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COLLEGE OF HUMANITIES, LANGUAGE STUDIES,
JOURNALISM AND COMMUNICATION

SCHOOL OF JOURNALISM AND COMMUNICATION

The Effectiveness of Social Media as a Communication Platform
During a Crisis in Public Relation; Insight of Commercial Bank of
Ethiopia.

BY

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Oct., 2024

ETHIOPIA, ADDIS ABABA

DECLARATION

I, the undersigned, declare that this research project entitled "The Effectiveness of Social Media as a Communication Platform During a Crisis in Public Relation; Insight of Commercial Bank of Ethiopia" is my original work and has not been presented for any degree in any other University and that all the sources of materials used for the thesis have been duly acknowledged.

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ACKNOWLEDGMENT

I would like to express my deepest gratitude to my family for their unwavering support throughout My life. To my father, AtoZelalemDemeke, and my mother, EnatneshAnteneh, thank you for your guidance, encouragement, and belief in me. Your unconditional love has been a constant source of strength. To my brothers and sisters, your support have been invaluable. I am truly blessed to have such a wonderful family, and I dedicate this work to all of you.

I would like to express my heartfelt gratitude to my research advisor, Dr. Elias Worku an instructor in School of Journalism and Communications, College of Humanities, Language Studies, Journalism and Communications at Addis Ababa University. Your support, guidance, and mentorship have been instrumental in shaping my academic and professional growth. Dr. Elias's deep expertise, extensive experience, and profound knowledge in the field have consistently provided me with the direction and clarity I needed to navigate the complexities of my research. His accessibility, responsiveness and empathetic nature have been truly inspiring. Dr. Elias's approach, and constructive feedback, has been invaluable in my growth as a researcher. I am deeply grateful for the privilege of having Dr. Elias Worku as my research advisor, and I will carry the lessons I've learned from him throughout my future endeavors.

I am also deeply grateful to my dear friends, who have been by my side every step of the way. Your camaraderie, intellectual discussions, and moments of laughter have sustained me during this journey. Thank you for your willingness to listen, provide feedback, and celebrate the small victories. I am truly fortunate to have such a supportive network of friends, and I appreciate each of you more than words can express.

ABSTRACT

This study investigates the impact of social media in public relation during crisis communication within the Ethiopian banking sector, focusing on the Commercial Bank of Ethiopia (CBE). It examines the role of social media platforms to manage crises, correct misinformation, and maintain reputation, the advantages and drawbacks of social media as a tool for crisis communication. Employing a mixed-methods approach, the research combines qualitative interviews, quantitative surveys and the case study of the CBE system disruption in March 2024. The study reveals that social media platforms, like Facebook, are highly effective for real-time crisis communication, enabling rapid dissemination of information and direct engagement with the public. However, limitations such as the spread of misinformation, uneven access to digital platforms, hinder the full potential of these platforms. The study underscore the need for proactive social media monitoring and a hybrid communication approach—combining social media with traditional methods—to effectively reach a diverse audience and ensure long-term trust recovery. Facebook, Telegram, and TikTok are the most preferred social media platforms for crisis communication. The research highlights the effectiveness of various social media strategies, identifying key factors and strategies such as transparency, speed of response, multimedia-driven approach, and engagement that bolster communication during crises. The study highlights CBE’s inconsistent posting, over-reliance on text updates, and limited engagement with stakeholders. This research contributes to public relations theory by extending Coombs' Situational Crisis Communication Theory (SCCT) and offers practical insights for public relations professionals in the Ethiopian banking sector, recommending strategies such as timely updates, content diversity, accurate information dissemination, and empathetic two-way engagement to enhance the effectiveness of crisis communication.

Keywords: crisis communication, social media, hybrid communication strategy, Commercial Bank of Ethiopia, stakeholder engagement, public trust

LISTS LIST OF ACRONYMS

CBE- Commercial Bank of Ethiopia

CEO- Chief Executive Officer

SCCT- Situational crisis communication theory

PR- Public Relations

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CHAPTER ONE

1.1 BACKGROUND OF THE STUDY

In recent years, communication methods and behaviors have experienced a profound transformation due to the advent of new communication technologies. The attributes of immediacy, ubiquity, and accessibility associated with these technologies have significantly impacted banks communication, particularly within the realm of crisis communication. The widespread availability of the internet and social media platforms has enabled individuals and organizations to reach large audiences globally, revolutionizing how crises are managed and communicated (Argenti, 2006). Crisis communication, as defined by Freberg et al. (2013), refers to the process of disseminating critical information to the right audiences effectively and efficiently during crises. The goal is to provide accurate, timely, and transparent information aimed at reducing harm, describing the incident, and outlining potential consequences and responses (Reynolds & Seeger, 2005). The rise of social media has further enhanced the capacity of organizations to manage crises by facilitating real-time communication, reducing costs, and improving accountability (Landau, 2011).

In Ethiopia, traditional media channels such as print, radio, and television have historically dominated the communication sphere. However, the emergence of social media platforms like Facebook has transformed how organizations communicate with stakeholders. The rapid growth of internet access and smartphone usage has fostered a shift towards these platforms, making them key tools for public relations and crisis management. Crisis situations, such as the system disruption incident experienced by the CBE on March 16, 2024, highlight the critical role of social media in managing public perceptions and facilitating timely communication. During such crises, effective communication strategies are essential to mitigate reputational damage and ensure stakeholder trust. Stakeholders' expectations for transparency and swift responses necessitate that organizations leverage social media for real-time updates and engagement.

The study investigates how social media influenced crisis communication strategies, how it affected public perceptions and stakeholder trust and examined CBE's utilization of social media platforms during a critical system malfunction in March 2024. The research encompasses a detailed analysis of Facebook's role in crisis communications management. The study incorporates multiple data collection methods which includes literature reviews, stakeholder interviews, and detailed case study

analysis of the system disruption incident. Primary data was collected through surveys and interviews with CBE employees, customers, and communication professionals, providing rich insights into the crisis communication approach.

The research framework focuses particularly on examining how a social media platform influences crisis communication strategies and their subsequent impact on public trust. While social media offers rapid information dissemination capabilities, it simultaneously presents significant challenges in managing misinformation spread. This dual nature of social media communications creates complex dynamics for public relations practitioners. The study's significance lies in its contribution to both theoretical understanding and practical applications in crisis management. Through systematic analysis of CBE's experience, this research aims to develop actionable recommendations for organizations navigating crisis situations in the digital age.

1.2 STATEMENT OF THE PROBLEM

In Ethiopia, the banking sector faces unique challenges in managing crises effectively, compounded by a rapidly evolving digital landscape where social media has become a prevalent communication tool. Despite the increasing adoption of platforms such as Facebook and Telegram among the Ethiopian populace, there remains a significant gap in the understanding and application of effective social media strategies for crisis communication. Traditional media channels, which once dominated the communication landscape, often lack the immediacy and interactive nature required to address urgent crises effectively.

There is a critical need to explore how Ethiopian banks, including the CBE, utilize social media in times of crisis to manage public perception, rectify misinformation, and engage transparently with stakeholders. Previous studies have highlighted the tendency of organizations to struggle with informing the public and maintaining trust during crises, leading to potential reputational damage and loss of consumer confidence. Additionally, the fragmented nature of public communication during crises, often characterized by delayed responses and inadequate stakeholder engagement, exacerbates the challenges faced by organizations. Furthermore, existing research on social media crisis communication in Ethiopia is limited, leaving a knowledge gap that impedes the development of robust crisis communication strategies tailored specifically to the local context. This study aims to address these deficiencies by examining the effectiveness of social media as a crisis communication tool in the Ethiopian banking sector, providing insights that can enhance public relations practices and ensure resilient organizational responses to crises.

1.3 RESEARCH QUESTIONS

Overarching Research Question:

How effective is social media, particularly Facebook, as a communication platform in managing crisis situations in public relations, with specific reference to its effectiveness on crisis communication at the Commercial Bank of Ethiopia?

The following questions were raised in the study to assist with answering the overarching research question of assessment on the role of social media platforms with reference to crisis communication in Public Relations;

- What is the advantage and disadvantage of using social media as a communication platform during a crisis in CBE?
- Which media platform is preferred for crisis communication, and which social media platform is the most effective in reaching the target audiences during a crisis?
- What strategies and factors contribute to the effectiveness of social media PR techniques applied in crisis communication?

1.4 OBJECTIVES OF THE STUDY

1.4.1 General Objective

The general objective of this research is to evaluate the effectiveness of social media as a communication platform during crisis situations in public relations, with specific insights into the practices and outcomes observed at the Commercial Bank of Ethiopia.

1.4.2 Specific objectives

Specifically, the objectives of this study are:

- ✓ To assess the effectiveness of social media particularly, Facebook in crisis communication in the field of public relations in CBE.
- ✓ To evaluate the advantages and disadvantages of utilizing social media as a PR communication platform during a crisis for Commercial Bank of Ethiopia.
- ✓ To identify strategies and factors contribute to the effectiveness of social media PR techniques applied in crisis communication.
- ✓ To identify the most preferred and effective platforms for crisis communication.

1.5 SIGNIFICANCE OF STUDY

The study can be significant at least for the following four reasons.

First, it is crucial for public relations professionals to be knowledgeable and proficient with the various tools and strategies accessible to them given the advent of technology, social media, and digital opportunities. Knowing how to use these technologies effectively for a crisis communication will be made possible by determining the role of social media platform based on PR in crisis communication. Second, it assist professionals in determining which tools are most suited to their needs by providing a greater understanding of the advantages and disadvantages of implementing social media platform for crisis communication. Thirdly, it offers a chance to determine whether present methods are successful in bringing about the desired results in crisis communication. Practitioners can learn how to further insight their crisis management techniques by investigating the most recent PR techniques and crisis communication strategies. Fourth, it provides the opportunity to explore how social media platform may or may not be used to successfully reach target audiences in crisis situations. PR professionals can better understand which tactics connect with their target audiences and spark significant conversations by evaluating current methods.

Generally, the purpose of this study aimed to social media platform for crisis management within commercial bank of Ethiopia PR. Therefore, the findings of this study had a great contribution to the body of knowledge by identifying how social media helpful in Ethiopia:-

- ✓ To contribute to the knowledge gap by investigating how banks use Facebook as a public relations tool in the Ethiopia context by examining CBE.
- ✓ To pinpoint the benefits and drawbacks of employing social media public relations tools in a crisis in Ethiopia context by examining CBE.
- ✓ To investigate the effectiveness of social media strategies in crisis communication for the commercial bank of Ethiopia, focusing on their impact on crisis communications.

Finally, it serves as a base for other researchers who want to do a further research on this topic.

1.6 SCOPE OF THE STUDY

This research focused on examining the impact of social media platforms, particularly Facebook, as a communication tool during crises in public relations within the context of Ethiopia. The study was geographically confined to Addis Ababa, Ethiopia, with all respondents being residents of the city. This location was chosen as it represents the primary focus area for the study's survey and data collection efforts.

The research specifically investigated the Commercial Bank of Ethiopia to address the study objective, serving as a case study to analyze the practical implementation of social media in handling crisis communication within the Ethiopian setting. The study aimed to assess how effectively social media, particularly Facebook, is utilized in mitigating public relations crises.

In order to provide a comprehensive analysis, the study integrated data from the period between January, 2023 to April 16th 2024 G.C. This timeframe was selected to assess the application of social media in crisis communication during a well-defined and relevant window of time.

1.7 ORGANIZATION OF THE STUDY

The research project report organized into five chapters.

In chapter one the research paper covered an overview of the background of the study, statement of the problem, research objectives, and the research questions, significance of the study, scope of the study and limitations of the study. Chapter two included a review of pertinent material, a conceptual and theoretical framework for the study, and review of existing studies. Chapter three included a research paradigm, research approach, research design, data collection methods, data analysis approach, reliability, validity and ethical considerations. Chapter four address on analysis of data and results presentation, the summary of findings and discussion and encompass as per the study objectives. In the final chapter five conclusions and recommendations, which are done as the objectives of the study, limitations and future research directions are included.

CHAPTER TWO

2. LITERATURE REVIEW

Introduction

In this chapter, a survey of the literature on crisis communication is discussed, including its definition, characteristics, causes, related theories, features, and the significance of online Medias. To give readers a thorough knowledge of the subject, other secondary sources related to the research topic to establish a deeper understanding of the role of public relations in crisis communication and its impact to limit the damage and rebuilt organizational reputation. The chapter is divided into three sections: the theoretical framework, the conceptual framework, and the review of empirical studies.

Public relations is a strategic communication strategy used by organizations to build good relationships with the public, involving interactions with interested audiences, potential customers, workers, representatives, and administration. (Elliot, 2012) It involves the exchange of information between an organization and the public, aiming to avoid negative publicity and enhance a positive reputation. (Szondi, 2010) It involves using means to create a sense of certainty and sensitivity. (Petrovici, 2014) Public Relations manages problems, updates management, warns, and uses research and ethical communication. (TenchandYeomans, 2009)

2.1 THEORETICAL FRAMEWORK

The study primarily examines crisis communication within public relations, exploring several key concepts and theories related to the subject. It outlines the understanding of crisis communication as a strategic tool used by organizations to manage reputational risks and maintain relationships with stakeholders. The framework includes critical perspectives on the dynamics of communication during crises, emphasizing the significance of effective response strategies. Key elements discussed include the excellence theory, image restoration theory, and the Situational Crisis Communication Theory (SCCT), which posits that stakeholder perceptions of crises influence their responses and interactions with the organization. The framework is structured to highlight the importance of understanding both theoretical and practical dimensions of crisis communication, situating the discussion within the broader context of public relations practices.

2.1.1 Crisis Communication

A crisis can lead to negative publicity from media and external groups, such as shareholders, politicians, and environmental pressure groups. If not handled well, crises can disrupt a company's normal operations and potentially lead to its downfall. (Regester,2008) Crisis communication is crucial for corporations to manage and protect their reputation. (Muralidharan, Dillistone& Shin, 2011) Crisis situations can arise at any time and place, impacting everyone, businesses, and individuals. Despite the frequency, we have trained ourselves to believe they won't impact us, as it's human nature to seek solutions. (Guth- Marsh, 2005) It is a serious threat, can occur within or outside a company, potentially negatively impacting the company, stakeholders, or the industry if not managed well. (Coombs, 1999)

Communication is the cornerstone of crisis management. Crisis communication is crucial to managing public relations and preserving an organization's reputation in crisis times. It assesses an organization's ability to successfully respond to and interact with groups that are at danger of a communication breakdown. (Doorley, J., & Garcia, H. F.2015)

Crisis communication includes contacts during the crisis and also includes talks that take place before, during, and after the crisis. The interaction that takes place between an organization and its stakeholders before to, during, and after a crisis is known as crisis communication, according to Banks (2007), Crisis communication is different things used to handle crises and lessen the actual damage. The aim is to protect the company, its people, and the industry from harm by stopping or reducing the bad effects of the crisis that happened. This crisis communication is about how to deal with a crisis, as well as how to prevent it from happening and how to get ready for it. Crisis communication is a way to handle problems when they happen. It's a part of making things better when things go wrong. It means making plans to protect organization and/or its stakeholders from the bad effects of a crisis, according to Coombs, (2010)

Effective crisis communication may mitigate a company's reputational harm, and management's remarks during a crisis significantly influence the public's perception of the issue. The goal of crisis communication is to inform various stakeholders about the issue in order to meet their concerns and interests. (Doorley, J., & Garcia, H. F., 2015) Success will be aided by open

communication with the right parties/people; on the other hand, improper communication will exacerbate the current state of affairs. (Floreddu, P. B. & Cabiddu, F. 2014)

The most important thing in a crisis is to communicate clearly. Who we speak to, about what, and how often, affect how easily we can leave an uncomfortable situation without causing too much harm. PR specialists must be a part of any organization's crisis management teams, and personnel with specific training should be in charge of handling communications during a crisis. Crisis communication is a different part of public relations within a company. (Fearn-Banks, 2002) To maintain their image and trustworthiness, businesses must provide consistent and reliable information. Inconsistencies and inaccurate information might mislead the public and damage the company's reputation. To maintain consistency of the public communications, the management should appoint a good speaker and keep them informed. (Carney and Jorden, 1993)

In a crisis, it's important to communicate well to calm people down and prevent bad reactions from the public. When communicating amid a crisis, public institutions may act badly for their own benefit and not others. A company's bad reputation from previous problems and controversies can make it more likely to run into trouble in the future. When crisis happens, people's lives and the reputation of a company or organization could be in danger. The capacity to communicate well with individuals who have a stake within the occasion may decide whether lives are spared and the organization develops with its great notoriety/good reputation in propriety. (Reynolds, 2005).

Crisis communication plays a crucial role in managing organizational crises by controlling the flow of information and shaping its meaning. Coombs (2015) emphasizes that communication is key to managing a crisis, focusing on how information is conveyed to maintain control over the narrative. Similarly, Ray (1999) notes that the primary goal of crisis communication is to preserve or restore an organization's image and influence stakeholder perceptions. Effective crisis management involves sharing information with stakeholders to demonstrate how the organization is addressing the issue. Crisis communication is thus an integral part of crisis management, requiring organizations to prepare, respond, and mitigate the effects of crises. Beyond merely protecting an organization's image, it also aids decision-making processes, helping managers make informed choices during critical moments. Ultimately, while maintaining

a favorable image is important, the core objective of crisis communication is to manage the crisis itself and instill confidence among stakeholders that the situation is under control.

In crisis communication different parties should be considered among this some of them are discussed below.

Communicating with the news media and directly with the masses

Effective crisis communication involves both engaging with the news media and communicating directly with the public. Fearn-Banks (2009) highlights the media's power in shaping public perception due to its broad reach and ability to influence what people think. Similarly, Coombs (1999) emphasizes the efficiency of the intranet in delivering rapid internal communication during a crisis, allowing crisis teams to access and update information swiftly. However, Coombs also notes that while the intranet is a valuable tool, direct interpersonal communication remains necessary to gather certain information, which can later be stored digitally. In managing external communication, Coombs (1999) and Fearn-Banks (2002) stress the importance of anticipating media inquiries regarding the extent of damage, potential for further harm, and the organization's response to the crisis. Fearn-Banks (2002) further advises organizations to be prepared for questions concerning accountability, the cause of the crisis, and any prior warning signs. With advances in technology, organizations can now communicate with the masses through various channels, including email, blogs, and social media, helping them address public concerns and manage perceptions during a crisis.

Communicating With Internal Publics

During a crisis once a crisis has occurred, it's important to tell the employees and other people inside the company about it as soon as possible. Internal groups should find out about the crisis before the public does, and they should hear about it from the company, not the news. In a crisis, it's important for employees to feel like they are all in it together and part of the team/“we-ness”. (K. Fearn-Banks, 2009)

Communicating with external publics

External publics are people or groups outside of an organization, such as customers, community members, government officials, labor unions, suppliers, and other organizations that are connected/ ties to the organization in some way. Prior to and during a crisis, like with other forms of communications, it is critical to carefully consider the right message to send and the best channel to use when interacting with the public at large. Explain to them the important

details of the crisis: who, what, when, where, and why. Union workers and people who work for the government should be the first to know. Important messages need to be shared because these people may be asked by the news to talk about the crisis. (K. Fearn-Banks, 2009)

Communications with Customers/Consumers

To make more sales and keep customers coming back, a company should keep their old customers happy, bring in new customers, promote new products and services, fix problems quickly, and teach customers about their products, according to W. Timothy Coombs (1999). Effective communication before, during, and after a crisis may help stakeholders sympathize with the organization and help during the difficult time. The conversation that takes place before, during, and after a terrible event between an organization and the public is known as crisis communications.

2.1.2 Effect of Crisis

A crisis can result in both positive and negative outcomes, depending on how it is managed. Fink (2000), notes that a crisis can act as a pivotal point leading to either improvement, such as enhanced reputation, or deterioration, potentially causing financial ruin. Eid and Fyfe (2009) emphasize the urgency that distinguishes a crisis from ordinary circumstances, stressing that inaction can lead to worsening conditions. While crises are often perceived as negative, they can also bring about significant, sometimes beneficial changes. Coombs (2015) argues that a crisis poses a serious threat to operations, with the potential for adverse consequences if not handled properly. Similarly, Coombs and Holladay (2014) describe a crisis as an unpredictable event that threatens stakeholder expectations and can negatively impact organizational performance if not managed effectively. Therefore, the management of a crisis is critical in determining whether the outcome will be favorable or detrimental to the organization.

According to K. Fearn-Banks (2009) A crisis can have one of three probable outcomes: (i) The organization is bankrupted, destroyed, may face legal action, and key executives may face criminal charges; (ii) The organization may survive but lose reputation and financial hardship; (iii) After a hard-fought fight/valiant effort, the organization can win back public support and maybe even improve its reputation. Crisis is not always a bad thing. It could be a big change that has both good and bad effects. If a crisis isn't handled well, it can harm an organization's reputation.

2.1.3 Crisis management

Crisis management is a way intended specifically to avert/ prevent crises and lessen the harm they do to the organization and the people affected.(Petrovici, 2014) According to Coombs (2015), Crisis management can be refer as a way to deal with and the things/strategies an organization does to stop or lessen the harm caused by a crisis. The way the organization handles crises, involves including communication about the crisis in different plans and ways the organization operates. It has evolved from emergency preparedness and, drawing from that base, comprises a set of four interrelated factors: prevention, preparation, response, and revision.

Crisis management is when a plan is made to handle a bad situation, so that the risk and uncertainty are reduced and the organization can have more control over what happens. It helps the organization have more control over what happens in difficult times.(K. Fearn-Banks, 2009) Any business can encounter the difficulty of crisis management, and many of them fail at it. When problems aren't handled well, everyone involved in the situation feels the negative effects. Crisis preparedness is a need for all organizations (Coombs, 2015)

Crisis management is an ongoing process that involves identifying and addressing variables related to a possible/ potential or existing crisis and finding a solution. It is the activities taken before, during and after a crisis.

2.1.4 Stages of Crises

According to different scholars crisis have different stages. Coombs (2010), divided the crisis management and communication process into three macro stages: pre-crisis, crisis and post-crisis (macro level), each containing a number of more specific sub stages (micro level). In order to prevent bad effects and encourage positive outcomes for a firm or organization, these steps help develop effective strategies in crisis communications.

A. Pre-Crisis Stage

It is crisis planning in advance. It is when the “critical situation” starts and the organization become aware of it. Training and simulations are an excellent way for internal staff, crisis management, and communication teams to prepare for a range of situations. This stage involves merging problems management with crisis management by monitoring the internet and mass media for possible crisis alerts. Watching the news and internet for possible problems can help us handle issues and crises better. Risk management is an essential tool for businesses to utilize in

crisis communication in order to minimize the effects of a crisis. Plans are established before to a crisis. Using risk and crisis management approaches, the organization seeks to stop any crisis from happening or is ready in case it does.

Table 1 Pre-Crisis stage handling tasks (Coombs, W. T. and Jean Holladay, S. 2014)

| Phase/Stage | Tasks/Activities |
|-------------|--|
| Pre-crisis | <ul style="list-style-type: none"> ✓ Make a crisis management strategy. ✓ Choose and prepare a crisis management team. ✓ Perform exercises. ✓ Create some draft crisis communications. |

B. Acute-Crisis Stage

It is how we deal with problems that keep happening. It is when the “critical situation” is not being controlled during the Pre-Crisis stage and it becomes visible outside the organization. The response to ongoing crises is the true act of crisis management. During a crisis, a company believes that talking quickly and clearly can help the situation and prevent damage to their reputation and financial losses. It is imperative for companies to promptly address concerns, preferably within the first hour, to prevent third parties from manipulating the narrative and tarnishing their brand. Ethical considerations such as the transparency and integrity of the spokesperson are critical during a crisis when what's going on. (Barton, 2002)

Table 2 Acute-Crisis stage handling tasks (Coombs, W. T. and Jean Holladay, S. 2014)

| Phase/Stage | Tasks/ Activities |
|-----------------|---|
| Crisis Response | <ul style="list-style-type: none"> ✓ Be prompt (quick); provide a first response within an hour. ✓ Be truthful and verify all the information. ✓ Maintain consistency and inform spokesperson. ✓ Make ensuring public safety the top priority. ✓ Include staff (employees) in the immediate reaction ✓ Take care about emotions |

C. Post-Crisis Stage

This stage of crisis management deals with what happens after the crisis. It is which occurs when the crisis is contained and the organization, is trying to recoup its reputation and/or losses. Takes place following the resolution of the crisis. Victims are assisted and stakeholder reaction communication is employed. Other important things to consider are rebuilding trust and learning from the crisis. Companies can assess their performance and use what went wrong to improve for the future.

At this stage, management assesses (evaluates) how the issue was managed (handled), examines the causes of the crisis, and considers what may be inferred from the experience.

Table 3 Post-Crisis stage handling tasks (Coombs, W. T. and Jean Holladay, S. 2014)

| Phase/Stage | Tasks/ Activities |
|-------------------|---|
| Post-Crisis Phase | <ul style="list-style-type: none"> ✓ Fulfill the informational commitments. ✓ Post updates regarding the healing (recovery) process. ✓ Make the crisis a teaching moment. ✓ Ask victims for their input on the organization's participation in any anniversaries or memorials |

Fearn-Banks (2009) outlines five stages of a crisis: detection, prevention/preparation, containment, recovery, and learning. Crisis detection involves identifying early signs of a potential issue, giving the organization a critical advantage by allowing it to respond before the public or media becomes aware. Prevention and preparation focus on building strong relationships and monitoring warning signs to mitigate or avoid crises altogether. Containment seeks to limit the duration and spread of the crisis to prevent further damage. During the recovery phase, the organization works to restore normal operations and regain stakeholder trust by communicating the return to regular business. Finally, the learning stage involves reflecting on the crisis to assess what was gained or lost and how the organization handled the situation, using these insights to improve future crisis management. Overall, detecting early warning signs and maintaining proactive communication are essential to minimizing the impact of a crisis and preventing future occurrences.

2.1.5 Crisis communication team

It is a part of crisis communication. The CEO, the head of public relations, the leaders of important operational divisions, the head of human resources, the person in charge of the workers, the safety or security officer, and the corporate counsel and lawyer may make up a crisis communication team, depending on the size of the company. A communications manager should also be hired to oversee correspondence with investigators, first responders, and other parties requiring access to firm data. (Coombs, 2010)

2.1.6 Crisis Communications plan

Crisis planning means looking ahead and fixing any weak spots to stop or reduce the bad effects of crises. It looks at the things we should do before a crisis happens. (Hough, 2005) According to Anthonissen (2008), having a plan for how to communicate during a crisis, disaster, or accident is very important. Every business needs a current plan for how to communicate during a crisis, no matter what kind of business it is or how big or small it is. There are no exceptions to the rule that every company, regardless of size, has to have a crisis communication strategy; the distinctions are only in scope. Crisis communication plan mainly has the following elements. These are: positioning, designated spokesperson, media policies and procedures, practicing tough questions, prepared statements, sample news release, collateral materials, key audiences, contact log, speaker's presentations, and handling media interviews as the blueprint of the crisis communication plan for PR. (Fink, 2000)

The crisis communication plan is really important for helping a business recover and keep going. It has the right message, for the right people, at the right time. It is necessary for any organization, whether it's big or small and helps everyone involved in a crisis work together, even if they're not thinking clearly because of the shock or emotions from the crisis.

2.1.7 Factors Affecting Crisis Communication

As Ray (1999) described, there are seven factors influencing a crisis. These are: Pre-crisis planning, organizational perception, Stakeholder perception, Uncertainty, Stress, Involved groups and Decision making.

Pre-crisis planning is the way a company deals with a crisis and how serious it becomes, depends on how well they planned for it in advance. Organizational perception is decision makers determine how sure or unsure they are about something. Stakeholder perception refer people's opinions about how trustworthy an organization is can impact how effective they think the organization's response is in a certain situation. Uncertainty means not knowing what's going on is a main part of a crisis and can affect which way the crisis goes. Stress the crisis causes a lot of stress because people are worried about losing lives, money, and their reputation. During a crisis, stress can make it hard for managers to communicate and handle the crisis well. Involved groups: Several people and groups could be involved. Different groups who don't really know each other have to learn to change and connect: people who have been hurt; people in charge of the

government/government authorities, people who have been chosen to lead, politicians and crisis management teams; Decision making is a scenario/ situation where there are few alternatives and urgent decisions must be made. Negative effects are typically the outcome of inaction.

2.1.8 Crisis Communications Theory

A theory is used to make predictions and decisions about what will happen and how things are connected. It is a forecast derived on historical data/ past events. Since we learn from our past experiences as well as those of others, theory-based practice is ideal in most areas of life. Theorists have analyzed the behaviors of many practitioners and condensed their research into brief hypotheses. Different theories suggest features and qualities of programs that can either stop crises from happening or help organizations bounce back from crises faster than organizations without those qualities.

2.1.8.1 Apologia theory in Public Relations and Crisis Communication

When a company is accused of doing something wrong, one way of responding to the public is called apologia. It is trying to protect and keep a good reputation. But it may not be necessarily a sorry an apology. The organization will use communication to either deny refute /explain/ justify, or apologize for its actions. (Hearit, K.M., 2001) and Schick, F., 1997)

According to Hearit, K.M. (2001) and Schick, F. (1997) Apologia include three strategies: Redefinition, Dissociation and Conciliation.

Redefinition; the organization may say the charges are not true and completely deny them. Alternatively, the organization may say that they did not "intend" to do the wrong thing. People are more likely to forgive if the organization's rules are good and something unexpected happened. Maybe one person, who was later fired, would take the responsibility. But there's no certainty/ guarantee here. All parties may be pardoned if the organization can demonstrate that it has taken action to stop the wrongdoing from happening or from happening again. Dissociation; Telling/informing publics that the organization may look like it did something wrong, but it actually didn't. An explanation of the facts would come next. In the event that the company receives a lot of complaints, it may also provide an explanation for going back to the previous food coloring. In doing so, separation and explanation would be used. Conciliation; Apologizing could be the solution: "We admit we are at fault." We apologize Please pardon us.

2.1.8.2 Image restoration theory in Public Relations and Crisis Communication

This theory is based on the apologia theory. The organization decides what could harm its image and who they need to talk to in order to keep and rebuild a good reputation. They also try to convince people to think positively about them again if their image has been damaged. They are unable to know how to react if they choose not to know what certain people think of them. Organizations should look/ seek out negative for bad/ negative news as much as they look for good news and read them carefully. (Benoit, W.L., 1997)

2.1.8.3 Decision Theory in Public Relations and Crisis Communication

Benoit (1997) discusses decision theory as a critical framework for management, particularly in public relations and crisis communication, where leaders must make choices that range from clear to risky. The theory emphasizes the importance of "maximizing" decisions—selecting the option that provides the greatest benefit to the organization over time. However, Benoit notes that decision-makers often resort to "satisficing," or settling for a solution that is merely adequate, due to insufficient information. While satisficing may offer temporary relief, Benoit (1997) warns that it can lead to dissatisfaction among stakeholders and fail to address deeper organizational issues, making maximizing the preferable approach for long-term success.

2.1.8.4 Excellence theory in Public Relations and Crisis Communication

The Excellence Theory developed by J.Grunig and Hunt (1984) and later expanded by J.Grunig and L.Grunig (1992). It is based on different types of public relations practices known as "models" There are four models in total. (J.Grunig and L.Grunig, 1992)

I. Model 1—Press Agency/Publicity

Public relations professionals are motivated by this model to increase awareness of their brands or goods. They might tell the truth or they might not. It is acceptable to present imperfect information/things that aren't true, partial truths, and falsehoods. The practitioners' enduring catchphrase, "All publicity is good publicity," denotes a one-way dissemination of information from the organization to the public. Little or no research is required. There is no response/feedback.

II. Model 2—Public Information Model

This model is all about wanting to report information like a journalist. In contrast to Model 1, it emphasizes the importance of truth. The organization gives information to the public, but the

public doesn't give information back. There could be an assessment of some kind, such as readership surveys or news story counts. It is most common in corporations.

III. Model 3—Two-Way Asymmetric Model

In this model, the public relations person uses social science theory and research, like surveys and polls, to convince people to agree with the organization's point of view. There are some comments/feedback, but the company doesn't make any changes because of them. It always has the right answer/the wisest. It believes that people should agree with what the organization thinks.

IV. Model 4—Two-Way Symmetric Model

Two-Way Symmetric Model, which is also known as the mutual understanding model, the public relations practitioner acts as a go-between for the company and its target audiences. The practitioner aims to have a conversation, not just talk by themselves like in the other models. The communications campaign may cause behavioral changes in management or the public. Public relations campaigns that are symmetrical bargain/ negotiate, compromise, listen, and communicate. The public is aware of the organization's needs and wants, and the organization is aware of what the public wants and needs.

Model 1 is not very good compared to other public relations programs. Model 4 is the best, while Models 2 and 3 are somewhere in the middle. Research and social science theories are utilized to share information rather than to convince others to believe in them. On the basis of this paradigm, successful public relations initiatives are deemed "excellent" initiatives.

2.1.8.6 Situational crisis-communication theory (SCCT) in Public Relations

Situational crisis communication theory (SCCT) was developed by T. Coombs and his colleagues in 1995. The theory suggests that participants in crises have a psychological attitude towards the crisis, which affects their interactions with the organization. SCCT highlights people's perception of the crisis, their response to crisis management actions, and audience response to the organization and its prestige. The nature of the crisis situation creates audience perception, or attribution.

The SCCT classifier identifies different types of crises with varying degrees of responsibility. The main threat type is determined, followed by identifying additional threat factors. Intensifying factors alter the attribution of crisis responsibility and increase the threat level.

Coombs's situational crisis communication theory (SCCT) suggests effective crisis response relies on situation assessment and related reputational threat.

2.1.9 Communication Strategy during Crises SCCT

Table 4 Crisis response strategies (Coombs, 2007).

| Strategies | Explanation of strategy |
|-------------------------|---|
| Denial | Administration states that there is no crisis. |
| Responsibility shifting | Administration blames the subject outside the crisis. |
| Prosecutor attack | Administration blames some body outside the organization and tries to shift the responsibility to it. |
| Excuse | Administration tries to minimize the crisis responsibility, claiming that they control everything, but at the same time they do not want to cause harm. |
| Argumentation | Administration tries to minimize the damages, caused by crisis. |
| Flattery | Administration praises the concerned parties and/or reminds people of previous achievements of the organization. |
| Care | Administration takes care of the victims of crisis. |
| Compassion | Organization expresses its condolences to the victims of crisis and compensates material damage. |
| Anxiety | Administration indicates that it is concerned about the crisis. |
| Apology | Administration takes the full responsibility for the crisis and apologizes for the situation that occurred. |

To support this assessment, Coombs distinguishes three clusters of crises:

- ✓ Victim: In situations where the organization is the victim of a crisis (such as rumors or natural catastrophes), there is a slight risk to its reputation.
- ✓ Accident: mild reputational threat in cases where the organizational acts that precipitated the crisis were accidental (e.g., product or equipment failure, complaints from external stakeholders);
- ✓ Intentional: When a business intentionally took unwarranted risks, there is a serious risk to its reputation.

Additionally, the reputational threat of an organization can be intensified by its crisis history and prior relational reputation. The organization's history of past crises and previous negative reputation can also increase the risk of a crisis occurrence, as they indicate whether the organization has faced similar crises before. (Coombs, W. T., 2004)

2.1.10 Principles of Crisis Communication

Generally, effective crisis communication principles are categorized in to six guidelines. (Tucker WT, Ferson S.,2008)

- i. **Be First:** Crises need to be dealt with quickly. Getting information out fast is really important. People usually prefer to get their information from the first source they find.
- ii. **Be Right:** Being accurate makes people trust the organization. Credibility is established by accuracy. Information can be about what we know, what we don't know, and what we are doing to find out more.
- iii. **Be Credible:** In times of crisis, it's important to always be honest and tell the truth.
- iv. **Express Empathy:** Problems cause pain, and we should recognize and talk about the people who are hurting. Understanding how people feel and the problems they are dealing with helps to create a good relationship and trust between them.
- v. **Promote Action:** Providing people with important activities to do can help reduce tension, bring back order, and give a sense of control.
- vi. **Show Respect:** It's really important to be kind and polite when talking to people who feel vulnerable. Polite talking helps people work together and get along.

2. 1. 11 PR Crisis Communication Tools and Techniques of PR

Organizations use different ways crisis communication tools to provide information or convey facts during a crisis. The information may pertain to the company's future goals, its policies, its goods, a change in management, or maybe even some past controversy that the business or a specific person want to move behind. This information is shared/ distributed with the public and media using many different ways, like modern and old-fashioned PR techniques.

Public relations specialists increasingly rely significantly on multiple internet technologies as well as offline media while addressing crisis. Through various media, PR experts may quickly notify and update stakeholders who back their goals for crisis resolution. With the emergence of new trends, classic PR methods are losing their effectiveness. Some common PR tactics are working with the media, using social media, sending newsletters, making brochures and catalogs, holding company events, speaking at events, and partnering with other organizations. (Jin, Y., Austin, L. L., & Liu, B. F., 2014)

Businesses and people use different tools and techniques of PR to help them understand and deal with problems with their customers. A PR team could make a website with all the important information and resources about a specific problem. Press releases, bulletin boards, blogs, and social media integration might all be a part of this center. These tools and methods of PR help the company solve problems, improve its reputation, and support crisis management. Using the right PR tools can make people who only buy once keep coming back. To pick the best PR tool, think about what the company or person wants to achieve with PR, how much money they have for it, and who they want to reach. (Dunbar, R. I., Arnaboldi, V., Conti, M. &Passarella, A. 2015)

PR techniques can also be defined and distinguished in terms of the methods used to carry it out, such as offline PR techniques and online PR techniques.

i. Offline PR Techniques

Speaking about Offline techniques it refers to following media channels or techniques; Television, Magazines, Radio, Billboards, Newspapers, Event coordination, Print ads, Press release, etc. (Ochis, 2017)

The results of these Offline PR techniques take a while and might be difficult for the customer, but Offline PR still works well in today's world. Some people still use old methods to reach people of different ages. All of the methods mentioned are really good for communicating during a crisis. They take a lot of time and need a lot of patience. (Apuke, O. D, 2016)

ii. Online PR techniques

Online PR is different from offline PR because it uses different websites and platforms to reach people. The way messages are delivered in digital PR is different. They focus more on the information, are more subtle, and less dramatic. Influencers who have devoted audiences or followers will not want to lose those followers as a result of lying or being dishonest in any way when they provide the information to them. (Kelleher, T. ,2009) Because digital PR links to millions and billions of internet users at an explosive pace, growing the market and the company's image, it has an edge over traditional PR in terms of audience reach. Conventional public relations usually reach on hundreds or thousands of individuals. Digital PR has a higher effect and level of involvement. (Lenhart, A., Purcell, K.,Smith, A. and Zickuhr, K. ,2010) Online tools can help stop and deal with emergencies in different ways. Online PR methods may also be used to reach stakeholders and the general public with relevant information and messages. (Jin, Y., Austin, L. ,& Liu, B. F., 2014)

Online techniques refer to following techniques: Websites, Social media (Facebook, Twitter, Instagram, Telegram, Tiktok, etc), Blogs, etc. Online communication gives businesses the chance to establish connections with their stakeholders and customers, much like the Internet, which is a communication channel with the capacity to instantly convey information to a predominance of consumers. It can also be used to provide different information about a range of organization services. It can also be used to provide different information about a range of organization services. (Conway, Ward, Lewis & Bernhardt, 2007)

Using online public relations techniques facilitate crisis communication. Digital PR handles crisis communications through the creation of an online presence. Increasing a company's audience relationship is the primary objective of digital PR. The number of people using the internet is increasing daily, and it doesn't take long to research, evaluate, and discuss goods and services online. People leave Positive and negative remarks/comments.

Online crisis-communication

Online crisis-communication response, as defined by Barker (2009), is the process of using the Internet as a powerful online communication tool or device to effectively respond to a crisis by instantly delivering personalized, tailored, and interactive messages based on the needs of the consumer. It is contended that, in actuality, a proficient online crisis communication response may help management meet the extra litmus test of the volume of unfavorable notice that online crises get and guarantee that groups are not hesitant to adopt online security concerns. According to Anthonissen (2009), how a company responds to a crisis is really important for its reputation, online crisis-communication responses to a crisis should be accurate, transparent, and proactive with all stakeholders on the corporate website.

2.1.12 Social media and crisis communication

Social media platforms

According to Hysenlika (2012), social media may be described as the diverse electronic tools, technologies, and applications that enable interactive communication and content exchange, enabling the user to effortlessly switch between the roles of content creators and viewers.

Social media is becoming such a crucial component of corporate operations that it is now standard practice to use it for news distribution, customer loyalty development, and product introductions. Different social media platforms and ways of using them include micro blogging, blogs, and sites like Facebook, X, LinkedIn, Instagram, and YouTube. (Walaski, 2013) Social

media platforms encompass blogs, virtual communities, social networking, collaborative tagging, and media file sharing websites like YouTube and Flickr. (Xiang and Gretzel, 2010) Social media is made for people to connect, share, and work together. It is being used more and more in personal, business, and educational settings. (White, King & Tsang, 2011)

Millions of individuals or peoples use social media worldwide, and they feel comfortable in their online social environment. This is likely to become the norm as more generations grow up with social media standards. (Schrock, 2009) Social media is based on connections with others. It's important to think about what makes a good connection. Openness, communication, being involved/ engagement, and reciprocity/giving back are all very important in creating and keeping a strong bond and a satisfying relationship. (Nardi, Whittaker, and Schwarz, 2000)

The introduction of social media has expanded the channels for internal and interpersonal communication within organizations. (Ellison, Steinfield, & Lampe, 2007) The emergence of new forms of communication technology like blogs, instant messaging, and Internet Relay Chat, brought a big change/ qualitative shift in how we can communicate, way beyond what we could do with just email or websites. They greatly boosted/ enhanced working together, interaction, and the ability to do many things at once. (Cameron & Webster, 2005 & Macias, Hilyard, &Freimuth, 2009)

Social media as a crisis communication platform

During crises, social media platforms serve as vital communication tools, allowing quick dissemination of information to a wide audience, as organizations increasingly leverage platforms like Twitter and blogs to share updates (Pang, Hassan & Chong, 2014). Social media enables affected individuals to access real-time information about risks and necessary actions, facilitating crisis management and response (Valentini&Romenti, 2011). Furthermore, social media's accessibility, speed, and widespread usage make it a powerful tool for crisis communication, though it can also contribute to the escalation of crises (Utz, Schultz &Glocka, 2013).

Social media makes it hard to communicate during a crisis because everyone can share news and information. The Internet makes it easy for people to get news on different devices and

platforms. Many people use the Internet to do this. Reading the news and sharing the news with others is becoming more like other things people do on the internet. (Landau, 2011)

During times of crisis, social media can affect people's thoughts, actions, and overall responses to information and circumstances. Social media plays a crucial and inevitable function as a communication tool during a crisis. Social media can change how people think and act during a crisis. It's an important way for people to communicate during emergencies. (Wang, Y., 2015) Social media may help with planning and reaction, lower the cost of catastrophes, promote decision transparency, and potentially boost acceptability of the results. It is important for sharing information during a crisis and helps to make sure the right information gets to the right people at the right time. (Wendling, Radisch&Jacobzone, 2013)

The social media platform offers organizations a way to mitigate the effects of a crisis. Today, social media platforms like Facebook help organizations spread information to lots of people and get feedback and reactions from the public. This indicates that a company uses social media technologies to talk to people all over the world.

Facebook in Crisis Communication

Facebook is a social media tool that was founded in 2004 by Mark Zuckerberg which is a very useful tool for defusing tense situations when a crisis happens. While Facebook's main idea is to be used to create and maintain personal contacts, this social network quickly becomes a powerful tool for public relations, marketing, sales, politics, and even propaganda. It was originally intended to be a platform for online buddy communication. Creating a community is driven by the need for public recognition in addition to the desire to connect with individuals who have similar interests. (Álvarez, 2012; Nardi et al., 2000)

Facebook Pages bring together tens of thousands or perhaps millions of people behind an individual, business, group, concept, or cause. It provides corporate pages, videos, easy-to-navigate photographs, Messenger, and other interactive tools that let businesses engage with their audience and share pertinent, current, and trustworthy first-hand information during a crisis. When a crisis occurs, an organization has to demonstrate a high degree of accountability and care for the victims. This can be achieved through status updates, links, videos, and pictures in order show concern for what is happening and for those affected. (Coombs and Holladay, 2008)

Facebook's primary feature to keep in mind is that its goal is not to promote disruptive conversation. The ideal way to use the platform for crisis communication is to post insightful and helpful information, ideas, and comments, to respect people's opinions, and to use language that is easily understood. By publishing users' status updates, Facebook enables the rapid, simple, and convenient mass distribution of communications. (Veil et al., 2011). Thus, Facebook has been shown an enormous potential to provoke participation, communication, and engagement in communication processes during a crisis, making postings visible and interactive.

2.1.13 The banking crisis

There are several crises that the banks might face. These include interest rate risk (the increase in interest rates that devalues the bonds held by banks and forces them to pay higher interest rates on deposits than they do on loans), liquidity risk (when withdrawals exceed available funds), and credit risk (loans and other assets that turn poorly into liquidity or stop working). These bad events have affected many countries, leading to systemic banking crises in some of them, even though the government tried hard to fix things. (Laeven and Valencia, 2010)

Banking crises, in all its manifestations, are among the world's most consequential economic issues. If the following two criteria are met, the financial crisis can be classified as systemic. (Laeven and Valencia, 2012) First, if there are notable indications of the banking system's financial difficulties (such as notable bank works, losses, or bank liquidations). Secondly, in the event that the banking system experiences large losses and major banking policy actions are implemented. When banks fail, it can make people lose confidence in the whole financial system. Other banks might lose money too because they were connected to the failed bank, and they might have to sell the failed bank's assets at a loss. In other industries, when one company fails, its competitors usually do better. The bad things that happen when banks fail show why there are rules for banks: to stop it from happening and causing problems for everyone. (Bhattacharya et al., 1998)

According to Kiyotaki and Moore (1997), a decrease in collateral value as a result of asset price shocks may cause asset prices to fall since less may be borrowed against such collateral, which in turn causes asset prices to fall, and so on in a negative loop. According to Caballero and Krishnamurthy (2001), developing countries are more vulnerable to these kinds of negative

spirals since their local borrowing options are often limited due to the need to maintain several guarantees for overseas borrowing.

A decline in liquid assets/ a lack of money in banks, which is frequently associated with financial crises, might cause the credit market to freeze. When banks have too many assets that are hard to sell and their money gets low, they might have a sale where they sell things for very low prices. Even though selling off assets at lower prices can make a bank's value go down, the bank might still want to keep those assets because if the prices go up again, it will help the bank survive. This causes banks to need more money in their accounts, so they lend less money to people. (Rajan R. , 2005)

According to Holmstrom and Tirole (1998), when credit markets collapse, economies may experience severe losses due to inefficiencies, such as financial crises, and they will be unable to support business owners who are struggling with cash flow and must obtain capital to stay afloat. Thus, these bankruptcies will cause a great loss of well-being.

When banks fail or have problems in a country, it can also affect other countries through the interbank markets. The chance of getting this infection has gone up because banks are now doing business internationally and their services are growing across borders. Taking advantage of different regulations and competing for financial security in different countries also has bad effects. (Laeven and Valencia, 2008)

The crises can come from both external and internal factors. Among the external factors that can affect from the outside are: negative word-of-mouth information spread by customers, negative information on blogs, negative official publications in the media, negative PR utilized by competitors, and more. Internal marketing factors like not having enough money on hand and not letting customers take out their money can cause a bank crisis. Furthermore, continually giving false information to customers about the interest rate or other aspects of the product, and making mistakes in promoting the product within the bank, can make customers leave and cause the bank to lose money. (Carlstrom, 1988)

A bank's crises arise or worsen if it has several liabilities that are about to mature and insufficient liquid assets (or readily convertible assets) to meet these commitments. This may occur, for instance, in the event of a depositor run on the bank, if several depositors attempt to take their

funds simultaneously. It may also happen if there is not enough cash on hand for the bank's debtors when they require their money in the bank. The bank could run out of liquidity. It is crucial to understand that insolvency and a lack of liquidity are two very distinct things. As an illustration, the bank may be solvent yet lack liquid assets (i.e., sufficient capital but insufficient cash on hand). A significant drop in asset prices sometimes causes depositors and other bank debtors to get alarmed and demand their money back from the bank.

2.1.14 Public relations in crisis communication and bank run

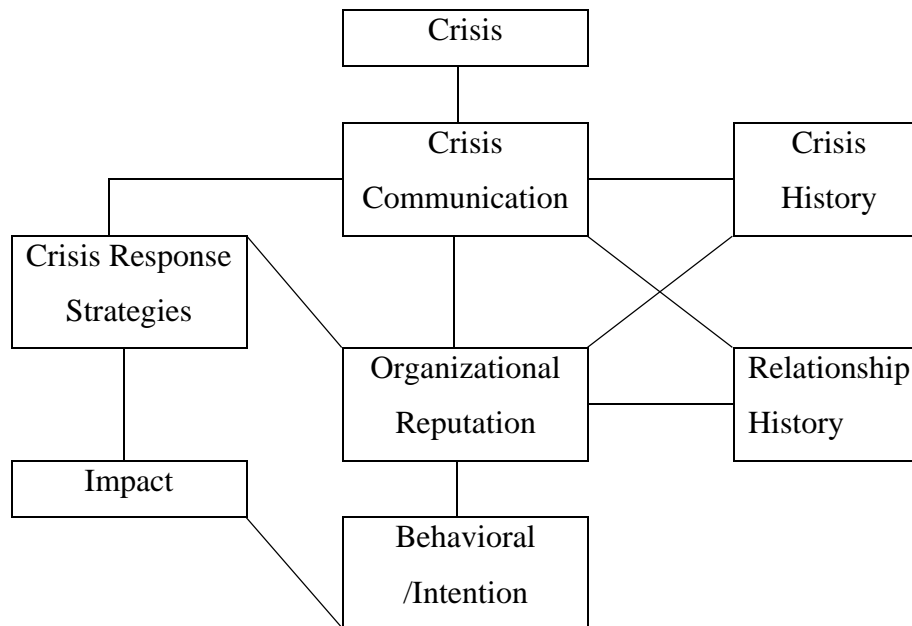
The reputation of a company is significantly influenced by customers, employees, investors, regulators, and media, with its success largely determined by its perception within the commercial center or other businesses. (Carney, A., & Jordan, A., 1993). Public relations aims to influence unfavorable attitudes, strengthen favorable ones, and disseminate information impartially to support an organization's objectives. It also aims to form positive opinions about the company by disseminating information. (K. Fearn-Banks, 2009). Public relations is a crucial management function that fosters communication, understanding, acceptance, and cooperation between an organization and its public, utilizing research and ethical communication to adapt to changes. (Cutlip, S., Center, A., & Broom, G., 2006). Public relations enhances a company's image and relationships with its audience, fostering customer loyalty and increased business activities. Developed via public relations, a company's image may be one of its most significant assets as public reputation of a business can directly affect its worth. The bank's reputation is really important for its survival. (Prochniak, 2003)

Managing crisis in a bank has many problems related to money and society. These include how to handle people rushing to take their money out of the bank, how to make customers trust the bank again, what changes to make to the bank's marketing plan during a crisis, what marketing tools work during a panic, and what factors cause the bank to have a crisis and people to rush to take out their money. These problems can come from both outside the bank and from within the bank. (Khwaja et al., 2008)

2.2 CONCEPTUAL FRAMEWORK

The research's various components should be mapped out in the conceptual framework, which can also operate as a guide for comprehending the various factors. This study looks at how social media platforms of PR techniques relate to crisis communication in public relations, with a particular emphasis on how it might be used to successfully lessen the effects of a crisis and build the reputation.

Figure 1 Conceptual frame work of social crisis communication



Source: - adapted from Timothy Coombs (1995)

The relationships are based on the propositions below (Coombs, 2007).

1. **Organizational reputation proposition:** The relationship between organizational reputation and crisis responsibility is strongly negative, with stronger attributions causing more damage to the organization's reputation. This can impact future interactions and potentially foster supportive behavior, highlighting the importance of maintaining good reputation.
2. **Potential supportive behavior:** The relationship between organizational reputation and crisis responsibility is strongly negative, with stronger attributions causing more damage to the organization's reputation. This can impact future interactions and potentially foster supportive behavior, highlighting the importance of maintaining good reputation.

3. **Impact:** The severity of a crisis significantly impacts crisis responsibility and damage to an organization's reputation. As the crisis worsens, individuals' perceptions of responsibility increase, indicating a greater deviation from norms. This dynamic is also observed in organizations during crises, potentially causing direct damage to their reputation.
4. **Crisis history:** An unfavorable crisis history significantly increases crisis responsibility and damage to an organization's reputation. Organizations with a history of similar crises are attributed greater responsibility and suffer more direct damage, as the history of crises indicates a pattern of negative behavior.
5. **Relationship history:** Unfavorable relationship history intensifies crisis responsibility and damage to an organization's reputation. Organizations with poor stakeholder treatment are attributed greater crisis responsibility and suffer more damage. Conversely, favorable relationship history reduces crisis responsibility and reputational damage. Organizations with favorable stakeholder relationships see weaker attributions and less damage during crises.
6. **Crisis response strategy selection proposition:** Organizations can reduce reputational damage and foster more supportive behavior during crises by aligning their crisis response strategy with the crisis's reputational threat, similar to how SCCT links crisis situations to response strategies.

2.3 REVIEW OF RELATED STUDIES

Numerous scholars have studied crisis communication from various angles and inside various organizations. There are a number of studies conducted on the topic of organizational crisis communication in Ethiopia and elsewhere. The following ones, to better understand crisis communication, design research questions, and identify research gaps, are particularly pertinent to and helpful for this study.

One of the studies is conducted by D. Temesgen (2019) on the communication strategies of Ethiopian Airlines group: A case study of flight 302 accident. D. Temesgen, (2019) in his research found out that the communication practitioners and manager of the airline do not work in collaboration with the executives of the airline; that corporate communication practitioners do not receive regular trainings on crisis communication and management ; that the airline used of mortification, bolstering and compensation strategies to respond to the crisis and that the post-crisis phase emerged as an opportunity to the airline for organizational learning.

The Second was titled crisis communication as a Strategy to Protect Reputation: The case of Mirinda, which was studied by F. Zerue, (2018). F. Zerue, (2018) also found in his study that Mirinda Company is not yet to follow a scientific way of strategic crisis communication to protect its reputation and to minimize the responsibility for crisis.

The third was titled Social Media and Networking: Concepts, Trends and Dimensions will receive an overview of social media with an emphasis on a variety of topics, including social studies, media studies, communication studies, new media, and alternative media (Mathur, 2012). The sociology of the internet, online communities, and related web applications have been attempted to understand. Additionally, it focuses on social networking services with a special emphasis on aspects related to diagram and networking websites. Additionally, it focuses on a few social media platforms that are connected to online communities, with particular attention paid to Skype, Facebook, Twitter, Orkut, LinkedIn, You Tube, Google Buzz, Yahoo! Buzz, and others. The article provides a clearer and improved understanding of both social media and online reputation management as a practice. All the concerns and procedures surrounding customer participation on social media are covered in this article.

CHAPTER THREE

3. METHODOLOGY

This chapter discussed the methods used to conduct the research. A research method is a plan of action or way to systematically address a research problem. Research methods are an essential tool for public relations. It is also the pursuit of knowledge (Rugg, Marian & Petre, 2007, Wilson, 2009). Under this topic, the research paradigm, philosophy, research approach, research design, data collection methods, data analysis approach, reliability and validity, ethical considerations were presented.

3.1 Research Paradigm/Philosophy.

The study employed a Critical theory research paradigm to explore how social media platforms perpetuate dominant narratives, amplify or marginalize voices during crises, manipulate public opinion, and manage reputation. It aimed to understand social media's role in crisis communication, identify improvement opportunities, and explore the interpretations individuals attributed to their interactions during crises.

The study used Interpretivism research philosophy to explore the subjective nature of reality and individual perspectives in crisis communication. It critically analyzed the role of social media in crisis communication, examining underlying assumptions, values, and ideologies. The approach combined elements of subjectivism and objectivism, acknowledging the influence of broader social structures and cultural contexts. Socially realistic viewpoints, or factual knowledge, were based on reliable observation and measurements, challenging dominant narratives and understanding power dynamics in crisis communication.

For the perspectives of individuals, ontology and epistemology were implemented in the study for understanding the nature of social media platforms and their impact on crisis communication. Ontology studied reality, while epistemology examined knowledge acquisition and validity.

Ontology, a theory of the universe, was used to evaluate the impact of social media on crisis communication strategies. It focused on understanding the communication process from the exchange of meanings, considering cultural standards, values, and the context of the message in relation to the platform or channel used for conveying it. (Saunders, Lewis & Thornhill, 2012)

Epistemology, a theory of knowledge and acceptable knowledge, encompassed the understanding of facts, beliefs, and values in crisis communication. In PR, experts should assess the influence of values like trust and loyalty on the impact of social media during a crisis, as these factors can alter stakeholders' perception and reaction to the message. (Saunders, Lewis & Thornhill, 2012)

3.2 Research Approach

The study used relevant data to accomplish the research objectives. Mixed-methods research can provide a more reliable and comprehensive understanding of a research issue compared to using a single method. This approach combines both qualitative and quantitative methodologies, allowing researchers to explore the variety and depth of opinions and influences behind them. Using one method alone is limited to collecting basic and superficial data, making a combination of both methods beneficial for public relations studies. (Jugenheimer, Kelley, Hudson and Bradley, 2014, Creswell, 2012)

A mixed research methodology approach was used in the study, incorporating a case study, qualitative and quantitative techniques. The reason for this was because it improves comprehension of the research problem and produces more comprehensive, accurate, and useful evidence from the study. Primary data sources were obtained through questionnaires and interviews.

The study applied a qualitative research strategy such as interviews and open-ended questionnaires. The interview approach was In-depth interview (IDI) or individual. These approaches enabled the gathering of comprehensive and in-depth data, which offered valuable insights into how social media platforms are utilized and their impact on crisis communication.

The study employed a quantitative research strategy named survey. The survey included closed-ended questions to quantify the respondents' opinions on the research topics and a qualitative approach with open-ended questions to gather more detail. This helped for collecting numeric information and to evaluate and provide information which is beneficial for grasping the broader impact of social media as a communication platform during crises in PR.

Finally, the study used case study. The study applied a critical evaluation on the crisis communication of CBE on the system disruption of the bank on 16 March, 2024 G.C. It applied content analysis on CBE Facebook posts, interactivity of the target audience and CBE

engagement from the Facebook page of CBE. This helped to understand the role of social media platform particularly Facebook.

The study used both inductive and deductive reasoning approaches to understand the impact of social media on crisis communication in public relations.

Combining inductive and deductive reasoning approaches can provide a comprehensive understanding of Facebook's impact on crisis communication in public relations and enable the exploration of new insights and testing of existing theories against real-world observations. (Hyde,2000). Inductive reasoning was used to analyze Facebook data during crises, identifying patterns, trends, and themes in engagement. It uncovers practices, strategies, and challenges in crisis communication on social media platforms, gaining insights into stakeholder usage, information sharing, and message reception. Deductive reasoning was used to test and evaluate theories in crisis communication, public relations, and social media use. It assesses the effectiveness of communication principles, audience engagement, and response efforts on social media platforms. The relevance and effectiveness of theories were evaluated against real-world data in crisis communication.

3.3 Research Design

The procedures for collecting, analyzing, interpreting and reporting data in research studies are known as research designs. The methodology for gathering and analyzing the necessary data, as well as how all of this will contribute to the resolution of the research question, are all outlined in the research design. (Creswell & Clark, 2007) As clarified by Robson (2002), there are three types of study designs: exploratory, descriptive, and explanatory. Since every design has a distinct end goal, the classification system is based on the study area's aim.

The study employed a descriptive research design, combining qualitative and quantitative data, to understand social media crisis communication. This approach accurately portrayed characteristics of individuals, situations, and groups, uncovering factors influencing communication strategies and outcomes. It provided insights into the effectiveness, challenges, and implications for public relations practice, particularly in the context of social media as a communication platform during a crisis. This design was chosen to meet the study's objectives.

For data gathering, the study conducted three phases which were classified into four groups.

3.3.1 Research Design for phase I

In Phase I, the surveys employed a quantitative approach with closed-ended questions to quantify the respondents' opinions on the research topics and a qualitative approach with open-ended questions to gather more detail. It consisted of two groups of surveys: Survey 1 (S1) with CBE public relations and communications practitioners. Survey 2 (S2) was conducted with CBE stakeholders, mainly the customers and employees of CBE.

Depending on the type of information requested, the study used closed-ended questions with a range ("YES," "NO," and "No idea") for questions regarding PR practice and engagement in CBE, and a five-point Likert scale ("strongly disagree," "disagree," "neither disagree nor agree," "agree," and "strongly agree") to measure participants' opinions.

The survey questionnaire had three sections. The first part consisted of demographic questions to confirm the respondents' qualifications for the survey, including the respondents' expertise, educational qualification, age, sex, marital status, engagement with CBE Facebook page, and social media participation of respondents.

The second section consisted of closed-ended questions. The closed-ended questions asked respondents for their agreement or disagreement level to the provided statements regarding the item related to the research objective, within a five-point Likert scale ranging from "strongly disagree" to "strongly agree". In addition to the closed-ended questions, respondents were given an opportunity to elaborate on their previous responses and offer more insights into the role of social media in the final open-ended section. The open-ended questionnaire included additional clarifying questions to determine the "why" from the respondents.

3.3.2 Research Design for Phase II

In Phase II, the interviews employed a qualitative approach of personal, semi-structured interviews to gather more detailed information and explanations. It consisted of two groups of interviews: Interview 1 (I1) with respondents from CBE, who were public relations practitioners, social media managers, and communication department personnel of the bank. Interview 2 (I2) was conducted with CBE stakeholders, mainly the customers and employees of CBE.

The interviews aimed to examine the CBE public relations practitioners' and CBE stakeholders' expectations, perceptions, and intentions on the impact of social media platforms in organizational crisis communication strategies during a crisis.

The interview questionnaire had two parts. The first part consisted of demographic questions; educational qualification, age, and years of experience for the Group I1 respondents, and the respondents' age, knowledge about social media, and educational qualification for the stakeholders (I2). The second part of the interview asked respondents to evaluate social media platform crisis communication in PR during crises for both Group I1 and Group I2 respondents.

3.3.3 Research Design for Phase III

In phase III, the case study, the research used a single-case study research design to examine a system disruption crisis communication strategy on the Facebook page of CBE, within a public relations crisis communication context. Data from Facebook posts, comments, shares, emoji, and likes was collected to provide detailed insights into the impact of social media on crisis communication. The study examined crisis communication on Facebook within CBE in relation to public relations, analyzing its impact, stakeholder perceptions, and factors influencing its effectiveness during crises. It offered practical implications and recommendations for CBE to improve their crisis communication strategies on Facebook, providing actionable insights to inform future crisis communication efforts.

3.4 Data Collection Methods

Data collection methods are the techniques used to gather information from various sources, including personal experiences and recollections. These facts serve as the foundation for research and analysis, as they are relevant materials from the past and present. The data collection methods used in this study include open-ended questionnaires, closed-ended questionnaire design, survey guides, and observation. The primary purpose of data collection is to use it in a research or study (Orodho, 2004; Mugenda&Mugenda, 1999).

The study employed multiple research methods for data gathering, including surveys, interviews, and a case study. A questionnaire data gathering technique was employed to collect both quantitative and qualitative data in this research. The questionnaires were coded with fictitious names (codes) and distributed in Addis Ababa. The information from the respondents was

recorded, and the results ultimately gathered, making up the final data to be evaluated. To comprehend survey replies on a deeper level, the study collected nominal data for profiling respondents and gathering more insights into the respondents' views on social media platform crisis communication in PR.

3.4.1 Interview

To probe deeply into participants' perception and replies, the study applied an interview. To encourage participants to be open and give free-form answers with their own terms/pace, and to gather detailed data and comprehensive understandings of participants' sentiments/feelings toward the subject, the study used semi-structured individual or In-depth Interview (IDI) interviews/individual interviews for both groups (Bernard, 2011; Jugenheimer et al., 2014).

In addition to English, the Amharic language was used during the interviews because it facilitated the respondents' ability to clearly express their ideas. The interviews were conducted in a face-to-face setting, with audio recording and note-taking. The interviews were then transformed to text after being translated by an accredited translator.

In all interviews, participants were presented with an explanatory statement in which they were informed about the purpose of the research and the importance of their participation. When requested, the explanatory statement was handed to participants to keep. A copy of the explanatory statement was given to them in advance. The face-to-face interviews were conducted in the participants' professional workplaces and public locations. The participants were asked one question at a time.

3.4.2 Survey

The study used a self-administered survey containing both closed-ended and open-ended questions. In the closed-ended questions, participants selected from a restricted set of response alternatives/possibilities. On the other hand, for exploring/uncovering new and different information, the study used open-ended questions, which allowed participants to add their own thoughts to the research topic (Jugenheimer et al., 2014).

The questionnaires were distributed via email and hard copy according to the need of the respondent. Respondents answered open-ended questions in their own words without feeling constrained by using either English and Amharic language.

3.4.3 Case study

A case study of a system disruption incident at the Commercial Bank of Ethiopia on March 16, 2024 G.C. was selected for this study. This incident was expected to provide good insights into the possible role of social media in crisis communication during the crisis phase and the aftermath of a crisis in reputation management. The study analyzed, through the case study, how the organization managed the PR crisis, particularly from the social media platform perspective.

This study used a mixed-method approach, including content analysis, to explore how the Commercial Bank of Ethiopia (CBE) managed the crisis by using social media platform communication during the crisis. The data collected comprised unique Facebook posts from the official CBE Facebook pages between March 16, 2024, and April 16, 2024 G.C.

The Facebook posts were categorized by type of content (texts, videos, images, banners) and attributes of content (tone and style, length, number and frequency). This was used to analyze CBE's understanding of the social context and information provided. The different Facebook properties, such as numbers of followers, shares, likes, and comments, were used to analyze interaction with users. In addition, the number and frequency of posts related to the system disruption were examined.

3.4.4 Sampling Techniques

During the study, a two-phase recruitment procedure (interviews and survey) was applied. The selection criteria, which had no preference over gender, are as follows:

For public relations practitioners in CBE (I1) and (S1) recruitment procedure were;

- ✓ The participants were practicing public relations in public relations or communication department within in CBE.
- ✓ The participants had at least 6 months of experience in the field of public relations/communication.
- ✓ The participants had knowledge about social media, crisis communication and crisis response.

For CBE stakeholder (group I2) and (group S2) recruitment procedures were:

- ✓ The participant had to be at least eighteen years old in order to qualify as a member of the CBE target audience and to have the capacity for independent and reasonable thought.
- ✓ The participant understanding of what social media is and how it works.
- ✓ Participants were actively involved in recent social media platforms crises communication.

3.4.5 The Sample

Due to the large size of the target population, making it difficult to obtain a representative sample, the study utilized nonprobability sampling techniques with careful selection and willingness of participants (Bernard, 2011).

Purposive and convenience sampling techniques were employed in both phases (interviews and surveys) to find and collect data from participants. The sampling technique used for public relations and communication department practitioners was purposive sampling. To assess the second group (stakeholders) convenience sampling was employed to locate participants that fit the objectives of the study and were comfortable using social media and had knowledge about social media in Ethiopia.

3.5 Data Analysis Approach

Data analysis aimed to condense the gathered data into manageable sizes by creating summaries, identifying trends, and using statistical approaches (Schutt and Chambliss, 2013).

The study employed a mixed-method Quant-Qual sequential analysis to integrate both quantitative and qualitative data, offering a comprehensive understanding of user experiences and perceptions in crisis communication on social media. This approach enhanced the validity and reliability of findings through data triangulation and iterative analysis, effectively mitigating biases and strengthening conclusions. By combining these methodologies, the research provided a holistic and robust assessment of the subject matter.

The study employed thematic analysis to identify, analyze, and report patterns in the qualitative data results. This method, integrated into a mixed research approach, provided a deeper understanding of nuances, perceptions, and experiences related to the phenomenon under investigation. It provided valuable insights into the impact of social media on crisis communication in public relations, enhancing the understanding of the qualitative aspects of the research topic. The analysis of the data was accompanied by thematic coding based on the objectives and questions of the study. The data did not contain participants' names but only their codes (Braun & Clark, 2006; Joffe, 2011).

The percentage and mean of descriptive statistics were used to assess the quantitative data. SPSS was used to analyze the survey data in order to produce comparative and descriptive statistics.

Statistically weighted mean was used in answering the research questions. The response options in the instrument were weighted as shown below:

Table 5 statistically weighted mean

| | | | | |
|-------------------|----------|----------|----------|----------------|
| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
| 1 point | 2 points | 3 points | 4 points | 5 points |

3. 6 Reliability and Validity

The validity and reliability of the data collecting devices have a significant impact on the correctness of the data that must be collected. By using the appropriate statistical procedures and tools, statistical validity is also utilized to assess the validity of the research (Neuman, 2007).

The study attempted to determine how well the results accurately reflected the underlying issue in the case of assessing the impact of social media as a communication platform during a crisis in public relations. It employed trustworthy data sources, a well-defined methodology, a suitable theoretical and conceptual framework, and a stringent review procedure that made use of peer review and input from other experts to ensure that the conclusions obtained from the study were valid. It also ensured that the study was representative of the target population and that the research topic and objectives were properly stated. It made sure that all goals were met and that all necessary data was gathered during the data collection process.

To provide a trustworthy and accurate evaluation of the impact of social media as a communication platform during a crisis in public relations, the appropriate preparation and thought was given before and during data collection. The study followed a data collection procedure: Before taking the surveys, all respondents for each survey were presented with an explanatory statement in which they were informed about the purpose of the research and why it was important to have them in the study. When requested, the explanatory statement was subsequently shared.

To verify the validity of the responses, all potential participants were checked and selected according to the recruitment procedure discussed above. Qualified participants were then asked preliminary questions to confirm the required procedure standard. Unqualified participants were prompted to leave the survey, and their submissions were removed from the final assessment.

3.7 Ethical Considerations

When using ethical concerns dealing with participants/respondents and data, four guiding principles were applied. These principles, which place privacy, accuracy, propriety, and accessibility, formed the basis of all research.

The ethical considerations were handled in a trustworthy and truthful manner throughout the study. It used the guidelines of privacy, accuracy, propriety, and accessibility as a starting point. As a result, a letter was sent for CBE, by the school of Journalism and Communication at Addis Ababa University. The study aim was explained by the researcher for respondents and informants in the questionnaire's introduction section. Then, after getting their approval, the researcher maintained the subjects' confidentiality.

In addition, the respondents/informants were made aware that their agreement was required for participation in the study. The study's findings were beneficial to the organization and PR professionals without causing harm to the respondents or participants. During the presentation, analysis, and interpretation of the data, the researcher was not given any individual responses from respondents. The researcher respected the human rights of respondents and informants; if a researcher breached a respondent's right, they would be held accountable by national law as well as research ethics bodies.

CHAPTER FOUR

5. RESULTS, FINDINGS AND DISCUSSIONS

This research aims to evaluate the effectiveness of social media in crisis communication at Commercial Bank of Ethiopia, assessing its benefits and drawbacks, identifying strategies and factors for its effectiveness and its effect to mitigate the crisis and maintain reputation. Data was gathered from multiple sources and it addresses the research questions guided by the primary research objectives and presents the results, summary of the findings and discussions categorized into three phases; the survey phase, the interview phase, and the case study phase.

4.1 RESULTS OF THE STUDY

4.1.1 Phase I – Results of Surveys / Quantitative results

A survey was conducted to gather quantitative data from a sample of 60 respondents. Data collected using structured questionnaires (closed and open-ended). The survey instrument utilized a 5-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree," to assess the perceptions and attitudes of respondents and open ended question were conducted for a deeper exploration of the research topic. The survey data was analyzed using statistical software SPSS and employed thematic analysis, to gain insights into the impact of social media as a communication platform during a crisis in public relation.

4.1.1. 1 Socio demographic characteristics of the respondents.

Table 6: Socio-Demographic Characteristics of Respondents

| Characteristics | Categories | Frequency | Percentage |
|-----------------|--------------|-----------|--------------|
| Sex | Male | 38 | 63.33 % |
| | Female | 22 | 36.67 % |
| | Total | 60 | 100 % |
| Age | 18-20 | 4 | 6.67 % |
| | 21-25 | 20 | 33.32 % |
| | 26-30 | 16 | 26.67 % |
| | 31-36 | 10 | 16.67 % |
| | 37 and above | 10 | 16.67 % |
| | Total | 60 | 100 % |
| Marital status | Single | 29 | 48.33 % |
| | Married | 27 | 45 % |
| | Divorced | 4 | 6.67 % |
| | Total | 60 | 100 % |

The survey revealed that more male respondents (63.33%) participated in this study than female respondents, who accounted for only (36.67%) of the sample selected. The age categories of

respondents illustrate that the study involved participants aged, with a total of 4 participants aged 18-20, 20 participants aged 21-25, 16 participants aged 26-30, 10 participants aged 31-36, and 10 participants aged 37 and above. Data on marital status revealed that 45% were married, 48.34% were single and 6.66% were divorced.

Table 7 Socio-Demographic Characteristics of Respondents

| Characteristics | Categories | Frequency | Percentage |
|-----------------------------------|---------------------------|-----------|--------------|
| Education Level | Below Certificate | 3 | 5 % |
| | Certificate | 13 | 21.67 % |
| | Diploma | 14 | 23.33 % |
| | First degree | 25 | 41.67 % |
| | Second degree | 5 | 8.33 % |
| | Total | 60 | 100 % |
| Social media participation | User of social media | 60 | 100 % |
| | Non- user of social media | 0 | 0 % |
| | Total | 60 | 100 % |
| Engagement with CBE Facebook page | Engagers | 52 | 86.67 % |
| | Non- Engagers | 8 | 13.33 % |
| | Total | 60 | 100 % |

The data category indicates that that respondents educational background were: The majority of respondents, 41.67%, hold a first degree. This is followed by diploma holders at 23.33% and certificate holders at 21.67%. A smaller percentage of 8.33% have a second degree, while only 5% have an educational level below the certificate level. Because of recruitment procedures for sampling all participants were user of social media for information and 86.67% (N=52) participants engaged with official CBE Facebook page, 13.33% (N= 8) participants did not engaged with official CBE Facebook page.

4.1.1.2 Evaluating the effectiveness of social media in crisis communication at the CBE

The effectiveness of social media platforms in facilitating crisis communication

Table 7the effectiveness of social media platforms.

| No | Item related with the effectiveness of social media platforms in facilitating crisis communication in the banking industry | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|----|--|-------------------|----|----------|-------|---------|------|-------|-------|----------------|----|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 1. | During a crisis, social media platforms make crisis communication easier than traditional media for banks. | 6 | 10 | 10 | 16.67 | 4 | 6.67 | 25 | 41.67 | 15 | 25 | 60 | 100 | 3.55 | 1.307 |

| | | | | | | | | | | | | | | | |
|--------------|--|----|------|----|-------|---|-------|----|-------|----|----|----|-----|------|------|
| 2. | Social media platforms are convenient channel and play a vital role in crisis communication in the banking | 2 | 3.33 | 8 | 13.33 | 9 | 15 | 17 | 28.33 | 24 | 40 | 60 | 100 | 3.88 | 1.18 |
| 3. | The use of social media for communication during a crisis can potentially increase misinformation for banks. | 30 | 50 | 12 | 20 | 8 | 13.33 | 7 | 11.67 | 3 | 5 | 60 | 100 | 2.02 | 1.25 |
| 4. | Engaging with the public through social media during a crisis can help PR professionals address concerns & clarify misinformation. | 0 | 0 | 2 | 3.33 | 8 | 13.33 | 8 | 13.33 | 42 | 70 | 60 | 100 | 4.5 | 0.85 |
| Overall mean | | | | | | | | | | | | | | 3.49 | 1.09 |

The survey data presents mixed perceptions regarding the use of social media for crisis communication in the banking sector. Respondents perceive social media as easier to use than traditional media during crises, with a mean score of 3.55 (SD = 1.307). Additionally, social media is regarded as a convenient and vital channel, reflected in a mean rating of 3.88 (SD = 1.18). However, there are concerns about the potential for increased misinformation, indicated by a mean score of 2.02 (SD = 1.25). Despite these concerns, the data suggests that engaging with the public through social media can significantly assist PR professionals in addressing concerns and clarifying misinformation, with a high mean score of 4.5 (SD = 0.85). The overall mean of 3.49 (SD = 1.09) indicates a generally favorable but cautious attitude towards social media in crisis communication. Notably, 66.67% of respondents believe that social media enhances crisis communication for banks more effectively than traditional media, while 68.33% see social media as a crucial and convenient tool in such contexts. Furthermore, 70% of respondents disagree with the notion that social media use during a crisis increases misinformation or poses challenges, reinforcing this with a mean score of 2.02. In contrast, a strong majority (83.33%) agree that engaging with the public via social media helps PR professionals address concerns and clarify misinformation. Overall, the findings suggest a generally favorable but cautious stance towards the use of social media in crisis communication for banks. While respondents appreciate its convenience and effectiveness, there remains a concern regarding the potential for misinformation. Overall, the data indicates that social media is perceived as a valuable tool that can enhance communication efforts during crises.

4.1.1.3 The effectiveness of Facebook, as a communication platform for banks

Table 8 the effectiveness of using social media, particularly Facebook.

| Item related with the effectiveness of using social media, particularly Facebook, as a communication platform for banks to quickly and timely disseminate information. | | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|--|--|-------------------|---|----------|-------|---------|------|-------|-------|----------------|-------|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 5. | Using social media particularly Facebook as a communication platform during a crisis allows banks to disseminate information quickly and timely. | 0 | 0 | 0 | 0 | 2 | 3.33 | 10 | 16.67 | 48 | 80 | 60 | 100 | 4.77 | 0.4956 |
| 6. | During a crisis, social media platform is an effective tool in facilitating crisis communication in the banking industry. | 0 | 0 | 8 | 13.33 | 6 | 10 | 36 | 60 | 10 | 16.67 | 60 | 100 | 3.8 | 0.87 |
| Overall mean | | | | | | | | | | | | | | 4.28 | 0.68 |

The survey data indicates a strong consensus regarding the effectiveness of social media, particularly Facebook, in crisis communication for banks. Respondents reported that using Facebook during a crisis enables banks to disseminate information swiftly, achieving a high mean score of 4.77 (SD = 0.4956). This demonstrates a high level of confidence in Facebook as a timely communication tool. Additionally, social media platforms, in general, are perceived as effective for crisis communication within the banking industry, although to a slightly lesser extent, with a mean score of 3.8 (SD = 0.87). The overall mean score of 4.285 (SD = 0.683) reflects a favorable view of the reliability and effectiveness of social media for crisis communication efforts.

Importantly, a significant majority of respondents expressed strong agreement regarding Facebook's efficacy, with 80% indicating they strongly agree and a total agreement rate of 96.67%. Only 13.33% disagreed, while 10% remained neutral. These findings collectively underscore the perception that Facebook is a valuable tool for banks in managing crisis communication effectively.

Perception on the effectiveness social media as a crisis communication platform

The open-ended survey results reveal a nuanced perception of social media particularly Facebook's effectiveness as a crisis communication platform for banks. A majority of

respondents, 40 out of 60, acknowledged Facebook's ability to reach a broad audience during crisis events, citing its convenience, extensive user base, and widespread familiarity as key factors contributing to its perceived efficacy. Respondents highlighted that Facebook allows for quick access to important updates, making it an attractive option for banks during emergencies. However, a significant minority of 20 respondents expressed concerns about Facebook's limitations. They pointed out that the platform's reliance on smartphones and mobile devices may exclude certain demographics, particularly the elderly and those without access to such technology, from receiving vital crisis-related information. This divergence in perception indicates that while Facebook is generally viewed as an effective communication tool for banks, its potential barriers to accessibility must be considered to ensure comprehensive outreach during crises. Overall, the findings suggest that banks should leverage Facebook's strengths while also addressing its limitations to enhance their crisis communication strategies.

4.1.1.4 Social Media Strategies and Factors for Effective Crisis Communication in the Banking

Table 9 the strategies and Factors for effectiveness of social media during crisis communication

| No | Item related with the strategies and Factors for effectiveness of social media during crisis communication in banks. | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|--------------|---|-------------------|------|----------|------|---------|------|-------|-------|----------------|-------|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 7. | Social media PR strategies like amends, sympathy, and hedge responsibility are effective in crisis communication for banks like the CBE. | 0 | 0 | 2 | 3.33 | 9 | 15 | 34 | 56.67 | 15 | 25 | 60 | 100 | 4.03 | 0.7296 |
| 8. | Factors such as transparency speed of response, honesty, empathy and consistency in enhancing the effectiveness of social media during crisis communication in banks. | 1 | 1.67 | 3 | 5 | 6 | 10 | 20 | 33.33 | 30 | 50 | 60 | 100 | 4.25 | 0.942 |
| 9. | Timely updates, being right, credible and information shared on social media are essential for effective crisis communication by banks. | 2 | 3.33 | 0 | 0 | 4 | 6.67 | 14 | 23.33 | 40 | 66.67 | 60 | 100 | 4.5 | 0.885 |
| Overall mean | | | | | | | | | | | | | | 4.26 | 0.85 |

The survey data on table 11 highlights the effectiveness of social media public relations strategies in crisis communication for banks, particularly the Commercial Bank of Ethiopia (CBE). Respondents rated these strategies—such as amends, expressions of sympathy, and hedging responsibility—with a mean score of 4.03 (SD = 0.7296), indicating a general consensus on their efficacy. Key factors that significantly enhance the effectiveness of social media during crises include transparency, speed of response, honesty, empathy, and consistency, which garnered a mean score of 4.25 (SD = 0.942). Furthermore, the importance of timely updates, accuracy, credibility, and the quality of information shared on social media was emphasized, reflected in a high mean score of 4.5 (SD = 0.885). The overall mean of 4.26 (SD = 0.85) suggests a strong agreement among respondents regarding the effectiveness of these strategies and factors. In terms of specific findings, 56.67% of respondents believe that the aforementioned social media PR strategies are effective in crisis communication for banks like the CBE, with an additional 25% strongly agreeing, resulting in a total agreement rate of 81.67%. Regarding the factors enhancing social media effectiveness, a majority (33.33% agree, 50% strongly agree) recognize the necessity of timely updates and credible information, with only 3.33% strongly disagreeing and no outright disagreements.

These results provide pivotal insights into the social media strategies and elements critical for effective crisis communication in the banking sector. The findings underscore the growing significance of social media in crisis management, highlighting the need for banks to develop advanced public relations strategies to address challenges and maintain stakeholder trust in the digital age. Overall, there is a clear consensus on the vital role of timely updates, accuracy, credibility, and information quality in enhancing the effectiveness of social media crisis communication.

4.1.1.5 The preference on social media platforms to engage with crisis communication

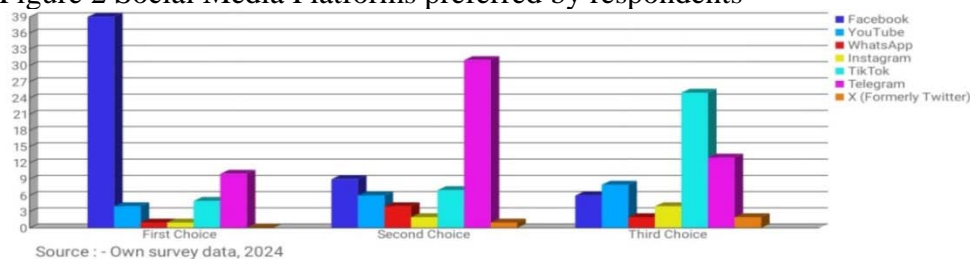
The survey on table 12 reveals a nuanced perspective on the use of social media for crisis communication in the banking sector, particularly regarding the CBE. Respondents demonstrated a preference for banks to engage with crisis communication messages via social media, with a mean score of 3.17 and a standard deviation of 1.42, indicating varied opinions. Notably, a strong belief emerged that direct responses from banks on social media would significantly reduce the sharing of negative news, as evidenced by a high mean score of 4.23 (SD = 0.745).

Table 10 the preference of banks to engage with crisis communication messages on social media.

| No | Item related with the perspectives of respondents on the effectiveness of engaging with the public through social media during a crisis to address concerns and clarify misinformation. | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|--------------|---|-------------------|-------|----------|-------|---------|------|-------|-------|----------------|-------|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 10. | I prefer banks to engage with crisis communication messages on social media. | 10 | 16.67 | 13 | 21.67 | 6 | 10 | 19 | 31.67 | 12 | 20 | 60 | 100 | 3.17 | 1.42 |
| 11. | During crises, If banks respond directly through social media, you would be more likely to stop sharing bad news about the bank. | 0 | 0 | 2 | 3.33 | 5 | 8.33 | 30 | 50 | 23 | 38.33 | 60 | 100 | 4.23 | 0.745 |
| 12. | Social media platforms play a crucial role in shaping public perception and trust in banks like the CBE during crisis for communication. | 5 | 8.33 | 6 | 10 | 9 | 15 | 22 | 36.67 | 18 | 30 | 60 | 100 | 3.70 | 1.24 |
| Overall mean | | | | | | | | | | | | | 3.7 | 1.13 | |

Additionally, 66.67% of respondents acknowledged the critical role of social media in shaping public perception and trust during crises, reflected in a mean score of 3.70 (SD = 1.24). However, the data also highlighted a diversity of preferences, with 51.67% favoring social media engagement while 38.34% did not. This variation suggests that while social media is integral to crisis communication, banks should strategically balance its use with traditional communication channels to effectively manage public perception and address the diverse needs of their clients. The open-ended survey results on Preferred Social Media Platforms for Bank Crisis Communication indicates that Facebook, Telegram, and TikTok are the top three preferred social media platforms for bank crisis communication in Ethiopia

Figure 2 Social Media Platforms preferred by respondents



The open-ended survey conducted on preferred social media platforms for bank crisis communication in Ethiopia revealed significant insights into public relations strategies during crises. Facebook emerged as the foremost choice, with 39 out of 60 respondents (65%) identifying it as their primary platform. Participants noted Facebook's convenience and familiarity, which enable banks to effectively disseminate information to a broad audience. Its multimedia capabilities, including text, images, and video, enhance communication effectiveness, making it an invaluable tool for banks during crisis events. Following Facebook, Telegram was identified as the second most preferred platform, chosen by 31 respondents (51.67%). The platform's real-time messaging features and widespread adoption among younger demographics underscore its effectiveness in delivering timely updates during bank-related crises. TikTok ranked as the third preferred platform, with 25 respondents (41.67%) selecting it. Its engaging video format and potential for viral reach cater to younger audiences, emphasizing the increasing importance of visual and interactive communication in crisis contexts. This preference reflects a broader trend towards dynamic communication strategies that resonate with younger consumers.

Overall, the findings indicate a clear hierarchy of preferred social media platforms for bank crisis communication in Ethiopia, with Facebook, Telegram, and TikTok leading the way. These results suggest that banks should leverage these platforms strategically, utilizing Facebook's multimedia strengths, Telegram's real-time capabilities, and TikTok's engaging content to enhance their crisis communication efforts effectively. The preferences for Facebook, Telegram, and TikTok highlight a strategic opportunity for banks to leverage these platforms in crisis communication, balancing traditional messaging with dynamic, audience-targeted approaches to effectively manage public relations during banking crises.

4.1.1.5 Impact of social media in maintaining a bank's reputation and customer trust

The survey data on table 13 reveals significant insights into the impact of social media on maintaining the reputation and customer trust of banks during crises, particularly regarding the Commercial Bank of Ethiopia (CBE).

These findings indicate a nuanced view of social media's role in crisis communication. While it is seen as a valuable tool for reputation management, there remains a clear need for integrating traditional media channels to thoroughly address public concerns and enhance trust. The overall mean score of 3.73 (SD 0.82) reflects a generally positive but varied perception of social media

PR effectiveness, underscoring the importance of a multifaceted approach in crisis management strategies to fully restore customer confidence. Overall, the data underscores the critical role of social media in crisis communication while highlighting its limitations in restoring customer trust.

Table 11 the impact of social media in maintaining a bank's reputation and customer trust.

| No | Item related with the impact of social media in maintaining a bank's reputation and customer trust during challenging times. | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|--------------|--|-------------------|------|----------|-------|---------|-------|-------|-------|----------------|-------|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 13. | During a crisis, addressing factual errors on social media platforms particularly Facebook as PR techniques help to mitigate the effects of a crisis and maintain the reputation of banks. | 0 | 0 | 0 | 0 | 3 | 5 | 26 | 43.33 | 31 | 51.67 | 60 | 100 | 4.47 | 0.355 |
| 14. | The public perception and feedback on social media during a crisis can impact the reputation and credibility of a bank like the CBE. | 1 | 1.67 | 4 | 6.67 | 7 | 11.67 | 20 | 33.33 | 28 | 46.67 | 60 | 100 | 4.17 | 0.994 |
| 15. | Social media PR was effective in maintaining the credibility and rebuilding trust of the public in CBE crisis communication. | 12 | 20 | 19 | 31.67 | 18 | 30 | 6 | 10 | 5 | 8.33 | 60 | 100 | 2.55 | 1.167 |
| Overall mean | | | | | | | | | | | | | | 3.73 | 0.82 |

A substantial majority of respondents, 95%, recognized that addressing factual errors on platforms like Facebook was an effective PR technique, yielding a high mean score of 4.47 with a low standard deviation of 0.355. This indicates a strong consensus on the importance of accurate information dissemination in mitigating negative impacts and preserving the bank's reputation. However, the data also reveals a contrasting perspective regarding the effectiveness of social media PR in rebuilding customer trust. The mean rating for this aspect was significantly lower at 2.55, with a standard deviation of 1.167, suggesting that over half of the respondents expressed skepticism about the ability of social media efforts to restore public credibility. While social media was perceived as effective in managing the immediate crisis (mean rating of 4.17, SD 0.994), it fell short in fostering long-term trust among customers fully restoring public confidence.

4.1.2 Phase II – Qualitative results

This interview investigated the impact of social media platforms on crisis communication at Commercial Bank of Ethiopia. The study analyzed the expectations, perceptions, and intentions of PR professionals and stakeholders regarding the use of social media in crisis communication strategies, specifically in relation to the use of CBE crisis communication and public relations practitioners, and the appropriateness of their crisis responses on these channels.

Phase II of the study focuses on key themes from interviews conducted with 40 participants, including 4 public relations practitioners and 6 communication practitioners of CBE, and 30 stakeholders (20 customers and 10 employees), totaling 40 participants in the second phase. The researcher used purposive sampling to select qualified participants for interview.

4.1.2.1. Socio demographic characteristics of the respondents.

This part present the frequency and percentage distribution of respondents' socio-demographic characteristics such as sex, age, marital status and andEducational background, and social media participation and engagement with CBE Facebook Accounts respectively.

Regarding stakeholders participant demographic, 17 were male and 13 were female; who used social media platforms and offline media for information. The participants were different age ranges: Three participants were from 18 to 20 years old, Ten participants were from 21 to 25 years old, five participants were from 26 to 30 years old, five participants were from 31 to 36 years old and seven participants were 40 and above. Concerning education level, 40% (16 respondents) held a first degree, while 25% (10 respondents) had completed a diploma. Additionally, 17.5% (7 respondents) possessed a second degree, and 10% (4 respondents) had education below a certificate level, with only 7.5% (3 respondents) achieving a certificate. Because of recruitment procedures for sampling all participants were users of social media. Furthermore, engagement with the CBE Facebook account revealed that 87.5% (35 respondents) actively engaged with the account, while 12.5% (5 respondents) did not engage. Data on marital status revealed that 37.5% were married, 47.5% were single and 15% were divorced. With regard to practitioner participant characteristics, four worked in public relation while six worked in communication department. Also, the participants had varying ranges of experience: Three participants had one to four years, four had five to seven years, two had eight, and one had more than ten years of public relations and communication experience. All participants had lived and

worked in in Addis Ababa Ethiopia. The code name for the practitioners and stakeholder is given from I-A up to I-J and I-1 up to I-30 respectively.

4.1.2.2 Qualitative insights on social media crisis communication

4.1.2.2.1 Preference of using social media platforms

The interview results indicate a preference among participants for using social media for crisis communication, considering it more reasonable than traditional methods, though it requires greater effort for effective use. Respondents commonly turn to social media as their primary source for crisis information, despite acknowledging the potential for misinformation. One participant highlighted that social media offers open communication and transparency, unlike controlled and censored traditional media, suggesting that people seek straightforward and transparent information on these platforms. The excerpts reveal that participants view social media as an increasingly vital and effective tool for crisis communication, emphasizing its timeliness, accessibility, and cost-effectiveness compared to the bureaucratic delays of traditional media.

“I usually know about crises via social media and reliable online news sources, as they provide convenient updates at any time. We can’t wait until news time is reach like on traditional media...but, we have to taker about the source.” – Participant I-30

“In my opinion, Social media is increasingly utilized in everyday activities, making it an effective tool for crisis communication, as most works are now conducted on social media.” – Participant (I-B)

“Social media tools are being developed for various communication activities, including during crises, due to their effectiveness and cost-effectiveness. Traditional media took long time, approval bureaucracy.”– Participant (I-F)

Social media, already utilized for other communication activities, can be effectively used for crisis communication, requiring minimal effort and time. Practitioners participant prefer social media for crisis communication, but only with careful planning and deep understanding of the issues. While social media is a preferred platform for crisis communication, it also carries the risk of misinformation, which needs to be carefully managed. The interview found that some CBE stakeholders and practitioner prefer using social media platforms for crisis communication, as it offers open communication and transparency, unlike traditional media. However, social media also carries the risk of misinformation, which requires careful planning and a deep understanding of the issues to effectively utilize it for crisis communication.

The interview excerpts suggest that some participants view traditional media, such as radio and television, as more trustworthy and effective for crisis communication compared to social media. These participants value crisis responses on traditional media for its ability to provide verified news and demonstrate confidence in handling and recovering from crises. They trust banks that utilize traditional media, which they believe contributes to stakeholder trust. In contrast, social media is perceived as unreliable and lacking in credibility, with a recommendation for banks to avoid using it in crisis communication plans except for sharing news. Key themes include the perception of traditional media as a reliable source and the concern that social media's rapid and uncontrollable spread of information makes it less suitable for crisis communication, with a preference expressed for controlled and direct communication channels, such as press conferences and stakeholder engagement.

“In my opinion traditional media news particularly radios and TV is generally trustworthy and more effective.they proved us all the necessary information for understanding the crises issue.” – Participant I-24

“.....I am against using social media for crisis communication, ... it can spread information quickly and uncontrollably, making it better to hold a press conference, engage with stakeholders directly, or use other offline tools like radio and TV channels.....” – Participant I-A

These participants expressed a preference for traditional media channels like radio and TV over social media for crisis communication, as they view traditional media as more reliable, credible, and allowing for better control of the bank's messaging and reputation during a crisis. While social media can provide supplementary benefits, the participants believe the potential drawbacks, such as the risk of chaos and damage to the bank's reputation, outweigh the advantages, and they do not recommend using social media as a replacement for traditional media in crisis communication in Ethiopia.

The interview excerpts suggests that some participants view a combination of social media and traditional media as an effective approach to crisis communication. Participants highlighted that while social media provides quicker information, traditional media is perceived as offering more official and reliable updates. They expressed a preference for using both types of media in tandem, cross-checking information between them to ensure a more comprehensive and accurate understanding of crisis situations.

“...I use Facebook for news updates, while also visiting traditional medias for official information...I believe social medias provide quicker information than traditional news, but I confirm it with traditional media sources.” – Participant I-17

“.....I prefer to use a combination of social media and traditional media tools... aiming for a better end-result in crisis communication.” – Participant I-1

Half of the participants do not have a preference for a single media channel and seek news from a combination of traditional and social media sources. They generally do not trust information on social media and only consider these channels as references for cross-checking. A combined use of social media and traditional media in crisis response is expected. Participants revealed that they use multiple channels during crises, including traditional news pieces on social media. However, they also noted that the message source is untrustworthy, suggesting that banks' crisis messages need to be filtered through traditional media for stakeholders to perceive them as trustworthy. Traditional media should also be used for comprehensive effect.

The interviews regarding preferences for social media platforms during crises revealed a strong inclination towards integrating both social and traditional media channels in crisis communication strategies. Participants recognized the effectiveness of this combination, noting that social media offers timely and accessible updates, while traditional media is perceived as more credible and better suited for delivering comprehensive information. Notably, respondents did not favor a single media channel; instead, they preferred receiving news from a variety of sources and anticipated traditional responses even when engaging with social media. This suggests a multifaceted approach is essential for effective crisis communication in banking.

4.1.2.2.2 The opportunities and challenges of using social media platforms

Participants discussed the advantages, opportunities, and challenges of using social media, particularly Facebook, as a crisis communication tool for banks, highlighting its potential benefits and drawbacks in public relations practice during crises. They emphasized that implementing social media platforms enables banks to communicate quickly and widely, facilitating direct interaction and real-time engagement with users. Participants view social media as an effective channel for faster, more interactive communication, swift information dissemination, and direct stakeholder engagement, while also acknowledging the challenges of managing misinformation and direct interactions.

“In my opinion, Social media is the fastest two-way communication channel, allowing for faster customer interaction and solutions, unlike traditional medias, only allows for reading, listening, or watching without conversation.” – Participant I-H

“.....Social media enables us to promptly address stakeholders' questions or concerns, allowing us to promptly address their concerns.” – Participant I-B

“In my opinion, social media platforms facilitate swift and extensive communication, enabling banks to promptly share updates, instructions, and safety measures during a crisis.” – Participant I-14

“In my opinion, social media platforms enable banks for direct interaction with users through comments, messages, and live chats, facilitating direct interaction, addressing concerns, and maintaining open communication during crises.” – Participant I-5

The participants highlighted the key benefits of social media for banks during crises, including faster two-way communication, prompt addressing of stakeholder concerns, and enabling direct interaction with users to share updates and safety measures.

Participants emphasized the disadvantages of using social media for crisis communication due to its two-way nature, which causes uncertainty about stakeholders' responses and potential misinterpretation of information, making it uncontrollable and potentially harmful. The thematic analysis suggests that participants view social media as a double-edged sword for banks during crises. While it enables faster communication and stakeholder engagement, the uncontrollable nature of social media, the proliferation of misinformation, and the risk of negative publicity pose significant challenges for banks in crisis situations. Participants highlighted the need for banks to be vigilant and prepared to respond effectively to maintain their reputation.

“....Social media's weakness lies in the multitude of information flows and versions, making it difficult to predict how people will interpret and interact with these diverse sources.... It can easily become uncontrollable.” – Participant I-H.

“According to my experience, banks face disadvantages in crises due to viral social media sharing and the lack of control over real-time social media, as users' wrong doings can seem larger and uncontrollable.” – Participant I-G

“In my opinion,...it foster negative comments, criticism, and public scrutiny, necessitating banks to be prepared to handle and respond effectively to negative sentiment, as mishandling can further damage their reputation during crises.” – Participant I2-28

Overall, the research result underscored the dual nature of social media's role in crisis communication for banking institutions. Participants recognized that social media offers significant opportunities for rapid and widespread communication, allowing banks to address stakeholder concerns promptly. However, they also expressed apprehension about the potential for swift dissemination of negative feedback and misinformation, which can complicate public relations efforts during crises. This highlights the need for banks to navigate both the advantages and challenges of social media in their crisis communication strategies.

4.1.2.2.3 The impact of Social media particularly Facebook, to mitigate the effect of a crisis for maintain or restore a bank's reputation during crisis situations.

The analysis of interview data reveals that social media, particularly Facebook, can be a valuable tool for crisis communication in banking. All participants except one believe that banks can effectively use social media to mitigate negative effects, build trust, and restore their reputation through a proactive, transparent, and empathetic approach during a crisis.

Participants highlight that social media platforms like Facebook's direct stakeholder engagement capabilities can enhance trust, allowing banks to respond to inquiries, address concerns, and provide personalized support. Real-time communication on Facebook is crucial for maintaining or restoring a bank's reputation during crises, as it allows for the dissemination of timely updates, responses to comments, and the sharing of important information to keep stakeholders informed. Additionally, the interviews suggest that Facebook can help mitigate the spread of rumors and misinformation by providing immediate updates, which is essential for preserving a bank's reputation. However, participants also note the importance of incorporating traditional media channels to ensure comprehensive stakeholder coverage and further improve reputation management efforts during challenging situations.

“I thought that, Facebook allows for direct stakeholder engagement, enhancing trust. Banks can respond to inquiries, address concerns, and provide personalized support. Real-time communication on platforms like Facebook helps maintain or restore a bank's reputation during crises by providing updates, responding to comments, and keeping stakeholders informed.” – Participant I-C

“In my opinion, most business in our country fails by rumors and incorrect information...for example Highland water is one good example for this.... Facebook helps to mitigate rumors and misinformation spread by providing immediate updates which helps the banks for maintaining their reputation.” – Participant I-3

“...Facebook, a widely-used social media platform, can help banks maintain their reputation during crises by disseminating important information, updates, and reassurances to stakeholders. PRs can foster positive sentiments, rebuild trust, and engage in constructive dialogue.” – Participant I-23

“...social media platforms allows banks to engage with stakeholders through comments, messages, and live chats, fostering trust and active listening during crises. However, banks must manage negative feedback and public scrutiny effectively to maintain trust and credibility. They must be prepared to handle criticism promptly and professionally to maintain credibility and maintain trust in the digital landscape.”– Participant I-16

The research highlights the strategic significance of social media platforms, especially Facebook, in maintaining or restoring a bank's reputation during crises. Interviews indicate that Facebook's capabilities for direct stakeholder engagement enhance trust, enabling banks to respond swiftly to inquiries, address concerns, and offer personalized support. The platform's real-time communication features facilitate timely updates and responses, which are essential for keeping stakeholders informed and mitigating the spread of rumors and misinformation.

The interview response from Participant I-D suggests a nuanced perspective on the role of social media in banking communications. The participant acknowledges the value of social media in building and maintaining the bank's reputation but emphasizes the importance of integrating traditional media channels as part of a comprehensive crisis communication strategy. This indicates a view that social media alone may not be sufficient and that a balanced, multi-channel approach can enhance the effectiveness of crisis response efforts for banks. The integration of social and traditional media ensures a more robust and reliable communication strategy during crises.

“In my opinion, social Media's helps for maintaining and building reputation of banks, however I suggest using both social media and traditional media in crisis communication to enhance effectiveness.....” – Participant I-D.

Overall, the interviews suggest that when implemented effectively, social media can be a valuable tool for banks to ensure successful crisis communication. The findings illustrate that social media, particularly Facebook, serves as a powerful tool for public relations professionals to effectively manage crises, engage stakeholders, and foster personal connections, ultimately aiding in the preservation and restoration of a bank's reputation. While social media plays a

pivotal role in crisis communication, respondents suggest that a combination of both social and traditional media channels is essential for comprehensive reputation management.

4.1.2.2.4 Factors and Strategies contribute to effectiveness of social media crisis communication during crisis

The interview responses underscore the critical role of timely, accurate information and active social media monitoring in effective crisis communication. Participants emphasize that banks should demonstrate accountability and commitment by publicly acknowledging and addressing issues, which positively impacts stakeholder trust and demands rapid response during crises. PR professionals must closely track social media, respond swiftly to concerns, and prevent the spread of misinformation. Furthermore, the importance of direct stakeholder engagement through compassionate and trust-building interactions is highlighted.

“In my opinion, there are different factors among this the main one is giving accurate information on time....PR professionals should monitor social media platforms, respond swiftly, and prevent misinformation spread. Real-time monitoring helps prevent misinformation spread and allows for timely intervention.”– Participant I-10

“...Social media provides a direct stakeholder engagement, requiring PR professionals to actively listen, respond promptly, and address concerns compassionately to build trust ...if they fail to manage the stakeholder interaction they lose their credibility.”– Participant I-6

“In my opinion ... PR professionals should provide timely updates, accurate information, and clear instructions to stakeholders and actively monitor social media for crisis feedback. Responding to feedback demonstrates attentiveness and commitment to addressing stakeholder needs, allowing them to understand stakeholder reactions and adapt their strategies accordingly.”– Participant I-25

The interview responses reveal that effective social media crisis communication in the banking sector hinges on a proactive and responsive strategy, emphasizing real-time monitoring, transparent messaging, and active stakeholder engagement. Key factors include the necessity for banks to acknowledge and address issues promptly to build trust and accountability, manage expectations, and prevent misinformation. Participants stress the importance of timely updates and empathetic communication from PR professionals, which fosters positive relationships and maintains brand reputation. Consistency across social media platforms is also crucial, as it reinforces credibility and ensures that stakeholders receive accurate information during crises.

“In my opinion, PR practitioners should offer transparent and accurate information during crises to prevent misinformation and build trust with stakeholders by sharing updates, addressing concerns, empathy, and providing factual information.” – Participant I-1

“Responding respectfully and helpfully to comments, messages, and inquiries...Banks can maintain their brand by demonstrating empathy and understanding towards stakeholders during crises.... This helps the bank for building trust and fostering positive relationships with their customers.” – Participant I-27

“In my opinion, during a crisis PR should inform the stakeholder consistently until the problem is resolved.....consistent messaging in social media, is crucial for PR professionals for preventing confusion, rumors and reinforcing trustworthiness.” – Participant I-22

The interviews conducted for this research highlighted several critical strategies that banks should adopt to enhance their social media crisis communication effectiveness. Key recommendations include proactive monitoring of online activities, swift responses to inquiries and negative comments, and efforts to mitigate reputational harm through transparent and accurate information dissemination. Maintaining clear and consistent messaging across all platforms is vital to prevent misinformation and alleviate stakeholder confusion. The findings indicate that a comprehensive crisis communication strategy must emphasize real-time information sharing, proactive management of social media interactions, and genuine responsiveness to stakeholder feedback. Additionally, public relations professionals play a crucial role in managing expectations and engaging with stakeholders through timely updates and direct interactions, particularly using visual content to humanize the brand. Overall, the research underscores the necessity for banks to anticipate crises proactively, solve problems transparently, and address negative feedback effectively to sustain stakeholder trust and credibility.

4.1. 3 Phase III: - Result of the case study

CBE system glitch and its Public Relations handling

This case study investigates the communication strategies employed by the Commercial Bank of Ethiopia (CBE) in response to the disruption of its digital banking services due to system updates on March 16, 2024. It assesses the effectiveness of social media, particularly Facebook, as a vital communication platform during a crisis in public relations. The study focuses on the crisis communication strategies implemented by CBE's public relations practitioners, examining how

these approaches help maintain the bank's reputation and preserve customer trust in challenging circumstances. By analyzing CBE's engagement on Facebook, this research aims to provide valuable insights into the role of social media in crisis management and its broader implications for public relations practices within the banking sector. This case study aims to illustrate how CBE's approach to crisis communication through Facebook can serve as a model for other financial institutions in developing comprehensive crisis communication frameworks that effectively utilize modern digital tools.

The case

On Saturday, March 16, 2024, the Commercial Bank of Ethiopia (CBE) faced a significant disruption in its digital banking system due to system updates and inspection works. This maintenance-related interruption led to extensive service outages, triggering long queues at ATMs across Ethiopia. The issue was rapidly disseminated on social media by university students, resulting in widespread panic and substantial withdrawals. Despite the bank's multiple announcements regarding the initial problem and subsequent promises to resolve it, the disruption persisted into the night, causing severe debit and credit reconciliation issues. The system failure paralyzed all of CBE's 1,950 branches. Transactions were inaccurately posted, allowing customers to withdraw more funds than they had in their accounts, and suspicious fund transfer patterns emerged across different regions. This crisis culminated in the withdrawal of 801,417,747.81 Ethiopian Birr from 25,735 customer accounts through 238,293 transactions, underscoring the extent of the malfunction and the urgent need for effective public relations crisis management.

Method

To explore the effectiveness of Facebook as a crisis communication tool, this case study begins by identifying the official Facebook page of the Commercial Bank of Ethiopia (CBE). A thorough search on Facebook revealed multiple accounts associated with the bank; however, only the main page established by CBE was included in this analysis. Pages created by customers or third-party users, as well as secondary or branch pages, were excluded to maintain focus on the bank's official communication strategy. The primary CBE Facebook page, boasting 669,000 followers, serves as the main subject of this study.

This case study employs a mixed-method approach, primarily utilizing content analysis to examine how the Commercial Bank of Ethiopia (CBE) communicated during a crisis via social

media. The analysis focuses on CBE's Facebook activity from March 16 to April 16, 2024, during the disruption of its digital banking services. Following the framework of Steelman and McCaffrey (2013), the study incorporates both quantitative and qualitative measures. Quantitative data includes metrics such as the number of followers, shares, likes, and comments, while qualitative data encompasses key messages, customer feedback, and CBE's responses.

The analysis is structured around several key dimensions: content type, post length, attributes, community engagement, and stakeholder interest in CBE's communications. By systematically categorizing and examining these elements, the study aims to assess CBE's understanding of the social media context and its effectiveness in fostering stakeholder interaction and credibility. The analysis consists of three primary components. **Frequency and Content Types:** This segment focuses on the nature and frequency of CBE's Facebook posts. **Interactivity Metrics:** This portion evaluates audience engagement through metrics such as likes, shares, comments, and sentiment analysis of user responses. **Commitment to Communication:** The final aspect assesses CBE's commitment to transparent and effective communication during the crisis.

The analysis was conducted manually, involving a thorough review of each post on CBE's official Facebook page within the predetermined timeframe. This assessment was framed within the context of public relations crisis communication, enabling a detailed evaluation of both the bank's activities and the stakeholder's reactions.

4.1.3.1 Analyzing CBE Facebook Posts — Frequency, Content Types, and Readability Metrics

Public relations play a crucial role in effective crisis management, as evidenced by CBE's recent approaches. The bank has demonstrated a strategic commitment to utilizing various digital channels—including Facebook, LinkedIn, Twitter, Instagram, TikTok, Telegram, and YouTube—for disseminating critical information during crises. This multi-platform strategy underscores best practices in crisis public relations, emphasizing proactivity, transparency, and responsiveness. By leveraging digital communication tools, CBE's actions highlight the importance of a well-crafted public relations strategy that can swiftly address public concerns and maintain trust, thereby mitigating reputational risks and ensuring stakeholder safety. The analysis of the Commercial Bank of Ethiopia's public relations strategy during the system glitch crisis showed both strengths and areas for improvement in its Facebook crisis communication.

Frequency of posts

The data shows CBE leveraged the digital platform of Facebook to address the disruption, the analysis of its Facebook activity reveals fluctuating patterns and inconsistencies that could have impacted stakeholder perceptions and trust.

Table 12 the frequency of posts

| No of post | Date | | | | | | | | | | | | | | | |
|------------------|-------|----|----|----|----|----|----|----|----|-------|---|---|---|---|---|----|
| | March | | | | | | | | | April | | | | | | |
| | 16 | 17 | 18 | 21 | 22 | 26 | 27 | 30 | 31 | 1 | 2 | 3 | 4 | 5 | 6 | 16 |
| | 4 | 1 | 4 | 1 | 1 | 4 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Total posts = 26 | | | | | | | | | | | | | | | | |

During the 32-day analyzed period, CBE posted 26 times on Facebook, with an average of 0.81 posts per day. The highest activity was observed on the first day of the crisis, with 4 posts, followed by sporadic posts until March 27, 2024. Notably, there was a 16-day gap in communication during the crisis period. The fluctuating posting patterns and communication gaps suggest the need for a more sustained, proactive, and responsive public relations strategy to manage stakeholder perceptions and maintain trust during periods of uncertainty and crisis.

Content and Messaging

The data on table 14 reveals that CBE predominantly relied on text-based communication on its Facebook page during the crisis period. The bank's posts consisted of text, with a combination of headings, images, logos, and infographics, which addressed the disruption cause, money involved, warnings, and updates on returned money. However, the bank underutilized the available multimedia capabilities on Facebook, missing an opportunity to further engage stakeholders and improve communication during the crisis.

Table 13 Types of posts content

| Types of content | Text with | | Video | Images | Info-graphics | Colored banners |
|------------------|-----------|--------|-------|--------|---------------|-----------------|
| | logo | images | | | | |
| Number | 18 | 7 | 0 | 0 | 1 | 0 |
| Percentage | 69.23 | 26.92 | 0 | 0 | 3.85 | 0 |

The analysis of the CBE Facebook page during a system disruption crisis revealed that the bank predominantly utilized text-based communication. Specifically, 69.23% of the posts featured text and the banks logo, while 26.92% of the posts included text and images. Only 3.85% of the posts utilized text and infographics. While CBE did leverage some visual elements, such as a singular infographic on April 16th to convey critical data about financial transactions during the system

disruption, the public relations team did not fully capitalize on the multimedia capabilities available on Facebook. Notably, the bank completely refrained from using audio and video content, which could have enhanced stakeholder engagement and understanding during the crisis.

Post Length and Readability

The analysis revealed notable insights regarding the length and readability of the posted content. The length of the message is categorized based on the framework of Steelman and McCaffrey (2013), as short (less than 50 words) coded by “S”, medium (50-150 words) coded by “M” and long (over 150 words) coded by “L”.

The analysis of the message length distribution showed that the majority of the posts containing critical information were in the long-form category, exceeding 150 words.

Table 14 the length of posted messages

| Month | March | | | | | | | | | April | | | | | | |
|-----------|-------|----|----|----|----|----|----|----|----|-------|---|---|---|---|---|----|
| Date | 16 | 17 | 18 | 21 | 22 | 26 | 27 | 30 | 31 | 1 | 2 | 3 | 4 | 5 | 6 | 16 |
| Message 1 | L | L | L | L | M | L | L | M | L | M | M | M | S | S | S | M |
| Message 2 | M | - | S | - | - | M | M | - | - | - | - | - | - | - | - | - |
| Message 3 | M | - | L | - | - | L | - | - | - | - | - | - | - | - | - | - |
| Message 4 | M | - | L | - | - | L | - | - | - | - | - | - | - | - | - | - |

The data on the length of message on CBE Facebook page during the crisis communication illustrates, the post were eleven long, eleven medium and four short messages. The majority of posts providing essential information about the disruption were lengthy, exceeding 150 words, comprising 42.4% (11 posts) of the total. An equal 42.4% (11 posts) fell into the medium category, ranging from 50 to 150 words, while the remaining 15.38% (4 posts) were short, containing fewer than 50 words. This composition, with the majority of the posts being lengthy, indicates that CBE's social media strategy may not be optimized for the unique format and user experience of the platform, particularly for mobile users. This finding suggests that CBE's crisis communication approach may need to be reconsidered, as longer posts can be difficult for mobile users to quickly digest, diminishing the immediate impact and accessibility of the information.

4.1.3.2 Analysis of Interactivity in CBE's Facebook Crisis Communication: Engagement Metrics, Audience Sentiment, and Response Tone

This part presents an analysis of audience responses to the Commercial Bank of Ethiopia's (CBE) crisis communication on Facebook, providing valuable insights into stakeholder interactions during a critical period.

The stakeholder interactions were analyzed based on by counting the follower’s reaction on the posted message about the crisis manually which is categorized as number of likes and emoji, shares, and comments. The numbers were coded in K, which is 1K equal to 1000.

Engagement Metrics and Follower Size

The engagement metrics shows significant volumes of Likes, Shares, and Comments which indicate that the content not only reached but also engaged the stakeholders, facilitating meaningful discussions and enhancing the bank's reputation during a critical period. Table 17 shows the total Interactivity of CBE Facebook followers as stakeholder/Audience by Likes&Emoji, comments and share of the posted message on CBE Facebook page.

Table 15 the interactivity of CBE Facebook followers as stakeholder

| Interac. In K | Date | | | | | | | | | | | | | | | |
|------------------|-------|------|------|-----|-----|------|------|------|-----|-----|-------|-----|------|-----|-----|-----|
| | March | | | | | | | | | | April | | | | | |
| | 16 | 17 | 18 | 21 | 22 | 26 | 27 | 30 | 31 | 1 | 2 | 3 | 4 | 5 | 6 | 16 |
| Likes&E moji | 54.3 | 6.34 | 14.3 | 7.4 | 3.6 | 13.9 | 4.76 | 6.08 | 3.2 | 4.1 | 2.7 | 2.1 | 2.25 | 2.1 | 2 | 2.8 |
| Comment | 8 | 1 | 1.45 | 1 | .63 | 1.32 | .68 | .7 | .52 | .72 | .44 | .4 | .38 | .39 | .4 | .28 |
| Shares | 4 | .45 | 0.78 | .84 | .24 | .93 | .33 | .3 | .22 | .37 | .17 | .14 | .11 | .08 | .08 | .14 |

The data demonstrates over a period of 32 days, the bank made 26 posts, which collectively garnered 131,930 Likes and Emojis, 9,182 shares, and 18,310 comments from a follower base of 669,000. This high level of engagement suggests that CBE’s content strategy was highly effective in resonating with its audience, thereby fostering strong interaction and communication during the crisis. Despite the follower count not fully representing the bank’s entire customer base, the data emphasizes the effectiveness of Facebook as a platform for public relations efforts, particularly in communicating crises.

Audience Response Tone and Sentiment towards CBE's Facebook Crisis Communication

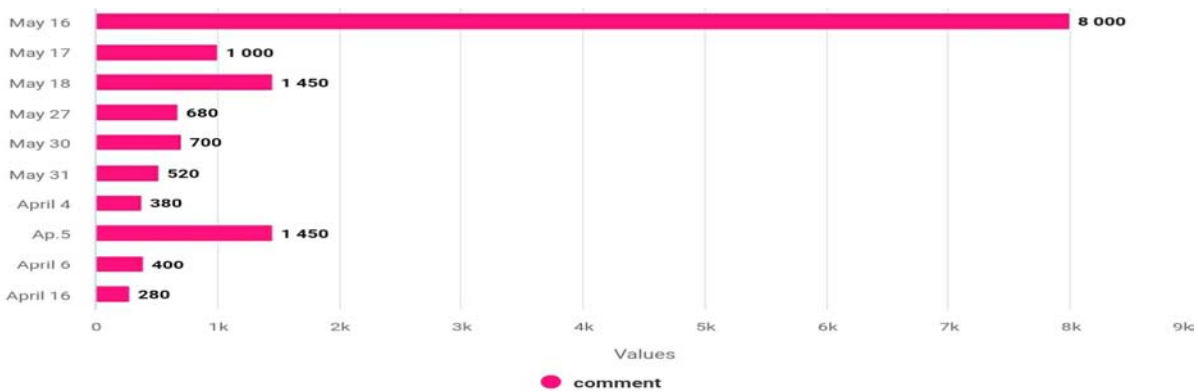
The study examined 17 strategically selected posts from CBE over a ten-day timeframe, focusing on the tone and sentiment of stakeholders. Comments and emojis were categorized into three

distinct tones—positive, neutral, and negative—based on their content and the types of emojis. The analysis was conducted within the framework of public relations crisis communication, to evaluate public reactions and engagement levels. The findings elucidate the nature and extent of stakeholder involvement during the crisis, offering a comprehensive understanding of audience perceptions and responses to CBE's crisis management efforts on social media.

Audience sentiment towards CBE's Facebook Crisis Communication by comment

The analysis of CBE's crisis communication on Facebook shows room for improvement, with a high volume of clarification-seeking comments and negative sentiment suggesting the audience did not feel adequately informed. The data on figure 3 shows there were a considerable number of comments seeking clarification of information posted and information about crisis conditions.

Figure 3 the number of comment of follower as a stakeholder interaction

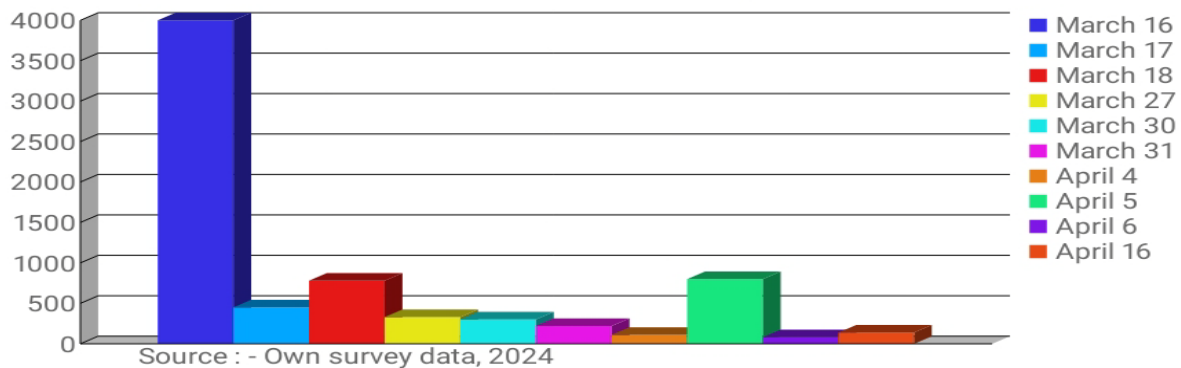


Source : -Own survey data, 2024

The analysis reveals significant challenges in effectively engaging with the audience during the crisis period. The data, drawn from 13,800 comments, indicate a predominant negative sentiment among stakeholders. Specifically, 8,073 comments (58.5%) expressed dissatisfaction or criticism towards the bank's crisis communication, while 4,002 comments (29%) were positive, and 1,725 comments (12.5%) were neutral. Additionally, a substantial number of comments sought clarification on the information provided by CBE, indicating that the audience felt inadequately informed. This high volume of clarification-seeking and negative sentiment suggests that CBE's communication strategy did not fully meet the audience's expectations. The findings highlight the critical need for more transparent, responsive, and empathetic communication from the bank to maintain public trust and minimize reputational damage during crises.

Audience sentiment towards CBE's Facebook Crisis Communication by shares

Figure 4 audience sentiments towards CBE's Facebook Crisis Communication by shares



The analysis of audience response to CBE's Facebook crisis communication over a 10-day period reveals a predominantly positive tone by sharing. With 17 posts generating a total of 6,490 shares among a follower base of 669,000, the engagement suggests a favorable reception from the audience. This high level of sharing indicates that the communication resonated well, likely reinforcing a supportive sentiment towards CBE during the crisis. Overall, the data reflects an effective strategy in engaging followers positively amidst challenging circumstances.

Audience sentiment towards CBE's Facebook Crisis Communication by Emoji

This case study part analyzed follower interactions on the Commercial Bank of Ethiopia's (CBE) Facebook page during a crisis, with a specific focus on emoji usage as an indicator of audience sentiment

Emojis are a form of visual communication that can convey emotions, reactions, and sentiments in a quick and easy way. The study analyzed the tone of followers based on the number and types of emojis they used on Facebook. The emoji reaction meaning used for the analysis was the listed below.

Figure 5 the emoji reaction meaning

| | | | | | | | |
|----------|------|------|------|------|-----|-----|-------|
| Emoji ⇒ | | | | | | | |
| Meaning⇒ | Like | Love | Care | Haha | Wow | Sad | Angry |

Source; Emojipedia

Facebook interactivity played a crucial role in shaping public understanding and building the bank's reputation.

Table 16 the emoji reaction of follower as a stakeholder.

| Month | March | | | | | | April | | | |
|-------|--------|-------|--------|-------|-------|-------|-------|-------|-------|-------|
| | 16 | 17 | 18 | 27 | 30 | 31 | 4 | 5 | 6 | 16 |
| Like | 48,000 | 5,500 | 13,000 | 3,897 | 4,700 | 2,500 | 1,800 | 1,700 | 1,700 | 2,500 |
| Haha | 5,393 | 684 | 1,065 | 818 | 1,300 | 661 | 434 | 315 | 325 | 276 |
| Love | 390 | 33 | 95 | 14 | 15 | 13 | 5 | 8 | 4 | 15 |
| Wow | 115 | 8 | 36 | 13 | 18 | 2 | 5 | 2 | 5 | 11 |
| Sad | 140 | 5 | 29 | 15 | 26 | 4 | 7 | 7 | 2 | 7 |
| Care | 181 | 31 | 60 | 6 | 15 | 11 | 3 | 3 | 3 | 4 |
| Angry | 82 | 11 | 17 | 6 | 5 | 4 | 1 | 2 | 4 | 1 |

The data, presented in Table 18, show that out of a total of 98,067 reactions, a significant majority were 'Like' reactions, accounting for 85,297 (85.7%) of the total. This high percentage of 'Like' reactions suggests that the overall sentiment among followers was positive. However, the presence of 11,271 'Haha' reactions (11.5%), 242 'Sad' reactions (0.2%), and 133 'Angry' reactions (0.1%) indicates that a portion of the audience expressed negative emotions in response to the crisis communication.

The findings indicate that the primary emoji reaction to crisis communication was "Like," showing a generally positive sentiment among followers. However, there were also significant "Sad" and "Angry" reactions, suggesting that some audience members felt negative emotions. This mixed feedback highlights that CBE's communication strategy resonated well with some, but not all, stakeholders. The results emphasize the complexity of public sentiment during crises and the need for CBE to improve its communication to better address the varied concerns of its audience.

4.1.3.3 CBE Engagement: CBE's Commitment to Transparent and Effective Communication

The analysis of the Commercial Bank of Ethiopia's (CBE) official Facebook page during a crisis communication event reveals significant insights into the bank's social media engagement.

Response of CBE for stakeholder feedback

The analysis of the Commercial Bank of Ethiopia's (CBE) response to stakeholder feedback on its Facebook page during a crisis revealed significant shortcomings in its communication strategy. The data indicate that CBE struggled to effectively engage in meaningful two-way dialogue with its audience. Despite receiving 13,800 comments from followers on crisis-related posts, the bank responded to only about 600 of these messages, highlighting a limited level of engagement. Furthermore, the responses that were provided were largely impersonal, often

consisting of a generic, copy-pasted message such as "DearWe appreciate your feedback." This approach failed to address the specific concerns raised by the audience, contributing to the significant presence of negative reactions, including "Sad" and "Angry" emojis. These findings suggest that CBE's crisis communication efforts were inadequate in addressing stakeholder concerns, thereby hindering the bank's ability to mitigate the crisis, build trust, and maintain a positive online reputation

The data in table 18 shows that out of 13,800 comments analyzed, a significant portion—8,073 comments (58.5%)—expressed dissatisfaction, indicating a predominantly negative sentiment among stakeholders. This overwhelming presence of negative feedback suggests that CBE's crisis response was insufficient in addressing stakeholder concerns and facilitating meaningful two-way dialogue. Moreover, only 4,002 comments (29%) were positive, while 1,725 comments (12.5%) were neutral, further highlighting the disconnect between the bank and its audience during the crisis.

Evaluating Trustworthiness: Analyzing the Honesty, Timeliness, Accuracy, and Reliability of CBE Communications during a Crisis

The analysis of the Commercial Bank of Ethiopia's (CBE) crisis communication on Facebook reveals both strengths and notable weaknesses in their approach. While the bank employed credible spokespersons and provided accurate, actionable information, the overall effectiveness of the communication strategy was undermined by a lack of timely and transparent updates. These findings underscore the importance of timely, consistent communication and proactive engagement in effectively managing crises and maintaining public trust.

Crisis Response Strategies Employed by CBE

The research identified that the public relations professional representing the CBE employed a comprehensive crisis communication strategy on their official Facebook page. This strategy encompassed a strategic mix of crisis response techniques, including "attack the accuser," "warning," "justification," "denial," "announcement," and "excuse," culminating in a full apology. This multifaceted approach aimed to protect the bank's reputation and maintain public trust during the crisis. The adaptability of these strategies demonstrated the CBE's nuanced understanding of effective crisis management, allowing the institution to address the unique needs and concerns of its stakeholders throughout evolving situations. This proactive communication framework was instrumental in preserving the CBE's brand reputation and credibility as a reliable financial institution.

4.2 Findings and Discussion

The findings of this study reveal significant insights into the impact of social media on crisis communication strategies, particularly in the context of the Commercial Bank of Ethiopia (CBE). Through a mixed-methods approach that included quantitative surveys and qualitative interviews, the research highlights how social media platforms, notably Facebook, serve as vital tools for disseminating information and managing public perception during crises. The data collected illustrates stakeholders' perceptions of social media's effectiveness compared to traditional media, indicating a growing reliance on digital communication methods to address and mitigate potential reputational damage. This section will delve into the analysis of these findings, exploring their implications for public relations practices and the broader banking industry in Ethiopia.

The effectiveness of social media platforms in facilitating crisis communication

The study revealed that social media platforms are generally perceived as more effective than traditional media for crisis communication within the banking industry. A significant portion of respondents reported that social media enhances the ability to address public concerns and clarify misinformation during crises. Despite some neutral or dissenting views, the general consensus was that social media does not significantly contribute to misinformation nor present substantial challenges to banks in crisis situations if effectively managed. However, it also emphasizes the necessity of integrating traditional communication methods alongside social media, as a sole reliance on digital platforms may not meet all client preferences or achieve long-term trust recovery. Ultimately, a hybrid approach combining both strategies is recommended for effectively managing reputational risks and fostering sustained customer trust.

The results demonstrate a widespread perception that social media platforms are more effective than traditional media for handling crisis communication in the banking industry. A significant portion of respondents agreed that social media plays a crucial role in addressing public concerns and rectifying misinformation during crises. These findings support Jin, Liu, and Austin's (2014) emphasis on social media's ability to foster direct engagement and build trust during crises. Additionally, the research by Schultz, Utz, and Goritz (2011), which highlighted the immediacy and interactivity of social media compared to traditional media, is corroborated by the findings.

While, social media is effective in managing immediate reputational damage, the findings reveal a generally negative perception of its ability to restore long-term public trust. With a mean rating of 2.55, over half of the respondents expressed skepticism regarding social media's effectiveness in rebuilding trust post-crisis. This highlights a significant limitation of social media platforms: while they are excellent tools for immediate crisis response, they may fall short in fully restoring deep-seated public confidence. This challenge is in line with Benoit's (1997) Image Restoration Theory, which posits that while direct communication is crucial for crisis management, it may not be sufficient for long-term trust recovery. The study also highlights the potential risks associated with the spread of misinformation. Veil, Buehner, and Palenchar (2011) raised concerns about misinformation on social media, though the findings of this study suggest that banks have developed more advanced social media strategies and digital literacy to mitigate these risks.

The findings of this study underscore critical implications for public relations practitioners within the Ethiopian banking sector, particularly the Commercial Bank of Ethiopia. The results indicate that while social media is perceived as a more effective tool for immediate crisis communication—enhancing direct engagement and addressing public concerns—it also reveals a skepticism about its capacity to restore long-term public trust. This duality suggests that PR strategies should prioritize the use of social media for rapid response while simultaneously developing comprehensive, trust-building initiatives that extend beyond digital platforms. Furthermore, the emphasis on mitigating misinformation highlights the necessity for banks to continually enhance their social media strategies and digital literacy to navigate the complexities of crisis management effectively.

The preference on social media platforms to engage with crisis communication messages

The research highlights the essential role of a multi-platform communication strategy in the Ethiopian banking sector, particularly for institutions like the Commercial Bank of Ethiopia (CBE). The research identifies Facebook, Telegram, and TikTok as the most preferred social media platforms for crisis communication. The findings suggest that while social media platforms such as Facebook, Telegram, and TikTok are valuable for real-time updates and engaging specific demographics, particularly younger audiences, concerns about credibility and the spread of misinformation persist. Interviews reveal that stakeholders prefer a combination of social and

traditional media, with traditional platforms like television and radio being viewed as more credible, especially among older and rural populations. This dual approach allows for both the immediacy of social media and the depth of traditional media, ensuring that communication is inclusive and credible, especially during crises.

The study emphasizes the need for banks to adopt a balanced strategy that integrates both social and traditional media for effective crisis communication. Social media's speed and accessibility are advantageous, but solely relying on these platforms may not be sufficient due to concerns over misinformation and uneven digital access across different regions and demographics. By leveraging traditional media's credibility and reach, particularly in areas with limited internet penetration, banks like CBE can enhance trust and transparency with diverse stakeholders. This hybrid approach fosters more robust crisis management, ensuring that all groups, regardless of technological access or location, receive accurate and reliable information. This supports the argument made by Veil, Buehner, and Palenchar (2011), who emphasize that a hybrid communication strategy allows for consistent and broad information dissemination, addressing the varied preferences of stakeholders. This integrated approach not only addresses the immediate crisis but also contributes to long-term trust-building for banks like the Commercial Bank of Ethiopia (CBE), which seek to maintain their reputation and operational stability in the aftermath of a crisis.

In addition to this point, another aspect to consider is the study examines the preferred social media platforms for crisis communication within the Ethiopian banking sector, with a focus on the Commercial Bank of Ethiopia (CBE). Social media Platforms such as Facebook, Telegram, and TikTok have emerged as key tools for engaging different demographics. The findings of this study indicate that Facebook, Telegram, and TikTok are widely preferred social media platforms for crisis communication. Facebook is particularly valued for its extensive reach and multimedia capabilities, allowing banks to engage with a broad audience through text, images, and videos. Additionally, Telegram is favored for its real-time messaging features, making it an effective tool for delivering timely updates to stakeholders. A notable insight introduced by this study is the rising importance of TikTok as a platform for engaging younger audiences. TikTok's dynamic and visually engaging content creates opportunities for banks to communicate in innovative ways that resonate with younger demographics. This finding expands on previous

research and suggests that banks, including CBE, should not overlook the potential of more creative platforms like TikTok to enhance their crisis communication strategies. The also aligns with Coombs' (2012) call for multifaceted communication strategies that cater to different audience preferences.

The findings of this study highlight critical implications for public relations practitioners within the Ethiopian banking sector, particularly at the Commercial Bank of Ethiopia (CBE). A hybrid communication strategy that integrates social media and traditional media is essential for engaging a diverse array of stakeholders, including those with limited digital access. This dual-channel approach ensures effective communication across various demographics, particularly during crises. CBE's PR teams should adopt flexible strategies that align with stakeholders' media consumption habits, utilizing platforms like Facebook for comprehensive updates, Telegram for real-time messaging, and TikTok to creatively engage younger audiences. Additionally, investing in social media monitoring tools is crucial for countering misinformation and maintaining public trust, while specialized training in social media management will enhance crisis response capabilities. Ongoing stakeholder engagement beyond immediate crises is vital for building long-term trust, necessitating consistent and transparent communication. By implementing these strategies, CBE can enhance its resilience to future disruptions, protect its reputation, and foster sustained public trust, aligning with best practices in crisis communication and emphasizing the importance of a comprehensive, multi-channel communication framework.

In conclusion, this study emphasizes the necessity of a balanced, multi-platform crisis communication strategy that integrates both social and traditional media. Social media provides real-time engagement and can mitigate immediate reputational damage, yet it also poses challenges related to public perception and misinformation. Conversely, traditional media remains vital for maintaining credibility and reaching diverse audiences, particularly in areas with limited digital access. The research highlights that organizations, particularly banks like the Commercial Bank of Ethiopia, must adopt adaptable strategies that address not only immediate crises but also focus on restoring long-term public trust and ensuring transparency. The findings underscore the significance of platforms such as Facebook, Telegram, and TikTok in crisis communication for Ethiopian banks. While these social media channels are essential for timely information dissemination and stakeholder engagement, they should complement rather than replace traditional media. Therefore, a comprehensive crisis communication strategy that

leverages both digital and traditional channels is crucial for CBE to maintain trust, transparency, and effective stakeholder engagement during crises.

Social Media Strategies and Factors for Effective Crisis Communication maintaining the reputation of banks during crises

The research identifies several key factors crucial for effective crisis communication in the banking sector, particularly during times of reputational risk. Transparency, speed of response, honesty, empathy, and consistency were highlighted as essential in maintaining credibility and public trust. Respondents emphasized the importance of high-quality, accurate, and credible information in preserving the reputation of banks like the Commercial Bank of Ethiopia (CBE). While CBE's social media strategies were generally effective, the study found that the use of generic replies and limited responsiveness hindered its crisis management efforts. Stakeholders valued tactics such as issuing apologies, expressing sympathy, and hedging responsibility, indicating the importance of direct engagement and personalized responses to mitigate misinformation and protect the bank's reputation.

In addition, the study underscores the significance of real-time updates and proactive monitoring as integral components of successful social media crisis communication strategies. The survey results demonstrated strong agreement among respondents on the effectiveness of transparency, timely responses, and consistent messaging in fostering long-term trust and credibility. Banks should prioritize the accuracy and credibility of information shared on social media, while also ensuring stakeholder engagement through personalized communication. By adopting these strategies, banks can enhance their crisis communication efforts, maintain public trust, and safeguard their reputation, particularly in an increasingly digital and fast-paced communication environment.

This finding is consistent with Coombs' (2007) Situational Crisis Communication Theory (SCCT), which emphasizes the critical importance of timely and transparent communication in mitigating the negative impacts of crises. Coombs' theory, which advocates for swift and honest responses to maintain stakeholder trust, is reinforced by the study's results, suggesting that social media platforms facilitate the rapid dissemination of information that is essential during such critical periods. Additionally, the study's results are supported by Ott and Theunissen (2015), who demonstrated that social media can enhance crisis communication due to its capacity to

provide stakeholders with immediate access to information. The real-time nature of platforms like Facebook enables organizations to engage directly with their audience in a manner that is both efficient and transparent. This is particularly important in curbing the spread of misinformation—an issue that can otherwise exacerbate a crisis. The ability to continuously update stakeholders in real-time serves as a mechanism for maintaining trust and credibility, a point similarly highlighted by Schultz, Utz, and Göritz (2011), as well as Jin, Liu, and Austin (2014). These researchers have collectively demonstrated that social media's immediacy mitigates the immediate effects of a crisis by promoting transparency, but not foster long-term trust. The study indicates that banks, including CBE, should implement robust monitoring practices and develop strategies to quickly address and correct misinformation. This approach not only helps manage crises more effectively but also enhances the credibility of banks during challenging times. The research demonstrates that effective monitoring and accurate information dissemination can mitigate the spread of misinformation, thus enhancing the credibility of banks during crises. By implementing such strategies, PR professionals can effectively navigate crisis situations, manage public perception, and preserve the bank's reputation.

The practical implications of this research are significant for public relations professionals in the banking sector. The study suggests that banks, including CBE, should develop comprehensive social media strategies and factors that encompass real-time monitoring, transparent communication, and empathetic engagement. By investing in social media monitoring tools and training PR teams for real-time engagement, banks can address stakeholder concerns more effectively, counter misinformation, and maintain public trust. The finding encourages PR practitioners to adopt a balanced and proactive approach to crisis communication. This includes not only mitigating immediate crisis impacts but also engaging in long-term trust-building efforts. By combining responsive communication with empathy and accuracy, banks can strengthen their relationships with stakeholders and enhance their resilience in the face of future crises. . By implementing the identified strategies—timely information dissemination, accurate communication, and empathetic engagement—the bank can manage crises more efficiently and maintain stakeholder trust. These strategies not only help mitigate the immediate impacts of a crisis but also contribute to the long-term preservation and enhancement of the bank's reputation. The study's findings suggest that CBE should prioritize the development of social media monitoring practices and invest in PR training to improve real-time responsiveness. This

proactive approach will enable the bank to address public concerns swiftly, counter misinformation, and maintain a positive relationship with stakeholders during and after crises.

In conclusion, this research underscores the necessity of a multifaceted social media crisis communication strategy that prioritizes transparency, empathy, and consistency. Social media platforms like Facebook offer significant advantages in engaging with stakeholders and managing crises in real-time. However, to fully preserve and enhance reputation, banks must implement strategies that combine timely communication with accurate information dissemination and empathetic engagement. By adopting these strategies, banks like the Commercial Bank of Ethiopia can safeguard their reputation, effectively manage crises, and strengthen their relationships with stakeholders.

The effectiveness of Facebook as a Crisis Communication Platform in Banking for building and maintaining or restoring the reputation

The research underscores the effectiveness of Facebook as a crucial tool for crisis communication in the banking sector, with 96.67% of respondents acknowledging its utility in delivering timely and accurate information. Facebook's high adoption rate and familiarity, reflected in a strong mean score of 4.77, solidify its reliability for real-time engagement during crises. However, concerns were raised regarding access limitations for certain demographic groups, such as the elderly and individuals without smartphones, suggesting that Facebook alone may not be sufficient for comprehensive crisis communication. The Commercial Bank of Ethiopia (CBE) experienced challenges in maintaining consistent communication and providing timely responses, which may have diminished public trust. This highlights the importance of public relations professionals adopting a multi-channel approach to ensure broader accessibility, while also focusing on consistent and timely engagement to optimize crisis management.

The discussion confirms Facebook's effectiveness in mitigating crises, preserving reputations, and maintaining stakeholder trust, but also points out the limitations of relying solely on this platform. While Facebook is valued for its capacity to manage real-time engagement and prevent misinformation, the study stresses the need for banks to complement social media with traditional communication channels to reach diverse demographics. Facebook's role extends beyond crisis communication, playing a significant part in long-term reputation management by allowing banks to directly address stakeholder concerns and correct misinformation. To maximize its potential, banks must enhance their social media strategies with a proactive, multi-

platform approach, ensuring that communication is not only timely and accurate but also inclusive and consistent across various channels.

The findings extend Coombs' Situational Crisis Communication Theory (SCCT) (2004), which emphasizes the need for immediate and transparent communication to manage public perception during crises. The study also resonates with Benoit's Image Restoration Theory (1997), demonstrating a direct communication line between banks and their stakeholders, thereby supporting efforts to restore a bank's image during and after a crisis. Additionally, the study confirms that Facebook enhances banks' ability to build long-term trust through consistent and authentic engagement. This is vital for managing reputational risks, as stakeholders expect prompt, professional, and transparent responses during crises.

The study underscores the importance of integrating Facebook into broader crisis communication strategies to ensure a comprehensive approach to reputation management. While Facebook is widely regarded as an effective tool for crisis communication, the study identifies notable limitations of Facebook as a crisis communication platform; this study highlights significant accessibility issues stemming from the platform's reliance on mobile technology, which may exclude demographic groups such as the elderly and those without smartphones. The study posits that enhanced digital literacy and improved monitoring practices could mitigate misinformation risks, yet it underscores the necessity for a more inclusive communication strategy. Furthermore, integrating Facebook with traditional media is essential, as traditional outlets can provide comprehensive information and reach broader audiences. This aligns with previous research emphasizing transparent and multi-channel communication; however, this study enriches the conversation by detailing specific challenges associated with Facebook, such as the potential for negative sentiment and the pitfalls of over-reliance on text-based messages. Ultimately, this research offers a balanced perspective, recognizing both the strengths and limitations of Facebook in crisis contexts.

This finding has several important implications for PR practitioners in the banking sector, particularly in the context of crisis communications. First, the study emphasizes the necessity of a multi-channel communication strategy. While Facebook is effective in reaching a broad audience, its limitations mean that banks should not rely solely on this platform. Instead, banks must integrate traditional media (such as television, radio, and print) and other digital platforms (such as websites, email, and SMS) to ensure that all demographic groups can access critical

information during crises. This approach aligns with the recommendations of Schultz et al. (2011), who advocate for the use of multiple media formats to maximize the reach of crisis communication. Second, the study highlights the importance of real-time engagement in crisis communication. By promptly addressing errors and providing transparent updates on Facebook, banks can demonstrate accountability, which is essential for maintaining stakeholder trust. For PR professionals, this means that crisis communication strategies must be proactive, involving constant monitoring of social media and swift responses to emerging issues. The study aligns with SCCT (Coombs, 2007), reinforcing the idea that timely, transparent communication is essential for mitigating reputational damage during crises.

In conclusion, this study demonstrates that Facebook is a highly effective platform for crisis communication within the banking sector, particularly for managing public perception and facilitating real-time engagement with stakeholders. However, its reliance on mobile technology limits its accessibility for certain demographic groups, necessitating the inclusion of traditional communication channels in crisis communications. The study highlights the importance of proactive engagement, transparency, and rapid response in mitigating reputational damage and maintaining stakeholder trust during crises. For banks like the Commercial Bank of Ethiopia, a multi-channel crisis communication strategy that integrates social media with traditional media is crucial for ensuring inclusivity and maximizing the reach of critical information.

Advantages and Disadvantages of Social Media in Crisis Communication for the Commercial Bank of Ethiopia

The study reveals several key insights into the advantages and challenges of using social media for crisis communication in the banking sector, specifically focusing on the Commercial Bank of Ethiopia (CBE). Key benefits identified include the ability of social media to rapidly disseminate information to a wide audience, enabling CBE to engage directly with customers and provide real-time responses to concerns. This fosters transparency and helps maintain trust during crises, crucial for the bank's reputation. Additionally, social media allows CBE to proactively monitor and address customer issues, which strengthens relationships with stakeholders.

However, the challenges of social media use in crisis communication are significant. The rapid spread of misinformation and negative feedback can exacerbate crises, complicating public relations efforts and making it difficult for CBE to control the narrative. This can lead to

reputational damage. Furthermore, the study highlights that the use of social media requires specialized skills and resources, and the digital divide limits its effectiveness in reaching all stakeholders.

The findings suggest that while social media is a valuable tool for crisis communication, it must be used strategically. CBE should balance the speed and reach of social media with the risks of misinformation and negative sentiment. Developing robust strategies, including real-time monitoring, rapid response protocols, and consistent messaging, is essential for effective crisis management. Moreover, traditional communication channels should complement social media efforts to ensure comprehensive outreach, particularly to stakeholders with limited access to digital platforms. Lastly, CBE must invest in training and resources to equip its public relations teams with the skills necessary to manage social media effectively, including handling misinformation and negative feedback. The study underscores the dual nature of social media in crisis communication—while it offers significant advantages in communication speed and stakeholder engagement, it also presents challenges that must be carefully managed to protect the bank's reputation and maintain trust during crises.

This aligns with the work of Schultz, Utz, and Göritz (2011), who emphasized the effectiveness of social media in crisis situations. Additionally, social media provide real-time updates and foster real-time engagement with stakeholders, a critical factor in maintaining transparency during crises. This supports the findings of Veil, Buehner, and Palenchar (2011), who stressed the importance of keeping communication channels open to build trust. Social media platforms allow banks to communicate directly with their customers, enhancing public relations efforts aimed at trust-building. This capability is crucial for crisis management, as it empowers banks to manage public perception effectively. The immediacy of social media also provides an opportunity for banks to control the narrative during crises, swiftly addressing concerns and preventing the escalation of negative feedback.

Despite its advantages, the use of social media in crisis communication presents several challenges. One of the most significant issues identified in the research is the rapid spread of misinformation. During crises, false information can circulate quickly, overwhelming public relations efforts and exacerbating the situation. This challenge is supported by the findings of Coombs and Holladay (2012) and Brummette and Sisco (2015), who caution against relying

solely on social media without proper management and oversight. The study also reveals the digital divide as a key obstacle in Ethiopia, limiting access to social media for certain demographics, particularly those in rural areas and older populations who may not be as technologically connected. This limitation complicates efforts to reach all stakeholders during crises, underscoring the need for a multi-channel approach that includes both social and traditional media. The research suggests that while social media can enhance trust and engagement, it must be used alongside other communication channels to ensure inclusivity and mitigate the risks of misinformation.

The findings from this study carry significant implications for public relations (PR) practitioners, particularly within the Ethiopian banking sector. First and foremost, the use of social media as a tool for crisis communication offers clear advantages, such as rapid dissemination of information and real-time engagement with stakeholders. PR practitioners must leverage these strengths to maintain transparency and address stakeholder concerns swiftly. However, they also need to be proactive in combating the spread of misinformation, which can quickly undermine trust and escalate crises. This calls for an increased focus on fact-checking, monitoring digital conversations, and swiftly countering false information with accurate updates.

In conclusion, this study demonstrates both the advantages and disadvantages of using social media for crisis communication in the Commercial Bank of Ethiopia (CBE) and other Ethiopian banks. While social media platforms offer significant benefits in terms of real-time information dissemination and stakeholder engagement, they also present challenges, including the spread of misinformation and the digital divide. By investing in PR training and developing strategies to counteract misinformation, CBE can leverage the strengths of social media while mitigating its risks, ultimately safeguarding its reputation and maintaining stakeholder trust during crises.

Practical crisis communication strategy of Commercial Bank of Ethiopia's (CBE) on Facebook

The showcase study revealed several critical insights regarding practical CBE's crisis communication on Facebook.

The analysis indicates that CBE predominantly relies on text-based updates (69.23%) with minimal use of visual content, such as infographics (3.85%). This contrasts with recommended practices that emphasize a mix of multimedia formats to boost audience engagement and improve clarity. Furthermore, CBE's posts frequently exceeded 150 words, making them less

accessible for quick reading, particularly on mobile devices. These findings underscore the importance of adopting shorter, more concise posts to enhance comprehension, especially during crises when clear and brief communication is critical. The study highlights a need for CBE to optimize its messaging for mobile users and prioritize brevity in high-stress situations. This aligns with previous studies, such as those by Steelman and McCaffrey (2013) and Fraustino, Liu, and Jin (2012), which emphasize the importance of concise and clear messaging during crises. PR practitioners should therefore focus on crafting shorter, more concise posts that are easily consumable on mobile devices, particularly during crises when stakeholders require quick and clear information.

The findings indicate that CBE's posting frequency was inconsistent, featuring a significant 16-day gap in communication during a crisis, which likely eroded stakeholder trust due to the lack of sustained and transparent engagement. The irregularity in communication during crises contrast with Schultz, Utz, and Göritz (2011) and Coombs (2007), has emphasized the importance of consistent and transparent communication during crises. The over-reliance on text-based updates (69.23%) and minimal use of visual content (3.85% infographics) contrasts with best practices in crisis communication, which recommend diverse multimedia formats to enhance audience engagement. This insight extends the work of Veil, Buehner, and Palenchar (2011), who emphasized the role of visual communication in enhancing message clarity during crises. The findings suggest that CBE's approach did not fully capitalize on Facebook's multimedia capabilities, which could have improved the effectiveness of their crisis communication efforts.

The analysis revealed that while CBE's posts garnered substantial engagement through Likes, Shares, and Comments, there was a notable disparity between reactions and sentiment. Although 85.7% of emoji reactions were positive ('Like'), 58.5% of comments expressed negativity, indicating dissatisfaction with the bank's messaging. This suggests that while the communication strategy reached a wide audience, it failed to adequately address stakeholder concerns or provide effective reassurance during the crisis. Additionally, the findings highlight the need for improved two-way communication, as CBE's limited responsiveness to stakeholder feedback weakened the effectiveness of its crisis communication strategy. This finding highlights the importance of two-way communication, a cornerstone of Situational Crisis Communication Theory (SCCT) (Coombs, 2007). By failing to respond to user comments and concerns, CBE missed opportunities to restore trust and address stakeholder anxieties. Going forward, PR teams should

prioritize active engagement with stakeholders by responding promptly to comments, questions, and concerns, thereby fostering a sense of transparency and reassurance.

Moreover, the analysis of the Commercial Bank of Ethiopia's (CBE) practical crisis communication strategy on Facebook highlights both the strengths and limitations in their approach to managing public trust during crises. While CBE utilized credible spokespersons and provided accurate, actionable information, a significant shortfall was identified in the timeliness and transparency of their updates, which are critical components of effective crisis communication. CBE's use of various crisis response strategies, including defensive tactics such as "attack the accuser" and "denial," as well as corrective measures like "justification," "excuse," and ultimately a "full apology," illustrates a multifaceted approach to crisis management. This adaptability allowed CBE to address the evolving concerns of its stakeholders and maintain the bank's reputation. However, the delay in providing timely updates likely undermined the overall impact of these strategies. These findings suggest that while CBE employed a diverse and nuanced communication framework, consistent and transparent engagement throughout the crisis was lacking, which could erode long-term trust if not addressed. The findings from this analysis align with existing literature on crisis communication, which emphasizes the importance of timeliness and transparency in maintaining public trust during crises. According to Coombs' Situational Crisis Communication Theory (SCCT), organizations that delay communication or fail to provide transparent updates risk damaging their credibility and reputation, even if they employ other effective strategies, such as apologies or justifications (Coombs, 2007). Furthermore, the combination of defensive and corrective responses mirrors the "rebuild" and "diminish" strategies outlined in SCCT, which are often used to protect organizational reputation (Kim & Liu, 2012). However, the literature also stresses that these strategies must be supported by timely and proactive communication to be fully effective, something CBE's approach lacked. For public relations professionals and financial institutions like banks, these findings underscore the critical importance of timeliness and transparency in crisis communication. While a multifaceted approach that includes both defensive and corrective strategies can help manage public perception, delays in communication can negate these efforts and damage long-term trust.

The showcase study presents critical implications for public relations (PR) practitioners at the Commercial Bank of Ethiopia (CBE) and similar institutions concerning crisis management. Key findings indicate that CBE must enhance its communication strategy by establishing a consistent

posting schedule, particularly during crises. The observed 16-day communication gap during a recent crisis resulted in missed opportunities to reassure stakeholders, leading to increased dissatisfaction among audiences. To address these challenges, PR teams should develop a comprehensive crisis communication plan that emphasizes regular and transparent engagement. This plan should define posting frequency and incorporate diverse multimedia formats, such as infographics and videos, to enhance clarity and retention of messages. Prompt dissemination of updates and transparent communication are crucial for ensuring that messaging is credible and effective. Given that banks heavily rely on public trust and credibility, proactive crisis communication is essential for preserving customer confidence and mitigating reputational damage. In future crises, CBE should prioritize improving the speed and openness of its communications while employing adaptable crisis response strategies. Broader implications for CBE and other banks PR practitioners include the need for a more consistent posting schedule and the utilization of varied content formats to enhance audience engagement. Optimizing posts for mobile users through concise messaging is vital for effective communication. Additionally, fostering two-way engagement by actively responding to audience feedback and tailoring messages to community needs will help build trust and improve the impact of PR efforts. Effective crisis management further necessitates timely and accurate information dissemination, employing transparency, empathy, and accountability to address stakeholder concerns and restore trust.

The showcase concludes that while Facebook provides significant potential for crisis communication, the Commercial Bank of Ethiopia's effectiveness is hindered by inconsistent posting, over-reliance on text-based content, and limited two-way engagement. To enhance stakeholder trust and manage public sentiment during crises, CBE must adopt a more consistent, multimedia-driven approach and prioritize active engagement with its audience.

CHAPTER FIVE

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter discusses the summary, key conclusions drawn from the research, the recommendations outlined to improve crisis communication, the limitations encountered during the research and suggests potential directions for future studies.

5.1 Summary

The research paper examines how social media platforms serves as crisis communication tools in Ethiopian banking sector, with specific emphasis on Commercial Bank of Ethiopia (CBE). Through mixed-method approach combining qualitative and quantitative data collection techniques, the study reveals fascinating insights about social medias role during organizational crisis. The findings suggests that while social media platforms enables rapid information dissemination and stakeholder engagement, certain limitations exists regarding digital accessibility and misinformation spread. The investigation demonstrates that CBE's utilization of social platforms during crisis situations yielded varied outcomes, where immediate response capabilities was praised but long-term trust restoration remained challenging. The research contributes significantly to Situational Crisis Communication Theory by identifying key success factors like transparency and response speed, while also highlighting potential pitfalls in digital crisis management. Moreover, the study presents valuable recommendations for PR practitioners, emphasizing the importance of accurate information sharing and diversified content strategies. The investigations practical implications extends beyond Ethiopian banking sector, offering broader insights into modern crisis communication dynamics where social media plays increasingly central role in reputation management and stakeholder relations.

5.2. Conclusions

This study highlights the pivotal role of social media in crisis communication, particularly within the Commercial Bank of Ethiopia (CBE). It demonstrates how platforms facilitate rapid information dissemination and direct engagement with stakeholders during crises. However, challenges such as misinformation and unequal access to digital platforms limit social media's effectiveness, particularly in reaching all audiences.

A key finding advocates for a balanced communication strategy, combining the immediacy of social media with the reliability of traditional media, to ensure comprehensive outreach. While social media is effective for managing short-term reputational risks, it is insufficient for restoring long-term trust, especially among populations with limited access to digital tools. The study underscores the importance of transparent, timely, and empathetic communication to maintain public trust during crises.

The research also emphasizes the need for more dynamic content, such as multimedia elements, to enhance audience engagement. Practically, this study suggests that a hybrid communication strategy, integrating social and traditional media, is essential for effective crisis management in the Ethiopian banking sector. Theoretically, it supports existing literature on the role of social media in crisis communication and offers valuable insights for improving crisis communication practices both within and beyond the banking sector.

5.3 Recommendations

Based on the study's findings, several recommendations can be made for improving crisis communication strategies at the Commercial Bank of Ethiopia and other organizations in the banking sector:

Recommendations for the Commercial Bank of Ethiopia and Banks like CBE:

CBE and other banks should prioritize enhancing their crisis communication strategies to improve responses and build public trust through better practices. Key recommendations include:

- ✓ Adopting a Multi-Platform Strategy: Integrate social media with traditional media to reach both tech-savvy users and offline audiences.
- ✓ Enhancing Content Diversity: Incorporate multimedia elements like videos, and infographics to enhance crisis communication for mobile users.

- ✓ Developing Misinformation Mitigation Protocols: Implement real-time monitoring and rapid response protocols to swiftly address misinformation and maintain public trust.
- ✓ Strengthening Consistency and Transparency: Ensure consistent and transparent communication with regular updates during crises to maintain stakeholder confidence.
- ✓ Investing in Digital Literacy Initiatives: Support digital literacy programs for employees and the public to combat misinformation and improve engagement.

Recommendations for Public Relations Practitioners and Communication Departments

Public Relations professionals at the Commercial Bank of Ethiopia and similar institutions should:-

- Adopt a Proactive Social Media Strategy: implement a comprehensive social media strategy for effective crisis management.
- Real-Time Monitoring/Updates: Establish real-time monitoring of social media channels to identify and respond to emerging issues promptly and provide real-time updates across platforms.
- Engage Stakeholders: Facilitate two-way engagement with stakeholders to foster open communication and trust.
- Utilize Multimedia Elements: Focus on producing concise, mobile-friendly content using multimedia formats, including videos and infographics, to enhance clarity, engagement and accessibility.
- Multi-Platform Approach: Integrate both social media and traditional media to effectively reach diverse audience segments.
- Prioritize Transparency and Empathy: Ensure communication is transparent and empathetic, addressing concerns sincerely.
- Address Misinformation Swiftly: Develop protocols for quickly identifying and correcting misinformation to maintain public trust.
- Collaboration: Marketing and communication teams should work closely with PR professionals to create a cohesive crisis communication strategy.
- Monitoring and Adjustment: Regularly monitor public sentiment and analytics to make timely adjustments, ensuring consistent and effective communication that fosters long-term stakeholder trust.

Recommendations for Management and Executives

Executives at the Commercial Bank of Ethiopia and similar organizations should prioritize the development of clear policies for social media crisis communication. Adequate resources must be allocated to support real-time monitoring, engagement, and the necessary technology infrastructure. Key investments include hiring skilled personnel and providing regular training sessions on crisis communication practices. Management should also foster a culture of transparency and accountability, ensuring that communication during crises is timely, accurate, and empathetic.

Recommendations for Policy Makers

Regulatory bodies in the financial sector should establish clear guidelines for crisis communication, particularly focusing on the use of social media. These guidelines should emphasize transparency, accuracy, and timely responses, while also outlining protocols to mitigate misinformation. Policymakers should encourage financial institutions to adopt multi-channel communication strategies that integrate both social and traditional media, ensuring that all stakeholders, including those with limited digital access, are reached. Additionally, promoting digital literacy programs can help the public better discern credible information during crises, further enhancing the effectiveness of communication efforts and maintaining public trust.

5.4 Contribution to Theory and Practice

This study offers significant contributions to both the theoretical and practical aspects of crisis communication, particularly within the context of Ethiopian banks. From a theoretical perspective, the findings reinforce the Image Restoration Theory (Benoit, 1997), which emphasizes the need for organizations to engage in proactive and consistent communication to manage reputational damage during crises. The study demonstrates that banks employed various crisis response strategies—such as justification, apology, and denial—that align with this theory. However, it also highlights that these strategies were undermined by inconsistent communication and insufficient stakeholder engagement. This suggests that while traditional crisis response frameworks remain relevant, they must be executed with greater consistency and responsiveness, especially in an era where digital platforms amplify the need for real-time interaction.

Additionally, the research extends the Situational Crisis Communication Theory (SCCT) by examining the dual role of social media in crisis settings. Social media was confirmed as a

critical tool for immediate crisis communication, facilitating transparency and addressing stakeholder concerns. However, the study also identifies the limitations of relying solely on social media, particularly regarding the spread of misinformation and its uncontrollable nature. The findings challenge the assumption that direct communication alone, as proposed by Benoit's theory, is sufficient for resolving crises. Instead, a more integrated approach that includes both social and traditional media is necessary for long-term trust restoration.

From a practical standpoint, the research offers actionable recommendations for public relations (PR) practitioners in Ethiopian banks. It suggests that PR teams should adopt a balanced approach to crisis communication by integrating social media into their strategies while acknowledging its potential vulnerabilities. This balanced approach is crucial for enhancing the overall effectiveness of public relations efforts, particularly in navigating the complexities of modern communication tools during crises.

This study contributes to the ongoing development of crisis communication theory by reaffirming and extending the Situational Crisis Communication Theory (SCCT) within the banking sector. While SCCT provides a robust framework for tailoring crisis responses based on the nature of the crisis, this research highlights the necessity of complementing social media efforts with traditional communication channels to achieve full trust recovery. The findings challenge earlier theoretical assumptions that view direct communication as sufficient for crisis resolution, suggesting instead that a more nuanced and integrated approach is required to navigate the complexities of modern crisis communication. In doing so, the study expands the theoretical understanding of how social media can both aid and complicate crisis management, particularly in the context of Ethiopian banks.

5.5 Limitations and Future Research Directions

5.5.1 Limitations of the study

This study, while offering valuable insights into the role of social media in crisis communication within the banking sector, is subject to several limitations. First, it primarily focuses on Facebook, which limits the generalizability of the findings to other social media platforms that may have differing dynamics. Second, the research concentrates on a single institution, the Commercial Bank of Ethiopia (CBE), potentially restricting the applicability of the conclusions to the broader banking sector or other industries. Finally, variables such as economic conditions

and cultural differences were not extensively examined, which may affect the broader relevance of the findings. These limitations offer opportunities for further research to expand the scope by incorporating multiple banks, diverse social media platforms, and additional contextual factors.

5.5. 2 Future Research Directions

The findings and limitations of this study point to several promising areas for future research. First, expanding the scope to include multiple banks and a wider range of social media platforms would provide a more comprehensive understanding of crisis communication dynamics in the banking sector. Additionally, future studies could explore the integration of social media with traditional media, examining how these platforms can be used together to enhance communication during crises. Emerging technologies, such as artificial intelligence and chatbots, also warrant investigation to better understand their role in improving organizational responsiveness. Moreover, research should consider the influence of cultural and economic conditions on public reactions to crises, potentially leading to more culturally informed crisis communication strategies. Finally, addressing the challenge of misinformation on social media remains critical, as tackling this issue could improve the credibility and overall effectiveness of crisis communication efforts.

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APPENDIX I

SURVEY QUESTIONNAIRE ADDIS ABABA UNIVERSITY

College of humanities, language studies, journalism and Communication
School of journalism and communication

18th March 2024 G.C
ETHIOPIA, ADDIS ABABA

Dear Respondent,

I am a final year student of MA in Journalism and Communication (Public Relation & strategic communication) program. I am conducting a research project on the Impact of Social Media as a Communication Platform during a Crisis in Public Relation.

The purpose of this questionnaire is to collect data about “The Impact of Social Media as a Communication Platform during a Crisis in Public Relation; Insight of Commercial Bank of Ethiopia” for the partial fulfillment of MA degree in AAU.

I appeal to you to kindly complete or answer the following questions in the questionnaire given to you. I assure you that your information will be kept confidential and used purely for academic purposes. Therefore, I kindly request you to provide reliable information for the quality of the research work.

Thank you in advance for your co-operation.

TsegayeZelalem

Instruction for filling the form:

- No need to write your name
- Please read the questions below carefully and tick/✓ in the appropriate space provided that rightly satisfies your opinion.
- Leave unmarked any question that is either not understood or clear.(uncomfortable)

✓ From this point on, the following terms will be used:

- Traditional media refers to the channels of print or online publications, TV, radio, etc.
- Social media refers to the channels of Facebook, YouTube and Telegram

Part One: The profile/ background of respondents

1. Sex /Gender: Male Female
2. Marital status
Single Married Divorced
3. Age
18-20 21-25 26-30 31-36 37 and above
4. Educational Qualification
< Certificate Certificate Diploma 1st Degree 2st Degree PhD
5. Can public relations function, communicate crisis in an organization?
Yes No No idea
6. Do you use social media for information? Yes No No idea
7. Do you follow or engage with the official social media accounts of the CBE?
Yes No No idea
8. How frequently does CBE post crisis-related updates on social media platforms during a crisis situation? Very Frequently Frequently Rarely Never

Part Two: - Items related to objective (research question)

✓ Please put tick (✓) in the table provided for each of the given statement using the following scales

1 = Strongly Disagree | **2 = Disagree** | **3 = Neutral** | **4 = Agree** | **5 = Strongly Agree**

| No | Questions | Rating | | | | |
|-----|--|--------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 1. | During a crisis, social media platforms make crisis communication easier than traditional media for banks. | | | | | |
| 2. | Social media platforms are convenient channel and play a vital role in crisis communication in the banking industry. | | | | | |
| 3. | The use of social media for communication during a crisis can potentially increase misinformation and posing challenges for banks. | | | | | |
| 4. | Using social media particularly Facebook as a communication platform during a crisis allows banks to disseminate information quickly and timely. | | | | | |
| 5. | During a crisis, social media platforms are an effective tool in facilitating crisis communication in the banking industry. | | | | | |
| 6. | Social media PR strategies like amends, sympathy, hedge responsibility are effective in crisis communication for organizations like the CBE. | | | | | |
| 7. | Factors such as transparency, speed of response, honesty, empathy and consistency in enhancing the effectiveness of social media during crisis communication in banks. | | | | | |
| 8. | Timely updates, being right, credible and information shared on social media platforms are essential for effective crisis communication by banks like the CBE. | | | | | |
| 9. | Social media platforms play a crucial role in shaping public perception and trust in banks like the CBE during crisis for communication. | | | | | |
| 10. | During a crisis, addressing factual errors on social media platforms particularly Facebook as PR techniques help to mitigate the effects of a crisis and maintain the reputation of banks. | | | | | |
| 11. | The public perception and feedback on social media during a crisis can impact the reputation and credibility of a bank like the CBE. | | | | | |
| 12. | I prefer banks to engage with crisis communication messages on social media platforms. | | | | | |
| 13. | During crises, If banks respond directly through social media, you would be more likely to stop sharing bad news or talking badly about the bank. | | | | | |
| 14. | Engaging with the public through social media during a crisis can help PR professionals address concerns & clarify misinformation. | | | | | |
| 15. | Social media PR was effective in maintaining the credibility and rebuilding trust of the public in CBE crisis communication. | | | | | |

Part Three

✓ You can express your idea in English or Amharic

1 Do you believe Facebook is effectively reaches a broad audience during a crisis event in the banks? Please explain why or why not.

2 What advantages and dis advantage do you see in banks in Ethiopia using social media platforms for crisis communication?

Advantages _____

Disadvantage _____

3 Have you ever seen crisis-related posts, updates, or messages from CBE on social media platforms? If yes, please specify the incident(s).

4 Do you have preferred social media platforms for crisis communication in banks? If yes, list your three preferred channels, being 1 with the most effective and why? If no, why?

| Rank | Name | Why? |
|------|------|------|
| 2 | | |
| 3 | | |
| 4 | | |

If no, why? _____

5 Is there anything else you would like to add?

Thank you once again for your cooperation!

APPENDIX II
Interview Guidelines for Group (I1)

Addis Ababa University

College of humanities, language studies, journalism and Communication

School of journalism and communication

18th March 2024 G.C

ETHIOPIA, ADDIS ABABA

Thank you for the time.

My name is Tsegaye Zelalem.

I am a final year student of MA in Journalism and Communication (Public Relation & strategic communication) program. I am conducting a research project on the Impact of Social Media as a Communication Platform during a Crisis in Public Relation.

The purpose of this interview is to collect data about “The Impact of Social Media as a Communication Platform during a Crisis in Public Relation; Insight of Commercial Bank of Ethiopia” for the partial fulfillment of MA degree in AAU. Your reactions to the questionnaire will be of a great significance to address important goals of the study.

Please openly share your thoughts on the questions below:

Notice

- You are not enforced to be a participant; rather your participation is voluntary.
- You don't have to answer any question that makes you uncomfortable.
- Your name will not be published with the paper, nor will it be showed in the survey.
- The fact that you participated in this research will not be known to anyone and your answers will be kept confidential.
- If you feel uncomfortable with the interview, please feel free to drop it any time you want.

Thank you for your cooperation in advance!

Part One: The profile/ background of respondents

1. Sex/Gender
2. Age
3. Marital status
4. What is your educational background?
5. What is your educational background?
6. Do you use social media platforms for information?
7. Do you follow or engage with the official social media accounts of the CBE you are a customer of for updates and information?
8. For practitioners only
 - A. What is your role in the organization?
 - B. For how long have you been working in this position?

Part Two:

Questions

1. Which media do you prefer to see/for communication during crisis on social media or traditional media? Why?
2. In your opinion, what advantages/ opportunities and disadvantages/ challenges do you see in using social media platforms particularly Facebook as a communication platform during a crisis for Banks?
3. Do you think using Facebook to communicate with the stakeholders during crisis for a bank, helps to mitigate the effects of a crisis for building and maintaining trust with stakeholders? If yes, how? If no, why?
4. In your opinion, what are the key factors for the effectiveness of crisis communication that PR professionals should consider when using social media as a PR technique within the organization, like the CBE?
5. In your opinion, what are the strategies that contribute to the effectiveness of social media PR techniques in crisis communication for banks?
6. Do you get feedback through social media particularly Facebook from your publics? If yes, how often do you respond and rate the effectiveness of your communication? If not what is the reason?
7. In your opinion, using social medias particularly Facebook to respond to the stakeholders are useful in maintaining or restoring the reputation of a bank during a crisis situation? If yes, how? If no, why?
8. Based on your experiences and observations, what improvements or changes would you suggest for banks to enhance their use of social media crisis communication as a PR technique during crises?

Thank you very much! Is there anything else you would like to add?

APPENDIX III

CBE sample posts used for analysis

Commercial Bank of Ethiopia
Mar 16 · 🌐

ለውድ የባንካችን ደንበኞች በሙሉ
=====

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👍🤔 Emad Abdulfetah and 15K others

👍 15K 💬 3K ➦ 1K

Commercial Bank of Ethiopia
Mar 16 · 🌐

ቅርንጫፎች አገልግሎት መስጠት ጀምረዋል!
ዛሬ እስከ ምሽቱ 2:00 ሰዓት አገልግሎት ይሰጣል!

ለውድ የባንካችን ደንበኞች በሙሉ:... See more

👍🤔 Mekki Mekuria Gezahegn and 11K oth...

👍 11K 💬 1K ➦ 1K

Commercial Bank of Ethiopia
Mar 16 · 🌐

የኤ.ቲ.ኤ.ም(ATM) አገልግሎት ጀምሯል!
• ሀሰተኛ መረጃን ስለማሳወቅ

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👍🤔 Mahi Mahlet and 15K others

👍 15K 💬 2K ➦ 1K

Commercial Bank of Ethiopia
Mar 17 · 🌐

በኢትዮጵያ ንግድ ባንክ የዲጅታል የባንክ ሥርዓት በጊዜያዊነት መቋረጥን እስመልክቶ ከኢትዮጵያ ብሔራዊ ባንክ የተሰጠ መግለጫ
*****... See more

👍🤔 Mekki Mekuria Gezahegn and 6.3K oth...

👍 6K 💬 1K ➦ 441

Commercial Bank of Ethiopia
Mar 18 · 🌐

ከባንካችን የማህበራዊ ትስስር ገጾች ትክክለኛ መረጃ ያግኙ!
=====

የኢትዮጵያ ንግድ ባንክን ስም እና አርማ በመጠቀም የሚከፈቱ ሀሰተኛ የማህበራዊ ትስስር ገጾች ... See more

👍🤔 2.6K

👍 2K 💬 248 ➦ 178

Commercial Bank of Ethiopia
Mar 26 · 🌐

ምስጋና

የኢትዮጵያ ንግድ ባንክ ፕሬዚዳንት አቶ እቤ ሳኖ ከሲስተም ማሻሻያ ሥራ ጋር በተገናኘ ባንኩ ከሰዎች ገ... See more

👍🤔 Malek Endegn and 3.1K others

👍 3K 💬 200 ➦ 232

Commercial Bank of Ethiopia
Mar 31 · 🌐

መጋቢት 22 ቀን 2016 ዓ.ም

ገንዘብ ተመላሽ ለማድረግ የመጨረሻ የሶስት ቀናት ስለመስጠት፤... See more

👍🤔 3.2K

👍 3K 💬 518 ➦ 214

Commercial Bank of Ethiopia
Apr 4 · 🌐

ከ80 ሺ እስከ 70 ሺ ያለአግባብ የወሰዱትን ገንዘብ ያልመለሱ ግለሰቦችን ምስል ስለማውጣት (4ኛ ዙር)

በተሰጣቸው የጊዜ ገደብ ያለአግባብ የወሰዱ... See more

👍🤔 2.2K

👍 2K 💬 376 ➦ 106

Commercial Bank of Ethiopia
Apr 16 · 🌐

የኢትዮጵያ ንግድ ባንክ መጋቢት 7 ቀን 2016 ዓ.ም. ከተከሰተው የሲስተም ችግር ጋር በተገናኘ ያለአግባብ ተወስዶ ከነበረው ገንዘብ 95% የሚሆነውን ማስመለስ ቻለ።... See more

👍🤔 Sha Bab and 2.8K others

👍 2K 💬 283 ➦ 135





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አዲስ አበባ ዩኒቨርሲቲ



COLLEGE OF HUMANITIES, LANGUAGE STUDIES,
JOURNALISM AND COMMUNICATION

SCHOOL OF JOURNALISM AND COMMUNICATION

The Effectiveness of Social Media as a Communication Platform
During a Crisis in Public Relation; Insight of Commercial Bank of
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TSEGAYE ZELALEM DEMEKE

ID GSR/3792/15

ADVISOR

ELIAS WORKU (PhD)

Oct., 2024

ETHIOPIA, ADDIS ABABA

DECLARATION

I, the undersigned, declare that this research project entitled "The Effectiveness of Social Media as a Communication Platform During a Crisis in Public Relation; Insight of Commercial Bank of Ethiopia" is my original work and has not been presented for any degree in any other University and that all the sources of materials used for the thesis have been duly acknowledged.

Declared by: Tsegaye Zelalem

Signature: _____

Date: _____

APPROVAL

ADDIS ABABA UNIVERSITY

College of humanities, language studies, journalism and communication

School of journalism and communication

Typically to certify that the thesis prepared by Tsegaye Zelalem Demeke entitled: The effectiveness of Social Media as a Communication Platform During a Crisis in Public Relation; Insight of Commercial Bank of Ethiopia. Submitted in partial fulfillment of the requirements for the Degree of Master of Public Relations and Strategic communication fulfills the directions of the University.

Examining Board:

Advisor _____ Signature _____ Date _____

Internal Examiner _____ Signature _____ Date _____

External Examiner _____ Signature _____ Date _____

Name Tsegaye Zelalem Demeke Signature _____ Date _____

Program Coordinator

ACKNOWLEDGMENT

I would like to express my deepest gratitude to my family for their unwavering support throughout My life. To my father, Ato Zelalem Demeke, and my mother, Enatnesh Anteneh, thank you for your guidance, encouragement, and belief in me. Your unconditional love has been a constant source of strength. To my brothers and sisters, your support have been invaluable. I am truly blessed to have such a wonderful family, and I dedicate this work to all of you.

I would like to express my heartfelt gratitude to my research advisor, Dr. Elias Worku an instructor in School of Journalism and Communications, College of Humanities, Language Studies, Journalism and Communications at Addis Ababa University. Your support, guidance, and mentorship have been instrumental in shaping my academic and professional growth. Dr. Elias's deep expertise, extensive experience, and profound knowledge in the field have consistently provided me with the direction and clarity I needed to navigate the complexities of my research. His accessibility, responsiveness and empathetic nature have been truly inspiring. Dr. Elias's approach, and constructive feedback, has been invaluable in my growth as a researcher. I am deeply grateful for the privilege of having Dr. Elias Worku as my research advisor, and I will carry the lessons I've learned from him throughout my future endeavors.

I am also deeply grateful to my dear friends, who have been by my side every step of the way. Your camaraderie, intellectual discussions, and moments of laughter have sustained me during this journey. Thank you for your willingness to listen, provide feedback, and celebrate the small victories. I am truly fortunate to have such a supportive network of friends, and I appreciate each of you more than words can express.

ABSTRACT

This study investigates the impact of social media in public relation during crisis communication within the Ethiopian banking sector, focusing on the Commercial Bank of Ethiopia (CBE). It examines the role of social media platforms to manage crises, correct misinformation, and maintain reputation, the advantages and drawbacks of social media as a tool for crisis communication. Employing a mixed-methods approach, the research combines qualitative interviews, quantitative surveys and the case study of the CBE system disruption in March 2024. The study reveals that social media platforms, like Facebook, are highly effective for real-time crisis communication, enabling rapid dissemination of information and direct engagement with the public. However, limitations such as the spread of misinformation, uneven access to digital platforms, hinder the full potential of these platforms. The study underscore the need for proactive social media monitoring and a hybrid communication approach—combining social media with traditional methods—to effectively reach a diverse audience and ensure long-term trust recovery. Facebook, Telegram, and TikTok are the most preferred social media platforms for crisis communication. The research highlights the effectiveness of various social media strategies, identifying key factors and strategies such as transparency, speed of response, multimedia-driven approach, and engagement that bolster communication during crises. The study highlights CBE’s inconsistent posting, over-reliance on text updates, and limited engagement with stakeholders. This research contributes to public relations theory by extending Coombs' Situational Crisis Communication Theory (SCCT) and offers practical insights for public relations professionals in the Ethiopian banking sector, recommending strategies such as timely updates, content diversity, accurate information dissemination, and empathetic two-way engagement to enhance the effectiveness of crisis communication.

Keywords: crisis communication, social media, hybrid communication strategy, Commercial Bank of Ethiopia, stakeholder engagement, public trust

LISTS LIST OF ACRONYMS

CBE- Commercial Bank of Ethiopia

CEO- Chief Executive Officer

SCCT- Situational crisis communication theory

PR- Public Relations

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CHAPTER ONE

1.1 BACKGROUND OF THE STUDY

In recent years, communication methods and behaviors have experienced a profound transformation due to the advent of new communication technologies. The attributes of immediacy, ubiquity, and accessibility associated with these technologies have significantly impacted banks communication, particularly within the realm of crisis communication. The widespread availability of the internet and social media platforms has enabled individuals and organizations to reach large audiences globally, revolutionizing how crises are managed and communicated (Argenti, 2006). Crisis communication, as defined by Freberg et al. (2013), refers to the process of disseminating critical information to the right audiences effectively and efficiently during crises. The goal is to provide accurate, timely, and transparent information aimed at reducing harm, describing the incident, and outlining potential consequences and responses (Reynolds & Seeger, 2005). The rise of social media has further enhanced the capacity of organizations to manage crises by facilitating real-time communication, reducing costs, and improving accountability (Landau, 2011).

In Ethiopia, traditional media channels such as print, radio, and television have historically dominated the communication sphere. However, the emergence of social media platforms like Facebook has transformed how organizations communicate with stakeholders. The rapid growth of internet access and smartphone usage has fostered a shift towards these platforms, making them key tools for public relations and crisis management. Crisis situations, such as the system disruption incident experienced by the CBE on March 16, 2024, highlight the critical role of social media in managing public perceptions and facilitating timely communication. During such crises, effective communication strategies are essential to mitigate reputational damage and ensure stakeholder trust. Stakeholders' expectations for transparency and swift responses necessitate that organizations leverage social media for real-time updates and engagement.

The study investigates how social media influenced crisis communication strategies, how it affected public perceptions and stakeholder trust and examined CBE's utilization of social media platforms during a critical system malfunction in March 2024. The research encompasses a detailed analysis of Facebook's role in crisis communications management. The study incorporates multiple data collection methods which includes literature reviews, stakeholder interviews, and detailed case study

analysis of the system disruption incident. Primary data was collected through surveys and interviews with CBE employees, customers, and communication professionals, providing rich insights into the crisis communication approach.

The research framework focuses particularly on examining how a social media platform influences crisis communication strategies and their subsequent impact on public trust. While social media offers rapid information dissemination capabilities, it simultaneously presents significant challenges in managing misinformation spread. This dual nature of social media communications creates complex dynamics for public relations practitioners. The study's significance lies in its contribution to both theoretical understanding and practical applications in crisis management. Through systematic analysis of CBE's experience, this research aims to develop actionable recommendations for organizations navigating crisis situations in the digital age.

1.2 STATEMENT OF THE PROBLEM

In Ethiopia, the banking sector faces unique challenges in managing crises effectively, compounded by a rapidly evolving digital landscape where social media has become a prevalent communication tool. Despite the increasing adoption of platforms such as Facebook and Telegram among the Ethiopian populace, there remains a significant gap in the understanding and application of effective social media strategies for crisis communication. Traditional media channels, which once dominated the communication landscape, often lack the immediacy and interactive nature required to address urgent crises effectively.

There is a critical need to explore how Ethiopian banks, including the CBE, utilize social media in times of crisis to manage public perception, rectify misinformation, and engage transparently with stakeholders. Previous studies have highlighted the tendency of organizations to struggle with informing the public and maintaining trust during crises, leading to potential reputational damage and loss of consumer confidence. Additionally, the fragmented nature of public communication during crises, often characterized by delayed responses and inadequate stakeholder engagement, exacerbates the challenges faced by organizations. Furthermore, existing research on social media crisis communication in Ethiopia is limited, leaving a knowledge gap that impedes the development of robust crisis communication strategies tailored specifically to the local context. This study aims to address these deficiencies by examining the effectiveness of social media as a crisis communication tool in the Ethiopian banking sector, providing insights that can enhance public relations practices and ensure resilient organizational responses to crises.

1.3 RESEARCH QUESTIONS

Overarching Research Question:

How effective is social media, particularly Facebook, as a communication platform in managing crisis situations in public relations, with specific reference to its effectiveness on crisis communication at the Commercial Bank of Ethiopia?

The following questions were raised in the study to assist with answering the overarching research question of assessment on the role of social media platforms with reference to crisis communication in Public Relations;

- What is the advantage and disadvantage of using social media as a communication platform during a crisis in CBE?
- Which media platform is preferred for crisis communication, and which social media platform is the most effective in reaching the target audiences during a crisis?
- What strategies and factors contribute to the effectiveness of social media PR techniques applied in crisis communication?

1.4 OBJECTIVES OF THE STUDY

1.4.1 General Objective

The general objective of this research is to evaluate the effectiveness of social media as a communication platform during crisis situations in public relations, with specific insights into the practices and outcomes observed at the Commercial Bank of Ethiopia.

1.4.2 Specific objectives

Specifically, the objectives of this study are:

- ✓ To assess the effectiveness of social media particularly, Facebook in crisis communication in the field of public relations in CBE.
- ✓ To evaluate the advantages and disadvantages of utilizing social media as a PR communication platform during a crisis for Commercial Bank of Ethiopia.
- ✓ To identify strategies and factors contribute to the effectiveness of social media PR techniques applied in crisis communication.
- ✓ To identify the most preferred and effective platforms for crisis communication.

1.5 SIGNIFICANCE OF STUDY

The study can be significant at least for the following four reasons.

First, it is crucial for public relations professionals to be knowledgeable and proficient with the various tools and strategies accessible to them given the advent of technology, social media, and digital opportunities. Knowing how to use these technologies effectively for a crisis communication will be made possible by determining the role of social media platform based on PR in crisis communication. Second, it assist professionals in determining which tools are most suited to their needs by providing a greater understanding of the advantages and disadvantages of implementing social media platform for crisis communication. Thirdly, it offers a chance to determine whether present methods are successful in bringing about the desired results in crisis communication. Practitioners can learn how to further insight their crisis management techniques by investigating the most recent PR techniques and crisis communication strategies. Fourth, it provides the opportunity to explore how social media platform may or may not be used to successfully reach target audiences in crisis situations. PR professionals can better understand which tactics connect with their target audiences and spark significant conversations by evaluating current methods.

Generally, the purpose of this study aimed to social media platform for crisis management within commercial bank of Ethiopia PR. Therefore, the findings of this study had a great contribution to the body of knowledge by identifying how social media helpful in Ethiopia:-

- ✓ To contribute to the knowledge gap by investigating how banks use Facebook as a public relations tool in the Ethiopia context by examining CBE.
- ✓ To pinpoint the benefits and drawbacks of employing social media public relations tools in a crisis in Ethiopia context by examining CBE.
- ✓ To investigate the effectiveness of social media strategies in crisis communication for the commercial bank of Ethiopia, focusing on their impact on crisis communications.

Finally, it serves as a base for other researchers who want to do a further research on this topic.

1.6 SCOPE OF THE STUDY

This research focused on examining the impact of social media platforms, particularly Facebook, as a communication tool during crises in public relations within the context of Ethiopia. The study was geographically confined to Addis Ababa, Ethiopia, with all respondents being residents of the city. This location was chosen as it represents the primary focus area for the study's survey and data collection efforts.

The research specifically investigated the Commercial Bank of Ethiopia to address the study objective, serving as a case study to analyze the practical implementation of social media in handling crisis communication within the Ethiopian setting. The study aimed to assess how effectively social media, particularly Facebook, is utilized in mitigating public relations crises.

In order to provide a comprehensive analysis, the study integrated data from the period between January, 2023 to April 16th 2024 G.C. This timeframe was selected to assess the application of social media in crisis communication during a well-defined and relevant window of time.

1.7 ORGANIZATION OF THE STUDY

The research project report organized into five chapters.

In chapter one the research paper covered an overview of the background of the study, statement of the problem, research objectives, and the research questions, significance of the study, scope of the study and limitations of the study. Chapter two included a review of pertinent material, a conceptual and theoretical framework for the study, and review of existing studies. Chapter three included a research paradigm, research approach, research design, data collection methods, data analysis approach, reliability, validity and ethical considerations. Chapter four address on analysis of data and results presentation, the summary of findings and discussion and encompass as per the study objectives. In the final chapter five conclusions and recommendations, which are done as the objectives of the study, limitations and future research directions are included.

CHAPTER TWO

2. LITERATURE REVIEW

Introduction

In this chapter, a survey of the literature on crisis communication is discussed, including its definition, characteristics, causes, related theories, features, and the significance of online Medias. To give readers a thorough knowledge of the subject, other secondary sources related to the research topic to establish a deeper understanding of the role of public relations in crisis communication and its impact to limit the damage and rebuilt organizational reputation. The chapter is divided into three sections: the theoretical framework, the conceptual framework, and the review of empirical studies.

Public relations is a strategic communication strategy used by organizations to build good relationships with the public, involving interactions with interested audiences, potential customers, workers, representatives, and administration. (Elliot, 2012) It involves the exchange of information between an organization and the public, aiming to avoid negative publicity and enhance a positive reputation. (Szondi, 2010) It involves using means to create a sense of certainty and sensitivity. (Petrovici, 2014) Public Relations manages problems, updates management, warns, and uses research and ethical communication. (Tench andYeomans, 2009)

2.1 THEORETICAL FRAMEWORK

The study primarily examines crisis communication within public relations, exploring several key concepts and theories related to the subject. It outlines the understanding of crisis communication as a strategic tool used by organizations to manage reputational risks and maintain relationships with stakeholders. The framework includes critical perspectives on the dynamics of communication during crises, emphasizing the significance of effective response strategies. Key elements discussed include the excellence theory, image restoration theory, and the Situational Crisis Communication Theory (SCCT), which posits that stakeholder perceptions of crises influence their responses and interactions with the organization. The framework is structured to highlight the importance of understanding both theoretical and practical dimensions of crisis communication, situating the discussion within the broader context of public relations practices.

2.1.1 Crisis Communication

A crisis can lead to negative publicity from media and external groups, such as shareholders, politicians, and environmental pressure groups. If not handled well, crises can disrupt a company's normal operations and potentially lead to its downfall. (Regester,2008) Crisis communication is crucial for corporations to manage and protect their reputation. (Muralidharan, Dillistone& Shin, 2011) Crisis situations can arise at any time and place, impacting everyone, businesses, and individuals. Despite the frequency, we have trained ourselves to believe they won't impact us, as it's human nature to seek solutions. (Guth- Marsh, 2005) It is a serious threat, can occur within or outside a company, potentially negatively impacting the company, stakeholders, or the industry if not managed well. (Coombs, 1999)

Communication is the cornerstone of crisis management. Crisis communication is crucial to managing public relations and preserving an organization's reputation in crisis times. It assesses an organization's ability to successfully respond to and interact with groups that are at danger of a communication breakdown. (Doorley, J., & Garcia, H. F.2015)

Crisis communication includes contacts during the crisis and also includes talks that take place before, during, and after the crisis. The interaction that takes place between an organization and its stakeholders before to, during, and after a crisis is known as crisis communication, according to Banks (2007), Crisis communication is different things used to handle crises and lessen the actual damage. The aim is to protect the company, its people, and the industry from harm by stopping or reducing the bad effects of the crisis that happened. This crisis communication is about how to deal with a crisis, as well as how to prevent it from happening and how to get ready for it. Crisis communication is a way to handle problems when they happen. It's a part of making things better when things go wrong. It means making plans to protect organization and/or its stakeholders from the bad effects of a crisis, according to Coombs, (2010)

Effective crisis communication may mitigate a company's reputational harm, and management's remarks during a crisis significantly influence the public's perception of the issue. The goal of crisis communication is to inform various stakeholders about the issue in order to meet their concerns and interests. (Doorley, J., & Garcia, H. F., 2015) Success will be aided by open

communication with the right parties/people; on the other hand, improper communication will exacerbate the current state of affairs. (Floreddu, P. B. & Cabiddu, F. 2014)

The most important thing in a crisis is to communicate clearly. Who we speak to, about what, and how often, affect how easily we can leave an uncomfortable situation without causing too much harm. PR specialists must be a part of any organization's crisis management teams, and personnel with specific training should be in charge of handling communications during a crisis. Crisis communication is a different part of public relations within a company. (Fearn-Banks, 2002) To maintain their image and trustworthiness, businesses must provide consistent and reliable information. Inconsistencies and inaccurate information might mislead the public and damage the company's reputation. To maintain consistency of the public communications, the management should appoint a good speaker and keep them informed. (Carney and Jorden, 1993)

In a crisis, it's important to communicate well to calm people down and prevent bad reactions from the public. When communicating amid a crisis, public institutions may act badly for their own benefit and not others. A company's bad reputation from previous problems and controversies can make it more likely to run into trouble in the future. When crisis happens, people's lives and the reputation of a company or organization could be in danger. The capacity to communicate well with individuals who have a stake within the occasion may decide whether lives are spared and the organization develops with its great notoriety/good reputation in propriety. (Reynolds, 2005).

Crisis communication plays a crucial role in managing organizational crises by controlling the flow of information and shaping its meaning. Coombs (2015) emphasizes that communication is key to managing a crisis, focusing on how information is conveyed to maintain control over the narrative. Similarly, Ray (1999) notes that the primary goal of crisis communication is to preserve or restore an organization's image and influence stakeholder perceptions. Effective crisis management involves sharing information with stakeholders to demonstrate how the organization is addressing the issue. Crisis communication is thus an integral part of crisis management, requiring organizations to prepare, respond, and mitigate the effects of crises. Beyond merely protecting an organization's image, it also aids decision-making processes, helping managers make informed choices during critical moments. Ultimately, while maintaining

a favorable image is important, the core objective of crisis communication is to manage the crisis itself and instill confidence among stakeholders that the situation is under control.

In crisis communication different parties should be considered among this some of them are discussed below.

Communicating with the news media and directly with the masses

Effective crisis communication involves both engaging with the news media and communicating directly with the public. Fearn-Banks (2009) highlights the media's power in shaping public perception due to its broad reach and ability to influence what people think. Similarly, Coombs (1999) emphasizes the efficiency of the intranet in delivering rapid internal communication during a crisis, allowing crisis teams to access and update information swiftly. However, Coombs also notes that while the intranet is a valuable tool, direct interpersonal communication remains necessary to gather certain information, which can later be stored digitally. In managing external communication, Coombs (1999) and Fearn-Banks (2002) stress the importance of anticipating media inquiries regarding the extent of damage, potential for further harm, and the organization's response to the crisis. Fearn-Banks (2002) further advises organizations to be prepared for questions concerning accountability, the cause of the crisis, and any prior warning signs. With advances in technology, organizations can now communicate with the masses through various channels, including email, blogs, and social media, helping them address public concerns and manage perceptions during a crisis.

Communicating With Internal Publics

During a crisis once a crisis has occurred, it's important to tell the employees and other people inside the company about it as soon as possible. Internal groups should find out about the crisis before the public does, and they should hear about it from the company, not the news. In a crisis, it's important for employees to feel like they are all in it together and part of the team/“we-ness”. (K. Fearn-Banks, 2009)

Communicating with external publics

External publics are people or groups outside of an organization, such as customers, community members, government officials, labor unions, suppliers, and other organizations that are connected/ ties to the organization in some way. Prior to and during a crisis, like with other forms of communications, it is critical to carefully consider the right message to send and the best channel to use when interacting with the public at large. Explain to them the important

details of the crisis: who, what, when, where, and why. Union workers and people who work for the government should be the first to know. Important messages need to be shared because these people may be asked by the news to talk about the crisis. (K. Fearn-Banks, 2009)

Communications with Customers/Consumers

To make more sales and keep customers coming back, a company should keep their old customers happy, bring in new customers, promote new products and services, fix problems quickly, and teach customers about their products, according to W. Timothy Coombs (1999). Effective communication before to, during, and after a crisis may help stakeholders sympathize with the organization and help during the difficult time. The conversation that takes place before, during, and after a terrible event between an organization and the public is known as crisis communications.

2.1.2 Effect of Crisis

A crisis can result in both positive and negative outcomes, depending on how it is managed. Fink (2000), notes that a crisis can act as a pivotal point leading to either improvement, such as enhanced reputation, or deterioration, potentially causing financial ruin. Eid and Fyfe (2009) emphasize the urgency that distinguishes a crisis from ordinary circumstances, stressing that inaction can lead to worsening conditions. While crises are often perceived as negative, they can also bring about significant, sometimes beneficial changes. Coombs (2015) argues that a crisis poses a serious threat to operations, with the potential for adverse consequences if not handled properly. Similarly, Coombs and Holladay (2014) describe a crisis as an unpredictable event that threatens stakeholder expectations and can negatively impact organizational performance if not managed effectively. Therefore, the management of a crisis is critical in determining whether the outcome will be favorable or detrimental to the organization.

According to K. Fearn-Banks (2009) A crisis can have one of three probable outcomes: (i) The organization is bankrupted, destroyed, may face legal action, and key executives may face criminal charges; (ii) The organization may survive but lose reputation and financial hardship; (iii) After a hard-fought fight/valiant effort, the organization can win back public support and maybe even improve its reputation. Crisis is not always a bad thing. It could be a big change that has both good and bad effects. If a crisis isn't handled well, it can harm an organization's reputation.

2.1.3 Crisis management

Crisis management is a way intended specifically to avert/ prevent crises and lessen the harm they do to the organization and the people affected.(Petrovici, 2014) According to Coombs (2015), Crisis management can be refer as a way to deal with and the things/strategies an organization does to stop or lessen the harm caused by a crisis. The way the organization handles crises, involves including communication about the crisis in different plans and ways the organization operates. It has evolved from emergency preparedness and, drawing from that base, comprises a set of four interrelated factors: prevention, preparation, response, and revision.

Crisis management is when a plan is made to handle a bad situation, so that the risk and uncertainty are reduced and the organization can have more control over what happens. It helps the organization have more control over what happens in difficult times.(K. Fearn-Banks, 2009) Any business can encounter the difficulty of crisis management, and many of them fail at it. When problems aren't handled well, everyone involved in the situation feels the negative effects. Crisis preparedness is a need for all organizations (Coombs, 2015)

Crisis management is an ongoing process that involves identifying and addressing variables related to a possible/ potential or existing crisis and finding a solution. It is the activities taken before, during and after a crisis.

2.1.4 Stages of Crises

According to different scholars crisis have different stages. Coombs (2010), divided the crisis management and communication process into three macro stages: pre-crisis, crisis and post-crisis (macro level), each containing a number of more specific sub stages (micro level). In order to prevent bad effects and encourage positive outcomes for a firm or organization, these steps help develop effective strategies in crisis communications.

A. Pre-Crisis Stage

It is crisis planning in advance. It is when the “critical situation” starts and the organization become aware of it. Training and simulations are an excellent way for internal staff, crisis management, and communication teams to prepare for a range of situations. This stage involves merging problems management with crisis management by monitoring the internet and mass media for possible crisis alerts. Watching the news and internet for possible problems can help us handle issues and crises better. Risk management is an essential tool for businesses to utilize in

crisis communication in order to minimize the effects of a crisis. Plans are established before to a crisis. Using risk and crisis management approaches, the organization seeks to stop any crisis from happening or is ready in case it does.

Table 1 Pre-Crisis stage handling tasks (Coombs, W. T. and Jean Holladay, S. 2014)

| Phase/Stage | Tasks/Activities |
|-------------|--|
| Pre-crisis | <ul style="list-style-type: none"> ✓ Make a crisis management strategy. ✓ Choose and prepare a crisis management team. ✓ Perform exercises. ✓ Create some draft crisis communications. |

B. Acute-Crisis Stage

It is how we deal with problems that keep happening. It is when the “critical situation” is not being controlled during the Pre-Crisis stage and it becomes visible outside the organization. The response to ongoing crises is the true act of crisis management. During a crisis, a company believes that talking quickly and clearly can help the situation and prevent damage to their reputation and financial losses. It is imperative for companies to promptly address concerns, preferably within the first hour, to prevent third parties from manipulating the narrative and tarnishing their brand. Ethical considerations such as the transparency and integrity of the spokesperson are critical during a crisis when what's going on.(Barton, 2002)

Table 2 Acute-Crisis stage handling tasks (Coombs, W. T. and Jean Holladay, S. 2014)

| Phase/Stage | Tasks/ Activities |
|-----------------|---|
| Crisis Response | <ul style="list-style-type: none"> ✓ Be prompt (quick); provide a first response within an hour. ✓ Be truthful and verify all the information. ✓ Maintain consistency and inform spokesperson. ✓ Make ensuring public safety the top priority. ✓ Include staff (employees) in the immediate reaction ✓ Take care about emotions |

C. Post-Crisis Stage

This stage of crisis management deals with what happens after the crisis. It is which occurs when the crisis is contained and the organization, is trying to recoup its reputation and/or losses. Takes place following the resolution of the crisis. Victims are assisted and stakeholder reaction communication is employed. Other important things to consider are rebuilding trust and learning from the crisis. Companies can assess their performance and use what went wrong to improve for the future.

At this stage, management assesses (evaluates) how the issue was managed (handled), examines the causes of the crisis, and considers what may be inferred from the experience.

Table 3 Post-Crisis stage handling tasks (Coombs, W. T. and Jean Holladay, S. 2014)

| Phase/Stage | Tasks/ Activities |
|-------------------|---|
| Post-Crisis Phase | <ul style="list-style-type: none"> ✓ Fulfill the informational commitments. ✓ Post updates regarding the healing (recovery) process. ✓ Make the crisis a teaching moment. ✓ Ask victims for their input on the organization's participation in any anniversaries or memorials |

Fearn-Banks (2009) outlines five stages of a crisis: detection, prevention/preparation, containment, recovery, and learning. Crisis detection involves identifying early signs of a potential issue, giving the organization a critical advantage by allowing it to respond before the public or media becomes aware. Prevention and preparation focus on building strong relationships and monitoring warning signs to mitigate or avoid crises altogether. Containment seeks to limit the duration and spread of the crisis to prevent further damage. During the recovery phase, the organization works to restore normal operations and regain stakeholder trust by communicating the return to regular business. Finally, the learning stage involves reflecting on the crisis to assess what was gained or lost and how the organization handled the situation, using these insights to improve future crisis management. Overall, detecting early warning signs and maintaining proactive communication are essential to minimizing the impact of a crisis and preventing future occurrences.

2.1.5 Crisis communication team

It is a part of crisis communication. The CEO, the head of public relations, the leaders of important operational divisions, the head of human resources, the person in charge of the workers, the safety or security officer, and the corporate counsel and lawyer may make up a crisis communication team, depending on the size of the company. A communications manager should also be hired to oversee correspondence with investigators, first responders, and other parties requiring access to firm data. (Coombs, 2010)

2.1.6 Crisis Communications plan

Crisis planning means looking ahead and fixing any weak spots to stop or reduce the bad effects of crises. It looks at the things we should do before a crisis happens. (Hough, 2005) According to Anthonissen (2008), having a plan for how to communicate during a crisis, disaster, or accident is very important. Every business needs a current plan for how to communicate during a crisis, no matter what kind of business it is or how big or small it is. There are no exceptions to the rule that every company, regardless of size, has to have a crisis communication strategy; the distinctions are only in scope. Crisis communication plan mainly has the following elements. These are: positioning, designated spokesperson, media policies and procedures, practicing tough questions, prepared statements, sample news release, collateral materials, key audiences, contact log, speaker's presentations, and handling media interviews as the blueprint of the crisis communication plan for PR. (Fink, 2000)

The crisis communication plan is really important for helping a business recover and keep going. It has the right message, for the right people, at the right time. It is necessary for any organization, whether it's big or small and helps everyone involved in a crisis work together, even if they're not thinking clearly because of the shock or emotions from the crisis.

2.1.7 Factors Affecting Crisis Communication

As Ray (1999) described, there are seven factors influencing a crisis. These are: Pre-crisis planning, organizational perception, Stakeholder perception, Uncertainty, Stress, Involved groups and Decision making.

Pre-crisis planning is the way a company deals with a crisis and how serious it becomes, depends on how well they planned for it in advance. Organizational perception is decision makers determine how sure or unsure they are about something. Stakeholder perception refer people's opinions about how trustworthy an organization is can impact how effective they think the organization's response is in a certain situation. Uncertainty means not knowing what's going on is a main part of a crisis and can affect which way the crisis goes. Stress the crisis causes a lot of stress because people are worried about losing lives, money, and their reputation. During a crisis, stress can make it hard for managers to communicate and handle the crisis well. Involved groups: Several people and groups could be involved. Different groups who don't really know each other have to learn to change and connect: people who have been hurt; people in charge of the

government/government authorities, people who have been chosen to lead, politicians and crisis management teams; Decision making is a scenario/ situation where there are few alternatives and urgent decisions must be made. Negative effects are typically the outcome of inaction.

2.1.8 Crisis Communications Theory

A theory is used to make predictions and decisions about what will happen and how things are connected. It is a forecast derived on historical data/ past events. Since we learn from our past experiences as well as those of others, theory-based practice is ideal in most areas of life. Theorists have analyzed the behaviors of many practitioners and condensed their research into brief hypotheses. Different theories suggest features and qualities of programs that can either stop crises from happening or help organizations bounce back from crises faster than organizations without those qualities.

2.1.8.1 Apologia theory in Public Relations and Crisis Communication

When a company is accused of doing something wrong, one way of responding to the public is called apologia. It is trying to protect and keep a good reputation. But it may not be necessarily a sorry an apology. The organization will use communication to either deny refute /explain/ justify, or apologize for its actions. (Hearit, K.M., 2001) and Schick, F., 1997)

According to Hearit, K.M. (2001) and Schick, F. (1997) Apologia include three strategies: Redefinition, Dissociation and Conciliation.

Redefinition; the organization may say the charges are not true and completely deny them. Alternatively, the organization may say that they did not "intend" to do the wrong thing. People are more likely to forgive if the organization's rules are good and something unexpected happened. Maybe one person, who was later fired, would take the responsibility. But there's no certainty/ guarantee here. All parties may be pardoned if the organization can demonstrate that it has taken action to stop the wrongdoing from happening or from happening again. Dissociation; Telling/informing publics that the organization may look like it did something wrong, but it actually didn't. An explanation of the facts would come next. In the event that the company receives a lot of complaints, it may also provide an explanation for going back to the previous food coloring. In doing so, separation and explanation would be used. Conciliation; Apologizing could be the solution: "We admit we are at fault." We apologize Please pardon us.

2.1.8.2 Image restoration theory in Public Relations and Crisis Communication

This theory is based on the apologia theory. The organization decides what could harm its image and who they need to talk to in order to keep and rebuild a good reputation. They also try to convince people to think positively about them again if their image has been damaged. They are unable to know how to react if they choose not to know what certain people think of them. Organizations should look/ seek out negative for bad/ negative news as much as they look for good news and read them carefully. (Benoit, W.L., 1997)

2.1.8.3 Decision Theory in Public Relations and Crisis Communication

Benoit (1997) discusses decision theory as a critical framework for management, particularly in public relations and crisis communication, where leaders must make choices that range from clear to risky. The theory emphasizes the importance of "maximizing" decisions—selecting the option that provides the greatest benefit to the organization over time. However, Benoit notes that decision-makers often resort to "satisficing," or settling for a solution that is merely adequate, due to insufficient information. While satisficing may offer temporary relief, Benoit (1997) warns that it can lead to dissatisfaction among stakeholders and fail to address deeper organizational issues, making maximizing the preferable approach for long-term success.

2.1.8.4 Excellence theory in Public Relations and Crisis Communication

The Excellence Theory developed by J.Grunig and Hunt (1984) and later expanded by J.Grunig and L.Grunig (1992). It is based on different types of public relations practices known as "models" There are four models in total. (J.Grunig and L.Grunig, 1992)

I. Model 1—Press Agency/Publicity

Public relations professionals are motivated by this model to increase awareness of their brands or goods. They might tell the truth or they might not. It is acceptable to present imperfect information/things that aren't true, partial truths, and falsehoods. The practitioners' enduring catchphrase, "All publicity is good publicity," denotes a one-way dissemination of information from the organization to the public. Little or no research is required. There is no response/feedback.

II. Model 2—Public Information Model

This model is all about wanting to report information like a journalist. In contrast to Model 1, it emphasizes the importance of truth. The organization gives information to the public, but the

public doesn't give information back. There could be an assessment of some kind, such as readership surveys or news story counts. It is most common in corporations.

III. Model 3—Two-Way Asymmetric Model

In this model, the public relations person uses social science theory and research, like surveys and polls, to convince people to agree with the organization's point of view. There are some comments/feedback, but the company doesn't make any changes because of them. It always has the right answer/the wisest. It believes that people should agree with what the organization thinks.

IV. Model 4—Two-Way Symmetric Model

Two-Way Symmetric Model, which is also known as the mutual understanding model, the public relations practitioner acts as a go-between for the company and its target audiences. The practitioner aims to have a conversation, not just talk by themselves like in the other models. The communications campaign may cause behavioral changes in management or the public. Public relations campaigns that are symmetrical bargain/ negotiate, compromise, listen, and communicate. The public is aware of the organization's needs and wants, and the organization is aware of what the public wants and needs.

Model 1 is not very good compared to other public relations programs. Model 4 is the best, while Models 2 and 3 are somewhere in the middle. Research and social science theories are utilized to share information rather than to convince others to believe in them. On the basis of this paradigm, successful public relations initiatives are deemed "excellent" initiatives.

2.1.8.6 Situational crisis-communication theory (SCCT) in Public Relations

Situational crisis communication theory (SCCT) was developed by T. Coombs and his colleagues in 1995. The theory suggests that participants in crises have a psychological attitude towards the crisis, which affects their interactions with the organization. SCCT highlights people's perception of the crisis, their response to crisis management actions, and audience response to the organization and its prestige. The nature of the crisis situation creates audience perception, or attribution.

The SCCT classifier identifies different types of crises with varying degrees of responsibility. The main threat type is determined, followed by identifying additional threat factors. Intensifying factors alter the attribution of crisis responsibility and increase the threat level. Coombs'

situational crisis communication theory (SCCT) suggests effective crisis response relies on situation assessment and related reputational threat.

2.1.9 Communication Strategy during Crises SCCT

Table 4 Crisis response strategies (Coombs, 2007).

| Strategies | Explanation of strategy |
|-------------------------|---|
| Denial | Administration states that there is no crisis. |
| Responsibility shifting | Administration blames the subject outside the crisis. |
| Prosecutor attack | Administration blames some body outside the organization and tries to shift the responsibility to it. |
| Excuse | Administration tries to minimize the crisis responsibility, claiming that they control everything, but at the same time they do not want to cause harm. |
| Argumentation | Administration tries to minimize the damages, caused by crisis. |
| Flattery | Administration praises the concerned parties and/or reminds people of previous achievements of the organization. |
| Care | Administration takes care of the victims of crisis. |
| Compassion | Organization expresses its condolences to the victims of crisis and compensates material damage. |
| Anxiety | Administration indicates that it is concerned about the crisis. |
| Apology | Administration takes the full responsibility for the crisis and apologizes for the situation that occurred. |

To support this assessment, Coombs distinguishes three clusters of crises:

- ✓ Victim: In situations where the organization is the victim of a crisis (such as rumors or natural catastrophes), there is a slight risk to its reputation.
- ✓ Accident: mild reputational threat in cases where the organizational acts that precipitated the crisis were accidental (e.g., product or equipment failure, complaints from external stakeholders);
- ✓ Intentional: When a business intentionally took unwarranted risks, there is a serious risk to its reputation.

Additionally, the reputational threat of an organization can be intensified by its crisis history and prior relational reputation. The organization's history of past crises and previous negative reputation can also increase the risk of a crisis occurrence, as they indicate whether the organization has faced similar crises before. (Coombs, W. T., 2004)

2.1.10 Principles of Crisis Communication

Generally, effective crisis communication principles are categorized in to six guidelines. (Tucker WT, Ferson S.,2008)

- i. **Be First:** Crises need to be dealt with quickly. Getting information out fast is really important. People usually prefer to get their information from the first source they find.
- ii. **Be Right:** Being accurate makes people trust the organization. Credibility is established by accuracy. Information can be about what we know, what we don't know, and what we are doing to find out more.
- iii. **Be Credible:** In times of crisis, it's important to always be honest and tell the truth.
- iv. **Express Empathy:** Problems cause pain, and we should recognize and talk about the people who are hurting. Understanding how people feel and the problems they are dealing with helps to create a good relationship and trust between them.
- v. **Promote Action:** Providing people with important activities to do can help reduce tension, bring back order, and give a sense of control.
- vi. **Show Respect:** It's really important to be kind and polite when talking to people who feel vulnerable. Polite talking helps people work together and get along.

2. 1. 11 PR Crisis Communication Tools and Techniques of PR

Organizations use different ways crisis communication tools to provide information or convey facts during a crisis. The information may pertain to the company's future goals, its policies, its goods, a change in management, or maybe even some past controversy that the business or a specific person want to move behind. This information is shared/ distributed with the public and media using many different ways, like modern and old-fashioned PR techniques.

Public relations specialists increasingly rely significantly on multiple internet technologies as well as offline media while addressing crisis. Through various media, PR experts may quickly notify and update stakeholders who back their goals for crisis resolution. With the emergence of new trends, classic PR methods are losing their effectiveness. Some common PR tactics are working with the media, using social media, sending newsletters, making brochures and catalogs, holding company events, speaking at events, and partnering with other organizations. (Jin, Y., Austin, L. L., & Liu, B. F., 2014)

Businesses and people use different tools and techniques of PR to help them understand and deal with problems with their customers. A PR team could make a website with all the important information and resources about a specific problem. Press releases, bulletin boards, blogs, and social media integration might all be a part of this center. These tools and methods of PR help the company solve problems, improve its reputation, and support crisis management. Using the right PR tools can make people who only buy once keep coming back. To pick the best PR tool, think about what the company or person wants to achieve with PR, how much money they have for it, and who they want to reach. (Dunbar, R. I., Arnaboldi, V., Conti, M. &Passarella, A. 2015)

PR techniques can also be defined and distinguished in terms of the methods used to carry it out, such as offline PR techniques and online PR techniques.

i. Offline PR Techniques

Speaking about Offline techniques it refers to following media channels or techniques; Television, Magazines, Radio, Billboards, Newspapers, Event coordination, Print ads, Press release, etc. (Ochis, 2017)

The results of these Offline PR techniques take a while and might be difficult for the customer, but Offline PR still works well in today's world. Some people still use old methods to reach people of different ages. All of the methods mentioned are really good for communicating during a crisis. They take a lot of time and need a lot of patience. (Apuke, O. D, 2016)

ii. Online PR techniques

Online PR is different from offline PR because it uses different websites and platforms to reach people. The way messages are delivered in digital PR is different. They focus more on the information, are more subtle, and less dramatic. Influencers who have devoted audiences or followers will not want to lose those followers as a result of lying or being dishonest in any way when they provide the information to them. (Kelleher, T. ,2009) Because digital PR links to millions and billions of internet users at an explosive pace, growing the market and the company's image, it has an edge over traditional PR in terms of audience reach. Conventional public relations usually reach on hundreds or thousands of individuals. Digital PR has a higher effect and level of involvement. (Lenhart, A., Purcell, K.,Smith, A. and Zickuhr, K. ,2010) Online tools can help stop and deal with emergencies in different ways. Online PR methods may also be used to reach stakeholders and the general public with relevant information and messages. (Jin, Y., Austin, L. , & Liu, B. F., 2014)

Online techniques refer to following techniques: Websites, Social media (Facebook, Twitter, Instagram, Telegram, Tiktok, etc), Blogs, etc. Online communication gives businesses the chance to establish connections with their stakeholders and customers, much like the Internet, which is a communication channel with the capacity to instantly convey information to a predominance of consumers. It can also be used to provide different information about a range of organization services. It can also be used to provide different information about a range of organization services. (Conway, Ward, Lewis & Bernhardt, 2007)

Using online public relations techniques facilitate crisis communication. Digital PR handles crisis communications through the creation of an online presence. Increasing a company's audience relationship is the primary objective of digital PR. The number of people using the internet is increasing daily, and it doesn't take long to research, evaluate, and discuss goods and services online. People leave Positive and negative remarks/comments.

Online crisis-communication

Online crisis-communication response, as defined by Barker (2009), is the process of using the Internet as a powerful online communication tool or device to effectively respond to a crisis by instantly delivering personalized, tailored, and interactive messages based on the needs of the consumer. It is contended that, in actuality, a proficient online crisis communication response may help management meet the extra litmus test of the volume of unfavorable notice that online crises get and guarantee that groups are not hesitant to adopt online security concerns. According to Anthonissen (2009), how a company responds to a crisis is really important for its reputation, online crisis-communication responses to a crisis should be accurate, transparent, and proactive with all stakeholders on the corporate website.

2.1.12 Social media and crisis communication

Social media platforms

According to Hysenlika (2012), social media may be described as the diverse electronic tools, technologies, and applications that enable interactive communication and content exchange, enabling the user to effortlessly switch between the roles of content creators and viewers.

Social media is becoming such a crucial component of corporate operations that it is now standard practice to use it for news distribution, customer loyalty development, and product introductions. Different social media platforms and ways of using them include micro blogging, blogs, and sites like Facebook, X, LinkedIn, Instagram, and YouTube. (Walaski, 2013) Social

media platforms encompass blogs, virtual communities, social networking, collaborative tagging, and media file sharing websites like YouTube and Flickr. (Xiang and Gretzel, 2010) Social media is made for people to connect, share, and work together. It is being used more and more in personal, business, and educational settings. (White, King & Tsang, 2011)

Millions of individuals or peoples use social media worldwide, and they feel comfortable in their online social environment. This is likely to become the norm as more generations grow up with social media standards. (Schrock, 2009) Social media is based on connections with others. It's important to think about what makes a good connection. Openness, communication, being involved/ engagement, and reciprocity/giving back are all very important in creating and keeping a strong bond and a satisfying relationship. (Nardi, Whittaker, and Schwarz, 2000)

The introduction of social media has expanded the channels for internal and interpersonal communication within organizations. (Ellison, Steinfield, & Lampe, 2007) The emergence of new forms of communication technology like blogs, instant messaging, and Internet Relay Chat, brought a big change/ qualitative shift in how we can communicate, way beyond what we could do with just email or websites. They greatly boosted/ enhanced working together, interaction, and the ability to do many things at once. (Cameron & Webster, 2005 & Macias, Hilyard, & Freimuth, 2009)

Social media as a crisis communication platform

During crises, social media platforms serve as vital communication tools, allowing quick dissemination of information to a wide audience, as organizations increasingly leverage platforms like Twitter and blogs to share updates (Pang, Hassan & Chong, 2014). Social media enables affected individuals to access real-time information about risks and necessary actions, facilitating crisis management and response (Valentini & Romenti, 2011). Furthermore, social media's accessibility, speed, and widespread usage make it a powerful tool for crisis communication, though it can also contribute to the escalation of crises (Utz, Schultz & Glocka, 2013).

Social media makes it hard to communicate during a crisis because everyone can share news and information. The Internet makes it easy for people to get news on different devices and

platforms. Many people use the Internet to do this. Reading the news and sharing the news with others is becoming more like other things people do on the internet. (Landau, 2011)

During times of crisis, social media can affect people's thoughts, actions, and overall responses to information and circumstances. Social media plays a crucial and inevitable function as a communication tool during a crisis. Social media can change how people think and act during a crisis. It's an important way for people to communicate during emergencies. (Wang, Y., 2015) Social media may help with planning and reaction, lower the cost of catastrophes, promote decision transparency, and potentially boost acceptability of the results. It is important for sharing information during a crisis and helps to make sure the right information gets to the right people at the right time. (Wendling, Radisch&Jacobzone, 2013)

The social media platform offers organizations a way to mitigate the effects of a crisis. Today, social media platforms like Facebook help organizations spread information to lots of people and get feedback and reactions from the public. This indicates that a company uses social media technologies to talk to people all over the world.

Facebook in Crisis Communication

Facebook is a social media tool that was founded in 2004 by Mark Zuckerberg which is a very useful tool for defusing tense situations when a crisis happens. While Facebook's main idea is to be used to create and maintain personal contacts, this social network quickly becomes a powerful tool for public relations, marketing, sales, politics, and even propaganda. It was originally intended to be a platform for online buddy communication. Creating a community is driven by the need for public recognition in addition to the desire to connect with individuals who have similar interests. (Álvarez, 2012; Nardi et al., 2000)

Facebook Pages bring together tens of thousands or perhaps millions of people behind an individual, business, group, concept, or cause. It provides corporate pages, videos, easy-to-navigate photographs, Messenger, and other interactive tools that let businesses engage with their audience and share pertinent, current, and trustworthy first-hand information during a crisis. When a crisis occurs, an organization has to demonstrate a high degree of accountability and care for the victims. This can be achieved through status updates, links, videos, and pictures in order show concern for what is happening and for those affected. (Coombs and Holladay, 2008)

Facebook's primary feature to keep in mind is that its goal is not to promote disruptive conversation. The ideal way to use the platform for crisis communication is to post insightful and helpful information, ideas, and comments, to respect people's opinions, and to use language that is easily understood. By publishing users' status updates, Facebook enables the rapid, simple, and convenient mass distribution of communications. (Veil et al., 2011). Thus, Facebook has been shown an enormous potential to provoke participation, communication, and engagement in communication processes during a crisis, making postings visible and interactive.

2.1.13 The banking crisis

There are several crises that the banks might face. These include interest rate risk (the increase in interest rates that devalues the bonds held by banks and forces them to pay higher interest rates on deposits than they do on loans), liquidity risk (when withdrawals exceed available funds), and credit risk (loans and other assets that turn poorly into liquidity or stop working). These bad events have affected many countries, leading to systemic banking crises in some of them, even though the government tried hard to fix things. (Laeven and Valencia, 2010)

Banking crises, in all its manifestations, are among the world's most consequential economic issues. If the following two criteria are met, the financial crisis can be classified as systemic. (Laeven and Valencia, 2012) First, if there are notable indications of the banking system's financial difficulties (such as notable bank works, losses, or bank liquidations). Secondly, in the event that the banking system experiences large losses and major banking policy actions are implemented. When banks fail, it can make people lose confidence in the whole financial system. Other banks might lose money too because they were connected to the failed bank, and they might have to sell the failed bank's assets at a loss. In other industries, when one company fails, its competitors usually do better. The bad things that happen when banks fail show why there are rules for banks: to stop it from happening and causing problems for everyone. (Bhattacharya et al., 1998)

According to Kiyotaki and Moore (1997), a decrease in collateral value as a result of asset price shocks may cause asset prices to fall since less may be borrowed against such collateral, which in turn causes asset prices to fall, and so on in a negative loop. According to Caballero and Krishnamurthy (2001), developing countries are more vulnerable to these kinds of negative

spirals since their local borrowing options are often limited due to the need to maintain several guarantees for overseas borrowing.

A decline in liquid assets/ a lack of money in banks, which is frequently associated with financial crises, might cause the credit market to freeze. When banks have too many assets that are hard to sell and their money gets low, they might have a sale where they sell things for very low prices. Even though selling off assets at lower prices can make a bank's value go down, the bank might still want to keep those assets because if the prices go up again, it will help the bank survive. This causes banks to need more money in their accounts, so they lend less money to people. (Rajan R. , 2005)

According to Holmstrom and Tirole (1998), when credit markets collapse, economies may experience severe losses due to inefficiencies, such as financial crises, and they will be unable to support business owners who are struggling with cash flow and must obtain capital to stay afloat. Thus, these bankruptcies will cause a great loss of well-being.

When banks fail or have problems in a country, it can also affect other countries through the interbank markets. The chance of getting this infection has gone up because banks are now doing business internationally and their services are growing across borders. Taking advantage of different regulations and competing for financial security in different countries also has bad effects. (Laeven and Valencia, 2008)

The crises can come from both external and internal factors. Among the external factors that can affect from the outside are: negative word-of-mouth information spread by customers, negative information on blogs, negative official publications in the media, negative PR utilized by competitors, and more. Internal marketing factors like not having enough money on hand and not letting customers take out their money can cause a bank crisis. Furthermore, continually giving false information to customers about the interest rate or other aspects of the product, and making mistakes in promoting the product within the bank, can make customers leave and cause the bank to lose money. (Carlstrom, 1988)

A bank's crises arise or worsen if it has several liabilities that are about to mature and insufficient liquid assets (or readily convertible assets) to meet these commitments. This may occur, for instance, in the event of a depositor run on the bank, if several depositors attempt to take their

funds simultaneously. It may also happen if there is not enough cash on hand for the bank's debtors when they require their money in the bank. The bank could run out of liquidity. It is crucial to understand that insolvency and a lack of liquidity are two very distinct things. As an illustration, the bank may be solvent yet lack liquid assets (i.e., sufficient capital but insufficient cash on hand). A significant drop in asset prices sometimes causes depositors and other bank debtors to get alarmed and demand their money back from the bank.

2.1.14 Public relations in crisis communication and bank run

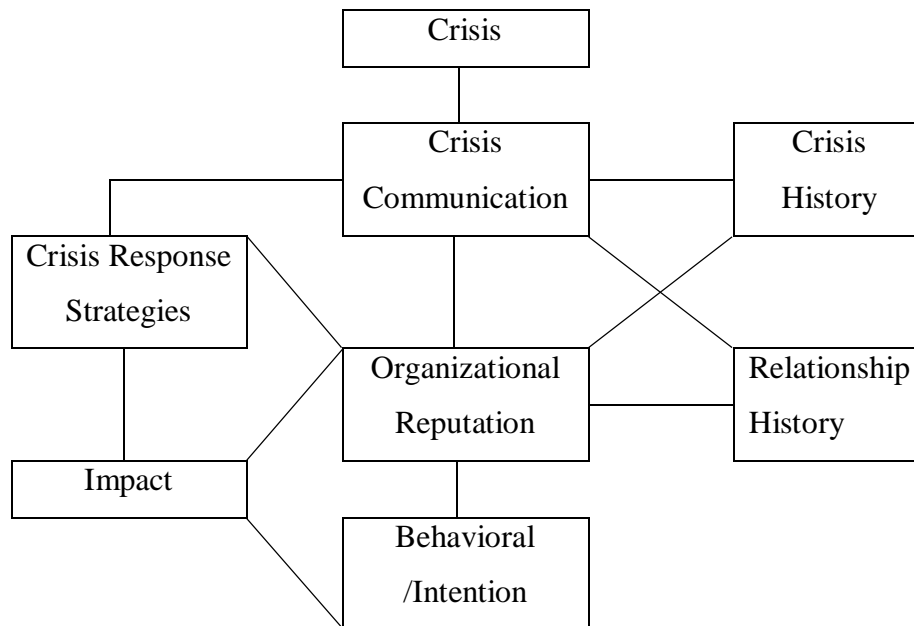
The reputation of a company is significantly influenced by customers, employees, investors, regulators, and media, with its success largely determined by its perception within the commercial center or other businesses. (Carney, A., & Jordan, A., 1993). Public relations aims to influence unfavorable attitudes, strengthen favorable ones, and disseminate information impartially to support an organization's objectives. It also aims to form positive opinions about the company by disseminating information. (K. Fearn-Banks, 2009). Public relations is a crucial management function that fosters communication, understanding, acceptance, and cooperation between an organization and its public, utilizing research and ethical communication to adapt to changes. (Cutlip, S., Center, A., & Broom, G., 2006). Public relations enhances a company's image and relationships with its audience, fostering customer loyalty and increased business activities. Developed via public relations, a company's image may be one of its most significant assets as public reputation of a business can directly affect its worth. The bank's reputation is really important for its survival. (Prochniak, 2003)

Managing crisis in a bank has many problems related to money and society. These include how to handle people rushing to take their money out of the bank, how to make customers trust the bank again, what changes to make to the bank's marketing plan during a crisis, what marketing tools work during a panic, and what factors cause the bank to have a crisis and people to rush to take out their money. These problems can come from both outside the bank and from within the bank. (Khwaja et al., 2008)

2.2 CONCEPTUAL FRAMEWORK

The research's various components should be mapped out in the conceptual framework, which can also operate as a guide for comprehending the various factors. This study looks at how social media platforms of PR techniques relate to crisis communication in public relations, with a particular emphasis on how it might be used to successfully lessen the effects of a crisis and build the reputation.

Figure 1 Conceptual frame work of social crisis communication



Source: - adapted from Timothy Coombs (1995)

The relationships are based on the propositions below (Coombs, 2007).

1. **Organizational reputation proposition:** The relationship between organizational reputation and crisis responsibility is strongly negative, with stronger attributions causing more damage to the organization's reputation. This can impact future interactions and potentially foster supportive behavior, highlighting the importance of maintaining good reputation.
2. **Potential supportive behavior:** The relationship between organizational reputation and crisis responsibility is strongly negative, with stronger attributions causing more damage to the organization's reputation. This can impact future interactions and potentially foster supportive behavior, highlighting the importance of maintaining good reputation.

3. **Impact:** The severity of a crisis significantly impacts crisis responsibility and damage to an organization's reputation. As the crisis worsens, individuals' perceptions of responsibility increase, indicating a greater deviation from norms. This dynamic is also observed in organizations during crises, potentially causing direct damage to their reputation.
4. **Crisis history:** An unfavorable crisis history significantly increases crisis responsibility and damage to an organization's reputation. Organizations with a history of similar crises are attributed greater responsibility and suffer more direct damage, as the history of crises indicates a pattern of negative behavior.
5. **Relationship history:** Unfavorable relationship history intensifies crisis responsibility and damage to an organization's reputation. Organizations with poor stakeholder treatment are attributed greater crisis responsibility and suffer more damage. Conversely, favorable relationship history reduces crisis responsibility and reputational damage. Organizations with favorable stakeholder relationships see weaker attributions and less damage during crises.
6. **Crisis response strategy selection proposition:** Organizations can reduce reputational damage and foster more supportive behavior during crises by aligning their crisis response strategy with the crisis's reputational threat, similar to how SCCT links crisis situations to response strategies.

2.3 REVIEW OF RELATED STUDIES

Numerous scholars have studied crisis communication from various angles and inside various organizations. There are a number of studies conducted on the topic of organizational crisis communication in Ethiopia and elsewhere. The following ones, to better understand crisis communication, design research questions, and identify research gaps, are particularly pertinent to and helpful for this study.

One of the studies is conducted by D. Temesgen (2019) on the communication strategies of Ethiopian Airlines group: A case study of flight 302 accident. D. Temesgen, (2019) in his research found out that the communication practitioners and manager of the airline do not work in collaboration with the executives of the airline; that corporate communication practitioners do not receive regular trainings on crisis communication and management ; that the airline used of mortification, bolstering and compensation strategies to respond to the crisis and that the post-crisis phase emerged as an opportunity to the airline for organizational learning.

The Second was titled crisis communication as a Strategy to Protect Reputation: The case of Mirinda, which was studied by F. Zerue, (2018). F. Zerue, (2018) also found in his study that Mirinda Company is not yet to follow a scientific way of strategic crisis communication to protect its reputation and to minimize the responsibility for crisis.

The third was titled Social Media and Networking: Concepts, Trends and Dimensions will receive an overview of social media with an emphasis on a variety of topics, including social studies, media studies, communication studies, new media, and alternative media (Mathur, 2012). The sociology of the internet, online communities, and related web applications have been attempted to understand. Additionally, it focuses on social networking services with a special emphasis on aspects related to diagram and networking websites. Additionally, it focuses on a few social media platforms that are connected to online communities, with particular attention paid to Skype, Facebook, Twitter, Orkut, LinkedIn, You Tube, Google Buzz, Yahoo! Buzz, and others. The article provides a clearer and improved understanding of both social media and online reputation management as a practice. All the concerns and procedures surrounding customer participation on social media are covered in this article.

CHAPTER THREE

3. METHODOLOGY

This chapter discussed the methods used to conduct the research. A research method is a plan of action or way to systematically address a research problem. Research methods are an essential tool for public relations. It is also the pursuit of knowledge (Rugg, Marian & Petre, 2007, Wilson, 2009). Under this topic, the research paradigm, philosophy, research approach, research design, data collection methods, data analysis approach, reliability and validity, ethical considerations were presented.

3.1 Research Paradigm/ Philosophy.

The study employed a Critical theory research paradigm to explore how social media platforms perpetuate dominant narratives, amplify or marginalize voices during crises, manipulate public opinion, and manage reputation. It aimed to understand social media's role in crisis communication, identify improvement opportunities, and explore the interpretations individuals attributed to their interactions during crises.

The study used Interpretivism research philosophy to explore the subjective nature of reality and individual perspectives in crisis communication. It critically analyzed the role of social media in crisis communication, examining underlying assumptions, values, and ideologies. The approach combined elements of subjectivism and objectivism, acknowledging the influence of broader social structures and cultural contexts. Socially realistic viewpoints, or factual knowledge, were based on reliable observation and measurements, challenging dominant narratives and understanding power dynamics in crisis communication.

For the perspectives of individuals, ontology and epistemology were implemented in the study for understanding the nature of social media platforms and their impact on crisis communication. Ontology studied reality, while epistemology examined knowledge acquisition and validity.

Ontology, a theory of the universe, was used to evaluate the impact of social media on crisis communication strategies. It focused on understanding the communication process from the exchange of meanings, considering cultural standards, values, and the context of the message in relation to the platform or channel used for conveying it. (Saunders, Lewis & Thornhill, 2012)

Epistemology, a theory of knowledge and acceptable knowledge, encompassed the understanding of facts, beliefs, and values in crisis communication. In PR, experts should assess the influence of values like trust and loyalty on the impact of social media during a crisis, as these factors can alter stakeholders' perception and reaction to the message. (Saunders, Lewis & Thornhill, 2012)

3.2 Research Approach

The study used relevant data to accomplish the research objectives. Mixed-methods research can provide a more reliable and comprehensive understanding of a research issue compared to using a single method. This approach combines both qualitative and quantitative methodologies, allowing researchers to explore the variety and depth of opinions and influences behind them. Using one method alone is limited to collecting basic and superficial data, making a combination of both methods beneficial for public relations studies. (Jugenheimer, Kelley, Hudson and Bradley, 2014, Creswell, 2012)

A mixed research methodology approach was used in the study, incorporating a case study, qualitative and quantitative techniques. The reason for this was because it improves comprehension of the research problem and produces more comprehensive, accurate, and useful evidence from the study. Primary data sources were obtained through questionnaires and interviews.

The study applied a qualitative research strategy such as interviews and open-ended questionnaires. The interview approach was In-depth interview (IDI) or individual. These approaches enabled the gathering of comprehensive and in-depth data, which offered valuable insights into how social media platforms are utilized and their impact on crisis communication.

The study employed a quantitative research strategy named survey. The survey included closed-ended questions to quantify the respondents' opinions on the research topics and a qualitative approach with open-ended questions to gather more detail. This helped for collecting numeric information and to evaluate and provide information which is beneficial for grasping the broader impact of social media as a communication platform during crises in PR.

Finally, the study used case study. The study applied a critical evaluation on the crisis communication of CBE on the system disruption of the bank on 16 March, 2024 G.C. It applied content analysis on CBE Facebook posts, interactivity of the target audience and CBE

engagement from the Facebook page of CBE. This helped to understand the role of social media platform particularly Facebook.

The study used both inductive and deductive reasoning approaches to understand the impact of social media on crisis communication in public relations.

Combining inductive and deductive reasoning approaches can provide a comprehensive understanding of Facebook's impact on crisis communication in public relations and enable the exploration of new insights and testing of existing theories against real-world observations. (Hyde,2000). Inductive reasoning was used to analyze Facebook data during crises, identifying patterns, trends, and themes in engagement. It uncovers practices, strategies, and challenges in crisis communication on social media platforms, gaining insights into stakeholder usage, information sharing, and message reception. Deductive reasoning was used to test and evaluate theories in crisis communication, public relations, and social media use. It assesses the effectiveness of communication principles, audience engagement, and response efforts on social media platforms. The relevance and effectiveness of theories were evaluated against real-world data in crisis communication.

3.3 Research Design

The procedures for collecting, analyzing, interpreting and reporting data in research studies are known as research designs. The methodology for gathering and analyzing the necessary data, as well as how all of this will contribute to the resolution of the research question, are all outlined in the research design. (Creswell & Clark, 2007) As clarified by Robson (2002), there are three types of study designs: exploratory, descriptive, and explanatory. Since every design has a distinct end goal, the classification system is based on the study area's aim.

The study employed a descriptive research design, combining qualitative and quantitative data, to understand social media crisis communication. This approach accurately portrayed characteristics of individuals, situations, and groups, uncovering factors influencing communication strategies and outcomes. It provided insights into the effectiveness, challenges, and implications for public relations practice, particularly in the context of social media as a communication platform during a crisis. This design was chosen to meet the study's objectives. For data gathering, the study conducted three phases which were classified into four groups.

3.3.1 Research Design for phase I

In Phase I, the surveys employed a quantitative approach with closed-ended questions to quantify the respondents' opinions on the research topics and a qualitative approach with open-ended questions to gather more detail. It consisted of two groups of surveys: Survey 1 (S1) with CBE public relations and communications practitioners. Survey 2 (S2) was conducted with CBE stakeholders, mainly the customers and employees of CBE.

Depending on the type of information requested, the study used closed-ended questions with a range ("YES," "NO," and "No idea") for questions regarding PR practice and engagement in CBE, and a five-point Likert scale ("strongly disagree," "disagree," "neither disagree nor agree," "agree," and "strongly agree") to measure participants' opinions.

The survey questionnaire had three sections. The first part consisted of demographic questions to confirm the respondents' qualifications for the survey, including the respondents' expertise, educational qualification, age, sex, marital status, engagement with CBE Facebook page, and social media participation of respondents.

The second section consisted of closed-ended questions. The closed-ended questions asked respondents for their agreement or disagreement level to the provided statements regarding the item related to the research objective, within a five-point Likert scale ranging from "strongly disagree" to "strongly agree". In addition to the closed-ended questions, respondents were given an opportunity to elaborate on their previous responses and offer more insights into the role of social media in the final open-ended section. The open-ended questionnaire included additional clarifying questions to determine the "why" from the respondents.

3.3.2 Research Design for Phase II

In Phase II, the interviews employed a qualitative approach of personal, semi-structured interviews to gather more detailed information and explanations. It consisted of two groups of interviews: Interview 1 (I1) with respondents from CBE, who were public relations practitioners, social media managers, and communication department personnel of the bank. Interview 2 (I2) was conducted with CBE stakeholders, mainly the customers and employees of CBE.

The interviews aimed to examine the CBE public relations practitioners' and CBE stakeholders' expectations, perceptions, and intentions on the impact of social media platforms in organizational crisis communication strategies during a crisis.

The interview questionnaire had two parts. The first part consisted of demographic questions; educational qualification, age, and years of experience for the Group I1 respondents, and the respondents' age, knowledge about social media, and educational qualification for the stakeholders (I2). The second part of the interview asked respondents to evaluate social media platform crisis communication in PR during crises for both Group I1 and Group I2 respondents.

3.3.3 Research Design for Phase III

In phase III, the case study, the research used a single-case study research design to examine a system disruption crisis communication strategy on the Facebook page of CBE, within a public relations crisis communication context. Data from Facebook posts, comments, shares, emoji, and likes was collected to provide detailed insights into the impact of social media on crisis communication. The study examined crisis communication on Facebook within CBE in relation to public relations, analyzing its impact, stakeholder perceptions, and factors influencing its effectiveness during crises. It offered practical implications and recommendations for CBE to improve their crisis communication strategies on Facebook, providing actionable insights to inform future crisis communication efforts.

3.4 Data Collection Methods

Data collection methods are the techniques used to gather information from various sources, including personal experiences and recollections. These facts serve as the foundation for research and analysis, as they are relevant materials from the past and present. The data collection methods used in this study include open-ended questionnaires, closed-ended questionnaire design, survey guides, and observation. The primary purpose of data collection is to use it in a research or study (Orodho, 2004; Mugenda & Mugenda, 1999).

The study employed multiple research methods for data gathering, including surveys, interviews, and a case study. A questionnaire data gathering technique was employed to collect both quantitative and qualitative data in this research. The questionnaires were coded with fictitious names (codes) and distributed in Addis Ababa. The information from the respondents was

recorded, and the results ultimately gathered, making up the final data to be evaluated. To comprehend survey replies on a deeper level, the study collected nominal data for profiling respondents and gathering more insights into the respondents' views on social media platform crisis communication in PR.

3.4.1 Interview

To probe deeply into participants' perception and replies, the study applied an interview. To encourage participants to be open and give free-form answers with their own terms/pace, and to gather detailed data and comprehensive understandings of participants' sentiments/feelings toward the subject, the study used semi-structured individual or In-depth Interview (IDI) interviews/individual interviews for both groups (Bernard, 2011; Jugenheimer et al., 2014).

In addition to English, the Amharic language was used during the interviews because it facilitated the respondents' ability to clearly express their ideas. The interviews were conducted in a face-to-face setting, with audio recording and note-taking. The interviews were then transformed to text after being translated by an accredited translator.

In all interviews, participants were presented with an explanatory statement in which they were informed about the purpose of the research and the importance of their participation. When requested, the explanatory statement was handed to participants to keep. A copy of the explanatory statement was given to them in advance. The face-to-face interviews were conducted in the participants' professional workplaces and public locations. The participants were asked one question at a time.

3.4.2 Survey

The study used a self-administered survey containing both closed-ended and open-ended questions. In the closed-ended questions, participants selected from a restricted set of response alternatives/possibilities. On the other hand, for exploring/uncovering new and different information, the study used open-ended questions, which allowed participants to add their own thoughts to the research topic (Jugenheimer et al., 2014).

The questionnaires were distributed via email and hard copy according to the need of the respondent. Respondents answered open-ended questions in their own words without feeling constrained by using either English and Amharic language.

3.4.3 Case study

A case study of a system disruption incident at the Commercial Bank of Ethiopia on March 16, 2024 G.C. was selected for this study. This incident was expected to provide good insights into the possible role of social media in crisis communication during the crisis phase and the aftermath of a crisis in reputation management. The study analyzed, through the case study, how the organization managed the PR crisis, particularly from the social media platform perspective.

This study used a mixed-method approach, including content analysis, to explore how the Commercial Bank of Ethiopia (CBE) managed the crisis by using social media platform communication during the crisis. The data collected comprised unique Facebook posts from the official CBE Facebook pages between March 16, 2024, and April 16, 2024 G.C.

The Facebook posts were categorized by type of content (texts, videos, images, banners) and attributes of content (tone and style, length, number and frequency). This was used to analyze CBE's understanding of the social context and information provided. The different Facebook properties, such as numbers of followers, shares, likes, and comments, were used to analyze interaction with users. In addition, the number and frequency of posts related to the system disruption were examined.

3.4.4 Sampling Techniques

During the study, a two-phase recruitment procedure (interviews and survey) was applied. The selection criteria, which had no preference over gender, are as follows:

For public relations practitioners in CBE (I1) and (S1) recruitment procedure were;

- ✓ The participants were practicing public relations in public relations or communication department within in CBE.
- ✓ The participants had at least 6 months of experience in the field of public relations/communication.
- ✓ The participants had knowledge about social media, crisis communication and crisis response.

For CBE stakeholder (group I2) and (group S2) recruitment procedures were:

- ✓ The participant had to be at least eighteen years old in order to qualify as a member of the CBE target audience and to have the capacity for independent and reasonable thought.
- ✓ The participant understanding of what social media is and how it works.
- ✓ Participants were actively involved in recent social media platforms crises communication.

3.4.5 The Sample

Due to the large size of the target population, making it difficult to obtain a representative sample, the study utilized nonprobability sampling techniques with careful selection and willingness of participants (Bernard, 2011).

Purposive and convenience sampling techniques were employed in both phases (interviews and surveys) to find and collect data from participants. The sampling technique used for public relations and communication department practitioners was purposive sampling. To assess the second group (stakeholders) convenience sampling was employed to locate participants that fit the objectives of the study and were comfortable using social media and had knowledge about social media in Ethiopia.

3.5 Data Analysis Approach

Data analysis aimed to condense the gathered data into manageable sizes by creating summaries, identifying trends, and using statistical approaches (Schutt and Chambliss, 2013).

The study employed a mixed-method Quant-Qual sequential analysis to integrate both quantitative and qualitative data, offering a comprehensive understanding of user experiences and perceptions in crisis communication on social media. This approach enhanced the validity and reliability of findings through data triangulation and iterative analysis, effectively mitigating biases and strengthening conclusions. By combining these methodologies, the research provided a holistic and robust assessment of the subject matter.

The study employed thematic analysis to identify, analyze, and report patterns in the qualitative data results. This method, integrated into a mixed research approach, provided a deeper understanding of nuances, perceptions, and experiences related to the phenomenon under investigation. It provided valuable insights into the impact of social media on crisis communication in public relations, enhancing the understanding of the qualitative aspects of the research topic. The analysis of the data was accompanied by thematic coding based on the objectives and questions of the study. The data did not contain participants' names but only their codes (Braun & Clark, 2006; Joffe, 2011).

The percentage and mean of descriptive statistics were used to assess the quantitative data. SPSS was used to analyze the survey data in order to produce comparative and descriptive statistics.

Statistically weighted mean was used in answering the research questions. The response options in the instrument were weighted as shown below:

Table 5 statistically weighted mean

| | | | | |
|-------------------|----------|----------|----------|----------------|
| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
| 1 point | 2 points | 3 points | 4 points | 5 points |

3. 6 Reliability and Validity

The validity and reliability of the data collecting devices have a significant impact on the correctness of the data that must be collected. By using the appropriate statistical procedures and tools, statistical validity is also utilized to assess the validity of the research (Neuman, 2007).

The study attempted to determine how well the results accurately reflected the underlying issue in the case of assessing the impact of social media as a communication platform during a crisis in public relations. It employed trustworthy data sources, a well-defined methodology, a suitable theoretical and conceptual framework, and a stringent review procedure that made use of peer review and input from other experts to ensure that the conclusions obtained from the study were valid. It also ensured that the study was representative of the target population and that the research topic and objectives were properly stated. It made sure that all goals were met and that all necessary data was gathered during the data collection process.

To provide a trustworthy and accurate evaluation of the impact of social media as a communication platform during a crisis in public relations, the appropriate preparation and thought was given before and during data collection. The study followed a data collection procedure: Before taking the surveys, all respondents for each survey were presented with an explanatory statement in which they were informed about the purpose of the research and why it was important to have them in the study. When requested, the explanatory statement was subsequently shared.

To verify the validity of the responses, all potential participants were checked and selected according to the recruitment procedure discussed above. Qualified participants were then asked preliminary questions to confirm the required procedure standard. Unqualified participants were prompted to leave the survey, and their submissions were removed from the final assessment.

3.7 Ethical Considerations

When using ethical concerns dealing with participants/respondents and data, four guiding principles were applied. These principles, which place privacy, accuracy, propriety, and accessibility, formed the basis of all research.

The ethical considerations were handled in a trustworthy and truthful manner throughout the study. It used the guidelines of privacy, accuracy, propriety, and accessibility as a starting point. As a result, a letter was sent for CBE, by the school of Journalism and Communication at Addis Ababa University. The study aim was explained by the researcher for respondents and informants in the questionnaire's introduction section. Then, after getting their approval, the researcher maintained the subjects' confidentiality.

In addition, the respondents/informants were made aware that their agreement was required for participation in the study. The study's findings were beneficial to the organization and PR professionals without causing harm to the respondents or participants. During the presentation, analysis, and interpretation of the data, the researcher was not given any individual responses from respondents. The researcher respected the human rights of respondents and informants; if a researcher breached a respondent's right, they would be held accountable by national law as well as research ethics bodies.

CHAPTER FOUR

5. RESULTS, FINDINGS AND DISCUSSIONS

This research aims to evaluate the effectiveness of social media in crisis communication at Commercial Bank of Ethiopia, assessing its benefits and drawbacks, identifying strategies and factors for its effectiveness and its effect to mitigate the crisis and maintain reputation. Data was gathered from multiple sources and it addresses the research questions guided by the primary research objectives and presents the results, summary of the findings and discussions categorized into three phases; the survey phase, the interview phase, and the case study phase.

4.1 RESULTS OF THE STUDY

4.1.1 Phase I – Results of Surveys / Quantitative results

A survey was conducted to gather quantitative data from a sample of 60 respondents. Data collected using structured questionnaires (closed and open-ended). The survey instrument utilized a 5-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree," to assess the perceptions and attitudes of respondents and open ended question were conducted for a deeper exploration of the research topic. The survey data was analyzed using statistical software SPSS and employed thematic analysis, to gain insights into the impact of social media as a communication platform during a crisis in public relation.

4.1.1. 1 Socio demographic characteristics of the respondents.

Table 6: Socio-Demographic Characteristics of Respondents

| Characteristics | Categories | Frequency | Percentage |
|-----------------|--------------|-----------|--------------|
| Sex | Male | 38 | 63.33 % |
| | Female | 22 | 36.67 % |
| | Total | 60 | 100 % |
| Age | 18-20 | 4 | 6.67 % |
| | 21-25 | 20 | 33.32 % |
| | 26-30 | 16 | 26.67 % |
| | 31-36 | 10 | 16.67 % |
| | 37 and above | 10 | 16.67 % |
| | Total | 60 | 100 % |
| Marital status | Single | 29 | 48.33 % |
| | Married | 27 | 45 % |
| | Divorced | 4 | 6.67 % |
| | Total | 60 | 100 % |

The survey revealed that more male respondents (63.33%) participated in this study than female respondents, who accounted for only (36.67%) of the sample selected. The age categories of

respondents illustrate that the study involved participants aged, with a total of 4 participants aged 18-20, 20 participants aged 21-25, 16 participants aged 26-30, 10 participants aged 31-36, and 10 participants aged 37 and above. Data on marital status revealed that 45% were married, 48.34% were single and 6.66% were divorced.

Table 7 Socio-Demographic Characteristics of Respondents

| Characteristics | Categories | Frequency | Percentage |
|-----------------------------------|---------------------------|-----------|--------------|
| Education Level | Below Certificate | 3 | 5 % |
| | Certificate | 13 | 21.67 % |
| | Diploma | 14 | 23.33 % |
| | First degree | 25 | 41.67 % |
| | Second degree | 5 | 8.33 % |
| | Total | 60 | 100 % |
| Social media participation | User of social media | 60 | 100 % |
| | Non- user of social media | 0 | 0 % |
| | Total | 60 | 100 % |
| Engagement with CBE Facebook page | Engagers | 52 | 86.67 % |
| | Non- Engagers | 8 | 13.33 % |
| | Total | 60 | 100 % |

The data category indicates that that respondents educational background were: The majority of respondents, 41.67%, hold a first degree. This is followed by diploma holders at 23.33% and certificate holders at 21.67%. A smaller percentage of 8.33% have a second degree, while only 5% have an educational level below the certificate level. Because of recruitment procedures for sampling all participants were user of social media for information and 86.67% (N=52) participants engaged with official CBE Facebook page, 13.33% (N= 8) participants did not engaged with official CBE Facebook page.

4.1.1.2 Evaluating the effectiveness of social media in crisis communication at the CBE

The effectiveness of social media platforms in facilitating crisis communication

Table 7 the effectiveness of social media platforms.

| No | Item related with the effectiveness of social media platforms in facilitating crisis communication in the banking industry | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|----|--|-------------------|----|----------|-------|---------|------|-------|-------|----------------|----|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 1. | During a crisis, social media platforms make crisis communication easier than traditional media for banks. | 6 | 10 | 10 | 16.67 | 4 | 6.67 | 25 | 41.67 | 15 | 25 | 60 | 100 | 3.55 | 1.307 |

| | | | | | | | | | | | | | | | |
|--------------|--|----|------|----|-------|---|-------|----|-------|----|----|----|-----|------|------|
| 2. | Social media platforms are convenient channel and play a vital role in crisis communication in the banking | 2 | 3.33 | 8 | 13.33 | 9 | 15 | 17 | 28.33 | 24 | 40 | 60 | 100 | 3.88 | 1.18 |
| 3. | The use of social media for communication during a crisis can potentially increase misinformation for banks. | 30 | 50 | 12 | 20 | 8 | 13.33 | 7 | 11.67 | 3 | 5 | 60 | 100 | 2.02 | 1.25 |
| 4. | Engaging with the public through social media during a crisis can help PR professionals address concerns & clarify misinformation. | 0 | 0 | 2 | 3.33 | 8 | 13.33 | 8 | 13.33 | 42 | 70 | 60 | 100 | 4.5 | 0.85 |
| Overall mean | | | | | | | | | | | | | | 3.49 | 1.09 |

The survey data presents mixed perceptions regarding the use of social media for crisis communication in the banking sector. Respondents perceive social media as easier to use than traditional media during crises, with a mean score of 3.55 (SD = 1.307). Additionally, social media is regarded as a convenient and vital channel, reflected in a mean rating of 3.88 (SD = 1.18). However, there are concerns about the potential for increased misinformation, indicated by a mean score of 2.02 (SD = 1.25). Despite these concerns, the data suggests that engaging with the public through social media can significantly assist PR professionals in addressing concerns and clarifying misinformation, with a high mean score of 4.5 (SD = 0.85). The overall mean of 3.49 (SD = 1.09) indicates a generally favorable but cautious attitude towards social media in crisis communication. Notably, 66.67% of respondents believe that social media enhances crisis communication for banks more effectively than traditional media, while 68.33% see social media as a crucial and convenient tool in such contexts. Furthermore, 70% of respondents disagree with the notion that social media use during a crisis increases misinformation or poses challenges, reinforcing this with a mean score of 2.02. In contrast, a strong majority (83.33%) agree that engaging with the public via social media helps PR professionals address concerns and clarify misinformation. Overall, the findings suggest a generally favorable but cautious stance towards the use of social media in crisis communication for banks. While respondents appreciate its convenience and effectiveness, there remains a concern regarding the potential for misinformation. Overall, the data indicates that social media is perceived as a valuable tool that can enhance communication efforts during crises.

4.1.1.3 The effectiveness of Facebook, as a communication platform for banks

Table 8 the effectiveness of using social media, particularly Facebook.

| Item related with the effectiveness of using social media, particularly Facebook, as a communication platform for banks to quickly and timely disseminate information. | | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|--|--|-------------------|---|----------|-------|---------|------|-------|-------|----------------|-------|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 5. | Using social media particularly Facebook as a communication platform during a crisis allows banks to disseminate information quickly and timely. | 0 | 0 | 0 | 0 | 2 | 3.33 | 10 | 16.67 | 48 | 80 | 60 | 100 | 4.77 | 0.4956 |
| 6. | During a crisis, social media platform is an effective tool in facilitating crisis communication in the banking industry. | 0 | 0 | 8 | 13.33 | 6 | 10 | 36 | 60 | 10 | 16.67 | 60 | 100 | 3.8 | 0.87 |
| Overall mean | | | | | | | | | | | | | | 4.28 | 0.68 |

The survey data indicates a strong consensus regarding the effectiveness of social media, particularly Facebook, in crisis communication for banks. Respondents reported that using Facebook during a crisis enables banks to disseminate information swiftly, achieving a high mean score of 4.77 (SD = 0.4956). This demonstrates a high level of confidence in Facebook as a timely communication tool. Additionally, social media platforms, in general, are perceived as effective for crisis communication within the banking industry, although to a slightly lesser extent, with a mean score of 3.8 (SD = 0.87). The overall mean score of 4.285 (SD = 0.683) reflects a favorable view of the reliability and effectiveness of social media for crisis communication efforts.

Importantly, a significant majority of respondents expressed strong agreement regarding Facebook's efficacy, with 80% indicating they strongly agree and a total agreement rate of 96.67%. Only 13.33% disagreed, while 10% remained neutral. These findings collectively underscore the perception that Facebook is a valuable tool for banks in managing crisis communication effectively.

Perception on the effectiveness social media as a crisis communication platform

The open-ended survey results reveal a nuanced perception of social media particularly Facebook's effectiveness as a crisis communication platform for banks. A majority of

respondents, 40 out of 60, acknowledged Facebook's ability to reach a broad audience during crisis events, citing its convenience, extensive user base, and widespread familiarity as key factors contributing to its perceived efficacy. Respondents highlighted that Facebook allows for quick access to important updates, making it an attractive option for banks during emergencies. However, a significant minority of 20 respondents expressed concerns about Facebook's limitations. They pointed out that the platform's reliance on smartphones and mobile devices may exclude certain demographics, particularly the elderly and those without access to such technology, from receiving vital crisis-related information. This divergence in perception indicates that while Facebook is generally viewed as an effective communication tool for banks, its potential barriers to accessibility must be considered to ensure comprehensive outreach during crises. Overall, the findings suggest that banks should leverage Facebook's strengths while also addressing its limitations to enhance their crisis communication strategies.

4.1.1.4 Social Media Strategies and Factors for Effective Crisis Communication in the Banking

Table 9 the strategies and Factors for effectiveness of social media during crisis communication

| No | Item related with the strategies and Factors for effectiveness of social media during crisis communication in banks. | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|--------------|---|-------------------|------|----------|------|---------|------|-------|-------|----------------|-------|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 7. | Social media PR strategies like amends, sympathy, and hedge responsibility are effective in crisis communication for banks like the CBE. | 0 | 0 | 2 | 3.33 | 9 | 15 | 34 | 56.67 | 15 | 25 | 60 | 100 | 4.03 | 0.7296 |
| 8. | Factors such as transparency speed of response, honesty, empathy and consistency in enhancing the effectiveness of social media during crisis communication in banks. | 1 | 1.67 | 3 | 5 | 6 | 10 | 20 | 33.33 | 30 | 50 | 60 | 100 | 4.25 | 0.942 |
| 9. | Timely updates, being right, credible and information shared on social media are essential for effective crisis communication by banks. | 2 | 3.33 | 0 | 0 | 4 | 6.67 | 14 | 23.33 | 40 | 66.67 | 60 | 100 | 4.5 | 0.885 |
| Overall mean | | | | | | | | | | | | | | 4.26 | 0.85 |

The survey data on table 11 highlights the effectiveness of social media public relations strategies in crisis communication for banks, particularly the Commercial Bank of Ethiopia (CBE). Respondents rated these strategies—such as amends, expressions of sympathy, and hedging responsibility—with a mean score of 4.03 (SD = 0.7296), indicating a general consensus on their efficacy. Key factors that significantly enhance the effectiveness of social media during crises include transparency, speed of response, honesty, empathy, and consistency, which garnered a mean score of 4.25 (SD = 0.942). Furthermore, the importance of timely updates, accuracy, credibility, and the quality of information shared on social media was emphasized, reflected in a high mean score of 4.5 (SD = 0.885). The overall mean of 4.26 (SD = 0.85) suggests a strong agreement among respondents regarding the effectiveness of these strategies and factors. In terms of specific findings, 56.67% of respondents believe that the aforementioned social media PR strategies are effective in crisis communication for banks like the CBE, with an additional 25% strongly agreeing, resulting in a total agreement rate of 81.67%. Regarding the factors enhancing social media effectiveness, a majority (33.33% agree, 50% strongly agree) recognize the necessity of timely updates and credible information, with only 3.33% strongly disagreeing and no outright disagreements.

These results provide pivotal insights into the social media strategies and elements critical for effective crisis communication in the banking sector. The findings underscore the growing significance of social media in crisis management, highlighting the need for banks to develop advanced public relations strategies to address challenges and maintain stakeholder trust in the digital age. Overall, there is a clear consensus on the vital role of timely updates, accuracy, credibility, and information quality in enhancing the effectiveness of social media crisis communication.

4.1.1.5 The preference on social media platforms to engage with crisis communication

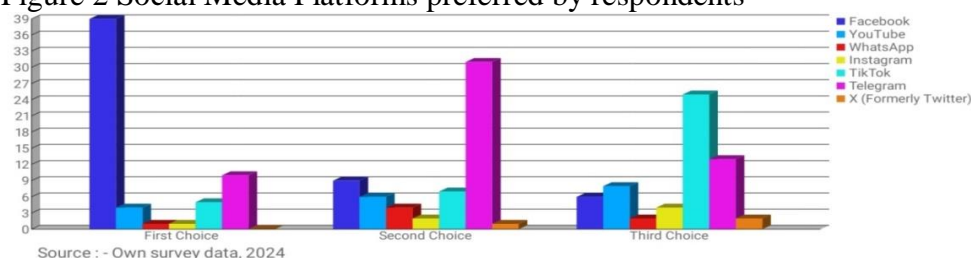
The survey on table 12 reveals a nuanced perspective on the use of social media for crisis communication in the banking sector, particularly regarding the CBE. Respondents demonstrated a preference for banks to engage with crisis communication messages via social media, with a mean score of 3.17 and a standard deviation of 1.42, indicating varied opinions. Notably, a strong belief emerged that direct responses from banks on social media would significantly reduce the sharing of negative news, as evidenced by a high mean score of 4.23 (SD = 0.745).

Table 10 the preference of banks to engage with crisis communication messages on social media.

| No | Item related with the perspectives of respondents on the effectiveness of engaging with the public through social media during a crisis to address concerns and clarify misinformation. | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|--------------|---|-------------------|-------|----------|-------|---------|------|-------|-------|----------------|-------|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 10. | I prefer banks to engage with crisis communication messages on social media. | 10 | 16.67 | 13 | 21.67 | 6 | 10 | 19 | 31.67 | 12 | 20 | 60 | 100 | 3.17 | 1.42 |
| 11. | During crises, If banks respond directly through social media, you would be more likely to stop sharing bad news about the bank. | 0 | 0 | 2 | 3.33 | 5 | 8.33 | 30 | 50 | 23 | 38.33 | 60 | 100 | 4.23 | 0.745 |
| 12. | Social media platforms play a crucial role in shaping public perception and trust in banks like the CBE during crisis for communication. | 5 | 8.33 | 6 | 10 | 9 | 15 | 22 | 36.67 | 18 | 30 | 60 | 100 | 3.70 | 1.24 |
| Overall mean | | | | | | | | | | | | | 3.7 | 1.13 | |

Additionally, 66.67% of respondents acknowledged the critical role of social media in shaping public perception and trust during crises, reflected in a mean score of 3.70 (SD = 1.24). However, the data also highlighted a diversity of preferences, with 51.67% favoring social media engagement while 38.34% did not. This variation suggests that while social media is integral to crisis communication, banks should strategically balance its use with traditional communication channels to effectively manage public perception and address the diverse needs of their clients. The open-ended survey results on Preferred Social Media Platforms for Bank Crisis Communication indicates that Facebook, Telegram, and TikTok are the top three preferred social media platforms for bank crisis communication in Ethiopia

Figure 2 Social Media Platforms preferred by respondents



The open-ended survey conducted on preferred social media platforms for bank crisis communication in Ethiopia revealed significant insights into public relations strategies during crises. Facebook emerged as the foremost choice, with 39 out of 60 respondents (65%) identifying it as their primary platform. Participants noted Facebook's convenience and familiarity, which enable banks to effectively disseminate information to a broad audience. Its multimedia capabilities, including text, images, and video, enhance communication effectiveness, making it an invaluable tool for banks during crisis events. Following Facebook, Telegram was identified as the second most preferred platform, chosen by 31 respondents (51.67%). The platform's real-time messaging features and widespread adoption among younger demographics underscore its effectiveness in delivering timely updates during bank-related crises. TikTok ranked as the third preferred platform, with 25 respondents (41.67%) selecting it. Its engaging video format and potential for viral reach cater to younger audiences, emphasizing the increasing importance of visual and interactive communication in crisis contexts. This preference reflects a broader trend towards dynamic communication strategies that resonate with younger consumers.

Overall, the findings indicate a clear hierarchy of preferred social media platforms for bank crisis communication in Ethiopia, with Facebook, Telegram, and TikTok leading the way. These results suggest that banks should leverage these platforms strategically, utilizing Facebook's multimedia strengths, Telegram's real-time capabilities, and TikTok's engaging content to enhance their crisis communication efforts effectively. The preferences for Facebook, Telegram, and TikTok highlight a strategic opportunity for banks to leverage these platforms in crisis communication, balancing traditional messaging with dynamic, audience-targeted approaches to effectively manage public relations during banking crises.

4.1.1.5 Impact of social media in maintaining a bank's reputation and customer trust

The survey data on table 13 reveals significant insights into the impact of social media on maintaining the reputation and customer trust of banks during crises, particularly regarding the Commercial Bank of Ethiopia (CBE).

These findings indicate a nuanced view of social media's role in crisis communication. While it is seen as a valuable tool for reputation management, there remains a clear need for integrating traditional media channels to thoroughly address public concerns and enhance trust. The overall mean score of 3.73 (SD 0.82) reflects a generally positive but varied perception of social media

PR effectiveness, underscoring the importance of a multifaceted approach in crisis management strategies to fully restore customer confidence. Overall, the data underscores the critical role of social media in crisis communication while highlighting its limitations in restoring customer trust.

Table 11 the impact of social media in maintaining a bank's reputation and customer trust.

| No | Item related with the impact of social media in maintaining a bank's reputation and customer trust during challenging times. | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | | Total | | Mean | Standard Deviation |
|--------------|--|-------------------|------|----------|-------|---------|-------|-------|-------|----------------|-------|-------|-----|------|--------------------|
| | | f | % | f | % | f | % | f | % | f | % | f | % | | |
| 13. | During a crisis, addressing factual errors on social media platforms particularly Facebook as PR techniques help to mitigate the effects of a crisis and maintain the reputation of banks. | 0 | 0 | 0 | 0 | 3 | 5 | 26 | 43.33 | 31 | 51.67 | 60 | 100 | 4.47 | 0.355 |
| 14. | The public perception and feedback on social media during a crisis can impact the reputation and credibility of a bank like the CBE. | 1 | 1.67 | 4 | 6.67 | 7 | 11.67 | 20 | 33.33 | 28 | 46.67 | 60 | 100 | 4.17 | 0.994 |
| 15. | Social media PR was effective in maintaining the credibility and rebuilding trust of the public in CBE crisis communication. | 12 | 20 | 19 | 31.67 | 18 | 30 | 6 | 10 | 5 | 8.33 | 60 | 100 | 2.55 | 1.167 |
| Overall mean | | | | | | | | | | | | | | 3.73 | 0.82 |

A substantial majority of respondents, 95%, recognized that addressing factual errors on platforms like Facebook was an effective PR technique, yielding a high mean score of 4.47 with a low standard deviation of 0.355. This indicates a strong consensus on the importance of accurate information dissemination in mitigating negative impacts and preserving the bank's reputation. However, the data also reveals a contrasting perspective regarding the effectiveness of social media PR in rebuilding customer trust. The mean rating for this aspect was significantly lower at 2.55, with a standard deviation of 1.167, suggesting that over half of the respondents expressed skepticism about the ability of social media efforts to restore public credibility. While social media was perceived as effective in managing the immediate crisis (mean rating of 4.17, SD 0.994), it fell short in fostering long-term trust among customers fully restoring public confidence.

4.1.2 Phase II – Qualitative results

This interview investigated the impact of social media platforms on crisis communication at Commercial Bank of Ethiopia. The study analyzed the expectations, perceptions, and intentions of PR professionals and stakeholders regarding the use of social media in crisis communication strategies, specifically in relation to the use of CBE crisis communication and public relations practitioners, and the appropriateness of their crisis responses on these channels.

Phase II of the study focuses on key themes from interviews conducted with 40 participants, including 4 public relations practitioners and 6 communication practitioners of CBE, and 30 stakeholders (20 customers and 10 employees), totaling 40 participants in the second phase. The researcher used purposive sampling to select qualified participants for interview.

4.1.2.1. Socio demographic characteristics of the respondents.

This part present the frequency and percentage distribution of respondents' socio-demographic characteristics such as sex, age, marital status and Educational background, and social media participation and engagement with CBE Facebook Accounts respectively.

Regarding stakeholders participant demographic, 17 were male and 13 were female; who used social media platforms and offline media for information. The participants were different age ranges: Three participants were from 18 to 20 years old, Ten participants were from 21 to 25 years old, five participants were from 26 to 30 years old, five participants were from 31 to 36 years old and seven participants were 40 and above. Concerning education level, 40% (16 respondents) held a first degree, while 25% (10 respondents) had completed a diploma. Additionally, 17.5% (7 respondents) possessed a second degree, and 10% (4 respondents) had education below a certificate level, with only 7.5% (3 respondents) achieving a certificate. Because of recruitment procedures for sampling all participants were users of social media. Furthermore, engagement with the CBE Facebook account revealed that 87.5% (35 respondents) actively engaged with the account, while 12.5% (5 respondents) did not engage. Data on marital status revealed that 37.5% were married, 47.5% were single and 15% were divorced. With regard to practitioner participant characteristics, four worked in public relation while six worked in communication department. Also, the participants had varying ranges of experience: Three participants had one to four years, four had five to seven years, two had eight, and one had more than ten years of public relations and communication experience. All participants had lived and

worked in in Addis Ababa Ethiopia. The code name for the practitioners and stakeholder is given from I-A up to I-J and I-1 up to I-30 respectively.

4.1.2.2 Qualitative insights on social media crisis communication

4.1.2.2.1 Preference of using social media platforms

The interview results indicate a preference among participants for using social media for crisis communication, considering it more reasonable than traditional methods, though it requires greater effort for effective use. Respondents commonly turn to social media as their primary source for crisis information, despite acknowledging the potential for misinformation. One participant highlighted that social media offers open communication and transparency, unlike controlled and censored traditional media, suggesting that people seek straightforward and transparent information on these platforms. The excerpts reveal that participants view social media as an increasingly vital and effective tool for crisis communication, emphasizing its timeliness, accessibility, and cost-effectiveness compared to the bureaucratic delays of traditional media.

“I usually know about crises via social media and reliable online news sources, as they provide convenient updates at any time. We can’t wait until news time is reach like on traditional media...but, we have to taker about the source.” – Participant I-30

“In my opinion, Social media is increasingly utilized in everyday activities, making it an effective tool for crisis communication, as most works are now conducted on social media.” – Participant (I-B)

“Social media tools are being developed for various communication activities, including during crises, due to their effectiveness and cost-effectiveness. Traditional media took long time, approval bureaucracy.”– Participant (I-F)

Social media, already utilized for other communication activities, can be effectively used for crisis communication, requiring minimal effort and time. Practitioners participant prefer social media for crisis communication, but only with careful planning and deep understanding of the issues. While social media is a preferred platform for crisis communication, it also carries the risk of misinformation, which needs to be carefully managed. The interview found that some CBE stakeholders and practitioner prefer using social media platforms for crisis communication, as it offers open communication and transparency, unlike traditional media. However, social media also carries the risk of misinformation, which requires careful planning and a deep understanding of the issues to effectively utilize it for crisis communication.

The interview excerpts suggest that some participants view traditional media, such as radio and television, as more trustworthy and effective for crisis communication compared to social media. These participants value crisis responses on traditional media for its ability to provide verified news and demonstrate confidence in handling and recovering from crises. They trust banks that utilize traditional media, which they believe contributes to stakeholder trust. In contrast, social media is perceived as unreliable and lacking in credibility, with a recommendation for banks to avoid using it in crisis communication plans except for sharing news. Key themes include the perception of traditional media as a reliable source and the concern that social media's rapid and uncontrollable spread of information makes it less suitable for crisis communication, with a preference expressed for controlled and direct communication channels, such as press conferences and stakeholder engagement.

“In my opinion traditional media news particularly radios and TV is generally trustworthy and more effective.they proved us all the necessary information for understanding the crises issue.” – Participant I-24

“.....I am against using social media for crisis communication, ... it can spread information quickly and uncontrollably, making it better to hold a press conference, engage with stakeholders directly, or use other offline tools like radio and TV channels.....” – Participant I-A

These participants expressed a preference for traditional media channels like radio and TV over social media for crisis communication, as they view traditional media as more reliable, credible, and allowing for better control of the bank's messaging and reputation during a crisis. While social media can provide supplementary benefits, the participants believe the potential drawbacks, such as the risk of chaos and damage to the bank's reputation, outweigh the advantages, and they do not recommend using social media as a replacement for traditional media in crisis communication in Ethiopia.

The interview excerpts suggests that some participants view a combination of social media and traditional media as an effective approach to crisis communication. Participants highlighted that while social media provides quicker information, traditional media is perceived as offering more official and reliable updates. They expressed a preference for using both types of media in tandem, cross-checking information between them to ensure a more comprehensive and accurate understanding of crisis situations.

“...I use Facebook for news updates, while also visiting traditional medias for official information...I believe social medias provide quicker information than traditional news, but I confirm it with traditional media sources.” – Participant I-17

“.....I prefer to use a combination of social media and traditional media tools... aiming for a better end-result in crisis communication.” – Participant I-1

Half of the participants do not have a preference for a single media channel and seek news from a combination of traditional and social media sources. They generally do not trust information on social media and only consider these channels as references for cross-checking. A combined use of social media and traditional media in crisis response is expected. Participants revealed that they use multiple channels during crises, including traditional news pieces on social media. However, they also noted that the message source is untrustworthy, suggesting that banks' crisis messages need to be filtered through traditional media for stakeholders to perceive them as trustworthy. Traditional media should also be used for comprehensive effect.

The interviews regarding preferences for social media platforms during crises revealed a strong inclination towards integrating both social and traditional media channels in crisis communication strategies. Participants recognized the effectiveness of this combination, noting that social media offers timely and accessible updates, while traditional media is perceived as more credible and better suited for delivering comprehensive information. Notably, respondents did not favor a single media channel; instead, they preferred receiving news from a variety of sources and anticipated traditional responses even when engaging with social media. This suggests a multifaceted approach is essential for effective crisis communication in banking.

4.1.2.2.2 The opportunities and challenges of using social media platforms

Participants discussed the advantages, opportunities, and challenges of using social media, particularly Facebook, as a crisis communication tool for banks, highlighting its potential benefits and drawbacks in public relations practice during crises. They emphasized that implementing social media platforms enables banks to communicate quickly and widely, facilitating direct interaction and real-time engagement with users. Participants view social media as an effective channel for faster, more interactive communication, swift information dissemination, and direct stakeholder engagement, while also acknowledging the challenges of managing misinformation and direct interactions.

“In my opinion, Social media is the fastest two-way communication channel, allowing for faster customer interaction and solutions, unlike traditional medias, only allows for reading, listening, or watching without conversation.” – Participant I-H

“.....Social media enables us to promptly address stakeholders' questions or concerns, allowing us to promptly address their concerns.” – Participant I-B

“In my opinion, social media platforms facilitate swift and extensive communication, enabling banks to promptly share updates, instructions, and safety measures during a crisis.” – Participant I-14

“In my opinion, social media platforms enable banks for direct interaction with users through comments, messages, and live chats, facilitating direct interaction, addressing concerns, and maintaining open communication during crises.” – Participant I-5

The participants highlighted the key benefits of social media for banks during crises, including faster two-way communication, prompt addressing of stakeholder concerns, and enabling direct interaction with users to share updates and safety measures.

Participants emphasized the disadvantages of using social media for crisis communication due to its two-way nature, which causes uncertainty about stakeholders' responses and potential misinterpretation of information, making it uncontrollable and potentially harmful. The thematic analysis suggests that participants view social media as a double-edged sword for banks during crises. While it enables faster communication and stakeholder engagement, the uncontrollable nature of social media, the proliferation of misinformation, and the risk of negative publicity pose significant challenges for banks in crisis situations. Participants highlighted the need for banks to be vigilant and prepared to respond effectively to maintain their reputation.

“....Social media's weakness lies in the multitude of information flows and versions, making it difficult to predict how people will interpret and interact with these diverse sources.... It can easily become uncontrollable.” – Participant I-H.

“According to my experience, banks face disadvantages in crises due to viral social media sharing and the lack of control over real-time social media, as users' wrong doings can seem larger and uncontrollable.” – Participant I-G

“In my opinion,...it foster negative comments, criticism, and public scrutiny, necessitating banks to be prepared to handle and respond effectively to negative sentiment, as mishandling can further damage their reputation during crises.” – Participant I2-28

Overall, the research result underscored the dual nature of social media's role in crisis communication for banking institutions. Participants recognized that social media offers significant opportunities for rapid and widespread communication, allowing banks to address stakeholder concerns promptly. However, they also expressed apprehension about the potential for swift dissemination of negative feedback and misinformation, which can complicate public relations efforts during crises. This highlights the need for banks to navigate both the advantages and challenges of social media in their crisis communication strategies.

4.1.2.2.3 The impact of Social media particularly Facebook, to mitigate the effect of a crisis for maintain or restore a bank's reputation during crisis situations.

The analysis of interview data reveals that social media, particularly Facebook, can be a valuable tool for crisis communication in banking. All participants except one believe that banks can effectively use social media to mitigate negative effects, build trust, and restore their reputation through a proactive, transparent, and empathetic approach during a crisis.

Participants highlight that social media platforms like Facebook's direct stakeholder engagement capabilities can enhance trust, allowing banks to respond to inquiries, address concerns, and provide personalized support. Real-time communication on Facebook is crucial for maintaining or restoring a bank's reputation during crises, as it allows for the dissemination of timely updates, responses to comments, and the sharing of important information to keep stakeholders informed. Additionally, the interviews suggest that Facebook can help mitigate the spread of rumors and misinformation by providing immediate updates, which is essential for preserving a bank's reputation. However, participants also note the importance of incorporating traditional media channels to ensure comprehensive stakeholder coverage and further improve reputation management efforts during challenging situations.

“I thought that, Facebook allows for direct stakeholder engagement, enhancing trust. Banks can respond to inquiries, address concerns, and provide personalized support. Real-time communication on platforms like Facebook helps maintain or restore a bank's reputation during crises by providing updates, responding to comments, and keeping stakeholders informed.” – Participant I-C

“In my opinion, most business in our country fails by rumors and incorrect information...for example Highland water is one good example for this.... Facebook helps to mitigate rumors and misinformation spread by providing immediate updates which helps the banks for maintaining their reputation.” – Participant I-3

“...Facebook, a widely-used social media platform, can help banks maintain their reputation during crises by disseminating important information, updates, and reassurances to stakeholders. PRs can foster positive sentiments, rebuild trust, and engage in constructive dialogue.” – Participant I-23

“...social media platforms allows banks to engage with stakeholders through comments, messages, and live chats, fostering trust and active listening during crises. However, banks must manage negative feedback and public scrutiny effectively to maintain trust and credibility. They must be prepared to handle criticism promptly and professionally to maintain credibility and maintain trust in the digital landscape.” – Participant I-16

The research highlights the strategic significance of social media platforms, especially Facebook, in maintaining or restoring a bank's reputation during crises. Interviews indicate that Facebook's capabilities for direct stakeholder engagement enhance trust, enabling banks to respond swiftly to inquiries, address concerns, and offer personalized support. The platform's real-time communication features facilitate timely updates and responses, which are essential for keeping stakeholders informed and mitigating the spread of rumors and misinformation.

The interview response from Participant I-D suggests a nuanced perspective on the role of social media in banking communications. The participant acknowledges the value of social media in building and maintaining the bank's reputation but emphasizes the importance of integrating traditional media channels as part of a comprehensive crisis communication strategy. This indicates a view that social media alone may not be sufficient and that a balanced, multi-channel approach can enhance the effectiveness of crisis response efforts for banks. The integration of social and traditional media ensures a more robust and reliable communication strategy during crises.

“In my opinion, social Media's helps for maintaining and building reputation of banks, however I suggest using both social media and traditional media in crisis communication to enhance effectiveness.....” – Participant I-D.

Overall, the interviews suggest that when implemented effectively, social media can be a valuable tool for banks to ensure successful crisis communication. The findings illustrate that social media, particularly Facebook, serves as a powerful tool for public relations professionals to effectively manage crises, engage stakeholders, and foster personal connections, ultimately aiding in the preservation and restoration of a bank's reputation. While social media plays a

pivotal role in crisis communication, respondents suggest that a combination of both social and traditional media channels is essential for comprehensive reputation management.

4.1.2.2.4 Factors and Strategies contribute to effectiveness of social media crisis communication during crisis

The interview responses underscore the critical role of timely, accurate information and active social media monitoring in effective crisis communication. Participants emphasize that banks should demonstrate accountability and commitment by publicly acknowledging and addressing issues, which positively impacts stakeholder trust and demands rapid response during crises. PR professionals must closely track social media, respond swiftly to concerns, and prevent the spread of misinformation. Furthermore, the importance of direct stakeholder engagement through compassionate and trust-building interactions is highlighted.

“In my opinion, there are different factors among this the main one is giving accurate information on time....PR professionals should monitor social media platforms, respond swiftly, and prevent misinformation spread. Real-time monitoring helps prevent misinformation spread and allows for timely intervention.” – Participant I-10

“....Social media provides a direct stakeholder engagement, requiring PR professionals to actively listen, respond promptly, and address concerns compassionately to build trust ...if they fail to manage the stakeholder interaction they lose their credibility.” – Participant I-6

“In my opinion ... PR professionals should provide timely updates, accurate information, and clear instructions to stakeholders and actively monitor social media for crisis feedback. Responding to feedback demonstrates attentiveness and commitment to addressing stakeholder needs, allowing them to understand stakeholder reactions and adapt their strategies accordingly.” – Participant I-25

The interview responses reveal that effective social media crisis communication in the banking sector hinges on a proactive and responsive strategy, emphasizing real-time monitoring, transparent messaging, and active stakeholder engagement. Key factors include the necessity for banks to acknowledge and address issues promptly to build trust and accountability, manage expectations, and prevent misinformation. Participants stress the importance of timely updates and empathetic communication from PR professionals, which fosters positive relationships and maintains brand reputation. Consistency across social media platforms is also crucial, as it reinforces credibility and ensures that stakeholders receive accurate information during crises.

“In my opinion, PR practitioners should offer transparent and accurate information during crises to prevent misinformation and build trust with stakeholders by sharing updates, addressing concerns, empathy, and providing factual information.” – Participant I-1

“Responding respectfully and helpfully to comments, messages, and inquiries...Banks can maintain their brand by demonstrating empathy and understanding towards stakeholders during crises.... This helps the bank for building trust and fostering positive relationships with their customers.” – Participant I-27

“In my opinion, during a crisis PR should inform the stakeholder consistently until the problem is resolved.....consistent messaging in social media, is crucial for PR professionals for preventing confusion, rumors and reinforcing trustworthiness.” – Participant I-22

The interviews conducted for this research highlighted several critical strategies that banks should adopt to enhance their social media crisis communication effectiveness. Key recommendations include proactive monitoring of online activities, swift responses to inquiries and negative comments, and efforts to mitigate reputational harm through transparent and accurate information dissemination. Maintaining clear and consistent messaging across all platforms is vital to prevent misinformation and alleviate stakeholder confusion. The findings indicate that a comprehensive crisis communication strategy must emphasize real-time information sharing, proactive management of social media interactions, and genuine responsiveness to stakeholder feedback. Additionally, public relations professionals play a crucial role in managing expectations and engaging with stakeholders through timely updates and direct interactions, particularly using visual content to humanize the brand. Overall, the research underscores the necessity for banks to anticipate crises proactively, solve problems transparently, and address negative feedback effectively to sustain stakeholder trust and credibility.

4.1. 3 Phase III: - Result of the case study

CBE system glitch and its Public Relations handling

This case study investigates the communication strategies employed by the Commercial Bank of Ethiopia (CBE) in response to the disruption of its digital banking services due to system updates on March 16, 2024. It assesses the effectiveness of social media, particularly Facebook, as a vital communication platform during a crisis in public relations. The study focuses on the crisis communication strategies implemented by CBE's public relations practitioners, examining how

these approaches help maintain the bank's reputation and preserve customer trust in challenging circumstances. By analyzing CBE's engagement on Facebook, this research aims to provide valuable insights into the role of social media in crisis management and its broader implications for public relations practices within the banking sector. This case study aims to illustrate how CBE's approach to crisis communication through Facebook can serve as a model for other financial institutions in developing comprehensive crisis communication frameworks that effectively utilize modern digital tools.

The case

On Saturday, March 16, 2024, the Commercial Bank of Ethiopia (CBE) faced a significant disruption in its digital banking system due to system updates and inspection works. This maintenance-related interruption led to extensive service outages, triggering long queues at ATMs across Ethiopia. The issue was rapidly disseminated on social media by university students, resulting in widespread panic and substantial withdrawals. Despite the bank's multiple announcements regarding the initial problem and subsequent promises to resolve it, the disruption persisted into the night, causing severe debit and credit reconciliation issues. The system failure paralyzed all of CBE's 1,950 branches. Transactions were inaccurately posted, allowing customers to withdraw more funds than they had in their accounts, and suspicious fund transfer patterns emerged across different regions. This crisis culminated in the withdrawal of 801,417,747.81 Ethiopian Birr from 25,735 customer accounts through 238,293 transactions, underscoring the extent of the malfunction and the urgent need for effective public relations crisis management.

Method

To explore the effectiveness of Facebook as a crisis communication tool, this case study begins by identifying the official Facebook page of the Commercial Bank of Ethiopia (CBE). A thorough search on Facebook revealed multiple accounts associated with the bank; however, only the main page established by CBE was included in this analysis. Pages created by customers or third-party users, as well as secondary or branch pages, were excluded to maintain focus on the bank's official communication strategy. The primary CBE Facebook page, boasting 669,000 followers, serves as the main subject of this study.

This case study employs a mixed-method approach, primarily utilizing content analysis to examine how the Commercial Bank of Ethiopia (CBE) communicated during a crisis via social

media. The analysis focuses on CBE's Facebook activity from March 16 to April 16, 2024, during the disruption of its digital banking services. Following the framework of Steelman and McCaffrey (2013), the study incorporates both quantitative and qualitative measures. Quantitative data includes metrics such as the number of followers, shares, likes, and comments, while qualitative data encompasses key messages, customer feedback, and CBE's responses.

The analysis is structured around several key dimensions: content type, post length, attributes, community engagement, and stakeholder interest in CBE's communications. By systematically categorizing and examining these elements, the study aims to assess CBE's understanding of the social media context and its effectiveness in fostering stakeholder interaction and credibility. The analysis consists of three primary components. Frequency and Content Types: This segment focuses on the nature and frequency of CBE's Facebook posts. Interactivity Metrics: This portion evaluates audience engagement through metrics such as likes, shares, comments, and sentiment analysis of user responses. Commitment to Communication: The final aspect assesses CBE's commitment to transparent and effective communication during the crisis.

The analysis was conducted manually, involving a thorough review of each post on CBE's official Facebook page within the predetermined timeframe. This assessment was framed within the context of public relations crisis communication, enabling a detailed evaluation of both the bank's activities and the stakeholder's reactions.

4.1.3.1 Analyzing CBE Facebook Posts — Frequency, Content Types, and Readability Metrics

Public relations play a crucial role in effective crisis management, as evidenced by CBE's recent approaches. The bank has demonstrated a strategic commitment to utilizing various digital channels—including Facebook, LinkedIn, Twitter, Instagram, TikTok, Telegram, and YouTube—for disseminating critical information during crises. This multi-platform strategy underscores best practices in crisis public relations, emphasizing proactivity, transparency, and responsiveness. By leveraging digital communication tools, CBE's actions highlight the importance of a well-crafted public relations strategy that can swiftly address public concerns and maintain trust, thereby mitigating reputational risks and ensuring stakeholder safety. The analysis of the Commercial Bank of Ethiopia's public relations strategy during the system glitch crisis showed both strengths and areas for improvement in its Facebook crisis communication.

Frequency of posts

The data shows CBE leveraged the digital platform of Facebook to address the disruption, the analysis of its Facebook activity reveals fluctuating patterns and inconsistencies that could have impacted stakeholder perceptions and trust.

Table 12 the frequency of posts

| No of post | Date | | | | | | | | | | | | | | | |
|------------------|-------|----|----|----|----|----|----|----|----|-------|---|---|---|---|---|----|
| | March | | | | | | | | | April | | | | | | |
| | 16 | 17 | 18 | 21 | 22 | 26 | 27 | 30 | 31 | 1 | 2 | 3 | 4 | 5 | 6 | 16 |
| | 4 | 1 | 4 | 1 | 1 | 4 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Total posts = 26 | | | | | | | | | | | | | | | | |

During the 32-day analyzed period, CBE posted 26 times on Facebook, with an average of 0.81 posts per day. The highest activity was observed on the first day of the crisis, with 4 posts, followed by sporadic posts until March 27, 2024. Notably, there was a 16-day gap in communication during the crisis period. The fluctuating posting patterns and communication gaps suggest the need for a more sustained, proactive, and responsive public relations strategy to manage stakeholder perceptions and maintain trust during periods of uncertainty and crisis.

Content and Messaging

The data on table 14 reveals that CBE predominantly relied on text-based communication on its Facebook page during the crisis period. The bank's posts consisted of text, with a combination of headings, images, logos, and infographics, which addressed the disruption cause, money involved, warnings, and updates on returned money. However, the bank underutilized the available multimedia capabilities on Facebook, missing an opportunity to further engage stakeholders and improve communication during the crisis.

Table 13 Types of posts content

| Types of content | Text with | | Video | Images | Info-graphics | Colored banners |
|------------------|-----------|--------|-------|--------|---------------|-----------------|
| | logo | images | | | | |
| Number | 18 | 7 | 0 | 0 | 1 | 0 |
| Percentage | 69.23 | 26.92 | 0 | 0 | 3.85 | 0 |

The analysis of the CBE Facebook page during a system disruption crisis revealed that the bank predominantly utilized text-based communication. Specifically, 69.23% of the posts featured text and the banks logo, while 26.92% of the posts included text and images. Only 3.85% of the posts utilized text and infographics. While CBE did leverage some visual elements, such as a singular infographic on April 16th to convey critical data about financial transactions during the system

disruption, the public relations team did not fully capitalize on the multimedia capabilities available on Facebook. Notably, the bank completely refrained from using audio and video content, which could have enhanced stakeholder engagement and understanding during the crisis.

Post Length and Readability

The analysis revealed notable insights regarding the length and readability of the posted content. The length of the message is categorized based on the framework of Steelman and McCaffrey (2013), as short (less than 50 words) coded by “S”, medium (50-150 words) coded by “M” and long (over 150 words) coded by “L”.

The analysis of the message length distribution showed that the majority of the posts containing critical information were in the long-form category, exceeding 150 words.

Table 14 the length of posted messages

| Month | March | | | | | | | | | April | | | | | | |
|-----------|-------|----|----|----|----|----|----|----|----|-------|---|---|---|---|---|----|
| Date | 16 | 17 | 18 | 21 | 22 | 26 | 27 | 30 | 31 | 1 | 2 | 3 | 4 | 5 | 6 | 16 |
| Message 1 | L | L | L | L | M | L | L | M | L | M | M | M | S | S | S | M |
| Message 2 | M | - | S | - | - | M | M | - | - | - | - | - | - | - | - | - |
| Message 3 | M | - | L | - | - | L | - | - | - | - | - | - | - | - | - | - |
| Message 4 | M | - | L | - | - | L | - | - | - | - | - | - | - | - | - | - |

The data on the length of message on CBE Facebook page during the crisis communication illustrates, the post were eleven long, eleven medium and four short messages. The majority of posts providing essential information about the disruption were lengthy, exceeding 150 words, comprising 42.4% (11 posts) of the total. An equal 42.4% (11 posts) fell into the medium category, ranging from 50 to 150 words, while the remaining 15.38% (4 posts) were short, containing fewer than 50 words. This composition, with the majority of the posts being lengthy, indicates that CBE's social media strategy may not be optimized for the unique format and user experience of the platform, particularly for mobile users. This finding suggests that CBE's crisis communication approach may need to be reconsidered, as longer posts can be difficult for mobile users to quickly digest, diminishing the immediate impact and accessibility of the information.

4.1.3.2 Analysis of Interactivity in CBE's Facebook Crisis Communication: Engagement Metrics, Audience Sentiment, and Response Tone

This part presents an analysis of audience responses to the Commercial Bank of Ethiopia's (CBE) crisis communication on Facebook, providing valuable insights into stakeholder interactions during a critical period.

The stakeholder interactions were analyzed based on by counting the follower's reaction on the posted message about the crisis manually which is categorized as number of likes and emoji, shares, and comments. The numbers were coded in K, which is 1K equal to 1000.

Engagement Metrics and Follower Size

The engagement metrics shows significant volumes of Likes, Shares, and Comments which indicate that the content not only reached but also engaged the stakeholders, facilitating meaningful discussions and enhancing the bank's reputation during a critical period. Table 17 shows the total Interactivity of CBE Facebook followers as stakeholder/Audience by Likes& Emoji, comments and share of the posted message on CBE Facebook page.

Table 15 the interactivity of CBE Facebook followers as stakeholder

| Interac. In K | Date | | | | | | | | | | | | | | | |
|------------------|-------|------|------|-----|-----|------|------|------|-----|-----|-------|-----|------|-----|-----|-----|
| | March | | | | | | | | | | April | | | | | |
| | 16 | 17 | 18 | 21 | 22 | 26 | 27 | 30 | 31 | 1 | 2 | 3 | 4 | 5 | 6 | 16 |
| Likes& Emoji | 54.3 | 6.34 | 14.3 | 7.4 | 3.6 | 13.9 | 4.76 | 6.08 | 3.2 | 4.1 | 2.7 | 2.1 | 2.25 | 2.1 | 2 | 2.8 |
| Comment | 8 | 1 | 1.45 | 1 | .63 | 1.32 | .68 | .7 | .52 | .72 | .44 | .4 | .38 | .39 | .4 | .28 |
| Shares | 4 | .45 | 0.78 | .84 | .24 | .93 | .33 | .3 | .22 | .37 | .17 | .14 | .11 | .08 | .08 | .14 |

The data demonstrates over a period of 32 days, the bank made 26 posts, which collectively garnered 131,930 Likes and Emojis, 9,182 shares, and 18,310 comments from a follower base of 669,000. This high level of engagement suggests that CBE's content strategy was highly effective in resonating with its audience, thereby fostering strong interaction and communication during the crisis. Despite the follower count not fully representing the bank's entire customer base, the data emphasizes the effectiveness of Facebook as a platform for public relations efforts, particularly in communicating crises.

Audience Response Tone and Sentiment towards CBE's Facebook Crisis Communication

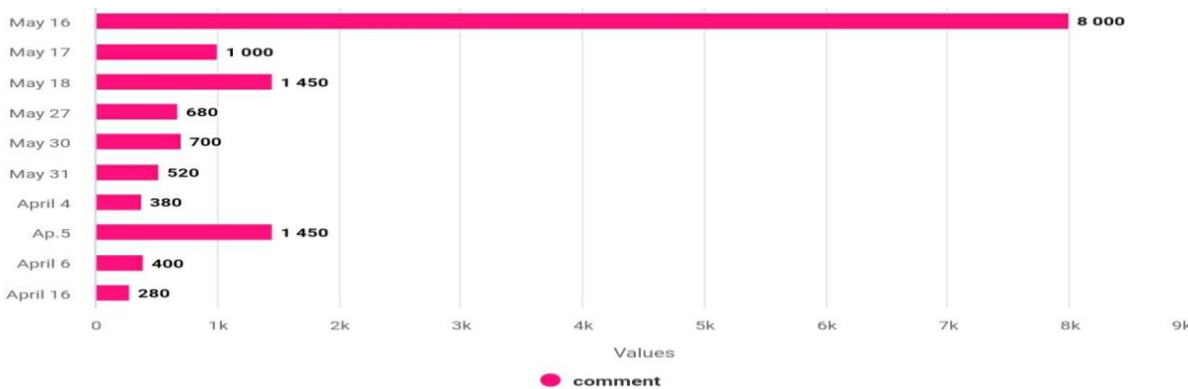
The study examined 17 strategically selected posts from CBE over a ten-day timeframe, focusing on the tone and sentiment of stakeholders. Comments and emojis were categorized into three

distinct tones—positive, neutral, and negative—based on their content and the types of emojis. The analysis was conducted within the framework of public relations crisis communication, to evaluate public reactions and engagement levels. The findings elucidate the nature and extent of stakeholder involvement during the crisis, offering a comprehensive understanding of audience perceptions and responses to CBE's crisis management efforts on social media.

Audience sentiment towards CBE's Facebook Crisis Communication by comment

The analysis of CBE's crisis communication on Facebook shows room for improvement, with a high volume of clarification-seeking comments and negative sentiment suggesting the audience did not feel adequately informed. The data on figure 3 shows there were a considerable number of comments seeking clarification of information posted and information about crisis conditions.

Figure 3 the number of comment of follower as a stakeholder interaction

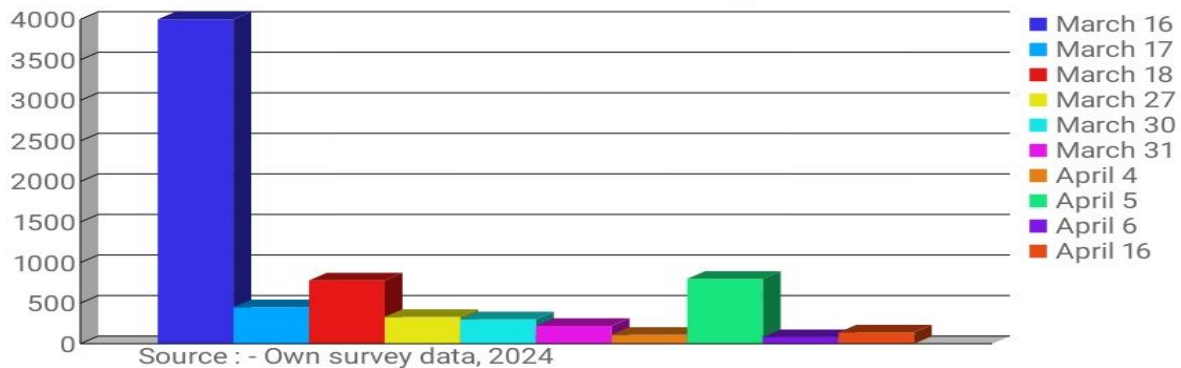


Source : - Own survey data, 2024

The analysis reveals significant challenges in effectively engaging with the audience during the crisis period. The data, drawn from 13,800 comments, indicate a predominant negative sentiment among stakeholders. Specifically, 8,073 comments (58.5%) expressed dissatisfaction or criticism towards the bank's crisis communication, while 4,002 comments (29%) were positive, and 1,725 comments (12.5%) were neutral. Additionally, a substantial number of comments sought clarification on the information provided by CBE, indicating that the audience felt inadequately informed. This high volume of clarification-seeking and negative sentiment suggests that CBE's communication strategy did not fully meet the audience's expectations. The findings highlight the critical need for more transparent, responsive, and empathetic communication from the bank to maintain public trust and minimize reputational damage during crises.

Audience sentiment towards CBE's Facebook Crisis Communication by shares

Figure 4 audience sentiments towards CBE's Facebook Crisis Communication by shares



The analysis of audience response to CBE's Facebook crisis communication over a 10-day period reveals a predominantly positive tone by sharing. With 17 posts generating a total of 6,490 shares among a follower base of 669,000, the engagement suggests a favorable reception from the audience. This high level of sharing indicates that the communication resonated well, likely reinforcing a supportive sentiment towards CBE during the crisis. Overall, the data reflects an effective strategy in engaging followers positively amidst challenging circumstances.

Audience sentiment towards CBE's Facebook Crisis Communication by Emoji

This case study part analyzed follower interactions on the Commercial Bank of Ethiopia's (CBE) Facebook page during a crisis, with a specific focus on emoji usage as an indicator of audience sentiment

Emojis are a form of visual communication that can convey emotions, reactions, and sentiments in a quick and easy way. The study analyzed the tone of followers based on the number and types of emojis they used on Facebook. The emoji reaction meaning used for the analysis was the listed below.

Figure 5 the emoji reaction meaning

| | | | | | | | |
|----------|---|---|---|---|---|---|---|
| Emoji ⇒ |  |  |  |  |  |  |  |
| Meaning⇒ | Like | Love | Care | Haha | Wow | Sad | Angry |

Source; Emojipedia

Facebook interactivity played a crucial role in shaping public understanding and building the bank's reputation.

Table 16 the emoji reaction of follower as a stakeholder.

| Month | March | | | | | | April | | | |
|-------|--------|-------|--------|-------|-------|-------|-------|-------|-------|-------|
| | 16 | 17 | 18 | 27 | 30 | 31 | 4 | 5 | 6 | 16 |
| Like | 48,000 | 5,500 | 13,000 | 3,897 | 4,700 | 2,500 | 1,800 | 1,700 | 1,700 | 2,500 |
| Haha | 5,393 | 684 | 1,065 | 818 | 1,300 | 661 | 434 | 315 | 325 | 276 |
| Love | 390 | 33 | 95 | 14 | 15 | 13 | 5 | 8 | 4 | 15 |
| Wow | 115 | 8 | 36 | 13 | 18 | 2 | 5 | 2 | 5 | 11 |
| Sad | 140 | 5 | 29 | 15 | 26 | 4 | 7 | 7 | 2 | 7 |
| Care | 181 | 31 | 60 | 6 | 15 | 11 | 3 | 3 | 3 | 4 |
| Angry | 82 | 11 | 17 | 6 | 5 | 4 | 1 | 2 | 4 | 1 |

The data, presented in Table 18, show that out of a total of 98,067 reactions, a significant majority were 'Like' reactions, accounting for 85,297 (85.7%) of the total. This high percentage of 'Like' reactions suggests that the overall sentiment among followers was positive. However, the presence of 11,271 'Haha' reactions (11.5%), 242 'Sad' reactions (0.2%), and 133 'Angry' reactions (0.1%) indicates that a portion of the audience expressed negative emotions in response to the crisis communication.

The findings indicate that the primary emoji reaction to crisis communication was "Like," showing a generally positive sentiment among followers. However, there were also significant "Sad" and "Angry" reactions, suggesting that some audience members felt negative emotions. This mixed feedback highlights that CBE's communication strategy resonated well with some, but not all, stakeholders. The results emphasize the complexity of public sentiment during crises and the need for CBE to improve its communication to better address the varied concerns of its audience.

4.1.3.3 CBE Engagement: CBE's Commitment to Transparent and Effective Communication

The analysis of the Commercial Bank of Ethiopia's (CBE) official Facebook page during a crisis communication event reveals significant insights into the bank's social media engagement.

Response of CBE for stakeholder feedback

The analysis of the Commercial Bank of Ethiopia's (CBE) response to stakeholder feedback on its Facebook page during a crisis revealed significant shortcomings in its communication strategy. The data indicate that CBE struggled to effectively engage in meaningful two-way dialogue with its audience. Despite receiving 13,800 comments from followers on crisis-related posts, the bank responded to only about 600 of these messages, highlighting a limited level of engagement. Furthermore, the responses that were provided were largely impersonal, often

consisting of a generic, copy-pasted message such as "DearWe appreciate your feedback." This approach failed to address the specific concerns raised by the audience, contributing to the significant presence of negative reactions, including "Sad" and "Angry" emojis. These findings suggest that CBE's crisis communication efforts were inadequate in addressing stakeholder concerns, thereby hindering the bank's ability to mitigate the crisis, build trust, and maintain a positive online reputation

The data in table 18 shows that out of 13,800 comments analyzed, a significant portion—8,073 comments (58.5%)—expressed dissatisfaction, indicating a predominantly negative sentiment among stakeholders. This overwhelming presence of negative feedback suggests that CBE's crisis response was insufficient in addressing stakeholder concerns and facilitating meaningful two-way dialogue. Moreover, only 4,002 comments (29%) were positive, while 1,725 comments (12.5%) were neutral, further highlighting the disconnect between the bank and its audience during the crisis.

Evaluating Trustworthiness: Analyzing the Honesty, Timeliness, Accuracy, and Reliability of CBE Communications during a Crisis

The analysis of the Commercial Bank of Ethiopia's (CBE) crisis communication on Facebook reveals both strengths and notable weaknesses in their approach. While the bank employed credible spokespersons and provided accurate, actionable information, the overall effectiveness of the communication strategy was undermined by a lack of timely and transparent updates. These findings underscore the importance of timely, consistent communication and proactive engagement in effectively managing crises and maintaining public trust.

Crisis Response Strategies Employed by CBE

The research identified that the public relations professional representing the CBE employed a comprehensive crisis communication strategy on their official Facebook page. This strategy encompassed a strategic mix of crisis response techniques, including "attack the accuser," "warning," "justification," "denial," "announcement," and "excuse," culminating in a full apology. This multifaceted approach aimed to protect the bank's reputation and maintain public trust during the crisis. The adaptability of these strategies demonstrated the CBE's nuanced understanding of effective crisis management, allowing the institution to address the unique needs and concerns of its stakeholders throughout evolving situations. This proactive communication framework was instrumental in preserving the CBE's brand reputation and credibility as a reliable financial institution.

4.2 Findings and Discussion

The findings of this study reveal significant insights into the impact of social media on crisis communication strategies, particularly in the context of the Commercial Bank of Ethiopia (CBE). Through a mixed-methods approach that included quantitative surveys and qualitative interviews, the research highlights how social media platforms, notably Facebook, serve as vital tools for disseminating information and managing public perception during crises. The data collected illustrates stakeholders' perceptions of social media's effectiveness compared to traditional media, indicating a growing reliance on digital communication methods to address and mitigate potential reputational damage. This section will delve into the analysis of these findings, exploring their implications for public relations practices and the broader banking industry in Ethiopia.

The effectiveness of social media platforms in facilitating crisis communication

The study revealed that social media platforms are generally perceived as more effective than traditional media for crisis communication within the banking industry. A significant portion of respondents reported that social media enhances the ability to address public concerns and clarify misinformation during crises. Despite some neutral or dissenting views, the general consensus was that social media does not significantly contribute to misinformation nor present substantial challenges to banks in crisis situations if effectively managed. However, it also emphasizes the necessity of integrating traditional communication methods alongside social media, as a sole reliance on digital platforms may not meet all client preferences or achieve long-term trust recovery. Ultimately, a hybrid approach combining both strategies is recommended for effectively managing reputational risks and fostering sustained customer trust.

The results demonstrate a widespread perception that social media platforms are more effective than traditional media for handling crisis communication in the banking industry. A significant portion of respondents agreed that social media plays a crucial role in addressing public concerns and rectifying misinformation during crises. These findings support Jin, Liu, and Austin's (2014) emphasis on social media's ability to foster direct engagement and build trust during crises. Additionally, the research by Schultz, Utz, and Goritz (2011), which highlighted the immediacy and interactivity of social media compared to traditional media, is corroborated by the findings.

While, social media is effective in managing immediate reputational damage, the findings reveal a generally negative perception of its ability to restore long-term public trust. With a mean rating of 2.55, over half of the respondents expressed skepticism regarding social media's effectiveness in rebuilding trust post-crisis. This highlights a significant limitation of social media platforms: while they are excellent tools for immediate crisis response, they may fall short in fully restoring deep-seated public confidence. This challenge is in line with Benoit's (1997) Image Restoration Theory, which posits that while direct communication is crucial for crisis management, it may not be sufficient for long-term trust recovery. The study also highlights the potential risks associated with the spread of misinformation. Veil, Buehner, and Palenchar (2011) raised concerns about misinformation on social media, though the findings of this study suggest that banks have developed more advanced social media strategies and digital literacy to mitigate these risks.

The findings of this study underscore critical implications for public relations practitioners within the Ethiopian banking sector, particularly the Commercial Bank of Ethiopia. The results indicate that while social media is perceived as a more effective tool for immediate crisis communication—enhancing direct engagement and addressing public concerns—it also reveals a skepticism about its capacity to restore long-term public trust. This duality suggests that PR strategies should prioritize the use of social media for rapid response while simultaneously developing comprehensive, trust-building initiatives that extend beyond digital platforms. Furthermore, the emphasis on mitigating misinformation highlights the necessity for banks to continually enhance their social media strategies and digital literacy to navigate the complexities of crisis management effectively.

The preference on social media platforms to engage with crisis communication messages

The research highlights the essential role of a multi-platform communication strategy in the Ethiopian banking sector, particularly for institutions like the Commercial Bank of Ethiopia (CBE). The research identifies Facebook, Telegram, and TikTok as the most preferred social media platforms for crisis communication. The findings suggest that while social media platforms such as Facebook, Telegram, and TikTok are valuable for real-time updates and engaging specific demographics, particularly younger audiences, concerns about credibility and the spread of misinformation persist. Interviews reveal that stakeholders prefer a combination of social and

traditional media, with traditional platforms like television and radio being viewed as more credible, especially among older and rural populations. This dual approach allows for both the immediacy of social media and the depth of traditional media, ensuring that communication is inclusive and credible, especially during crises.

The study emphasizes the need for banks to adopt a balanced strategy that integrates both social and traditional media for effective crisis communication. Social media's speed and accessibility are advantageous, but solely relying on these platforms may not be sufficient due to concerns over misinformation and uneven digital access across different regions and demographics. By leveraging traditional media's credibility and reach, particularly in areas with limited internet penetration, banks like CBE can enhance trust and transparency with diverse stakeholders. This hybrid approach fosters more robust crisis management, ensuring that all groups, regardless of technological access or location, receive accurate and reliable information. This supports the argument made by Veil, Buehner, and Palenchar (2011), who emphasize that a hybrid communication strategy allows for consistent and broad information dissemination, addressing the varied preferences of stakeholders. This integrated approach not only addresses the immediate crisis but also contributes to long-term trust-building for banks like the Commercial Bank of Ethiopia (CBE), which seek to maintain their reputation and operational stability in the aftermath of a crisis.

In addition to this point, another aspect to consider is the study examines the preferred social media platforms for crisis communication within the Ethiopian banking sector, with a focus on the Commercial Bank of Ethiopia (CBE). Social media Platforms such as Facebook, Telegram, and TikTok have emerged as key tools for engaging different demographics. The findings of this study indicate that Facebook, Telegram, and TikTok are widely preferred social media platforms for crisis communication. Facebook is particularly valued for its extensive reach and multimedia capabilities, allowing banks to engage with a broad audience through text, images, and videos. Additionally, Telegram is favored for its real-time messaging features, making it an effective tool for delivering timely updates to stakeholders. A notable insight introduced by this study is the rising importance of TikTok as a platform for engaging younger audiences. TikTok's dynamic and visually engaging content creates opportunities for banks to communicate in innovative ways that resonate with younger demographics. This finding expands on previous

research and suggests that banks, including CBE, should not overlook the potential of more creative platforms like TikTok to enhance their crisis communication strategies. The also aligns with Coombs' (2012) call for multifaceted communication strategies that cater to different audience preferences.

The findings of this study highlight critical implications for public relations practitioners within the Ethiopian banking sector, particularly at the Commercial Bank of Ethiopia (CBE). A hybrid communication strategy that integrates social media and traditional media is essential for engaging a diverse array of stakeholders, including those with limited digital access. This dual-channel approach ensures effective communication across various demographics, particularly during crises. CBE's PR teams should adopt flexible strategies that align with stakeholders' media consumption habits, utilizing platforms like Facebook for comprehensive updates, Telegram for real-time messaging, and TikTok to creatively engage younger audiences. Additionally, investing in social media monitoring tools is crucial for countering misinformation and maintaining public trust, while specialized training in social media management will enhance crisis response capabilities. Ongoing stakeholder engagement beyond immediate crises is vital for building long-term trust, necessitating consistent and transparent communication. By implementing these strategies, CBE can enhance its resilience to future disruptions, protect its reputation, and foster sustained public trust, aligning with best practices in crisis communication and emphasizing the importance of a comprehensive, multi-channel communication framework.

In conclusion, this study emphasizes the necessity of a balanced, multi-platform crisis communication strategy that integrates both social and traditional media. Social media provides real-time engagement and can mitigate immediate reputational damage, yet it also poses challenges related to public perception and misinformation. Conversely, traditional media remains vital for maintaining credibility and reaching diverse audiences, particularly in areas with limited digital access. The research highlights that organizations, particularly banks like the Commercial Bank of Ethiopia, must adopt adaptable strategies that address not only immediate crises but also focus on restoring long-term public trust and ensuring transparency. The findings underscore the significance of platforms such as Facebook, Telegram, and TikTok in crisis communication for Ethiopian banks. While these social media channels are essential for timely information dissemination and stakeholder engagement, they should complement rather than replace traditional media. Therefore, a comprehensive crisis communication strategy that

leverages both digital and traditional channels is crucial for CBE to maintain trust, transparency, and effective stakeholder engagement during crises.

Social Media Strategies and Factors for Effective Crisis Communication maintaining the reputation of banks during crises

The research identifies several key factors crucial for effective crisis communication in the banking sector, particularly during times of reputational risk. Transparency, speed of response, honesty, empathy, and consistency were highlighted as essential in maintaining credibility and public trust. Respondents emphasized the importance of high-quality, accurate, and credible information in preserving the reputation of banks like the Commercial Bank of Ethiopia (CBE). While CBE's social media strategies were generally effective, the study found that the use of generic replies and limited responsiveness hindered its crisis management efforts. Stakeholders valued tactics such as issuing apologies, expressing sympathy, and hedging responsibility, indicating the importance of direct engagement and personalized responses to mitigate misinformation and protect the bank's reputation.

In addition, the study underscores the significance of real-time updates and proactive monitoring as integral components of successful social media crisis communication strategies. The survey results demonstrated strong agreement among respondents on the effectiveness of transparency, timely responses, and consistent messaging in fostering long-term trust and credibility. Banks should prioritize the accuracy and credibility of information shared on social media, while also ensuring stakeholder engagement through personalized communication. By adopting these strategies, banks can enhance their crisis communication efforts, maintain public trust, and safeguard their reputation, particularly in an increasingly digital and fast-paced communication environment.

This finding is consistent with Coombs' (2007) Situational Crisis Communication Theory (SCCT), which emphasizes the critical importance of timely and transparent communication in mitigating the negative impacts of crises. Coombs' theory, which advocates for swift and honest responses to maintain stakeholder trust, is reinforced by the study's results, suggesting that social media platforms facilitate the rapid dissemination of information that is essential during such critical periods. Additionally, the study's results are supported by Ott and Theunissen (2015), who demonstrated that social media can enhance crisis communication due to its capacity to

provide stakeholders with immediate access to information. The real-time nature of platforms like Facebook enables organizations to engage directly with their audience in a manner that is both efficient and transparent. This is particularly important in curbing the spread of misinformation—an issue that can otherwise exacerbate a crisis. The ability to continuously update stakeholders in real-time serves as a mechanism for maintaining trust and credibility, a point similarly highlighted by Schultz, Utz, and Göritz (2011), as well as Jin, Liu, and Austin (2014). These researchers have collectively demonstrated that social media's immediacy mitigates the immediate effects of a crisis by promoting transparency, but not foster long-term trust. The study indicates that banks, including CBE, should implement robust monitoring practices and develop strategies to quickly address and correct misinformation. This approach not only helps manage crises more effectively but also enhances the credibility of banks during challenging times. The research demonstrates that effective monitoring and accurate information dissemination can mitigate the spread of misinformation, thus enhancing the credibility of banks during crises. By implementing such strategies, PR professionals can effectively navigate crisis situations, manage public perception, and preserve the bank's reputation.

The practical implications of this research are significant for public relations professionals in the banking sector. The study suggests that banks, including CBE, should develop comprehensive social media strategies and factors that encompass real-time monitoring, transparent communication, and empathetic engagement. By investing in social media monitoring tools and training PR teams for real-time engagement, banks can address stakeholder concerns more effectively, counter misinformation, and maintain public trust. The finding encourages PR practitioners to adopt a balanced and proactive approach to crisis communication. This includes not only mitigating immediate crisis impacts but also engaging in long-term trust-building efforts. By combining responsive communication with empathy and accuracy, banks can strengthen their relationships with stakeholders and enhance their resilience in the face of future crises. . By implementing the identified strategies—timely information dissemination, accurate communication, and empathetic engagement—the bank can manage crises more efficiently and maintain stakeholder trust. These strategies not only help mitigate the immediate impacts of a crisis but also contribute to the long-term preservation and enhancement of the bank's reputation. The study's findings suggest that CBE should prioritize the development of social media monitoring practices and invest in PR training to improve real-time responsiveness. This

proactive approach will enable the bank to address public concerns swiftly, counter misinformation, and maintain a positive relationship with stakeholders during and after crises.

In conclusion, this research underscores the necessity of a multifaceted social media crisis communication strategy that prioritizes transparency, empathy, and consistency. Social media platforms like Facebook offer significant advantages in engaging with stakeholders and managing crises in real-time. However, to fully preserve and enhance reputation, banks must implement strategies that combine timely communication with accurate information dissemination and empathetic engagement. By adopting these strategies, banks like the Commercial Bank of Ethiopia can safeguard their reputation, effectively manage crises, and strengthen their relationships with stakeholders.

The effectiveness of Facebook as a Crisis Communication Platform in Banking for building and maintaining or restoring the reputation

The research underscores the effectiveness of Facebook as a crucial tool for crisis communication in the banking sector, with 96.67% of respondents acknowledging its utility in delivering timely and accurate information. Facebook's high adoption rate and familiarity, reflected in a strong mean score of 4.77, solidify its reliability for real-time engagement during crises. However, concerns were raised regarding access limitations for certain demographic groups, such as the elderly and individuals without smartphones, suggesting that Facebook alone may not be sufficient for comprehensive crisis communication. The Commercial Bank of Ethiopia (CBE) experienced challenges in maintaining consistent communication and providing timely responses, which may have diminished public trust. This highlights the importance of public relations professionals adopting a multi-channel approach to ensure broader accessibility, while also focusing on consistent and timely engagement to optimize crisis management.

The discussion confirms Facebook's effectiveness in mitigating crises, preserving reputations, and maintaining stakeholder trust, but also points out the limitations of relying solely on this platform. While Facebook is valued for its capacity to manage real-time engagement and prevent misinformation, the study stresses the need for banks to complement social media with traditional communication channels to reach diverse demographics. Facebook's role extends beyond crisis communication, playing a significant part in long-term reputation management by allowing banks to directly address stakeholder concerns and correct misinformation. To maximize its potential, banks must enhance their social media strategies with a proactive, multi-

platform approach, ensuring that communication is not only timely and accurate but also inclusive and consistent across various channels.

The findings extend Coombs' Situational Crisis Communication Theory (SCCT) (2004), which emphasizes the need for immediate and transparent communication to manage public perception during crises. The study also resonates with Benoit's Image Restoration Theory (1997), demonstrating a direct communication line between banks and their stakeholders, thereby supporting efforts to restore a bank's image during and after a crisis. Additionally, the study confirms that Facebook enhances banks' ability to build long-term trust through consistent and authentic engagement. This is vital for managing reputational risks, as stakeholders expect prompt, professional, and transparent responses during crises.

The study underscores the importance of integrating Facebook into broader crisis communication strategies to ensure a comprehensive approach to reputation management. While Facebook is widely regarded as an effective tool for crisis communication, the study identifies notable limitations of Facebook as a crisis communication platform; this study highlights significant accessibility issues stemming from the platform's reliance on mobile technology, which may exclude demographic groups such as the elderly and those without smartphones. The study posits that enhanced digital literacy and improved monitoring practices could mitigate misinformation risks, yet it underscores the necessity for a more inclusive communication strategy. Furthermore, integrating Facebook with traditional media is essential, as traditional outlets can provide comprehensive information and reach broader audiences. This aligns with previous research emphasizing transparent and multi-channel communication; however, this study enriches the conversation by detailing specific challenges associated with Facebook, such as the potential for negative sentiment and the pitfalls of over-reliance on text-based messages. Ultimately, this research offers a balanced perspective, recognizing both the strengths and limitations of Facebook in crisis contexts.

This finding has several important implications for PR practitioners in the banking sector, particularly in the context of crisis communications. First, the study emphasizes the necessity of a multi-channel communication strategy. While Facebook is effective in reaching a broad audience, its limitations mean that banks should not rely solely on this platform. Instead, banks must integrate traditional media (such as television, radio, and print) and other digital platforms (such as websites, email, and SMS) to ensure that all demographic groups can access critical

information during crises. This approach aligns with the recommendations of Schultz et al. (2011), who advocate for the use of multiple media formats to maximize the reach of crisis communication. Second, the study highlights the importance of real-time engagement in crisis communication. By promptly addressing errors and providing transparent updates on Facebook, banks can demonstrate accountability, which is essential for maintaining stakeholder trust. For PR professionals, this means that crisis communication strategies must be proactive, involving constant monitoring of social media and swift responses to emerging issues. The study aligns with SCCT (Coombs, 2007), reinforcing the idea that timely, transparent communication is essential for mitigating reputational damage during crises.

In conclusion, this study demonstrates that Facebook is a highly effective platform for crisis communication within the banking sector, particularly for managing public perception and facilitating real-time engagement with stakeholders. However, its reliance on mobile technology limits its accessibility for certain demographic groups, necessitating the inclusion of traditional communication channels in crisis communications. The study highlights the importance of proactive engagement, transparency, and rapid response in mitigating reputational damage and maintaining stakeholder trust during crises. For banks like the Commercial Bank of Ethiopia, a multi-channel crisis communication strategy that integrates social media with traditional media is crucial for ensuring inclusivity and maximizing the reach of critical information.

Advantages and Disadvantages of Social Media in Crisis Communication for the Commercial Bank of Ethiopia

The study reveals several key insights into the advantages and challenges of using social media for crisis communication in the banking sector, specifically focusing on the Commercial Bank of Ethiopia (CBE). Key benefits identified include the ability of social media to rapidly disseminate information to a wide audience, enabling CBE to engage directly with customers and provide real-time responses to concerns. This fosters transparency and helps maintain trust during crises, crucial for the bank's reputation. Additionally, social media allows CBE to proactively monitor and address customer issues, which strengthens relationships with stakeholders.

However, the challenges of social media use in crisis communication are significant. The rapid spread of misinformation and negative feedback can exacerbate crises, complicating public relations efforts and making it difficult for CBE to control the narrative. This can lead to

reputational damage. Furthermore, the study highlights that the use of social media requires specialized skills and resources, and the digital divide limits its effectiveness in reaching all stakeholders.

The findings suggest that while social media is a valuable tool for crisis communication, it must be used strategically. CBE should balance the speed and reach of social media with the risks of misinformation and negative sentiment. Developing robust strategies, including real-time monitoring, rapid response protocols, and consistent messaging, is essential for effective crisis management. Moreover, traditional communication channels should complement social media efforts to ensure comprehensive outreach, particularly to stakeholders with limited access to digital platforms. Lastly, CBE must invest in training and resources to equip its public relations teams with the skills necessary to manage social media effectively, including handling misinformation and negative feedback. The study underscores the dual nature of social media in crisis communication—while it offers significant advantages in communication speed and stakeholder engagement, it also presents challenges that must be carefully managed to protect the bank's reputation and maintain trust during crises.

This aligns with the work of Schultz, Utz, and Göritz (2011), who emphasized the effectiveness of social media in crisis situations. Additionally, social media provide real-time updates and foster real-time engagement with stakeholders, a critical factor in maintaining transparency during crises. This supports the findings of Veil, Buehner, and Palenchar (2011), who stressed the importance of keeping communication channels open to build trust. Social media platforms allow banks to communicate directly with their customers, enhancing public relations efforts aimed at trust-building. This capability is crucial for crisis management, as it empowers banks to manage public perception effectively. The immediacy of social media also provides an opportunity for banks to control the narrative during crises, swiftly addressing concerns and preventing the escalation of negative feedback.

Despite its advantages, the use of social media in crisis communication presents several challenges. One of the most significant issues identified in the research is the rapid spread of misinformation. During crises, false information can circulate quickly, overwhelming public relations efforts and exacerbating the situation. This challenge is supported by the findings of Coombs and Holladay (2012) and Brummette and Sisco (2015), who caution against relying

solely on social media without proper management and oversight. The study also reveals the digital divide as a key obstacle in Ethiopia, limiting access to social media for certain demographics, particularly those in rural areas and older populations who may not be as technologically connected. This limitation complicates efforts to reach all stakeholders during crises, underscoring the need for a multi-channel approach that includes both social and traditional media. The research suggests that while social media can enhance trust and engagement, it must be used alongside other communication channels to ensure inclusivity and mitigate the risks of misinformation.

The findings from this study carry significant implications for public relations (PR) practitioners, particularly within the Ethiopian banking sector. First and foremost, the use of social media as a tool for crisis communication offers clear advantages, such as rapid dissemination of information and real-time engagement with stakeholders. PR practitioners must leverage these strengths to maintain transparency and address stakeholder concerns swiftly. However, they also need to be proactive in combating the spread of misinformation, which can quickly undermine trust and escalate crises. This calls for an increased focus on fact-checking, monitoring digital conversations, and swiftly countering false information with accurate updates.

In conclusion, this study demonstrates both the advantages and disadvantages of using social media for crisis communication in the Commercial Bank of Ethiopia (CBE) and other Ethiopian banks. While social media platforms offer significant benefits in terms of real-time information dissemination and stakeholder engagement, they also present challenges, including the spread of misinformation and the digital divide. By investing in PR training and developing strategies to counteract misinformation, CBE can leverage the strengths of social media while mitigating its risks, ultimately safeguarding its reputation and maintaining stakeholder trust during crises.

Practical crisis communication strategy of Commercial Bank of Ethiopia's (CBE) on Facebook

The showcase study revealed several critical insights regarding practical CBE's crisis communication on Facebook.

The analysis indicates that CBE predominantly relies on text-based updates (69.23%) with minimal use of visual content, such as infographics (3.85%). This contrasts with recommended practices that emphasize a mix of multimedia formats to boost audience engagement and improve clarity. Furthermore, CBE's posts frequently exceeded 150 words, making them less

accessible for quick reading, particularly on mobile devices. These findings underscore the importance of adopting shorter, more concise posts to enhance comprehension, especially during crises when clear and brief communication is critical. The study highlights a need for CBE to optimize its messaging for mobile users and prioritize brevity in high-stress situations. This aligns with previous studies, such as those by Steelman and McCaffrey (2013) and Fraustino, Liu, and Jin (2012), which emphasize the importance of concise and clear messaging during crises. PR practitioners should therefore focus on crafting shorter, more concise posts that are easily consumable on mobile devices, particularly during crises when stakeholders require quick and clear information.

The findings indicate that CBE's posting frequency was inconsistent, featuring a significant 16-day gap in communication during a crisis, which likely eroded stakeholder trust due to the lack of sustained and transparent engagement. The irregularity in communication during crises contrast with Schultz, Utz, and Göritz (2011) and Coombs (2007), has emphasized the importance of consistent and transparent communication during crises. The over-reliance on text-based updates (69.23%) and minimal use of visual content (3.85% infographics) contrasts with best practices in crisis communication, which recommend diverse multimedia formats to enhance audience engagement. This insight extends the work of Veil, Buehner, and Palenchar (2011), who emphasized the role of visual communication in enhancing message clarity during crises. The findings suggest that CBE's approach did not fully capitalize on Facebook's multimedia capabilities, which could have improved the effectiveness of their crisis communication efforts.

The analysis revealed that while CBE's posts garnered substantial engagement through Likes, Shares, and Comments, there was a notable disparity between reactions and sentiment. Although 85.7% of emoji reactions were positive ('Like'), 58.5% of comments expressed negativity, indicating dissatisfaction with the bank's messaging. This suggests that while the communication strategy reached a wide audience, it failed to adequately address stakeholder concerns or provide effective reassurance during the crisis. Additionally, the findings highlight the need for improved two-way communication, as CBE's limited responsiveness to stakeholder feedback weakened the effectiveness of its crisis communication strategy. This finding highlights the importance of two-way communication, a cornerstone of Situational Crisis Communication Theory (SCCT) (Coombs, 2007). By failing to respond to user comments and concerns, CBE missed opportunities to restore trust and address stakeholder anxieties. Going forward, PR teams should

prioritize active engagement with stakeholders by responding promptly to comments, questions, and concerns, thereby fostering a sense of transparency and reassurance.

Moreover, the analysis of the Commercial Bank of Ethiopia's (CBE) practical crisis communication strategy on Facebook highlights both the strengths and limitations in their approach to managing public trust during crises. While CBE utilized credible spokespersons and provided accurate, actionable information, a significant shortfall was identified in the timeliness and transparency of their updates, which are critical components of effective crisis communication. CBE's use of various crisis response strategies, including defensive tactics such as "attack the accuser" and "denial," as well as corrective measures like "justification," "excuse," and ultimately a "full apology," illustrates a multifaceted approach to crisis management. This adaptability allowed CBE to address the evolving concerns of its stakeholders and maintain the bank's reputation. However, the delay in providing timely updates likely undermined the overall impact of these strategies. These findings suggest that while CBE employed a diverse and nuanced communication framework, consistent and transparent engagement throughout the crisis was lacking, which could erode long-term trust if not addressed. The findings from this analysis align with existing literature on crisis communication, which emphasizes the importance of timeliness and transparency in maintaining public trust during crises. According to Coombs' Situational Crisis Communication Theory (SCCT), organizations that delay communication or fail to provide transparent updates risk damaging their credibility and reputation, even if they employ other effective strategies, such as apologies or justifications (Coombs, 2007). Furthermore, the combination of defensive and corrective responses mirrors the "rebuild" and "diminish" strategies outlined in SCCT, which are often used to protect organizational reputation (Kim & Liu, 2012). However, the literature also stresses that these strategies must be supported by timely and proactive communication to be fully effective, something CBE's approach lacked. For public relations professionals and financial institutions like banks, these findings underscore the critical importance of timeliness and transparency in crisis communication. While a multifaceted approach that includes both defensive and corrective strategies can help manage public perception, delays in communication can negate these efforts and damage long-term trust.

The showcase study presents critical implications for public relations (PR) practitioners at the Commercial Bank of Ethiopia (CBE) and similar institutions concerning crisis management. Key findings indicate that CBE must enhance its communication strategy by establishing a consistent

posting schedule, particularly during crises. The observed 16-day communication gap during a recent crisis resulted in missed opportunities to reassure stakeholders, leading to increased dissatisfaction among audiences. To address these challenges, PR teams should develop a comprehensive crisis communication plan that emphasizes regular and transparent engagement. This plan should define posting frequency and incorporate diverse multimedia formats, such as infographics and videos, to enhance clarity and retention of messages. Prompt dissemination of updates and transparent communication are crucial for ensuring that messaging is credible and effective. Given that banks heavily rely on public trust and credibility, proactive crisis communication is essential for preserving customer confidence and mitigating reputational damage. In future crises, CBE should prioritize improving the speed and openness of its communications while employing adaptable crisis response strategies. Broader implications for CBE and other banks PR practitioners include the need for a more consistent posting schedule and the utilization of varied content formats to enhance audience engagement. Optimizing posts for mobile users through concise messaging is vital for effective communication. Additionally, fostering two-way engagement by actively responding to audience feedback and tailoring messages to community needs will help build trust and improve the impact of PR efforts. Effective crisis management further necessitates timely and accurate information dissemination, employing transparency, empathy, and accountability to address stakeholder concerns and restore trust.

The showcase concludes that while Facebook provides significant potential for crisis communication, the Commercial Bank of Ethiopia's effectiveness is hindered by inconsistent posting, over-reliance on text-based content, and limited two-way engagement. To enhance stakeholder trust and manage public sentiment during crises, CBE must adopt a more consistent, multimedia-driven approach and prioritize active engagement with its audience.

CHAPTER FIVE

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter discusses the summary, key conclusions drawn from the research, the recommendations outlined to improve crisis communication, the limitations encountered during the research and suggests potential directions for future studies.

5.1 Summary

The research paper examines how social media platforms serves as crisis communication tools in Ethiopian banking sector, with specific emphasis on Commercial Bank of Ethiopia (CBE). Through mixed-method approach combining qualitative and quantitative data collection techniques, the study reveals fascinating insights about social medias role during organizational crisis. The findings suggests that while social media platforms enables rapid information dissemination and stakeholder engagement, certain limitations exists regarding digital accessibility and misinformation spread. The investigation demonstrates that CBE's utilization of social platforms during crisis situations yielded varied outcomes, where immediate response capabilities was praised but long-term trust restoration remained challenging. The research contributes significantly to Situational Crisis Communication Theory by identifying key success factors like transparency and response speed, while also highlighting potential pitfalls in digital crisis management. Moreover, the study presents valuable recommendations for PR practitioners, emphasizing the importance of accurate information sharing and diversified content strategies. The investigations practical implications extends beyond Ethiopian banking sector, offering broader insights into modern crisis communication dynamics where social media plays increasingly central role in reputation management and stakeholder relations.

5.2. Conclusions

This study highlights the pivotal role of social media in crisis communication, particularly within the Commercial Bank of Ethiopia (CBE). It demonstrates how platforms facilitate rapid information dissemination and direct engagement with stakeholders during crises. However, challenges such as misinformation and unequal access to digital platforms limit social media's effectiveness, particularly in reaching all audiences.

A key finding advocates for a balanced communication strategy, combining the immediacy of social media with the reliability of traditional media, to ensure comprehensive outreach. While social media is effective for managing short-term reputational risks, it is insufficient for restoring long-term trust, especially among populations with limited access to digital tools. The study underscores the importance of transparent, timely, and empathetic communication to maintain public trust during crises.

The research also emphasizes the need for more dynamic content, such as multimedia elements, to enhance audience engagement. Practically, this study suggests that a hybrid communication strategy, integrating social and traditional media, is essential for effective crisis management in the Ethiopian banking sector. Theoretically, it supports existing literature on the role of social media in crisis communication and offers valuable insights for improving crisis communication practices both within and beyond the banking sector.

5.3 Recommendations

Based on the study's findings, several recommendations can be made for improving crisis communication strategies at the Commercial Bank of Ethiopia and other organizations in the banking sector:

Recommendations for the Commercial Bank of Ethiopia and Banks like CBE:

CBE and other banks should prioritize enhancing their crisis communication strategies to improve responses and build public trust through better practices. Key recommendations include:

- ✓ Adopting a Multi-Platform Strategy: Integrate social media with traditional media to reach both tech-savvy users and offline audiences.
- ✓ Enhancing Content Diversity: Incorporate multimedia elements like videos, and infographics to enhance crisis communication for mobile users.

- ✓ Developing Misinformation Mitigation Protocols: Implement real-time monitoring and rapid response protocols to swiftly address misinformation and maintain public trust.
- ✓ Strengthening Consistency and Transparency: Ensure consistent and transparent communication with regular updates during crises to maintain stakeholder confidence.
- ✓ Investing in Digital Literacy Initiatives: Support digital literacy programs for employees and the public to combat misinformation and improve engagement.

Recommendations for Public Relations Practitioners and Communication Departments

Public Relations professionals at the Commercial Bank of Ethiopia and similar institutions should:-

- Adopt a Proactive Social Media Strategy: implement a comprehensive social media strategy for effective crisis management.
- Real-Time Monitoring/Updates: Establish real-time monitoring of social media channels to identify and respond to emerging issues promptly and provide real-time updates across platforms.
- Engage Stakeholders: Facilitate two-way engagement with stakeholders to foster open communication and trust.
- Utilize Multimedia Elements: Focus on producing concise, mobile-friendly content using multimedia formats, including videos and infographics, to enhance clarity, engagement and accessibility.
- Multi-Platform Approach: Integrate both social media and traditional media to effectively reach diverse audience segments.
- Prioritize Transparency and Empathy: Ensure communication is transparent and empathetic, addressing concerns sincerely.
- Address Misinformation Swiftly: Develop protocols for quickly identifying and correcting misinformation to maintain public trust.
- Collaboration: Marketing and communication teams should work closely with PR professionals to create a cohesive crisis communication strategy.
- Monitoring and Adjustment: Regularly monitor public sentiment and analytics to make timely adjustments, ensuring consistent and effective communication that fosters long-term stakeholder trust.

Recommendations for Management and Executives

Executives at the Commercial Bank of Ethiopia and similar organizations should prioritize the development of clear policies for social media crisis communication. Adequate resources must be allocated to support real-time monitoring, engagement, and the necessary technology infrastructure. Key investments include hiring skilled personnel and providing regular training sessions on crisis communication practices. Management should also foster a culture of transparency and accountability, ensuring that communication during crises is timely, accurate, and empathetic.

Recommendations for Policy Makers

Regulatory bodies in the financial sector should establish clear guidelines for crisis communication, particularly focusing on the use of social media. These guidelines should emphasize transparency, accuracy, and timely responses, while also outlining protocols to mitigate misinformation. Policymakers should encourage financial institutions to adopt multi-channel communication strategies that integrate both social and traditional media, ensuring that all stakeholders, including those with limited digital access, are reached. Additionally, promoting digital literacy programs can help the public better discern credible information during crises, further enhancing the effectiveness of communication efforts and maintaining public trust.

5.4 Contribution to Theory and Practice

This study offers significant contributions to both the theoretical and practical aspects of crisis communication, particularly within the context of Ethiopian banks. From a theoretical perspective, the findings reinforce the Image Restoration Theory (Benoit, 1997), which emphasizes the need for organizations to engage in proactive and consistent communication to manage reputational damage during crises. The study demonstrates that banks employed various crisis response strategies—such as justification, apology, and denial—that align with this theory. However, it also highlights that these strategies were undermined by inconsistent communication and insufficient stakeholder engagement. This suggests that while traditional crisis response frameworks remain relevant, they must be executed with greater consistency and responsiveness, especially in an era where digital platforms amplify the need for real-time interaction.

Additionally, the research extends the Situational Crisis Communication Theory (SCCT) by examining the dual role of social media in crisis settings. Social media was confirmed as a

critical tool for immediate crisis communication, facilitating transparency and addressing stakeholder concerns. However, the study also identifies the limitations of relying solely on social media, particularly regarding the spread of misinformation and its uncontrollable nature. The findings challenge the assumption that direct communication alone, as proposed by Benoit's theory, is sufficient for resolving crises. Instead, a more integrated approach that includes both social and traditional media is necessary for long-term trust restoration.

From a practical standpoint, the research offers actionable recommendations for public relations (PR) practitioners in Ethiopian banks. It suggests that PR teams should adopt a balanced approach to crisis communication by integrating social media into their strategies while acknowledging its potential vulnerabilities. This balanced approach is crucial for enhancing the overall effectiveness of public relations efforts, particularly in navigating the complexities of modern communication tools during crises.

This study contributes to the ongoing development of crisis communication theory by reaffirming and extending the Situational Crisis Communication Theory (SCCT) within the banking sector. While SCCT provides a robust framework for tailoring crisis responses based on the nature of the crisis, this research highlights the necessity of complementing social media efforts with traditional communication channels to achieve full trust recovery. The findings challenge earlier theoretical assumptions that view direct communication as sufficient for crisis resolution, suggesting instead that a more nuanced and integrated approach is required to navigate the complexities of modern crisis communication. In doing so, the study expands the theoretical understanding of how social media can both aid and complicate crisis management, particularly in the context of Ethiopian banks.

5.5 Limitations and Future Research Directions

5.5.1 Limitations of the study

This study, while offering valuable insights into the role of social media in crisis communication within the banking sector, is subject to several limitations. First, it primarily focuses on Facebook, which limits the generalizability of the findings to other social media platforms that may have differing dynamics. Second, the research concentrates on a single institution, the Commercial Bank of Ethiopia (CBE), potentially restricting the applicability of the conclusions to the broader banking sector or other industries. Finally, variables such as economic conditions

and cultural differences were not extensively examined, which may affect the broader relevance of the findings. These limitations offer opportunities for further research to expand the scope by incorporating multiple banks, diverse social media platforms, and additional contextual factors.

5.5. 2 Future Research Directions

The findings and limitations of this study point to several promising areas for future research. First, expanding the scope to include multiple banks and a wider range of social media platforms would provide a more comprehensive understanding of crisis communication dynamics in the banking sector. Additionally, future studies could explore the integration of social media with traditional media, examining how these platforms can be used together to enhance communication during crises. Emerging technologies, such as artificial intelligence and chatbots, also warrant investigation to better understand their role in improving organizational responsiveness. Moreover, research should consider the influence of cultural and economic conditions on public reactions to crises, potentially leading to more culturally informed crisis communication strategies. Finally, addressing the challenge of misinformation on social media remains critical, as tackling this issue could improve the credibility and overall effectiveness of crisis communication efforts.

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APPENDIX I

SURVEY QUESTIONNAIRE ADDIS ABABA UNIVERSITY

College of humanities, language studies, journalism and Communication
School of journalism and communication

18th March 2024 G.C
ETHIOPIA, ADDIS ABABA

Dear Respondent,

I am a final year student of MA in Journalism and Communication (Public Relation & strategic communication) program. I am conducting a research project on the Impact of Social Media as a Communication Platform during a Crisis in Public Relation.

The purpose of this questionnaire is to collect data about “The Impact of Social Media as a Communication Platform during a Crisis in Public Relation; Insight of Commercial Bank of Ethiopia” for the partial fulfillment of MA degree in AAU.

I appeal to you to kindly complete or answer the following questions in the questionnaire given to you. I assure you that your information will be kept confidential and used purely for academic purposes. Therefore, I kindly request you to provide reliable information for the quality of the research work.

Thank you in advance for your co-operation.
Tsegaye Zelalem

Instruction for filling the form:

- No need to write your name
- Please read the questions below carefully and tick (✓) in the appropriate space provided that rightly satisfies your opinion.
- Leave unmarked any question that is either not understood or clear.(uncomfortable)

✓ From this point on, the following terms will be used:

- Traditional media refers to the channels of print or online publications, TV, radio, etc.
- Social media refers to the channels of Facebook, YouTube and Telegram

Part One: The profile/ background of respondents

1. Sex /Gender: Male Female
2. Marital status
Single Married Divorced
3. Age
18-20 21-25 26-30 31-36 37 and above
4. Educational Qualification
< Certificate Certificate Diploma 1st Degree 2st Degree PhD
5. Can public relations function, communicate crisis in an organization?
Yes No No idea
6. Do you use social media for information? Yes No No idea
7. Do you follow or engage with the official social media accounts of the CBE?
Yes No No idea
8. How frequently does CBE post crisis-related updates on social media platforms during a crisis situation? Very Frequently Frequently Rarely Never

Part Two: - Items related to objective (research question)

✓ Please put tick (√) in the table provided for each of the given statement using the following scales

1 = Strongly Disagree | **2 = Disagree** | **3 = Neutral** | **4 = Agree** | **5 = Strongly Agree**

| No | Questions | Rating | | | | |
|-----|--|--------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 1. | During a crisis, social media platforms make crisis communication easier than traditional media for banks. | | | | | |
| 2. | Social media platforms are convenient channel and play a vital role in crisis communication in the banking industry. | | | | | |
| 3. | The use of social media for communication during a crisis can potentially increase misinformation and posing challenges for banks. | | | | | |
| 4. | Using social media particularly Facebook as a communication platform during a crisis allows banks to disseminate information quickly and timely. | | | | | |
| 5. | During a crisis, social media platforms are an effective tool in facilitating crisis communication in the banking industry. | | | | | |
| 6. | Social media PR strategies like amends, sympathy, hedge responsibility are effective in crisis communication for organizations like the CBE. | | | | | |
| 7. | Factors such as transparency, speed of response, honesty, empathy and consistency in enhancing the effectiveness of social media during crisis communication in banks. | | | | | |
| 8. | Timely updates, being right, credible and information shared on social media platforms are essential for effective crisis communication by banks like the CBE. | | | | | |
| 9. | Social media platforms play a crucial role in shaping public perception and trust in banks like the CBE during crisis for communication. | | | | | |
| 10. | During a crisis, addressing factual errors on social media platforms particularly Facebook as PR techniques help to mitigate the effects of a crisis and maintain the reputation of banks. | | | | | |
| 11. | The public perception and feedback on social media during a crisis can impact the reputation and credibility of a bank like the CBE. | | | | | |
| 12. | I prefer banks to engage with crisis communication messages on social media platforms. | | | | | |
| 13. | During crises, If banks respond directly through social media, you would be more likely to stop sharing bad news or talking badly about the bank. | | | | | |
| 14. | Engaging with the public through social media during a crisis can help PR professionals address concerns & clarify misinformation. | | | | | |
| 15. | Social media PR was effective in maintaining the credibility and rebuilding trust of the public in CBE crisis communication. | | | | | |

Part Three

✓ You can express your idea in **English or Amharic**

1 Do you believe Facebook is effectively reaches a broad audience during a crisis event in the banks? Please explain why or why not.

2 What advantages and dis advantage do you see in banks in Ethiopia using social media platforms for crisis communication?

Advantages_____

Disadvantage_____

3 Have you ever seen crisis-related posts, updates, or messages from CBE on social media platforms? If yes, please specify the incident(s).

4 Do you have preferred social media platforms for crisis communication in banks? If yes, list your three preferred channels, being 1 with the most effective and why? If no, why?

| Rank | Name | Why? |
|------|------|------|
| 2 | | |
| 3 | | |
| 4 | | |

If no, why?_____

5 Is there anything else you would like to add?

Thank you once again for your cooperation!

APPENDIX II
Interview Guidelines for Group (I1)

Addis Ababa University

College of humanities, language studies, journalism and Communication

School of journalism and communication

18th March 2024 G.C

ETHIOPIA, ADDIS ABABA

Thank you for the time.

My name is Tsegaye Zelalem.

I am a final year student of MA in Journalism and Communication (Public Relation & strategic communication) program. I am conducting a research project on the Impact of Social Media as a Communication Platform during a Crisis in Public Relation.

The purpose of this interview is to collect data about “The Impact of Social Media as a Communication Platform during a Crisis in Public Relation; Insight of Commercial Bank of Ethiopia” for the partial fulfillment of MA degree in AAU. Your reactions to the questionnaire will be of a great significance to address important goals of the study.

Please openly share your thoughts on the questions below:

Notice

- You are not enforced to be a participant; rather your participation is voluntary.
- You don't have to answer any question that makes you uncomfortable.
- Your name will not be published with the paper, nor will it be showed in the survey.
- The fact that you participated in this research will not be known to anyone and your answers will be kept confidential.
- If you feel uncomfortable with the interview, please feel free to drop it any time you want.

Thank you for your cooperation in advance!

Part One: The profile/ background of respondents

1. Sex/Gender
2. Age
3. Marital status
4. What is your educational background?
5. What is your educational background?
6. Do you use social media platforms for information?
7. Do you follow or engage with the official social media accounts of the CBE you are a customer of for updates and information?
8. For practitioners only
 - A. What is your role in the organization?
 - B. For how long have you been working in this position?

Part Two:

Questions

1. Which media do you prefer to see/for communication during crisis on social media or traditional media? Why?
2. In your opinion, what advantages/ opportunities and disadvantages/ challenges do you see in using social media platforms particularly Facebook as a communication platform during a crisis for Banks?
3. Do you think using Facebook to communicate with the stakeholders during crisis for a bank, helps to mitigate the effects of a crisis for building and maintaining trust with stakeholders? If yes, how? If no, why?
4. In your opinion, what are the key factors for the effectiveness of crisis communication that PR professionals should consider when using social media as a PR technique within the organization, like the CBE?
5. In your opinion, what are the strategies that contribute to the effectiveness of social media PR techniques in crisis communication for banks?
6. Do you get feedback through social media particularly Facebook from your publics? If yes, how often do you respond and rate the effectiveness of your communication? If not what is the reason?
7. In your opinion, using social medias particularly Facebook to respond to the stakeholders are useful in maintaining or restoring the reputation of a bank during a crisis situation? If yes, how? If no, why?
8. Based on your experiences and observations, what improvements or changes would you suggest for banks to enhance their use of social media crisis communication as a PR technique during crises?

Thank you very much! Is there anything else you would like to add?

APPENDIX III

CBE sample posts used for analysis

Commercial Bank of Ethiopia
Mar 16 · 🌐

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=====

በሲስተም ችግር ምክንያት በባንኩ አገልግሎቶች ላይ ማለትም በቅርንጫፎች፣ በኢንተርኔት ባንኪንግ... See more

👍👎👏 Emad Abulfetah and 15K others

👍 15K 💬 3K ➦ 1K

Commercial Bank of Ethiopia
Mar 16 · 🌐

ቅርንጫፎች አገልግሎት መስጠት ጀምረዋል!
ዛሬ እስከ ምሽት 2:00 ሰዓት አገልግሎት ይሰጣል!

ለውድ የባንካችን ደንበኞች በሙሉ... See more

👍👎👏 Mekki Mekuria Gezahegn and 11K oth...

👍 11K 💬 1K ➦ 1K

Commercial Bank of Ethiopia
Mar 16 · 🌐

የኤቲኤም(ATM) አገልግሎት ጀምሯል!
• ሀሰተኛ መረጃን ስለማሳወቅ

ለክብራን ደንበኞቻችን በቅርንጫፎች አገልግ... See more

👍👎👏 Mahi Mahlet and 15K others

👍 15K 💬 2K ➦ 1K

Commercial Bank of Ethiopia
Mar 17 · 🌐

በኢትዮጵያ ንግድ ባንክ የዲጅታል የባንክ ሥርዓት በጊዜያዊነት መቋረጥን እስመልክቶ ከኢትዮጵያ ብሔራዊ ባንክ የተሰጠ መግለጫ
*****... See more

👍👎👏 Mekki Mekuria Gezahegn and 6.3K oth...

👍 6K 💬 1K ➦ 441

Commercial Bank of Ethiopia
Mar 18 · 🌐

ከባንካችን የማህበራዊ ትስስር ገጾች ትክክለኛ መረጃ ያግኙ!
=====

የኢትዮጵያ ንግድ ባንክን ስም እና አርማ በመጠቀም የሚከፈቱ ሀሰተኛ የማህበራዊ ትስስር ገጾች ... See more

👍👎👏 2.6K

👍 2K 💬 248 ➦ 178

Commercial Bank of Ethiopia
Mar 26 · 🌐

ምስጋና

የኢትዮጵያ ንግድ ባንክ ፕሬዚዳንት አቶ እቤ ሳኖ ከሲስተም ማሻሻያ ሥራ ጋር በተገናኘ ባንኩ ከሰዎች ገ... See more

👍👎👏 Malek Endegn and 3.1K others

👍 3K 💬 200 ➦ 232

Commercial Bank of Ethiopia
Mar 31 · 🌐

መጋቢት 22 ቀን 2016 ዓ.ም

ገንዘብ ተመላሽ ለማድረግ የመጨረሻ የሶስት ቀናት ስለመሰጠት፤... See more

👍👎👏 3.2K

👍 3K 💬 518 ➦ 214

Commercial Bank of Ethiopia
Apr 4 · 🌐

ከ80 ሺ እስከ 70 ሺ ያለአግባብ የወሰዱትን ገንዘብ ያልመለሱ ግለሰቦችን ምስል ስለማውጣት (4ኛ ዙር)

በተሰጣቸው የጊዜ ገደብ ያለአግባብ የወሰዱ... See more

👍👎👏 2.2K

👍 2K 💬 376 ➦ 106

Commercial Bank of Ethiopia
Apr 16 · 🌐

የኢትዮጵያ ንግድ ባንክ መጋቢት 7 ቀን 2016 ዓ.ም. ከተከሰተው የሲስተም ችግር ጋር በተገናኘ ያለአግባብ ተወስዶ ከነበረው ገንዘብ 95% የሚሆነውን ማስመለስ ችለ።... See more

👍👎👏 Sha Bab and 2.8K others

👍 2K 💬 283 ➦ 135

መጋቢት 7 ቀን 2016 ዓ.ም በነበረ የሲስተም ችግር ያሰለግብ ተወስዶ የነበረን ገንዘብ የማስመለስ ጥረት ውጤት ሚያዝያ 8 ቀን 2016 ዓ.ም.

| | | | |
|----------------------------------|---------------------------------|------------------------|-----------------------|
| 95% የተመለሰ ገንዘብ (በመቶኛ) | 801,417,747 በወትሮ የሰጠው የገንዘብ የገቢ | 238,293 የሰጠው የገንዘብ ብድር | 25,735 የተደረገው የተገቢ ስራ |
| 762,941,341 ጠቅላላ ተመላሽ የተደረገ ገንዘብ | 38,474,938 የሚጠበቅ ተመላሽ ገንዘብ | | |

የኢትዮጵያ ንግድ ባንክ
Commercial Bank of Ethiopia