“Rebuild”** cluster, which highlights corrective action.

N	SCCT crisis strategy	Frequency of the crisis response strategy	Percentile of the crisis response coverage out of total 100 (%)
1	Apology	2	4.34 %
2	Attack the accuser	1	2.17 %
3	Bolstering	11	23.91%
4	Denial	9	19.56%
5	Diminish	8	17.39%
6	Rebuilding	12	26.08%
7	Victimization	2	4.34%
8	Lesson learned	1	2.17%
	TOTAL	46	99.96%

Source: - Results of Crisis Communication Strategy by CBE, 2025

⁴³ CBE social media news release

⁴⁴ CBE social media news release

As the above table indicates, the most frequently used crisis communication strategy is rebuilding, covering 26.08 % of the total; a rebuilding strategy is particularly focused on communicating recovery of the lost or, as CBE claimed it, the stolen money. According to Coombs (2007), rebuilding is employed when an organization is perceived as responsible and when significant harm is caused. Following rebuilding, bolstering 23.91% is the most frequently used crisis strategy by CBE, in which CBE recurrently attempted to illuminate its positive works in the past and appraisal for who helped the bank during the crisis and recovery of the lost money. Bolstering encompasses reminding, ingratiation and victimization. Bolstering (Coombs, 2007) is a reminding strategy when stakeholders are told about the good works of the company in the past. Ingratiation is another strategy of bolstering when an organization praises stakeholders for their support. Diminishment, 17.39%, is the third most frequently used crisis communication strategy; diminishment incorporates excuse and justification. CBE has used justification and excuse for the crisis to be seen as less severe, less impactful and minor as compared to its asset (Coombs, 2001).

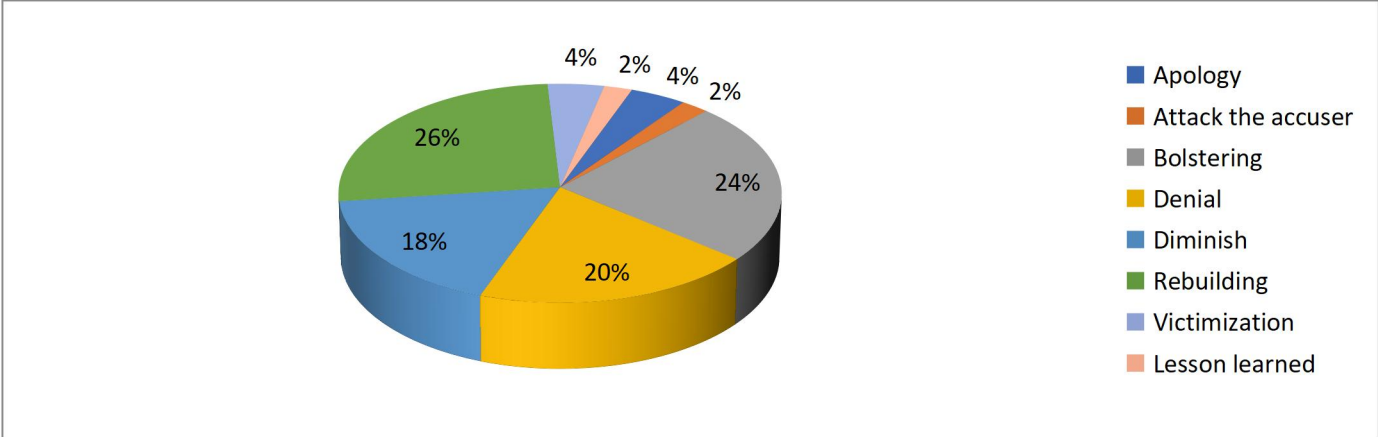
Denial has also been employed as crisis communication by CBE; denial braces simple denial and scapegoating as CBE denies in several occasion for the queries which claim the crisis A cyberattack, scapegoat and blame shift has also been employed by CBE. CBE has reiterated that the crisis intensified by the involvement of university student and CBE has also tried to shift the blame that the bank was a target of attack by foreign enemies of Ethiopia. Apology and victimization had also been used by CBE in addition to one lesson learned from the post-crisis strategy.

In summary, based on SCCT, other critical questions arise out of CBE's crisis communication strategy. Had CBE given instruction messages to stakeholders (customers) during the outset of the glitch? According to Coombs (2007) SCCT recommends giving instruction messages at the start of a crisis; it helps customers (people) know how to cope physically with the crisis. Initially, the CBE news release focused on an apology for the service interruption, not for the crisis itself, and it was disseminated almost after the crisis occurred. If CBE had given instructing messages to its customers at the beginning, it would have prevented many from the involvement of illegal money withdrawal and transaction.

The next critical question based on Coomb's (2007) SCCT is, does the crisis response of CBE match with the crisis type? According to Coombs (2007), SCCT recommends that a crisis response strategy must match the crisis type; the crisis manager must first assess the crisis type before framing the crisis communication (Coombs, 2007). However, CBE's crisis response strategy does not match the crisis type. In every message related to the 2024 crisis, CBE framed the crisis as accidental (technical error), which induces a low responsibility attribution, or stakeholders attribute low responsibility for accidental crises, and CBE could have used an apology as crisis communication strategy to match the crisis type. In practical terms, CBE's crisis communication response doesn't match the crisis type, as it has used rebuilding, diminishment in a substantial amount, rather than apology. Moreover, CBE due to its positive prior reputation, it can be concluded that customers have perceived the 2024 system glitch crisis with low crisis responsibility attribution.

Is CBE infected by the two crisis intensifiers? According to Coomb's SCCT (Coombs, 2007), there are two intensifying factors for a crisis 1) crisis history 2) Prior reputation. Luckily , CBE has no similar crisis history ; if CBE had a similar crisis history , the reputational threat posed by the crisis(glitch)would have threatened its reputation since customers attribute greater crisis responsibility when similar past crises exist (Coombs , 2004b).

Figure 11: Crisis Response strategy of CBE



Source: Own survey, 2025

4.4 Quantitative Data Analysis

4.4.1. Media engagement of CBE and Stakeholder’s Perceptions

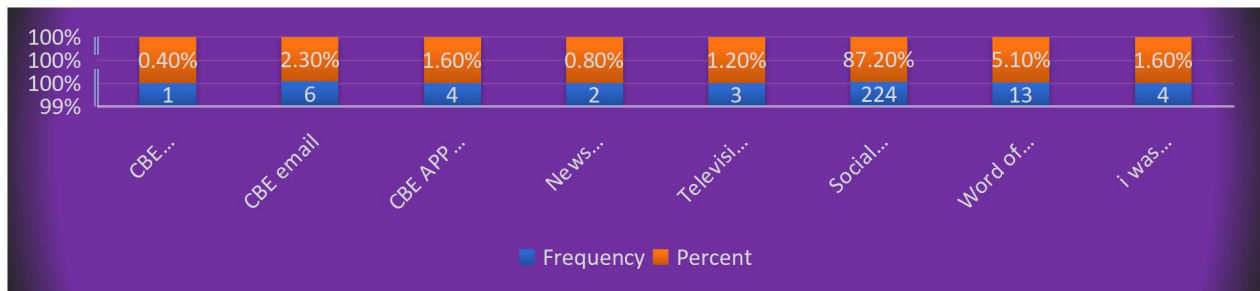
		5.CBE's media engagement effective	6. CBE’s communication controlled the narrative surrounding the glitch.	7. CBE’s media appearances were informative and reassuring.	8. CBE responded promptly to media inquiries.	9. CBE’s media strategy helped to restore public trust.
N	Valid	257	257	257	257	257
	Missing	0	0	0	0	0
Mean		2.59	2.55	2.53	2.51	2.52
Std. Deviation		1.016	.999	1.012	1.031	1.008
Minimum		1	1	1	1	1
Maximum		5	4	4	4	4

Source: Own survey, 2025

For a five- question item intended to examine stakeholders' reaction to overall CBE media engagement to communicate and manage the 2024 system glitch, the data finding shows a highest mean score of 2.59 and a minimum mean score of 2.51 with a standard deviation between .999 and 1.016. Based on the data the mean leans towards neutrality, with a slight tendency towards disagreement. This indicates that respondents are not fully satisfied with CBE's media utilization to manage the crisis but they are not also strongly negative towards CBE's media uses. The finding denotes that respondents hold a mild dissatisfaction and indecision towards CBE's media engagement.

4.4.2. Media information source

Figure 12: Information resource media of respondents during CBE system glitch



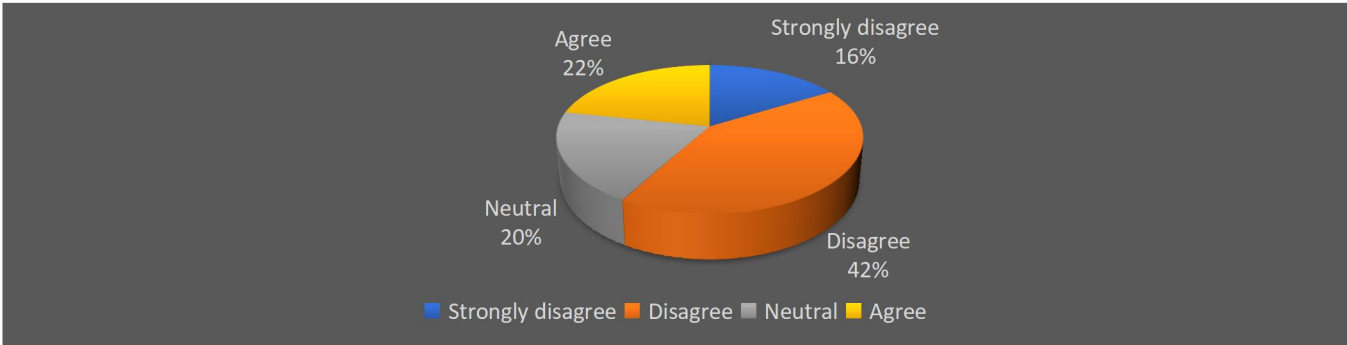
Source: Own Survey, 2025

According to the above data majority of the participants, 224 (87%), were receiving information about the 2024 CBE system glitch from social media (Facebook, LinkedIn, Telegram, YouTube, TikTok, etc.); 13 participants covering (5.10%) said they were getting information about CBE’s system glitch from word of mouth; and some employees, 6 (2.30%), of CBE who are at the managerial level said they were getting information regarding the 2024 CBE system glitch via email. The data indicates the circulation of information was much higher in social media than in mainstream (traditional) media.

Despite the majority of the respondents saying they were getting information about the 2024 CBE’s system glitch, their level of agreement to CBE’s use of social media to manage the narrative surrounding the glitch indicated negative sentiment. The data shows that 40 (16.3 %) of participants strongly disagree with the effectiveness of CBE’s use of social media, a substantial number of 108 (42.0%) disagree, while 51 (19.8%) remained neutral or didn’t want to show a strong opinion, and 51 (21.8%) agreed that CBE’s social media usage was effective. Surprisingly, nobody strongly disagrees with CBE’s social media usage effectiveness to manage the narrative to control the narrative surrounding the 2024 system glitch.

4.4.2. Stakeholder’s Perceptions to CBE’s use of social media to manage the 2024 crisis

Figure 13: Stakeholders’ perception towards CBE use of Social media



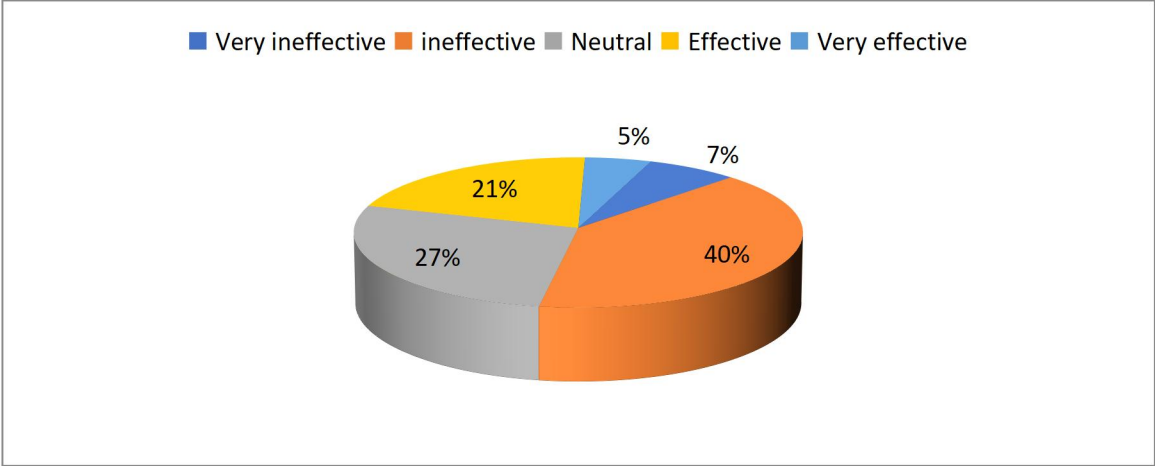
Source: Own survey, 2025

The majority of the respondents, about 150 (58%), were not convinced by CBE’s social media usage to manage the narrative of the 2024 system glitch crisis; 51 (19.8%) of them showed their neutrality for different reasons, and 56 (21.8%) agreed that CBE was effective in its social media usage to manage the narratives surrounding the 2024 system glitch, and no strongly agreed

response was found. As there were many misinformation circulations over various social media platforms about the crisis; CBE social media engagement could have played a lot to shape public perception regarding the crisis by providing clear, honest, credible and diligent information about the system glitch. In doing so, it could enhance its trustworthiness. In practice, stakeholders' perceptions show CBE social media usage was unconvincing, insufficient, and less competent to tackle the spread of misinformation and filtering facts and provide transparent information when the uncertainty was high compared to its counter social media, which were framing public perceptions as the crisis being a cyberattack.

4.4.3. Stakeholders’ perception towards the effectiveness of CBE media strategies

Figure 14: Stakeholders' perception towards CBE media strategies



Source: Own survey, 2025

18 responses, accounting for the total 7%, found CBE media strategies to control the narrative surrounding the glitch very ineffective; 103 (40.10 %) of the total found it ineffective, 70 (27.2) remained neutral having no strong opinion , 53 (20.65%) participants found CBE media strategies to control the narrative effective, and 13 participants representing (5.1%) reflected strong agreement.

The large portions of the respondents tend to have negative responses that are too ineffective. However, there is also a substantial neutrality and positive feedback to CBE's media engagement to control the narrative of the 2024 system glitch. A combined of nearly half of the respondents responded as ineffective with negative sentiment

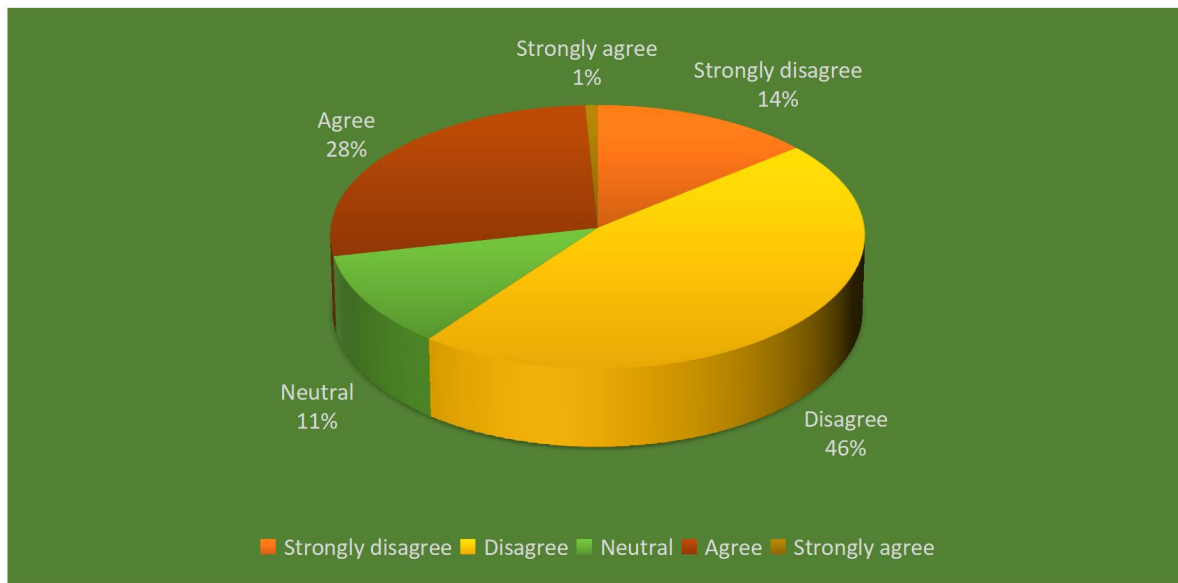
4.4.4. Stakeholder’s reaction to timeliness and transparency of CBE crisis communication

4.4.4.1. Timeliness

Timeliness refers to the time of the first crisis response by a company (Coombs, 2007). SCCT suggests that the first response or message should be disseminated within the first hour of the crisis occurrence. Moreover, silence leads to stealing thunder, and when others provide information, they frame how a crisis will be perceived by stakeholders (Coombs, 2007).

In regard to stakeholders' reactions to the timelines of CBE crisis communication strategies, the following finding explains how stakeholders perceive the timeliness of the crisis communications strategy employed by CBE during the 2024 system glitch.

Figure 15: Stakeholders' perception towards timeliness of CBE crisis communication



Source: Own survey, 2025

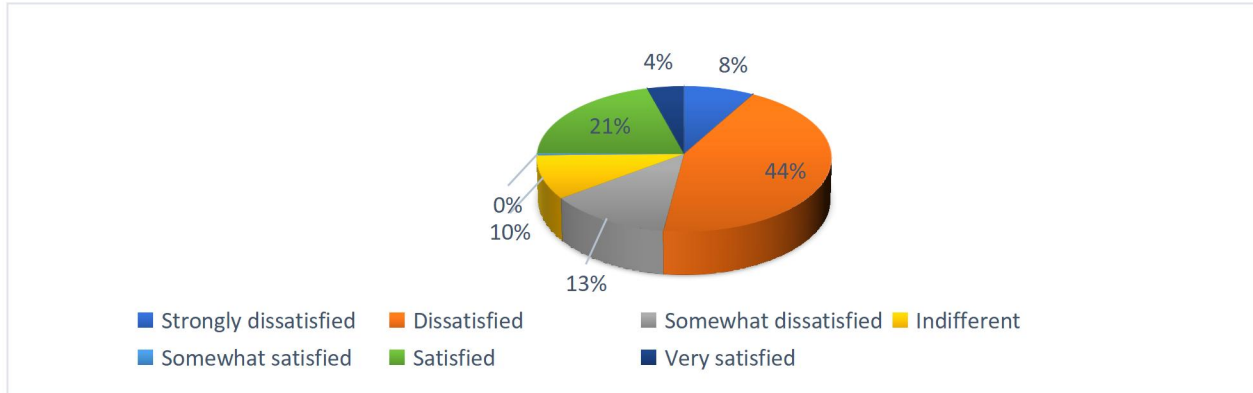
36 (14.0%) of respondents strongly disagreed with the statement that CBE communicated the glitch in a timely manner, 119 (46.3%) of the respondents disagreed, 29 (11.3%) of the respondents decided to remain neutral, and 71 (27.6 %) and 2 (0.8%) of the respondents agreed and strongly agreed, respectively, with the statement that CBE communicated the glitch in a timely manner.

The majority of the respondents, 60% both strongly disagree and disagree. This shows they do not believe CBE communicated the crisis in a timely manner, which results in a stronger negative perception and indicates dissatisfaction with the crisis communication strategy of CBE. The 28% of respondents believed CBE communicated the crisis in a timely manner, which lies to weak positive perception as it covers 1/3 of the portion. 11.3 % of the respondents remained undecided or indifferent because they may not have had sufficient information or thought timelines were not a major issue. As such, the perceived timeliness of CBE crisis communication was weak and poor and stakeholders likely felt uninformed and neglected.

4.4.5. Stakeholders' Level of Satisfaction towards CBE Crisis Communication Timeliness

For a similar item, "How satisfied were you with the timeliness of CBE crisis communication regarding the 2024 glitch?" 21 (8.2%) responded as strongly dissatisfied, 113 (44.0%) responded as dissatisfied, 33 (12.8%) responded as somewhat dissatisfied, 25 (9.7%) showed their indifference, 1 (0.4%) was somewhat satisfied, 53 (20.6%) were satisfied, and 11 (4.3 %) were strongly satisfied.

Figure 16: Stakeholders' level of satisfaction towards CBE's crisis response timeliness



Source: Own survey, 2025

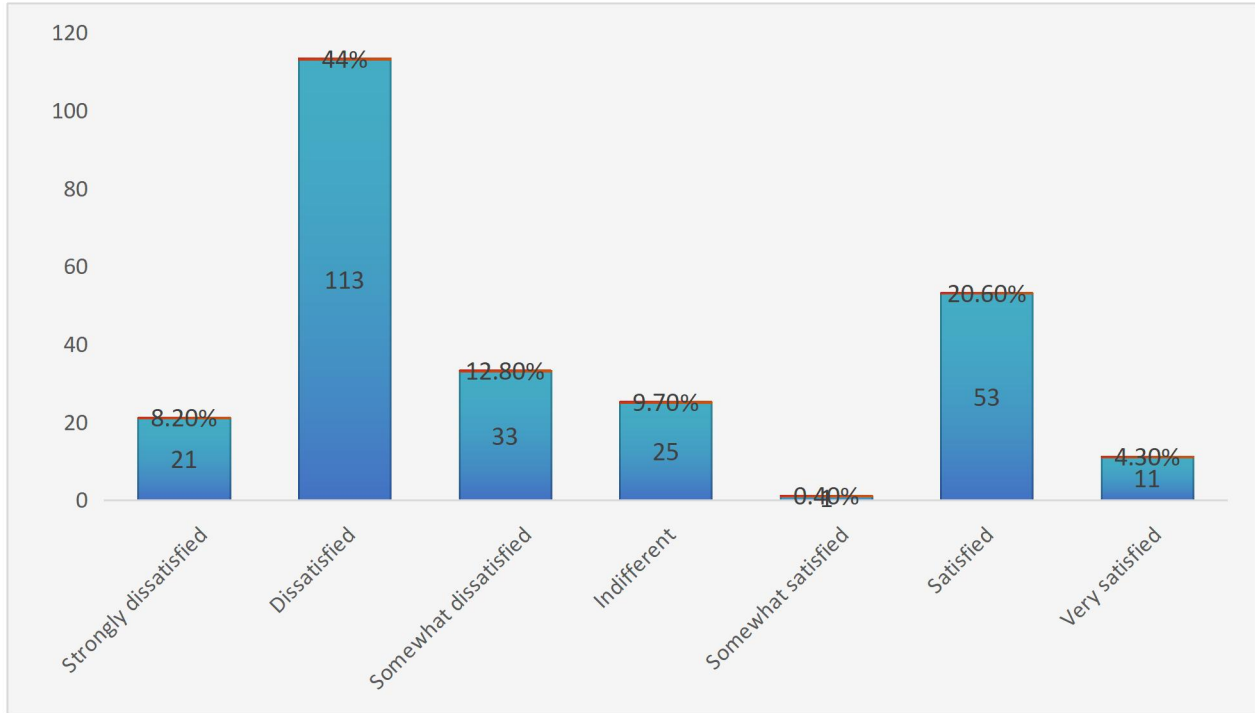
According to the data, the majority of the respondents, and 60% (between strongly dissatisfied and somewhat dissatisfied), dissatisfied, found inadequate the timeliness of the CBE crisis communication strategy, leading to negative perception. 25 (9.7 %) of the respondents remain indifferent (neutral), which shows no strong opinion and some level of uncertainty and detachment. A combined 65 respondents (25.3%) felt positive about the timeliness. There is a high level of gap between the dissatisfied (65%) and the satisfied (25%); the dissatisfaction portion is higher by 40% than the satisfied.

In conclusion, a clear majority of respondents believed CBE failed to communicate, showing negative perception. Besides, stakeholders are largely dissatisfied with how promptly CBE responded during the crisis, indicating a perceived delay or lack of urgency to communicate the crisis. Furthermore, across both forms of measurement, respondents showed low satisfaction and negative sentiment toward CBE timelines in communicating the crisis.

4.5.5. Transparency

For a question item, "To what extent do you think CBE's crisis communication was honest and credible?" 60.4 % of respondents found CBE's crisis communication credibility as either not credible at all or not credible. 25.9% of respondents found CBE crisis communication to be credible, and 13.7 % needed to remain neutral, having no strong opinion about the crisis communication credibility. The data shows that CBE's crisis communication strategy lacked transparency and credibility. Over 60% of respondents expressed doubt or disbelief. A small portion of the respondents (26%) found it credible. The finding suggests that CBE needs to take strong corrective action to gain public trust by improving message clarity, honesty and timeliness during crises.

Figure 17: Stakeholder's level of satisfaction towards CBE's crisis response transparency

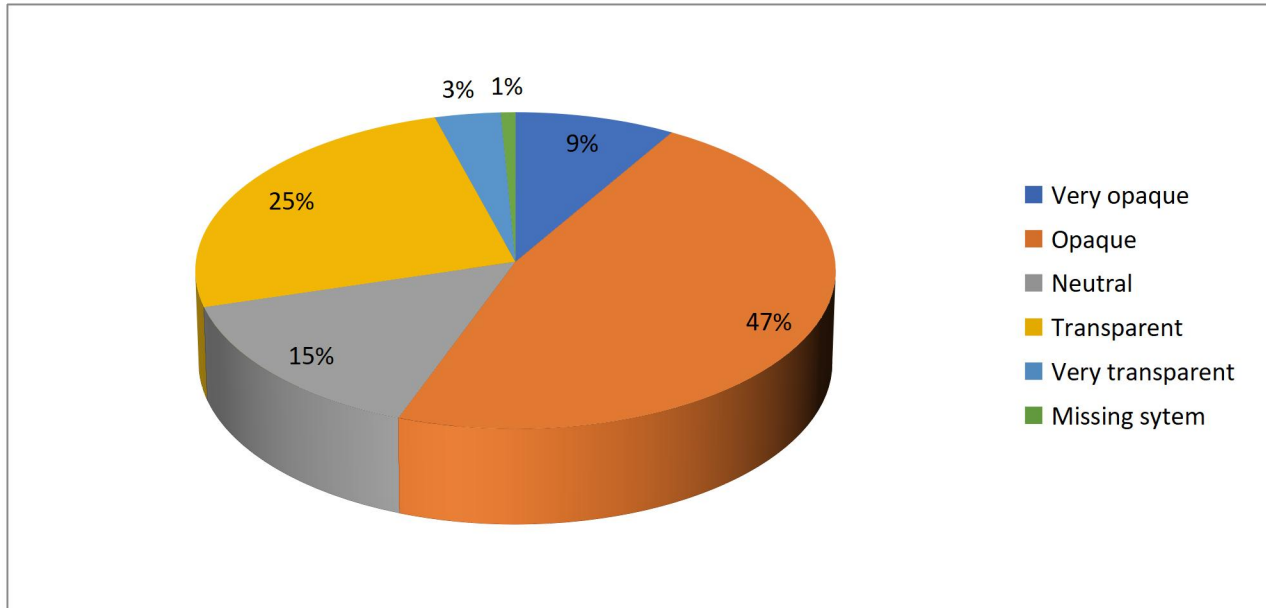


Source: Own survey, 2025

4.5.6. Stakeholders' perception towards transparency of CBE crisis communication strategy

For question item " How do you feel about the transparency of CBE's communication during the crisis?" 56.1 % of respondents rated the crisis communication of CBE as opaque or very opaque, reflecting a lack of transparency. About 29% of the respondents found it transparent or very transparent, reflecting a minimal trust over CBE's crisis communication clarity and openness. About 14.9 % of respondents remained neutral reflecting indifference or uncertainty. The majority of the respondents perceived CBE's crisis communication strategy as not transparent, with over half labeling it as opaque or very opaque.

Figure 18: Stakeholders' perception towards CBE's crisis response transparency



Source: Own survey, 2025

4.5.7. Stakeholders' Perception towards Transparency of CBE's Crisis Communication Strategy

For five questions with a Likert scale from 1 (strongly disagree) to 4 (strongly agree) to examine stakeholders' perceptions of the transparency of CBE's crisis communication ; the finding shows a mean of 2.44, 2.48, 2.51, 2.49, and 2.49 for question items 30, 32,33,34 and 35, respectively. The mean falls on the highest 2.51 to the lowest 2.44. Therefore, respondents disagreed below, which shows more disagreement than agreement, and the standard deviation shows a value range from 1.031 to 1.055, which is a relatively small amount of variation in the data set.

As a result, it can be concluded that the overall sentiment suggests more of disagreement and slightly to neutrality with a statement about CBE honesty, regular updates, accessibility, clarity and transparency regarding the 2024 glitch.

In summary, the majority of the respondents found the transparency of CBE unconvincing, opaque, inaccurate and less credible in clarity and openness.

Figure 19: Stakeholders' perception towards CBE's crisis response transparency

		30. CBE's communication was transparent and honest.	32. CBE provided regular updates on the progress of resolving the glitch.	33. CBE's communication was easily accessible and understandable.	34. CBE clearly explained the causes and consequences of the glitch	35. I felt that CBE was transparent about its handling of the glitch.
N	Valid	257	257	257	257	257
	Missing	0	0	0	0	0
Mean		2.44	2.48	2.51	2.49	2.49
Std. Deviation		1.055	1.031	1.039	1.035	1.035
Minimum		1	1	1	1	1
Maximum		4	4	4	4	4

Source: Own survey, 2025

4.5.8. Overall CBE crisis communication and stakeholder's perception

Figure 20: Stakeholders' perception towards CBE's overall crisis communication response

Statistics									
		Providing clear and understandable information	Timely and kept stakeholders' informed of progress.	Effectively addressing stakeholders' concern	Building trust and confidence	Making stakeholders' seen as valued	Making stakeholders' feel informed about the system glitch.	Addressing stakeholders' concerns effectively.	Making stakeholders' confident in CBE's ability to resolve the system issues.
N	Valid	257	257	257	257	257	257	257	257
	Missing	0	0	0	0	0	0	0	0
Mean		2.46	2.51	2.50	2.47	2.44	2.51	2.47	2.50
Median		2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Mode		2	2	2	2	2	2	2	2
Std. Deviation		1.030	1.012	1.020	1.012	1.071	1.050	1.042	1.043
Variance		1.062	1.024	1.040	1.024	1.146	1.102	1.086	1.087

Source: Own survey, 2025

Stakeholders' perception towards the overall CBE's crisis communication strategy was examined with the following parameters: providing clear and understandable communication, timeliness, effectively addressing stakeholders' concerns, building trust, valuing stakeholders through communication, informing, addressing concern and building stakeholders' confidence in its capability to resolve similar issues. According to the above data set, stakeholders' perception towards overall CBE's crisis communication effort during the 2024 system glitch leans towards neutrality with a slight negative perception of the crisis communication strategy. With a highest mean score of 2.51 and a minimum mean score of 2.44, it tends to fall between more disagreement and less neutrality. It can be said that stakeholders were dissatisfied and neutrality implies indifference, lack of interest in the topic, uncertainty and not wanting to get too extreme and comment on CBE's crisis communication strategy during the crisis.

Chapter Five

5. Conclusion and Recommendations

5.1. Introduction

This study sought to examine the crisis communication strategy of CBE and its effect on stakeholders' perception. In respect to this, this section incorporates the summary of findings, a conclusion drawn from the findings, and recommendations for practical application of crisis communication.

5.2. Summary of main findings

This research has been conducted with the objectives of examining the crisis communication strategies employed by CBE during the 2024 system glitch and examining stakeholders' perception towards the crisis communication strategy of CBE. For this purpose, W.T. Coombs's SCCT is used as an umbrella theoretical framework, or SCCT is used as eyeglasses for this study to analyze and examine the 2024 system glitch crisis communication of CBE. To delve deeply into examining the crisis response strategy of CBE, four basic objectives were set, and simultaneously four basic research questions were drawn into the course of the study. Methodologically, relevant methods that could bring the desired goal were selected; that is the mixed method. To draw the sample size, rigorous procedures were followed.

In simple terms, the research sought to zoom out on the crisis response stage merely and its effects on stakeholders' perceptions. As it is known, there exist three crisis stages: pre-crisis, crisis and post-crisis stage. Qualitatively, the research examined the contents of the crisis communication: sentence patterns, tone, themes, and message framing that were recurrently employed by CBE over the course of the crisis from the outset to the peak and finally to the resolution.

In the content analysis stage, necessary sentences that mainly intend to convey the message were selected out and their distinctive tones and themes were extracted. Following this, based on the SCCT crisis response strategy, they were categorized under their corresponding cluster.

The content analysis finding shows CBE had employed various crisis communication strategies that fall under W.T. Coombs's SCCT crisis response strategy. Mainly, CBE employed rebuilding, diminishment, denial, attacking the accuser, victimization, bolstering, apology and lesson-learned crisis communication strategies.

Based on SCCT, CBE failed in selecting the crisis response strategy that best fits the crisis type. This also leads to a conclusion that CBE's crisis management team didn't assess the crisis type posed to the bank.

Over the course of the crisis stage from the outset to the resolution of the crisis, CBE's crisis response message was overwhelmed by rebuilding, diminish, deny, scapegoating, attack the accuser. However, based on SCCT CBE should have employed apology since the bank had framed the crisis type as accidental (technical error); for technical errors, stakeholders attribute low crisis responsibility. In contrast, in addition to the above crisis response strategy, CBE had also used "name and shame" as a strategy to regain its assets.

The qualitative methods that were used to identify stakeholders' perception of CBE's media engagement to manage the crisis, CBE's crisis communication timeliness to promptly address the crisis issue, CBE's crisis communication transparency, and perception towards overall CBE's crisis communication strategy.

The content analysis has revealed CBE employed warning and name-and-shame strategies. CBE constantly warned individuals who took advantage of the glitch and made transactions and withdrawals illegally. CBE significantly employed a warning in its news release, a press release targeting individuals who seized the crisis as an opportunity to pay back or return the money unless they reveal their identity, name and photos in a media platform CBE wishes. Although this strategy somehow helped CBE to regain its asset, it is still labeled as a scapegoat, shifting the blame crisis response strategy because CBE didn't want to publicly admit and take responsibility for the glitch.

THE FINDING SHOWS:

- ✓ CBE had employed a combination of crisis communication response strategies ranging from rebuilding with much frequency to apologizing with little frequency.
- ✓ CBE framed the crisis as accidental (technical error) but failed to employ the crisis response with the crisis type (technical error).
- ✓ CBE crisis communication response strategies do not exactly match the crisis type.
- ✓ CBE didn't respond to the crisis promptly.
- ✓ CBE's crisis communication strategy lacked consistency; messages that clashed or messages that contradicted each other were observed.
- ✓ CBE didn't deliver an instructive message based on SCCT recommendation to protect its customers from psychological harm; if it had, CBE would have prevented many of its customers from being involved in illegal money transactions and withdrawals.
- ✓ The first crisis communication response was disseminated at 10:48 a.m., after 12 hours of the glitch occurrence, which indicates 11 hours of lateness from the time the first crisis communication must have been delivered.

In terms of stakeholders' perceptions towards CBE's crisis communication strategy, in general, stakeholders' perception towards CBE crisis communication falls between mild negative perceptions to neutrality. The majority of respondents have a mild negative perception, while a good deal of respondents chose to remain neutral; only a few respondents have a mild positive perception.

A mild negative perception implies dissatisfaction, disagreement, or being unconvinced, whereas neutrality implies uncertainty, indecision, no strong opinion towards the query, and refraining from expressing an opinion. The mild positive perception on the other hand implies mild satisfaction and agreement.

According to the finding, the majority of participants have a mild negative perception followed by neutrality and a small amount of positive perception towards the CBE crisis communication strategy. Even though almost all respondents say they were getting updates regarding the 2024 CBE's system glitch via social media, they have a skeptical opinion of CBE's social media use to

manage the narrative related to the crisis. Majorities (more than half) of participants have a partially negative sentiment, a quarter of participants fall to neutrality, and few respondents have a perception that swings between neutrality and positive for the following.

- ✓ CBE media engagement effectiveness to control the narrative and manage the crisis.
- ✓ CBE's Communication capability to manage the narrative surrounding the glitch
- ✓ The majority of respondents found CBE's media appearances to as uninformative, not reassuring.
- ✓ The majority of respondents do not believe CBE promptly responds to media inquiries.
- ✓ The majority of respondents do not believe CBE media strategies help to restore public trust.
- ✓ The majority of respondents do not believe in the effectiveness of CBE's social media usage to manage the narrative.
- ✓ A greater mild negative sentiment and neutrality perception for CBE's media strategy to manage the narrative surrounding the glitch

Timeliness and Transparency

- ✓ More than half of the respondents do not believe CBE communicated in a timely manner.
- ✓ The majority of the respondents were dissatisfied with the timeliness of CBE crisis communication.
- ✓ More than half of the respondents are skeptical of CBE's crisis communication credibility.

Participants' perception falls from mild negative sentiment to neutrality for the following:

- ✓ CBE's communications honesty and transparency.
- ✓ CBE's effort for providing regular updates on the progress of resolving the glitch.
- ✓ For CBE's crisis communications accessibility and clarity.
- ✓ For clearly expressing the cause of the glitch and the consequence.
- ✓ CBE's transparency for handling the crisis.

5.3. Conclusion

It was exhaustively discussed what crisis is over this research paper. Inarguably, a crisis occurs unexpectedly, and it poses a threat if it emerges unless it is managed seriously (Coombs, 2007 p. 19). How a crisis is managed determines the outcome whether to worsen or solve it.

If an organization vigilantly plans for a crisis, the likelihood of solving the problem promptly is much higher; however, if it fails, the likelihood of worsening the crisis is imminent. The main feature and component of crisis management is crisis communication; it is its backbone, as the need for information during the occurrence of a crisis is projected to a higher degree. Crisis communication is an essence of crisis management (Coombs, 2007). Effective crisis communication significantly helps an organization to regain trust, credibility and positive stakeholders' perception towards the organization. Whereas ineffective crisis communication will likely create stakeholders' negative perception to the organization, which may lead to organization reputational damage.

This study sought to examine the crisis communication strategy of CBE during the 2024 system glitch and stakeholders' perception through the eyeglasses of the theoretical framework of W.T Coomb's Situational Crisis Communication Theory (SCCT). Clear objectives were set to navigate through the relevant research method to answer RQ1, RQ2, RQ3, and RQ4.

Through the process, the demand for understanding the literature related to the crisis led to extensively reviewing the literature, which gave a broader insight into how to conduct the unusual incident of the 2024 CBE's crisis (glitch).

The peculiarity of the incident/crisis of the CBE 2024 crisis, which is a glitch and the consequent individual's involvement in illegal transactions and withdrawals, is that in most cases of crisis, organizations are held accountable for causing and worsening the crisis. In the 2024 CBE's system glitch, some customers who were involved in the illegal money withdrawal were also held accountable for their misdeeds. Such a crisis needs careful application of communication strategy since what the organizations say and do during a crisis matters.

Therefore, this study sought to find out which of Coomb's crisis response strategies was applied by CBE and stakeholders' perception towards the communication strategy. In here, it is vital to mention that the literature suggests crisis communication research to be audience-centered or

stakeholder-centered. For this reason, the research attempted to comprehensively address crisis communication issues of CBE from a multi-dimensional perspective. The mixed method was found to be appropriate for this study as content analysis and survey questionnaires were to be applied.

Through the content analysis, the finding shows that CBE had employed a variety of crisis communication strategies that fall under the basic three Coomb's SCCT crisis response clusters. More dominantly rebuilding, diminishment, denial, attacking the accuser, victimization, bolstering, apology and lesson-learned crisis communication strategies.

In terms of stakeholders' perception towards CBE's media engagement, the finding shows stakeholders were receiving more information about the system glitch on social media than any other media. This shows there was much information flow and circulation of news stories through social media about CBE's system glitch; nonetheless, the level of stakeholder satisfaction is very low in CBE's social media uses to control the narrative. Furthermore, stakeholders felt dissatisfied and held a mild negative sentiment and a neutral position toward CBE's communication timeliness and transparency. Only less than a quarter of participants are satisfied and hold a positive sentiment towards CBE's communication transparency and timeliness.

Comprehensively, the study finding shows CBE employed a variety of crisis communication strategies that fall under different categories of W.T. Coomb's Situational Crisis Communication Theory. In some instances, CBE communicated the crisis victimization, denial, scapegoat, shift the blame and diminishment; in other instances, CBE communicated using rebuild strategies and ingratiation.

The overall aggregate of stakeholders' perception towards CBE's crisis communication strategies swings between dissatisfaction and neutrality. In conclusion, it can be said that more than half of stakeholders have mild negative sentiments, some have neutral opinions, and only a few have shown positive sentiments toward CBE's crisis communication strategy.

5.4. Recommendations

The finding of this research unveiled that there is a lack of following a scientific approach to respond to crises when they occur in CBE. Over the course of this research, it was repetitively stated that a crisis is inevitable; thus, it is vital to plan for a crisis and if it occurs, it is essential to communicate following a scientific framework to minimize damage, protect customers, maintain trust, to shield reputational damage inflicted by the crisis.

Based on the empirical evidence of this research, the following are recommendations to CBE, and if applied in all organizations, it will help to handle a crisis successfully if it encounters one.

- ✓ CBE must develop a comprehensive, well-defined crisis communication plan that can be brought into effect during a crisis. Train their human power in the corporate communication department; by doing this, they can handle crises effectively.
- ✓ When a crisis occurs, organizations should first give instructional messages to protect people from physical and psychological harm. For instance, if a chemical spills out of a factory, the factory must instruct people living around it how to protect themselves and warn them to get away from the danger. In relation to glitches, financial institutions must instruct their customers what to do and what not to do. As in the case of CBE, the instructive message protects customers from the involvement of illegal money transfer and withdrawal. Instructive messages must be given within a few minutes of the crisis occurrence, and it can be done utilizing various social media platforms for swift coverage.
- ✓ Organizations must inform people and concerned bodies promptly about what the crisis is and consequential matters clearly within the one-hour time frame of the outset of the crisis. This helps concerned bodies from the deception of fake news/misinformation on social media and other since people like to hear about the crisis from the organization; silence opens the door for misinformation that may lead customers to panic.
 - ✓ A crisis communication manager with another crisis management team must assess the crisis type and severity of the crisis and then select the

crisis response strategy tailored to the crisis type based on the scientific approach of crisis communication. Assessing the crisis type helps to frame the crisis response communication based on the recommendations of SCCT and other crisis communication strategies such as image restoration theory.

- ✓ The crisis management team must clearly and promptly respond to media inquiries related to the crisis.
- ✓ Media usage, particularly social media for communicating the crisis is the best fit, as it allows proximal interaction with people (concerned bodies) and listening to their grievances over the crisis with social media post comments, replies, likes, dislikes and reactions.
- ✓ Organization: Whenever communicating the crisis have to be consistent; consistency refers to speaking with one voice/tone, but it doesn't mean only one person speaks. Consistency avoids message ambiguity and confusion.
- ✓ Organizations have to be transparent when communicating the crisis; clearly inform people what causes the crisis and the consequent damage. In addition, organizations must give access and provide information regarding the crisis to media regulatory bodies and to stakeholders. Besides, organizations must address stakeholders' concerns.
- ✓ Updates should be provided regularly concerning the crisis through social media and traditional media.
- ✓ When entering the post-crisis era (learning) stage, organizations need to follow the stakeholder reaction management communication approach by updating stakeholders on the resolution of the crisis and the continuity of normal business and cooperate with investigators.
- ✓ The learning stage includes gathering and analyzing information and evaluating what has been done during the crisis and what caused the cri

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Appendix 1: Survey Questionnaire

(Amharic and English Versions)

Amharic Survey Questionnaire

An Examination of Crisis Communication Strategy Employed By CBE: The 2024 System Glitch and Its Effect on Stakeholders' Perception

ክቡራትና ክቡራን :-

እኔ መስፍን ፀጋዬ በአዲስ አበባ ዩኒቨርሲቲ School of Journalism and Communication Graduate school of Public Relations and Strategic Communication ተማሪ ስሆን ። ለ Master of Art Degree የሚሟሟ ጥናት በ An examination of the crisis communication strategies employed by CBE during the 2024 system glitch በሚል ርዕስ ስር እየሰራሁ እገኛለሁ ።

የጥናቱ ዓላማ በ 2016 ዓ.ም በኢንባ የሲስተም ምታወክ(system glitch) ተከትሎ የተፈጠረውን ያልተፈቀደ የገንዘብ ዝውውር እና ወጭ ችግሮች ኢንባ በምን መልኩ እና እንዴት ከባለድርሻ አካላቶቹ (ከደንበኞቹ) ግንኙነት (communicate) አድርጎታል የሚለውን ለመመዘን ብቻ ነው።

ማብራሪያ:- ኢንባ ተብሎ በመጠይቁ የተቀመጠው ምህፃር የኢትዮጵያ ንግድ ባንክ ለማለት ነው።

እርሶም የ ንግድ ባንክ ደንበኛ ፣ ሰራተኛ ወይም የባንኩ ፕሪምየም ደንበኛ(ባለሀብት) አንዱ ስለሆኑ እነዚህን የኢትዮጵያ ንግድ ባንክ በ2016 የገጠመውን የሲስተም ምታወክ ተከትሎ የተፈጠረውን ቀውስ እንዴት ከሚኒኬት እንዳደረገው የተዘጋጁ መጠይቆችን በመመለስ ተባብሩ።

1. የሚሰጡት ምላሽ ለዚህ ርዕስ ጥናት ብቻ የሚውል ነው።
2. የመላሾች ማንነት በሚስጥር የተጠበቀ ነው።
3. ምላሾች በፍጹም ለሌላ ወገን አይሰጥም።

ውድ ጌዜዎትን ሰተው ይህን መጠይቅ ስለሞሉ በጣም አመሠግናለሁ ።
መስፍን ፀጋዬ

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ወይም በኢሜል mesfintsegaye246@gmail.com

አጠቃላይ መጠይቆች

1. ከባንኩ ጋር ያልዎት ግንኙነት*

ደንበኛ
የባንኩ ሰራተኛ
ፕሪምየም ደንበኛ (ባለሀብት)

2. ለምን ያህል ጊዜ ከባንኩ ጋር በ ደንበኝነት እና/ወይም ሰራተኛነት እና/ወይም በፕሪምየም ደንበኛ (ባለሀብትነት) ቆይቶ?*

ከአንድ አመት ያነሰ
1-3 ዓመት
3-5 ዓመት
5-10 ዓመት
ከአስር ዓመት በላይ

3. ከ ኢንባ ጋር ያለዎት ግንኙነት በምን ያህል ጊዜ ነው?*

ባነሰ መጠን
አልፎ አልፎ
በድግግሞሽ
በጣም በድግግሞሽ

የሚዲያ ውጤታማነት ለመለካት የተዘጋጁ መጠይቆች።

4. የኢንባ የሚዲያ አጠቃቀም (ፕሬስ ሪፊዥ እና የቃለ መጠይቆች ምላሽ) የደንበኞችን አመለካከት ከማሳመን አንፃር ምን ያህል ውጤታማ ነበረ ? *

በጣም ውጤታማ አልነበረም
ውጤታማ አልነበረም
ምንም ማለት አልፏልም
ውጤታማ ነበረ
በጣም ውጤታማ ነበረ

ከሚቀጥለው ሀሳብ ጋር በምን መጠን ያህል ይስማማሉ

5. ኢንባ ቀውሱን ለመቆጣጠር በሚዲያ በነበረው የተሳትፎ ሚና ብቁነት ጋር *

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፏልም
እስማማለሁ
በጣም እስማማለሁ

6. የኢንባ ግንኙነት፣ መልዕክቶች እና መረጃዎች የሲስተም መታወኩን(system glitch) ተከትሎ የሚነኩ አሉባልታዎችን ከመቆጣጠር አንፃር የብቁነት ሚና ጋር።*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፏልም
እስማማለሁ
በጣም እስማማለሁ

7. ኢንባ የሚዲያ አቀራረብ መረጃ ሰጪ እና እንድትመዘኑት የሚያደርግ ነበረ።*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፈልግም
እስማማለሁ
በጣም እስማማለሁ

8. ኢንባ ለሚዲያ መጠይቆች በ ሲስተም መታወኩ(system glitch)ተረድ አፋጣኝ ምላሽ ከመስጠት አንፃር ከነበረው የብቁነት ሚና ጋር።*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፈልግም
እስማማለሁ
በጣም እስማማለሁ

9. የኢንባ በቀውሱ ዙሪያ ላይ የሚዲያ ስትራቴጂ የደንበኞችን እምነት መልሷል ከሚለው ሀሳብ ጋር *

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፈልግም
እስማማለሁ
በጣም እስማማለሁ

የሚዲያ እና የመረጃ ምንጮችን ለመመዘን የተዘጋጁ መጠይቆች

10. ከሲስተም መታወኩ ጋር በተገናኘ በዋናነት መረጃ የሚደርሱት ከሚከተሉት በየትኛው የሚዲያ አማራጭ ነበረ?

የኢንባ ድህረ ገፅ
የኢንባ ኤሜል
የኢንባ የስልክ አፕ መረጃ አሳዋቂዎች
የዜና ድህረ ገጾች
በቴሌቪዥን
በሬዲዮ
በማህበራዊ ገጾች (ፊስ ቡክ፣ትዊተር፣ቴሌግራም ፣ ሊንክድን ፣ ዮ ቲዮብ፣ ቲክቶክ ወዘተ)
ከሰዎች አንደበት/ ጓደኛ እና የስራ ባልደረባን ጨምሮ
ሌላ አማራጭ ከነበረ ይግለፁ

ከሚከተሉት የሚዲያ አውታሮች ስለ ሲስተም መታወኩ(system glitch) ይደርሱት በነበረ መረጃ በምን ያህል መጠን ደስተኛ ነበሩ?

11. የኢንባ ድህረ ገፅ*

በጣም አልረከሁም
አልረከሁም
እርካታዬ ዝቅተኛ ነው

ምንም ማለት አልፏልግም
በመጠኑ እረከችያለሁ
እረከቼያለሁ
በጣም እረከቼያለሁ

12. የኢንባ ኤሜል*

በጣም አልረከሁም
አልረከሁም
እርካታዬ ዝቅተኛ ነው
ምንም ማለት አልፏልግም
በመጠኑ እረከችያለሁ
እረከቼያለሁ
በጣም እረከቼያለሁ

13. የኢንባ የስልክ አጥ መረጃ አሳዋቂዎች*

በጣም አልረከሁም
አልረከሁም
እርካታዬ ዝቅተኛ ነው
ምንም ማለት አልፏልግም
በመጠኑ እረከችያለሁ
እረከቼያለሁ
በጣም እረከቼያለሁ

14. የዜና ድህረ ገጾች*

በጣም አልረከሁም
አልረከሁም
እርካታዬ ዝቅተኛ ነው
ምንም ማለት አልፏልግም
በመጠኑ እረከችያለሁ
እረከቼያለሁ
በጣም እረከቼያለሁ

15. በቴሌቭዥን ዜናዎች እና ፕሮግራሞች*

በጣም አልረከሁም
አልረከሁም
እርካታዬ ዝቅተኛ ነው
ምንም ማለት አልፏልግም
በመጠኑ እረከችያለሁ
እረከቼያለሁ
በጣም እረከቼያለሁ

16. በሬዲዮ ዜናዎች እና ፕሮግራሞች*

በጣም አልረከሁም
አልረከሁም
እርካታዬ ዝቅተኛ ነው
ምንም ማለት አልፏልግም
በመጠኑ እረከችያለሁ

እረክቼያለሁ
በጣም እረክቼያለሁ

17.ከማህበራዊ ድረ ገጾች*

በጣም አልረከሁም
አልረከሁም
እርካታዬ ዝቅተኛ ነው
ምንም ማለት አልፈልግም
በመጠኑ እረከችያለሁ
እረክቼያለሁ
በጣም እረክቼያለሁ

18. የ ኢንባ በባንኩ የማህበራዊ ሚዲያዎች (social media) ስለሲስተም መታወኩ (system glitch)በቂ መረጃ በማቅረብ አሉባልታዎችን ከማስወገድ አንፃር የነበረው ሚና?*

በጣም ውጤታማ አልነበረም
ውጤታማ አልነበረም
ምንም ማለት አልፈልግም
ውጤታማ ነበረ
በጣም ውጤታማ ነበረ

19. ኢንባ በሁሉም የሚዲያ አማራጮች በሲስተም መታወኩ(system glitch) ዙሪያ ወጥ የሆነ መረጃ ከማቅረብ አንፃር የነበረው ሚና?*

በጣም ውጤታማ አልነበረም
ውጤታማ አልነበረም
ምንም ማለት አልፈልግም
ውጤታማ ነበረ
በጣም ውጤታማ ነበረ ::

20. የማህበራዊ ሚዲያዎች ምን ሚና ነበራቸው የኢንባ የሲስተም መታወክ(system glitch)በገጠመው ወቅት በቂ መረጃ ከማቅረብ አኳያ? የተለየ ፖስት እና አማራጮችን ተመልክተዋል?

21.የኢንባ የሚዲያ አጠቃቀም በወቅቱ የተፈጠረውን ችግር ለመረዳት አጋዥ ሆኖ አግኝተውታል ? አዎ ወይም አይ ያብራሩ

የደንበኞች (ባለድርሻ) አካላትን ምላሽ ለመመዘን የተዘጋጁ መጠይቆች::

22. የኢንባ በሲስተም መታወኩ ዙሪያ ግልፅ እና ለመረዳት በማያዳግት ሁኔታ መረጃ ያቀርብ (ከሚኒኬት) ነበረ ::
*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፈልግም
እስማማለሁ
በጣም እስማማለሁ

23. የኢንባ የመረጃ አቅርቦቱ(ኮሚኒኬሽን) በሲስተም መታወኩ(system glitch)ወቅት ጊዜውን የጠበቀ እና በየሂደቱ የሚፈጠሩትን ሁኔታዎችን አስገንዝቦ ነበረ።*

- በጣም አልስማማም
- አልስማማም
- ምንም ማለት አልፈልግም
- እስማማለሁ
- በጣም እስማማለሁ

24. የ ኢንባ በሲስተም መታወኩ የነበረኝን ስሜት በሚገባ የዳሰሰ/ያዳረሰ ነው።*

- በጣም አልስማማም
- አልስማማም
- ምንም ማለት አልፈልግም
- እስማማለሁ
- በጣም እስማማለሁ

25. የኢንባ የመረጃ አቅርቦት (ጉዳዩን ኮሚኒኬት) ያደረገበት መንደድ በተቋሙ ላይ የነበረኝን እምነት እና መተማመን ያሳደገ ነው።*

- በጣም አልስማማም
- አልስማማም
- ምንም ማለት አልፈልግም
- እስማማለሁ
- በጣም እስማማለሁ

26. የየኢንባ የመረጃ አቅርቦት(ኮሚኒኬሽን)(እንደ ባንኩ ደንበኛ ፣ ሰራተኛ ፣ እንደ ባለሀብት)ዋጋ ያለኝ ሆኖ እንዲሰማኝ አድርጓል።*

- በጣም አልስማማም
- አልስማማም
- ምንም ማለት አልፈልግም
- እስማማለሁ
- በጣም እስማማለሁ

27. የኢንባ የመረጃ አቅርቦት (ኮሚኒኬሽን)በሲስተም መታወኩ(system glitch)ዙሪያ በቂ ግንዛቤ እንዲኖረኝ አድርጓል።*

- በጣም አልስማማም
- አልስማማም
- ምንም ማለት አልፈልግም
- እስማማለሁ
- በጣም እስማማለሁ

28. የ ኢንባ በሲስተም መታወኩ የነበረኝን ስሜት በሚገባ የዳሰሰ/ያዳረሰ ነው
*

- በጣም አልስማማም
- አልስማማም
- ምንም ማለት አልፈልግም
- እስማማለሁ
- በጣም እስማማለሁ

29. የኢንባ በሲስተም (system) ለሚፈጠሩ ችግሮች መፍትሄ ይሰጣል የሚል እምነቴ አድጓል።*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፈልግም
እስማማለሁ
በጣም እስማማለሁ

የ ኢንባ የመረጃ አቅርቦት ጊዜውን የጠበቀ እና ግልፅኝነትን የተሞላ ስለመሆኑ ለመመዘን ለደንበኞች (ባለድርሻ አካላት የተዘጋጁ ጥያቄዎች

30. የኢንባ የሲስተም መታወኩን(system glitch)ምክንያት እና ተያያዥ ጉዳዮች ግልፅ የሆነ መረጃ ያቀርብ ነበር(በግልፅነት ኮሚኒኬት ያደርግ)ነበር።*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፈልግም
እስማማለሁ
በጣም እስማማለሁ

31. ኢንባ ስለ ሲስተም መታወኩ (system glitch)ወቅቱን በጠበቀ ሁኔታ ፈጣን መረጃ(ኮሚኒኬት) አቅርቧል/አድርጓል።
*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፈልግም
እስማማለሁ
በጣም እስማማለሁ

32. ኢንባ የሲስተም መታወኩን(system glitch) ሂደት ለመፍታት የሚደረገውን ጥረት የተመለከተ በየወቅቱ አዳዲስ መረጃዎችን (ኮሚኒኬት ያደርግ)ያቀርብ ነበር።
*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፈልግም
እስማማለሁ
በጣም እስማማለሁ

33. ኢንባ ግልፅ እና ለመረዳት የሚቻል መረጃ በ ሲስተም መታወኩ ዙሪያ በአግባቡ መረጃ አቅርቧል*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፈልግም
እስማማለሁ
በጣም እስማማለሁ

34. የኢንባ በ 2016 ዓ.ም በገጠመው የሲስተም መታወክ(system glitch) ችግርን ምክንያት እና ተያያዥ ጉዳዮች በማሳወቅ በኩል ምን ያህል ግልፅነት ነበረው ብለው ያስባሉ።*

በጣም ግልፅነት ይጎድለዋል
ግልፅነት ይጎድለዋል

ምንም ማለት አልፏልግም
ግልፅ ነበረ
በጣም ግልፅ ነበረ

35. የኢንባ የሲስተም ማታወኩን (system glitch) የያዘበትና የፈታበት ሙንገድ ግልፅነት የተሞላ ነበረ ::

*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፏልግም
እስማማለሁ
በጣም እስማማለሁ

36. ስለ አንባ የ 2016 ዓ.ም የቀውስ ወቅት ግንኙነት (crisis communication) ዙሪ የግልፅነት መጠን ምን ይሰማዎታል?

*

በጣም ግልፅነት ይጎድለዋል
ግልፅነት ይጎድለዋል
ምንም ማለት አልፏልግም
ግልፅነት ነበረው
በጣም ግልፅነት ነበረው

37. በምን ያህል መጠን የኢንባ የቀውስ ወቅት ግንኙነት (crisis communication) ታማኝ እና ትክክለኛ ነበር ከሚለው ሀሳብ

ጋር:::*

በጣም አልስማማም
አልስማማም
ምንም ማለት አልፏልግም
እስማማለሁ
በጣም እስማማለሁ

38. የ ኢንባ በሲስተም ማታወኩ (system glitch) ዙሪያ ባቀረበው መረጃ (ኮሚኒኬሽን) ጊዜውን የጠበቀ መሆን ላይ በምን ያህል መጠን ለ ረክተዋል ::*

በጣም አልረካሁም
አልረካሁም
እርካታዬ ዝቅተኛ ነው
ምንም ማለት አልፏልግም
በመጠኑ እረካችያለሁ
እረክቼያለሁ
በጣም እረክቼያለሁ

39. የኢንባ በ2016 ዓ.ም በደረሰበት የሲስተም ማታወክ(system glitch) ቀውስ ግንኙነት (ኮሚኒኬት) ላይ ግልፅነት ነበረው ብለው ያምናሉ? ከሆነ የቱ ጋር እንደሆነ በምሳሌ አስደግፈው እንዲያሳዩ ይጠየቃሉ/ ካልሆነም ጎድለት የነበረበትን ቦታ በምሳሌ ያሳዩ::

Your answer

40.ምን ያህል ጠቃሚ ነበረ ለእርሶ እንደ ደንበኛ ወይም ሰራተኛ ወይም ባለሀብት በተፈጠረው ቀውስ ዙሪያ ኢንባ በግልፅ ግንኙነት(ኮሚኒኬት) ማድረግ ፤ በእርግጥ የእርሶን በባንኩ ላይ ያለዎትን አሜኔታ በሚያሳድግ መልኩ ነበረ?

አጠቃላይ የግንኙነት (ኮሚኒኬሽን) መጠይቆች።

41.የትኛው የ ኢንባ የቀውስ ጊዜ ግንኙነት ዘርፍ ውጤታማ ነበረ?

42.የትኛው የ ኢንባ የቀውስ ጊዜ ግንኙነት (crisis communication) ዘርፍ ቢሻሻል ብለው ያምናሉ።

43.በ 2016 ከተፈጠረው የሲስተም ምታወክ (system glitch) በኢንባ ጉዳዩን የያዘበት ሁኔታ ላይ አስተያየት ካለዎት።

English Survey Questionnaire

An examination of crisis Communication Strategy employed by CBE: The 2024 system glitch and its effect on Stakeholders' Perception

Dear Respondents,

I am Mesfin Tsegaye a student at Addis Ababa University School of Journalism and Communication Graduate School of Public Relations and Strategic Communication. Recently, i am doing my research paper by the title

" An examination of the crisis Communication Strategy employed by CBE during the 2024 system glitch, " for a partial fulfillment of the requirements of Master of Arts degree.

Objective of this study is to examine the communication aspect of CBE during the 2024 system glitch that resulted a massive unauthorized money withdrawal and transaction.

Attention: The abbreviation CBE in the questionnaire refers to Commercial Bank of Ethiopia.

As you are a stakeholder (customer and/or employee and/or premium customer (investors)) affected by the incident. The following survey questionnaires are designed to examine how CBE communicated the incident. Thus, i am earnestly asking you to fill the questionnaires. I want to assure you:

1. Your response will only be used for this research purpose only.
2. Your identity remains anonymous.
3. Your response will not be accessed by third party.

Thank you for giving your precious time to respond to these questionnaires.

Your cooperation is highly appreciated,

Mesfin Tsegaye

Contact No: - +2510913964566

+2510910149442

+2510799141814

Mail address: mesfintsegaye246@gmail.com

1. Your Role:*

Bank Employee

Customer

Investor

Other (Please specify: _____)

2. How long have you been a CBE [employee/customer/investor]?

Less than 1 year

1-3 years

3-5 years

5-10 years

More than 10 years

3. How frequently do you interact with CBE communications?

Rarely

Occasionally

Frequently

Very Frequently

Media Engagement Strategies

4. How effective were CBE's media responses (e.g., press releases, interviews) in managing public perception during the crisis?*

Very ineffective

ineffective

Neutral

Effective

Very effective

(Instructions: Please answer all questions to the best of your ability. For Likert scale questions, use the following scale: 1 =

Strongly Disagree, 5 = Strongly Agree. For multiple-choice questions, check all that apply.)

5. CBE's media engagement effectively managed the crisis.*

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

6. CBE's communication controlled the narrative surrounding the glitch. *

Strongly Disagree

Disagree

Neutral

Agree
Strongly Agree

7. CBE's media appearances were informative and reassuring. *

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

8. CBE responded promptly to media inquiries.

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

9. CBE's media strategy helped to restore public trust.*

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

Media Outlets & Information Sources

10. Where did you primarily receive information about the 2024 system glitch? *

BE Website
CBE Email Updates
CBE App Notifications
News Websites (e.g., [List prominent news sites])
Television News
Radio News
Social Media (e.g., Twitter, Facebook, Telegram, WhatsApp, Instagram, LinkedIn etc.)
Word of mouth/Colleagues
I was receiving from all the above sources

Other (Please Specify: _____)

How satisfied were you with the information you received from the following source

11. CBE Website
Strongly Dissatisfied
Dissatisfied
Somewhat dissatisfied
Indifferent
Somewhat satisfied
Satisfied
Very satisfied

12. CBE Email Updates*

Strongly Dissatisfied
Dissatisfied
Somewhat dissatisfied

Indifferent
Somewhat satisfied
Satisfied
Very satisfied

13. CBE App notifications*

Strongly Dissatisfied
Dissatisfied
Somewhat dissatisfied
Indifferent
Somewhat satisfied
Satisfied
Very satisfied

14. News Websites*

Strongly Dissatisfied
Dissatisfied
Somewhat dissatisfied
Indifferent
Somewhat satisfied
Satisfied
Very satisfied

15. Television News*

Strongly Dissatisfied
Dissatisfied
Somewhat dissatisfied
Indifferent
Somewhat satisfied
Satisfied
Very satisfied

16. Radio News*

Strongly Dissatisfied
Dissatisfied
Somewhat dissatisfied
Indifferent
Somewhat satisfied
Satisfied
Very satisfied

17. Social Media*

Strongly Dissatisfied
Dissatisfied
Somewhat dissatisfied
Indifferent
Somewhat satisfied
Satisfied
Very satisfied

18. CBE's use of social media helped manage the narrative surrounding the glitch*

Strongly disagree
Disagree
Neutral

Agree
Strongly agree

19. CBE's communication was consistent across different media channels*

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

20. What role did social media play in how CBE communicated during the crisis? Were there any specific posts or platforms that stood out to you?

21. Did you find CBE's media engagement helpful in understanding the situation? Why or why not?

Stakeholder Reactions

How did other stakeholders (e.g., customers, employees, media) react to CBE's crisis communication?

22. CBE provided clear and understandable communication about the system glitch
Strongly disagree
Disagree
Neutral
Agree
Strongly Agree

23. CBE's communication was timely and kept me informed of progress. *

Strongly disagree
Disagree
Neutral
Agree
Strongly Agree

24. CBE effectively addressed my concerns during the crisis. *

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

25. CBE's communication built my trust and confidence in the organization*

Strongly disagree
Disagree
Neutral
Agree
Strongly Agree

26. CBE's communication made me feel valued as a [employee/customer/investor]. *

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

27. CBE's communication made me feel informed about the system glitch. *

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

28. CBE's communication addressed my concerns effectively. *

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

29. I felt confident in CBE's ability to resolve the system issues. *

Strongly disagree
Disagree
Neutral
Agree
Strongly Agree

Timeliness and Transparency

30. CBE's communication was transparent and honest.

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

31. CBE communicated the system glitch in a timely manner. *

Strongly disagree
Disagree
Neutral
Agree
Strongly Agree

32. CBE provided regular updates on the progress of resolving the glitch. *

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

33. CBE's communication was easily accessible and understandable. *

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

34. CBE clearly explained the causes and consequences of the glitch*

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

35. I felt that CBE was transparent about its handling of the glitch. *

Strongly disagree
Disagree
Neutral
Agree
Strongly agree

36. How do you feel about the transparency of CBE's communication during the crisis?*

Very Opaque
Opaque
Neutral
Transparent
Very Transparent

37. To what extent do you think CBE's crisis communication was honest and credible?*

Not Credible at All
Not Credible
Neutral
Credible
Very Credible

38. How satisfied were you with the timeliness of CBE's communication regarding the crisis?

Strongly Dissatisfied
Dissatisfied
Somewhat dissatisfied
Indifferent
Somewhat satisfied
Satisfied
Very satisfied

39. Do you think CBE was transparent in their communication during the crisis? Can you provide an example of a moment where you felt transparency was either maintained or lacking?

40. How important was it for you that CBE communicated openly about the issue, and did they do so in a way that built your trust?

Overall Communication Effectiveness

41. What aspects of CBE's crisis communication were most effective?

42. What aspects of CBE's crisis communication could be improved?

43. Do you have any other comments on CBE's handling of the 2024 system glitch?

Appendix 2: Letter from AAU Media and Communication School to CBE



ሚዲያና ኮሚዩኒኬሽን ትምህርት ቤት
School of Media and Communication

የትምህርት ቤት ኃላፊ
School Head's Office

ቀን:- መጋቢት 12 ቀን /2017 ዓ.ም
ቁጥር: ጋ/ኮት/270/2017/2025

ለ: ኢትዮጵያ ንግድ ባንክ ዋና መስራ ቤት
አዲስ አበባ

ጉዳይ:- ትብብርን ይመልከታል

መስፍን ፀጋዬ የመታወቂያ ቁጥሩ GSE/8160/15 የሆነ በአዲስ አበባ ዩኒቨርሲቲ ሚዲያና ኮሚዩኒኬሽን ትምህርት ቤት የሶስተኛ ዓመት የማስተርስ ተማሪ ሲሆን በአሁኑ ወቅት የመመረቂያ ጥናታዊ ጽሁፉን "An Examination Of Crisis Communication Strategy employed by CBE during the 2024 System glitch" በሚል ርዕስ በመስራት ላይ ይገኛል :: ስለሆነም ጥናቱን በተገቢው መልኩ እንዲያከናውን መረጃዎችን በመስጠት ትብብር እንዲደረግለት እየጠየቅን፤ የሚወስደውም መረጃ ለትምህርት ምርምር ግብአት ብቻ የሚውል መሆኑን እናሳውቃለን። ለሚደረግለት ትብብር ከወዲሁ ለማመስገን እንወዳለን።

ከሰላምታ ጋር



አብዱላዚዝ ዲኖ (ዶ/ር)

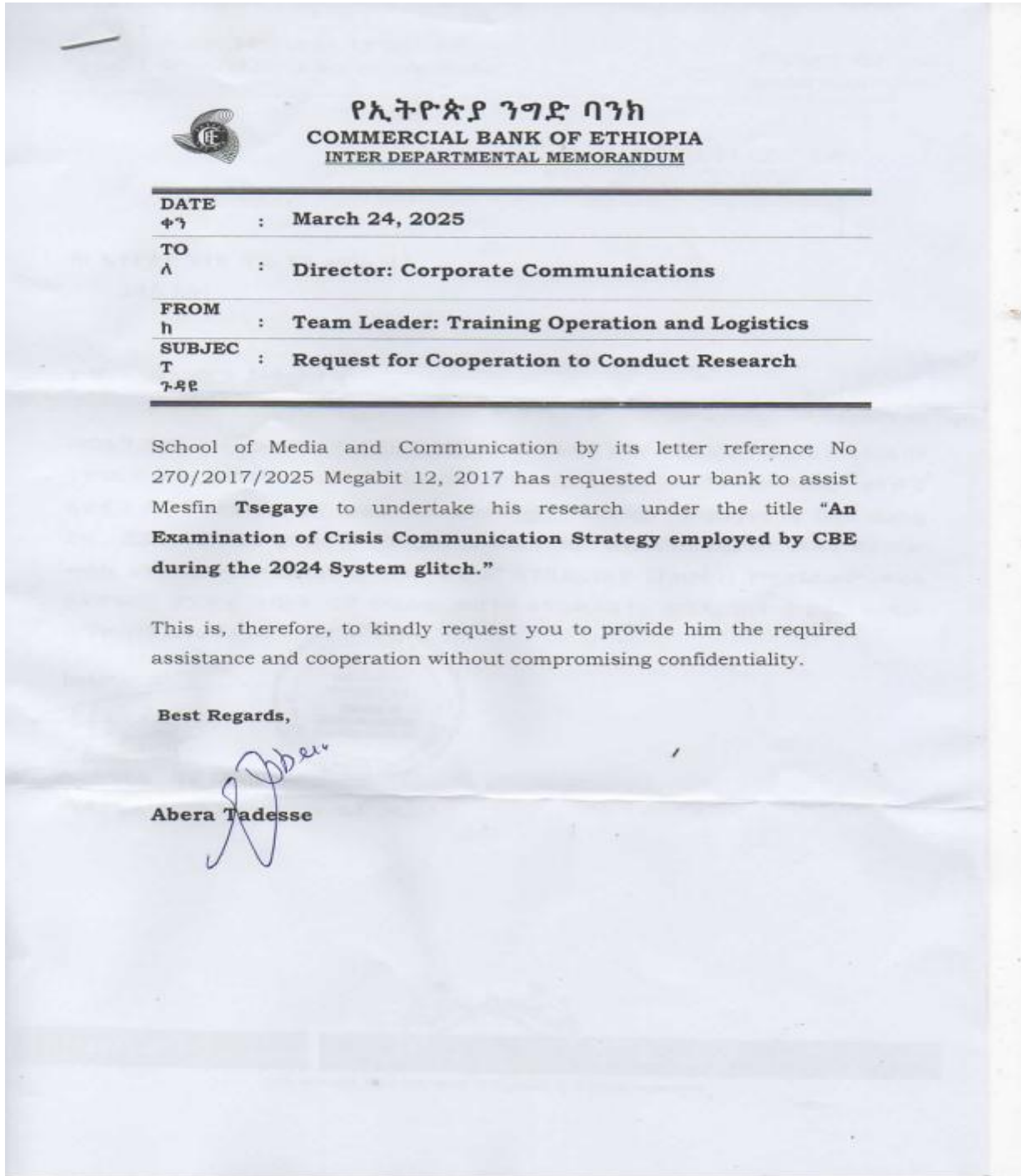
ሚዲያና ኮሚዩኒኬሽን ትምህርት ቤት ኃላፊ

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SEEK WISDOM, ELEVATE YOUR INTELLECT, AND SERVE HUMANITY

Appendix 3: CBE Internal Memo and CBE letter to Addis Ababa University



Appendix 4: Consent letter from Commercial Bank of Ethiopia



**የኢትዮጵያ ንግድ ባንክ
COMMERCIAL BANK OF ETHIOPIA**

ስልክ: 011-551 50 04, 011 551 50 00
Tel.

SWIFT-CBETETAA
ፋክስ 251-11-551 45 22
FAX:

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cbe_operation@combanketh.com
Website: www.combanketh.com

ሜ.ሳ.ቁ. 255
P.O.Box

አዲስ አበባ
ኢትዮጵያ
ADDIS ABABA
ETHIOPIA

ሕግ/ደአ/277/25

ሚያዝያ 01 ቀን 2017 ዓ.ም

ለአዲስ አበባ ዩኒቨርሲቲ
ሚዲያና ኮምዩኒኬሽን ትምህርት
አዲስ አበባ

ጉዳይ:- ትብብር የተደረገ መሆኑን ስለማሳወቅ

በዩኒቨርሲቲያችሁ በሚዲያና ኮምዩኒኬሽን ትምህርት ቤት 3ተኛ አመት የማስተርስ ተማሪ የሆኑት አቶ መስፍን ፀጋዬ ለመመረቁያ ጥናታዊ ፅሁፍ የሚረዱቸው መረጃዎችን በመስጠት ትብብር እንዲደረግላቸው በቁጥር ጋ/ኮት/270/2017/2025 በቀን መጋቢት 12 /2017 በተጻፈ ደብዳቤ መጠየቃችሁ ይታወሳል፡፡

ስለሆነም ለተማሪ መስፍን ፀጋዬ መረጃዎቹን በመስጠት ትብብር ያደረግንላቸው መሆኑን እንገልጻለን፡፡

ከሰላምታ ጋር



ብርሀኑ ኃይሉ
ተ/ሥራ አስኪያጅ - ሕዝብ ግንኙነትና ሚዲያ አስተዳደር