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**CONTENT ANALYSIS ON WEBSITES BASED ON GRUNIG
FOUR MODEL OF COMMUNICATIONS
(CASE STUDY: 30 ASIA PACIFIC BANKS)**

THESIS

**Submitted to fulfill one of the requirements to obtain degree of
Magister Management**

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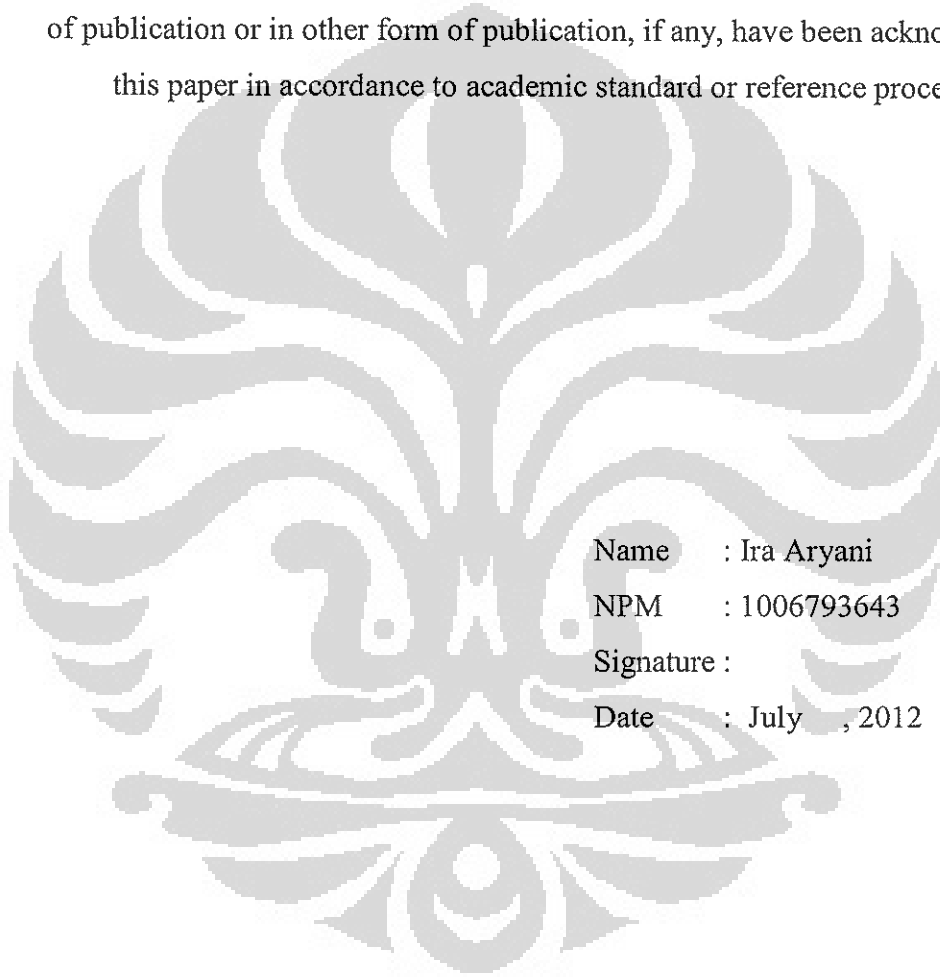
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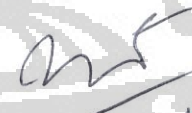
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**CONTENT ANALYSIS ON WEBSITES BASED ON GRUNIG FOUR
MODELS OF PUBLIC RELATIONS
(CASE STUDY: 32 ASIA PACIFIC BANKS)**

Has successfully presented the thesis in front of Board of Examiner and is already approved as one of the requirements to achieve the title Magister Management (MM) and Master of Business International (MBI) in Magister Management Study Program Faculty of Economy, University of Indonesia.

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PREFACE

The author would like to first and foremost acknowledge God for giving the strength, ability and determination to accomplish this thesis.

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ABSTRACT

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Title : Content Analysis on Websites Based on Grunig Four Models
of Public Relations (Case Study 32 Asia Pacific Banks)

Public relations paradigm has shifted from one way communication that benefited only the organization to two way communications which benefited the organization as well as the society. Grunig has introduced this model of communications through four model of communications. The thesis firstly discuss the evolution of public relations models and then indentify features related to this model on the Asia Pacific banks websites that cover conventional and sharia banking. This study is done by using content analysis qualitative research. The result of this research shows that majority of Asia Pacific banking industry uses press agentry and public information models (one-way communication) on their websites.

Key words:

Public relations, content analysis, website, Grunig four models

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CHAPTER I

INTRODUCTION

1.1 Background

Rapidly declining use of traditional media marketing such as television, radio and prints and the growing expansion of the internet, have cause the major shift of the way a company interacts with the customers. The internet provides users convenience to access information on organization websites with no limitation on time and place. It connects users of all types around the world and serves as large information repository. Organizations use internet to promote their programs and business to potential customers. Increasing sales of cheap smart-phones and also internet package by telecommunication providers in Indonesia also support these trends. At the end of December 2011, there are 55 million internet users in Indonesia (source www.internetworldstats.com). Most of them are using mobile phones to access the internet. The growing market acceptance of the internet and advantages from it, forces organizations to adapt to this change, ready to do online engagement and modify their strategy in reaching out for their customers.

Websites provide global reach. Websites significantly reduce the time and cost spent by the business and the customers to search for information. Online customers have a different approach in the way they contact the organizations. The internet serves as a communication tools that provide two-way, interactive and symmetrical communications. Nowadays, most companies have substantial web presence. Having corporate website is imperative as part of today's business strategy. In the internet exchange process, customers initiate and control the contact as oppose to traditional customers that somewhat passive audience. They actively select which websites to do research before making decisions. Internet users are multi-taskers, easily distracted and can leave the website in just one click away. They have specific goals in mind and need to have this information quickly with the least amount of efforts. This people called Netizen who actively involved in online communities and users of internet, an avid ones.

For non-profit organizations, website is a source for their customers for finding updated information and articles on topics of their interest about the organization. Depending on of the organization missions, websites can draw involvement from the visitors to post comments on the current project or programs conducted by the organizations.

For commercials sectors, customers expect to find information about the business, product and services through websites. Customer's insights, product promotion, brand building, customer support and conducting transactions are among the benefits. The business must carefully develop their website and update the content regularly. For the company, creating a website is one of the company's marketing strategies. It can support traditional/offline sales, educate the customer on strategic business decisions and sometimes required a huge investment, depending on how the company set the contents of the websites. Websites are dynamics. Their rapid turnover and changes creates challenges for content analysis who needs samples in order not to be overwhelmed with what is available. Organizations who are going to excel in the business world are the ones who are innovating on the Internet. The rise of the internet as a universal platform for information has already shifted the focus for many public relations strategists to creative contents.

Organizations websites vary in purpose and content. Corporate website is build to gather customer goodwill, feedback and supplement other sales channel. Usually offers information and features to answer customer questions, relationship and generate excitements of the brand. Marketing website engages customers in interactions that will move customers to purchase products or other marketing outcome.

Information dissemination through company's website makes public relation involvement increasingly important. Public relations can be the mediator between the organization and its public. This role includes information dissemination and gather information from the public. The ability of public relations to write story, goes well with nature of websites. The message will not be altered by the media as usually done with the traditional channel. The Internet

has affected how the public relations functions. On a traditional way, public relations practitioners would arrange press to receive news releases or attend press conferences to disseminate the information to the public. For more interpersonal interactions with the stakeholders, public relations practitioners would held special events, gathering and some others event which has the same purpose in nature. Currently public relations practitioners still believe in these tactics, however website allows organizations to join the dissemination of information to stakeholders with the interpersonal interactions. Based on the study conducted by Grunig (1992), the professional practice of public relations is the effective management of relations with all the audiences in a manner consistent with the best interest of organization. Websites could facilitate media relations, employee communication, government relations and customer relations. There are four models of public relations' theoretical framework, press agency/publicity, public information, two-way asymmetrical and two-way symmetrical communication. The contents of the website ideally should reflect the organization's business goals (increase revenue, market share and customer experience) and at the same time fulfill users need for information. The tactics will be to provide specific features that cover information, functions and activities to increase users' experience. This thesis will focus on the content of organizations' websites with the theoretical public relation models.

1.2 Problem Identification

Facts show that during the Indonesian financial crisis back in 1997, public reaction's on news about currency fluctuation was so overwhelming, it created chaos and domino effect within the financial institutions. Bank, by nature is a high exposure business, because they carry many risks such as credit, interest rate, currency and market risk (Bacha, 1998). Banks should convey information to its customer carefully, especially during crisis time, because the sensitivity of information and its effect on the public. Traditional media in the form on printing materials could not capture this important information that need to be delivered in real time. Faced with a more competitive banking environment, banks began to modernize their way of communicating with the customers. The way the

organization interacts with its public varied and it is reflected in the content of the websites. On the other hand, there is a shifting paradigm of public relations under digitalization era. Public can search for information from many sources, anywhere at anytime. Behavioural and strategic management paradigm more practised, where public relations participates in strategic decision making within the organization and bridging communications with the stakeholders rather than buffering the organization from stakeholders. Both the old and new paradigms are existed today. Usage of new media increases and four model communications can be used in this media. Grunig's four models of public relations identify and categorize the way the organization communicates to its stakeholders. Press agency and public information model of public relations are using one way communication. Two-way asymmetrical and symmetrical models adopt the two-way communication models. The research questions that arise are as follows:

1. What are the features present in an organizations' website that are organized in such a way that show how they communicate to its stakeholders.
2. What will be the dominant communication models based on Grunig Four Communication model on these websites? The features available on those websites will be observed and categories based on the J.Grunig four public relations models.
3. What and how is the ideal way to communicate to stakeholders in the banking industry based on the Grunig Four Communication Model?

1.3 Objective of The Study

1. Describe and identify the features available on the organizations websites as a way for them to communicate to its stakeholders
2. Group the features selected based on how the communication delivered whether it is press agency, public information, two-way asymmetrical and two-way symmetrical (Grunig Four Models of Communications)
3. Describe constructive input for improvement on the presentation of the organizations websites based on the Grunig Four Models of Communications.

1.4 Scope and Limitation

This thesis will observed 32 websites which consist of 19 (nineteen) local banks and 13 (thirteen) foreign banks which represents Indonesia, China, Australia, Singapore and Malaysia banks which has the biggest assets. Foreign banks are selected based on the list of Asia Pacific Largest Banks released by The Asian Bankers Project Bank Metrics. Indonesian banks are consists of 14 (fourteen) conventional banks and 5 (five) sharia banks. 10 (ten) local banks are selected based on Bank Indonesia's rating based on third party fund in December 2011. Among the considerations of selecting local banks included in this research is the specific business of the bank. Product offered by conventional banking is different with sharia banking, Banks which have large third party fund are using different strategy. This business is competitive and they need to attract customers to deposit their fund and at the same time lend the fund to debtors to obtain interest in the form of profit. Indonesian and foreign banks within the Asia Pacific region due to the characteristic of each country population/customers present different approach on the website, These differences are reflected in the features available on the bank websites. The bank's websites included in this research are as follows:

Local Banks

1. Bank HSBC Indonesia : www.hsbc.co.id
2. Bank Citibank Indonesia : www.citibank.co.id
3. Bank Permata : www.permatabank.com
4. Bank Mandiri : www.bankmandiri.co.id
5. Bank Negara Indonesia : www.bni.co.id
6. Bank Central Asia : www.bca.co.id
7. Bank Standard Chartered Indonesia : www.standardchartered.com/id
8. Bank Rakyat Indonesia : www.bri.co.id
9. Bank Syariah Mandiri : www.syariahmandiri.co.id
10. Bank Muamalat : www.muamalatbank.com
11. Bank Rakyat Indonesia Syariah : www.brisyariah.co.id
12. Bank Bukopin Syariah : www.syariahbukopin.co.id

13. Bank Bukopin : www.bukopin.co.id
14. Bank Central Asia Syariah : www.bcasyariah.co.id
15. Bank CIMB Niaga : www.cimbniaga.com
16. Bank Danamon : www.danamon.co.id
17. Bank Panin : www.panin.co.id
18. Bank BII Maybank : www.bii.co.id
19. Bank Tabungan Negara : www.btn.co.id

Foreign Banks

20. Oversea Chinese Banking Corporation (OCBC) : www.ocbc.com
21. State Bank of India : www.sbi.co.in
22. Industrial and Commercial Bank of China (ICBC) : www.icbc.com.cn
23. Agricultural Bank of China : www.abchina.com
24. DBS Bank : www.dbs.com
25. United Overseas Bank (UOB) : www.uob.com.sg
26. Sumitomo Mitsui Banking Corporation : www.smbc.co.jp
27. Bank of China : www.boc.cn
28. Mizuho Bank : www.mizuhobank.co.jp
29. Commonwealth Bank Australia : www.commbank.com.au
30. Westpac Bank Australia : www.westpac.com.au
31. National Australian Bank : www.nab.com.au
32. Maybank : www.maybank2u.com.my

This research will focus on the content analysis of the features available on the organizations' website. The period of research is between April - May 2012.

1.5 Research Methodology

1. Bibliography Research

The relevant data to this topic are collected from books and journals.

2. Direct Research

Data obtained by doing direct observation on features available on the websites by using a coding sheet. Items on the coding sheet will be available on all observed websites. Multiple coding is used to view the content in details and will be summarized into communication model groups to make comparisons easier and manageable.

1.6 Writing Systematic

Chapter 1: Introduction

Contains background of thesis writing, including introduction of the program, problem identification and method of research

Chapter 2: Theoretical framework

This chapter will describe the concept and theory of public relations and website development. Theory on public relations excellence and its effects on the way organizations communicate with their customers will be further explained in this chapter. Review of the literature can be derived from various sources as books, journals, and articles.

Chapter 3: Case Study Profile and Industry Review

This chapter will describe an overview of the current banking industry, particularly on the Asia Pacific and including current trends on banks to have their own websites

Chapter 4: Analysis and Result

This chapter will provide analysis on features of selected websites. Analysis will be emphasized on the result of communication used by each websites with public relations' theoretical framework.

Chapter 5: Conclusion and recommendation

This chapter will present the conclusions from the analysis, input for improvement for presentation of websites and further research on other industry regarding websites content analysis.

CHAPTER 2

THEORETICAL FRAMEWORK

Indonesian financial crisis that happened in 1997-1998, showed us how fragile is the banking industry. Massive currency devaluation and political instability are some of the factors that triggered the banking crisis. These events led to capital outflow, high interest rates and non performing-loan. Most of bank's customers felt that their deposits in the bank were not safe and debtors had to pay higher interest rates. As a result customers rushed to the bank to withdraw their deposits and kept their fund abroad or elsewhere. The Government took several measures to cope with this situation by issuing the recapitulation bonds or injecting capital, asset management and banking sector consolidation. Management's responses to crises and issues using digital media can provide instant updates and real time for their customers. How should the bank communicate these critical issues to their customers?

Organizations are surrounded by demands from their internal and external stakeholders, such as employee, governments, communities, consumers, shareholders and stockholders. Because of this critical position, organizations need experts to communicate and build relationships with these stakeholders. The dependency of organizations to these experts is important to help the organizations in facilitating the communication between the subsystem of the organization and publics in and around the organization. Public relation must adapt new communication channels with this new media evolution. The methods of disseminating information have evolved and internet changed the way organizations and publics to conduct business and obtain information.

2.1 Public Relations

2.1.1 Definition of Public Relations

Public relation is a communication management, the "management of communication between an organization and its public" (J.Grunig, 1992a, p.4). Another definition of Public relations is "the management function that

establishes and maintains mutually beneficial relationships between an organization and publics on whom its success or failure depends” (Cutlip, Center and Broom, 1994, p.2). The focus on this research is to focus on the communication style in managing the relationship with the public. Good public relation can lead to minimization or manage conflict between public and the management. To facilitate this condition, organizations need public relation to affect its organizational policy, strategy and decisions as well as the behavior of publics.

2.1.2 Shifting Paradigm in Public Relations

Traditional public relations which use one way communications includes tools such as press releases and press kits that are released to press. Symbolic and interpretive paradigm are used. Public relations controls the messages send to publics and publics are manipulated since they only received information through assymetrical communication using image, identity , impressions, reputation and brand which emphasize on publicity, media relation and media effects. However reputation, images and other similar concepts are not something that can be controlled by an organization. Currently with the increase utilization of the internet, public relations practitioners start to use interactive social media tools such as blog, microblogging and social media. This allows for two-way communication and public relations gain feedback from their stakeholders. There is a shifting paradigm of public relations under digitalization era. Cognitive representations are result of the organization decisions and behaviour and active communications with their public. Public can search for information from many sources, anywhere at anytime. Behavioural and strategic management paradigm more practised, where public relations participates in strategic decision making within the organization and bridging communications with the stakeholders rather than buffering the organization from stakeholders. Both the old and new paradigms are existed today. Public not only interacts with other publics but also with organizations. These interaction with publics may include the absence of journalist and traditional media. Usage of new media increases and four model communications can be used in this media. Public relations should take full advantage of this media.

Ideally good relationship between organizations and publics are two way and symmetrical, where there is a balance between the interests of the organizations and the interest of public. To build such relationship, public relations must be viewed as symmetrical, idealistic and critical and managerial. Symmetrical means that organizations have the worldview that public relation practitioners serve the interests of both sides of the relationship and while still advocating the interests of the organizations that employ them. Idealistic and critical mean that public relation practitioners have the freedom to advocate the interests of publics to the management and to criticize management decisions that affect public adversely. Managerial means that public relations fulfill the managerial role of negotiating and mediating the conflict that occurs between management and strategic publics (L.Grunig, 2002, p.31).

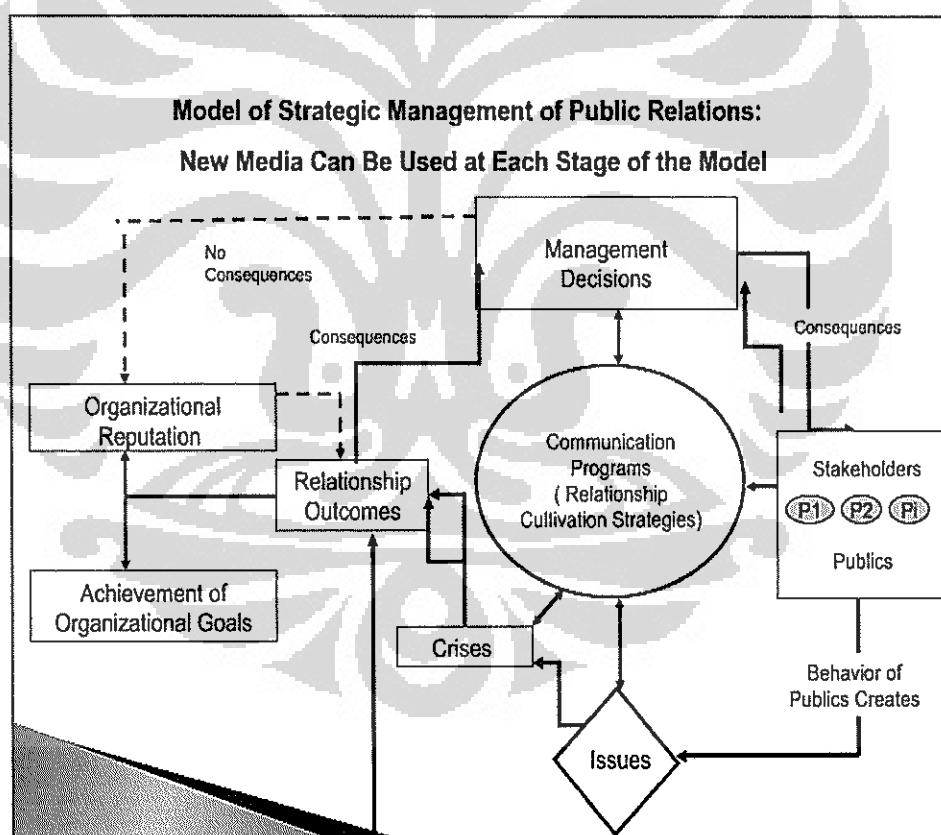


Figure 1.1 Model of strategic management

2.1.3 Excellent Public Relation Department

According to Grunig (200), there are seven characteristics of an excellent public relations departments (managerial, strategic, integrated but not sublimated to other management functions, symmetrical, diverse, ethical and global) that can be placed into 4 categories, as follows:

1. Empowerment of the Public Relations Functions, with the relationship of public relations to the overall management of the organization:
 - a. The senior public relations executive is involved with the strategic management processes of the organization and communication programs are developed for strategic publics identified as part of the strategic management process. Public relations contribute by scanning the environment to identify publics affected by the consequences of decisions or who might affect the outcome of the decisions. They will bring their voices into strategic management and make it possible for stakeholder publics to participate in organizational decisions
 - b. The senior public relations executives is a member of the dominant coalition of the organization
 - c. Senior public relations executive has a direct reporting relationship to senior managers who are part of the dominant coalition.
 - d. Diversity is embodied in all public relations roles. Excellent public relations department empowers both genders in all roles as well as practitioners of diverse racial, ethnic and cultural backgrounds.
2. Communicator roles, four major roles that communicators play in organizations are the manager, senior adviser (communication liaison), technician and media relations roles. The manager and technician are the most common. Communication technicians are essential to carry out most of the day-to-day communication activities and many practitioners play both manager and technician roles. If the senior communicator is not a manager, it is not possible for public relations to be empowered as a management function because there is no manager in the department. In relation to managerial roles, there are three characteristics:

- a. The public relations unit is headed by a manager rather than a technician. Senior communication manager will conceptualize and direct public relations programs or this position will be supplied by other members of the dominant coalition who have little or no knowledge of communication management or of relationship building.
 - b. The senior public relations executive or others in the public relations unit must have the knowledge needed for the manager role, or the communication function will not have the potential to become a managerial function
 - c. Both men and women must have equal opportunity to occupy the managerial role in an excellent department
3. Organization of the Communication Function, Relationship to Other Functions and Use of Consulting Firms. In order for public relations to be managed strategically and to serve a role in the overall strategic management of the organization, the Excellence theory states that organizations must have:
- a. Integrated communication function
 - b. Public relations should be a management function separate from other functions. If the public relations function is sublimated to other function, it cannot be managed strategically because it cannot move communication resources from one strategic public to another.
4. Models of Public Relations. Grunig defines four model of public relations in explaining how the public relations is practised. Internet as the media influences the public relations practices. Grunig four models of communication uses two basic criteria. The nature of communication (one-way and two-way) and purpose of communication (persuasive or asymmetrical and mutual understanding or symmetrical). Public relations is viewed more complex than a plain source-receiver relationship.

2.1.4 Grunig Four Model of Public Relations

Grunig based his study on public relations behaviour initially by dividing it using the concepts of synchronic and diachronic communication (Thayer's 1968). The idea is public relations approach to synchronize benefits both for the

organization and the public. These two models were too oversimplified to portray the reality of public relations practise. Later he concluded (1984), these models do not describe accurately the purpose he had in mind and replaced these terms with assymetrical and symmetrical to describe the purpose of public relations as striving for balance communications and effects. J. Grunig and Hunt (1984), were first to identified the four models. The two variables underlying these models direction and purpose. Press agentry and the public information models represent one-way approaches by disseminating information from organization to publics, usually through the media. Two way asymmetrical model based on scientific approach that practitioners, both search for and deliver information to the public. Grunig and Hunt (1984) argued, "...communication behaviors of publics can be best understood by measuring how members of publics perceive situations in which they are affected by such organizational consequences" (p. 148). To distinguish between active or passive communicators, Grunig used the three independent variables of problem recognition, constraint recognition, and level of involvement. These independent variables determined two dependent variables of information seeking and information processing. Grunig believed that all the models are practised today. These are the four model of public relations:

- a. Press agentry model, practised by public relations who mainly use one way communication to promote product services and events with little measurement of the results. Grunig and Hunt explain that some of the communication resulting from this model includes information that it is sort of manipulative (incomplete, distorted or only partially true). The purpose of public relation is to get publicity for their organization. Public relations attempt to get favorable publicity into the media and keep out of unfavorable publicity
- b. Public information, this is a combination of one way and two way communication to provide information to their audiences. Only little efforts made on gathering audience feedback compare to press agentry, the function of public relations is more to disseminator of organization's information.

- c. Two way asymmetrical models, use to persuade audiences to change their points of view in non-conflicting situation that are not overly hostile or volatile. This model gathers feedback from their audiences in an effort to better understand the behavior of those audiences and design appropriate messages.
- d. Two way symmetrical models, this strategy use two way communication to achieve mutual understanding and to resolve conflict through negotiation and compromise. Instead of insisting change, this model suggests a room for compromise for both the audiences and communicator.

Table 1.1 Grunig four model of public relations

| Description | Press Agency/Publicity | Public Information | Two-way Asymmetrical | Two-way symmetrical |
|------------------------|---|---|---|---|
| Flow of communication | One way Organizations communicates to the public | One way Organizations communicates to the public | Two-way Organizations communicates with the public | Two-way Organizations communicates with the public |
| Research | No research | No research | Research to benefit the organization, not the public | Research for mutual benefit |
| Goal of communications | Persuade public to do or buy something or some service | Get information out to the public | Communicate with publics to focus on overall organization goals, benefiting the organization more than the public | Communicate with publics to build long term mutually beneficial relationship |

Grunig and Hunt (1984, p.22) stated that press agency most often is practiced in sports, theater and product promotion. Public information would be most common in government and non profit organizations. Competitive business and public relations firm would practice the two-way asymmetrical model. Regulated businesses would practice the two-way symmetrical model. But research supports the idea that models of public relations vary among types of organizations and program within the organizations. Most organizations practice the least excellence models, press agency and public information, more than the excellent model, two-way symmetrical public relations that makes their organizations more ethical and effective.

Previous literature states that organizations should strive to practice two-way symmetrical communication with publics (Grunig, 1990; Grunig & Grunig, 2000). Critics of the four models argue that two-way symmetrical communication is not always practical, and merely using two-way communication with publics is acceptable (Cancel et al., 1997; Laskin, 2009)

The value of public relation to organizations, the contribution of communication management to organizational effectiveness, flows from the choice of public relations strategies to environmental interdependences, since organizations that choose an excellent strategy will be more likely to manage conflict and manage environmental interdependencies and make the organizations more effective. Excellence can begin at one or more of four places: the dominant coalition, public relations potential, societal and organizational culture, or the environment. From the excellence theory we understand that communication has value to an organization because it helps build good long term relationship with strategic public, so this concludes that value of public relations is one of the most important variables to be included in the excellence factors.

The increasing use of the internet as communication tools satisfies the demand for two-way, interactive and symmetrical communications. The new technology has altered the way organizations carry out its public relations activities. Shim (2002) research showed that the degree of internet use had a

positive impact on the two-way models. Internet as a tool for public relations practitioners regarded as unique interactive feature and a two-way interactive communication form that suggest the two-way asymmetrical and symmetrical models is favored by the practitioners. Website content facilitates the building of positive relationship with a variety of stakeholder. Organization website should be used as tools for monitoring what public are saying about the corporations, rather than simply posting one-way public relations models.

Some researcher criticized the four models of public relations. Pearson (1989) pointed out that to serve client and public interest simultaneously is the seeming impossible mission of public relations practitioner. Murphy (1991) stated the weakness with the game-theory systems. Asymmetrical model is the form of zero sum game and symmetrical models is the game of pure cooperation. Murphy argued that pure cooperation model is seldom found in the real world.

Even though the Grunig's four models have been criticized, several studies (Huang, 2000; Kim and Hon, 1998; Lyra, 1991; Sriramesh, 1991; Kim and Tadasaki, 1999) have been conducted the research using the Grunig's four models as a means for understanding the status of public relations models.

2.1.5 Relationship Indicators and Online Relationships

Public relations researchers have used the relationship indicators, as presented by Hon and Grunig (1999), to measure online relationships. Park and Reber (2008) investigated Fortune 500 companies' application of corporate Web sites for organization-public relationship building, using Hon and Grunig's relationship indicators. They found "the key to developing mutually beneficial relationships with multiple publics will be the extent to which the corporations utilize their Web sites effectively with an understanding of the dialogic capacity of Web sites to promote dialogue" (p. 411). Dialogic communication refers to "any exchange of ideas and opinions" (Kent & Taylor, 1998, p. 325). Kent and Taylor (1998) argue, "Without a dialogic loop in Webbed communication, Internet public relations becomes nothing more than a new monologic communication medium, or a new marketing technology" (p. 325). A dialogic loop is a feedback loop between organizations and publics that allows for two-

way symmetrical communication where the public gives feedback and the organization responds to that feedback (Kent & Taylor, 1998). Organizations need to quickly respond to publics, but the information provided should also prove useful.

In addition, Hallahan (2008) discussed the relationship between organizations and their publics in cyberspace while looking at Hon and Grunig's relationship indicators. "These benchmarks provide a valuable foundation for measuring relationships with key publics, but also provide useful guidelines for effective offline and online communications" (Hallahan, 2008, p. 51). Similar to developing and measuring relationships offline, Hallahan argued that organizations need to develop and measure their relationships with publics online. The following sections will address how Hon and Grunig's (1999) relationship indicators relate to online communication between organizations and publics.

Control Mutuality. The key to measuring control mutuality for online communication is to look at whether publics have the ability to share in the conversation about the organization. "Interactivity represents the critical component of control mutuality in online communications," and "lower-level forms of interactivity are also possible, such as responsive discourse and simple feedback" (Hallahan, 2008, p. 53). This is especially true when organizations and publics engage in two-way communication (van Es & Meijlink, 2000). Hallahan (2008) further explained that "responsive discourse" must be "timely, pertinent, and authentic" (p. 53).

Trust. Organizations should make virtual communication easy, safe, authentic, and reliable to gain trust (Hallahan, 2008). Park and Reber (2008) measured trust by "the conservation of visitors and usefulness of information" (p. 410). Organizations, seeking relationships with public, should utilize new media as they would in an interpersonal communication setting, minimizing publicity efforts and maximizing two-way communication.

Satisfaction. Hallahan (2008) argued that "satisfaction is a summary measure of a person's experience -- based on a user's perceptions about organizational commitment, control mutuality, communality, and trustworthiness," as well as

increasing convergence of media, interactivity often refers to users having the potential to be both sources and recipients of content and interaction” (p. 32). There is a vast amount of research on interactivity, but many scholars differ on its conceptualization. As defined by Rogers (1995), interactivity is “the degree to which participants in a communication process can exchange roles and have control over their mutual discourse” (p. 314).

Sundar et al. (2003) identified two main views of interactivity, which include the contingency view, or “a message-based conceptualization of interactivity” (p. 34), and the functional view, or “an interface’s capacity for conducting a dialogue or information exchange between users and the interface” (p. 33). Under the contingency view, Rafaeli (1988) defined interactivity as “an expression of the extent that in a given series of communication exchanges, any third (or later) transmission (or message) is related to the degree to which previous exchanges referred to even earlier transmissions” (p. 111). In this case the definition of interactivity emphasizes at the behavior of the user rather than the technology. Related message had to occur first to be considered interactive. Conversely, the functionality view considers the technological aspects of the medium, such as links, video, chat rooms, feedback, etc. (Sundar et al., 2003).

2.2 Website as Channel of Communication Policy

Communication policy adopted by an organizations is implemented many ways of information content of communication messages and proper selection of means to send this messages. Organizations choose to implement their communication policies through many channels, such as traditional advertising and PR activities, intrafirm publications, codes of professional ethics, corporate scenarios for business negotiation etc (Babushkina, 2006). One of the most efficient mean is through enterprise existency on the internet, namely website. Website (Babushkina, 2006) is an informational product that represents a set of thematic pages logically connected and placed on one web server intended to satisfying the information demands of a specific audience by providing an access to continuously updated information resources online. For organization, website and represents their products while for internet users, website is an information

resources. There are many advantages of having a website presence are as follows:

1. Attractive representation of information of organization's history and current position (financial and market)
2. Interactive communications with stakeholders
3. Accessible twenty four-seven for visitors world wide
4. Easily updated by operators, since the website also as a means of introducing product and to gain responses from customers.
5. Obtaining information on traffic of a site as way to measure its efficiency as communication facility.
6. Internally, employee involvement on the various structural sub division on an enterprise in the preparation of information materials for construction and and subsequent support of a website, that will increase personnel's interest in common business and decision making process.

Organizations must put particular attention to the information content of the website by taking into account the following criteria (Babushkina, 2006) :

1. Objectives of making an electronic representation and problems that must be solved with its help
2. Features of a specific audience to which information will be addressed.
3. The specific character of representing information in electronic form and its variation from printed text, as well as exploiting the advantages of hypertext.
4. The continuity and volume of work related to the actualization of information and the increase in the attractiveness of the website for visitors
5. The convenience with which it is employed (the quickness of loading and navigation, the ease with which information is perceived, etc) from the users' standpoint, for example, in this context, the obligatory nature of testing sites with various browsers using low resolution monitors on varying qualities of communication lines, use of samll graphical image with minimum resolution and set of colors for an alternative to large pictures, the undesirability of continuously moving elements, which intensify peripheral vision and irritate visitors, and the use of fonts that are easily readable with a low resolution.

6. The obligatory nature and simultaneously the difficulties of promoting the website (the necessity to selecting particular combinations of methods to promote electronics representation of each concrete enterprise with considerations for many factors, such as the time that enterprise exists, its reputation, the specific audience, the destination of products, situations in the market, etc.)
7. The feedback to users is a very efficient means of correcting the communication behaviour of an enterprise.
8. Majority of websites bring no essential profit to the enterprise. The expenses must be covered not by a site, but by the main business.

From the creation up to the subsequent use of a website, these special features should be taking into account both of these features and special characters of electronic environment. Organizations need to define the kind of site that is made so that its structure, informational content and technical implementation will adapted to the chosen type of site.

Babushkina (2006) were able to specifically identify several basics kinds of electronic representations and based the classification on purpose which they were created, the nature and the volume of information represented as follows:

1. Site business card, graphically designed web page that contains minimum information on an enterprise intended to attract the attention of a specific audience to the activity of the enterprise. This site is favorable for the promotion of an eneterprise's trademarks, receive access to basic information on the enterprise, expansion of products and service market and finding business partner and creating business connections
2. Site display case, representing detail data on the activities of an entire enterprise and its production, as well as establishing business relation with specific audiences. A site display case is used to provide access to information of an enterprise, product catalogue, promoting product (services) and the functional and inexpensive exchange of information with visitors

3. An electronic shop (internet shop) intended for operative product (service) distribution through immediate direct sales placed over the internet. This site has much in common with site display case. The difference is the internet shop's system for generating orders is fully integrated to the enterprise's computer-aided system. Internet shop helps to reduce cost and time, develop the online and offline business of an enterprise, expansion of product and services, increase the sales volume, involving new customers, latest update of product, services and price, convenient search by key words, servicing, checking order status, automated generation of transactions document, gather feedback and sales statistics.
4. An information sites, informs users about public events and scientific production activities. This site is intended to cultivate specific audience which assist in information support for customers, partners and supplier, finding dealers, presentation of proposed product, services and prices and spreading the news of an organization. This sites are often close in content to scientific production journals.
5. A corporate representation sites is adjusted to interact with the environment of an enterprise (customers, business partners, suppliers, etc.) and its own personnel. The site is intended for the distribution of operative feedback to customers, suppliers, and partners as well as informing employees of the enterprise's production and sales network. This site provides access to an enterprise's official data, generation of working intracorporate environment and the amplification of interaction between divisions of the enterprise as well as among the employee, raise prestige level and positive image, control business process, presentation of catalogue, news, and press releases, servicing, generating online orders, interaction with dealer networks, established business connection and investor's information.
6. Portal, presents exhaustive information on a knowledge domain and combines various services (catalogue of enterprises and products, news, financial information, post services etc.) within itself. It is intended for ensuring the ease of users' ability to orientate oneself within the electronic

information resources of a branch and can serve as the starting point for a specific audience in the information search process. Portals are complex way of representing information on the activities of both a particular enterprise and an entire branch.

Site business card, site display case and internet shop are all made for external users. Information, corporate sites and portals, usually represents double destination information product adjusted for both external and internal users who are employees of the enterprise (an intranet).

Websites, other than the above mentioned capabilities, help also to do the following:

1. Study demands, opinions and preferences of customers and the level of their knowledge of certain products and firms
2. Joint project with remote executors
3. Carry out intrafirm or intracorporate employee training
4. Form common values and behavioral norms, to explain the policy carried out by an enterprise, and simplify interaction procedures between the administration and personnels.

Websites can impact the relationship positively with the stakeholders as it can increase the overall communication (Boyle, 2001) and improve quality of communication in business relationship (Osmonbekov et al, 2002. Leek et al. 2003, Rao et al. 2003). Website communication is not a stand alone entity but a part of an overall marketing communication.

2.3 Website Design

The website acts as a medium for direct communication and instant communication. Communication can happen through various media even though the organizations and public reside at different location and time. The World Wide Web is “a service provided by the internet that uses universally accepted standards for storing, retrieving, formatting, and displaying information in a page format on the Internet. The web pages contain text, graphics, animations, sound and video.” (Laudon, p.21).

In developing a website, organization should consider what are the users expectations from the website about your organization. The website also can be used to change the customer perception on the organization. Website should also show the organizations competitive advantages and unique qualities. This should be in-line with the brand characteristics.

There are four key variables for website design (Chaffey and Smith, 2008). The first key variable is content, quality content helps site visitors make the right decision and also attracts visitor through search engine optimization in increasing brand awareness. The second variable is ease of use. Website that easy to navigate increases user engagement. The third variable is quick to download, the nature of internet users area always on the go so good sites need quick download time. The last variable is frequently updated and current. Users will trust more with lively and current content.

There are nine key criteria of interface design from Lynch and Horton (2009).

1. Clear navigation aids. User navigates hypertext links between documents. Clear and consistent icons, graphic identity schemes, page titles and headings, and graphics or text based overview and summary screens are the indicators that can guide users to requested information. Users should always be able to move from one navigation points to other navigation points in the site. These basic links should be present and in consistent locations on every page.
2. No dead end pages. All pages in the site have at minimum a link back to the home page or, a home page link along with links to other main sections of the site. For user interface considerations, these links are crucial for search engine visibility.
3. Direct access. Users want to get information in the fewest possible steps. Website should have an efficient hierarchy of information to minimize steps through menu pages. Design the site hierarchy in a way that real content is just a click or two away from the main menu pages of the site.
4. Simplicity and consistency. Users depends on site for timely and accurate information. The interface metaphors should be simple, familiar, and logical. Unusual or peculiar “creative” navigation and home page metaphors always

fail because they impose an unfamiliar, unpredictable interface burden on the user. Place consistent pattern of modular units that all share the same basic layout grids, graphic themes, editorial conventions, and organization hierarchies. Emphasize on the function on the website, content and let the interface recede. Being consistent and predictable; users should feel comfortable exploring the site and confident that they can find what they need.

5. Design integrity and stability. Website should be designed carefully to convince the users that website is accurate and reliable. Web designer will need to build with the same treatment as any other type of corporate communication, using the same high editorial and design standards. Interactive elements of the site working reliably.
6. Feedback and dialog. The web design should offer constant visual and functional confirmation of the user's location and options, via graphic design, navigation links, and uniformly placed hypertext links. Users can provide feedback and this feedback links to the website editor or webmaster responsible for running the site.
7. Bandwidth and interaction. Quick download is key. Web page designs should have compatible with the network access speed of typical users. Check the website logs to be sure that the website designer understand the typical user's location and network connections. Beware of potentially slow dynamic content components in your site, such as RSS feeds, text from content management systems, or other data sources that can slow the loading of web pages.
8. Interface design conventions. Most text-oriented informational websites are converging on a relatively consistent layout of header, footer, local navigation, and content elements that together make a useful, familiar starting point for web interface designs. Once user finds this familiar element, users will quickly adapt and begin to focus on the unique content, features, or products
9. Breadcrumb trails for navigation. Over the past decade breadcrumb trails have emerged as a powerful yet easy-to-understand navigation device of web

pages. The name is derived from the metaphor of leaving breadcrumbs along your path to find your way back where you came from. It is a simple hierarchical list of web links showing the structure of a site, usually starting with the home page and ending with the major navigation page closest to your current location within the site. Each step in the breadcrumb trail is a clickable web link, so users have both a visual indication of their current location within the site and a clickable menu of major navigation sections for the site. The breadcrumb trail also plays a potentially powerful role in adding major linked keywords to each web page, increasing the search visibility and keyword relevance of a page.

2.4 Case Study Profile and Industry Review

Weaker dollar as a result of Federal Reserve monetary easing policy back in March 2009 and escalating sovereign debt crisis in Europe, international fund flooding the Asian markets that are still considered promising and these emerging and developing countries soon lead the global economic growth. Based on the list provided by the International Monetary Fund of The 20 Largest Economist by Incremental Nominal GDP from 2007-2011, Asia Pacific countries like China, Japan, India, Australia, Indonesia and South Korea are those countries that are expected to play an important role in the world capital market.

According to survey by Ernst and Young in 2010, customers in Asia Pacific today has a tendency to use multiple financial institutions to meet their banking needs. Customers' loyalty to one major bank has diminished. Customers in Asia Pacific hold at most four products in their main bank which compare to Europe customers who hold four or more products, can show that the customers still have a medium risk appetite for investment. Vast majority of the customers uses e-banking through the bank's website. Customers expect the bank to innovate in products and services, recognize and reward loyalty and experience more personalized interactions. Banks can seize this opportunity to increase customer loyalty by proactively engage with their customers. In order to do this, one of the solutions will be for banks to invest in improving customers experience in all channels. New Web 2.0 technologies combine with complete presentation of customer information provide opportunities for more personalized

customer experiences on the internet. Improved customer experiences will soon increase customer loyalty.

Finally, researchers look into whether public relations practitioners strive to form exchange or communal relationships with their publics. According to Hon and Grunig (1999), an exchange relationship refers to a relationship in which one party helps another party only due to the fact the other party helped the first party in the past or will help that party in the future. Conversely, a communal relationship acts more as a mutually beneficial relationship. In a communal relationship, one party helps the other party regardless of past or future benefits produced by the other party. According to Hon and Grunig (1999), public relations practitioners should strive to form communal relationships.



CHAPTER 3

RESEARCH METHODOLOGY

Content analysis will be used to analyze type of communication from these various website. The objective is to analyze on how organizations communicate with the stakeholder and whether their communication efforts align with Grunig's four model of public relations.

Researcher regard content analysis is a research method Qualitative content analysis is defined as a research method for the subjective interpretation of the content of text data through the systematic classification process of coding and identifying themes or patterns (Hsieh & Shannon, 2005, p.1278). The goal of using this analysis is to provide knowledge and understanding of the phenomenon which observed. Samples were selected purposively which can support this research. Qualitative content analysis will identify common themes from the data and uncover patterns on how organizations communicate to their stakeholders. Directed content analysis is chosen since the coding process start with a theory, communication models. Data will be derived from the features on each website. These features will be unitized as in the unit of analysis, before they can be coded. Coding scheme is developed deductively, generating a concept from preliminary theory which based this research. A coding sheet is prepared which consist of features that are available on each website. The features are carefully selected to represent the communication behavior that generally available on each website and impacted the way the message is delivered. Multiple coding is used to view the content in details and will be summarized into groups to make comparisons easier and manageable. In determining coding consistency and relevancy of the features, two persons will evaluate the contents of the websites as coders. Coding manual will be prepared which consist of category of names and rules for assigning codes.

The study took place on the period between April 2012 to May 2012. The sampling process includes screenshots of the current websites of each organization.

The coders will coded each homepage through the snapshot of the websites. The code sheet will categorize the features available on each website according to Grunig's four models of communications. Researcher coded each website separately for a presence or absence of the communication model. To create more thorough framework of features, each website is examined before finalizing the coding features. Researcher coded for each communication model based on the similar set of features available on the website, as follows:

1. **Press agentry**, when the feature is demonstrated propaganda/obvious publicity or attempts to persuade customers to use its product and services. One way communication is used along with persuasive language. This communication model does not expect any reply from the customer.

6 (six) features were included in this model:

- (1) Company logo
- (2) Free product and services
- (3) New products
- (4) Special offers
- (5) Product information
- (6) History

2. **Public information**, features are using informative communication without using persuasive or biased language. One way communication is used with direct objective language. This communication model does not expect any reply from the customer. 11 (eleven) features were included in this model:

- (1) News releases and media coverage
- (2) Vision and mission
- (3) Board of Directors
- (4) General searches
- (5) Career
- (6) FAQ

- (7) Exchange rates information
- (8) Interest rates information
- (9) Reports
- (10) Branches and ATM Location
- (11) Sitemap
- (12) Choices of languages

3. **Two-way asymmetrical**, features use two-way communication that triggers feedback or responses that in return will provide the company with new innovation on products or services. This model will focus on overall organizational goals with clear intention to solicit user the users to buy new product or services.

- (1) Social media (Facebook, Twitter and Youtube)
- (2) Loan calculator

4. **Two-way symmetrical**, features use two-ways communication that helped manage conflict and promote better understanding between the company and the public. It shows the company's intention to build a long-term mutually beneficial relationship with the public. Features vary from offering solution for problems face by user, advice on how to use products, direct user to information and conversation with customers.

Five (5) features were included in this model:

- (1) Corporate social responsibility (CSR)
- (2) Contact us
- (3) Online application
- (4) Online banking
- (5) Priority Banking

CHAPTER 4

ANALYSIS

There is a shifting paradigm of public relations, partly because of constant evolution of technology and the growing expansion of internet. The old paradigm where communication can be controlled by the public relations practitioners through media where public can be targeted and persuaded through asymmetrical communications is not enough to influence the public. Communication is characterized as one way communication, source to receiver communication. Today, public has access to information through internet and through this media public able to interact with other public, journalist and organizations. There is a gap between what the organizations goal and public expectation. The activities of public relations are essential in facilitating the link between stakeholders and organizations. Hon and Grunig (1999) focused on relationships as a part of measuring the effectiveness of public relations. Hon and Grunig (1999) developed a set of relationship indicators that seek to answer the question, "How can PR practitioners begin to pinpoint and document for senior management the overall value of public relations to the organization as a whole?" (p. 2). Public relations bridge this gap by providing balanced perspectives from both sides. Media to disseminate organizations product and services are expanded that covers printed, electronic media and the internet, which by nature has a different way to communicate with the customers. Printed media use one way communication and cognitive representation through this media is managed by the organizations. Mixed model of communications are used on electronic media and the internet. Today both model of communication still existed.

The first three models use persuasion in achieving organization's goal. The fourth model balances organization interest and the interest of public. Both models are asymmetric and attempt to emphasize the good aspects of the organization (Grunig, 1990). Organization communicates to its publics with the absence of research or feedback. The public information model does not focus on persuasion, but straightforward objective information.

Both the two-way asymmetrical and two-way symmetrical models represent more sophisticated models of strategic public relations (Grunig, 1990). The two-way asymmetrical model involves two-way persuasive communication but only organization benefited by this model. This model uses research “to produce the support of publics without having to change the behavior of the organization” (Grunig, 1990, p. 21). The two-way symmetrical model involves two-way communication which benefited both the organization and its publics. Research is applied in order to better form long-term, mutually beneficial relationships with publics. This model “uses communication to manage conflict and improve understanding with strategic publics” (Grunig, 1990, p. 5). Grunig, Grunig, and Dozier (2002), in talking about the function of symmetry, said, “...the function must be based on values that reflect a moral obligation to balance the interests of an organization with the interests of publics with which it interacts in society” (p. 306). These four models are not mutually exclusive in nature, so some overlap naturally occurs between the models.

Based on the research, all models are still existed on the bank’s website. Press agency and public information model of public relations are still dominating the features. This is due to the nature of the business that are still have space for expansion, run by private sectors where the competition climate is high, education level of the public, internet and mobile phone penetration, of and to attract third party deposit heavily regulated where transparency is required by the regulator.

Public relation profession on these organizations is still in transition from preprofessional to professional status. Preprofessionalism of public relations typically marked by an excess of focus on one-way communication models such as press agency (Grunig and Hunt, 1984).

4.1 Press Agency Model of Public Relations

Press agency is the first form of public relations which use one way communication which has characteristic of using persuasion and manipulation to influence audience to behave as the organization desires. Information is created in such a way to look more desirable for the customers. The presentation

resembles propaganda. The truth is not a priority. Attention getting are the main tactics for this communication rather than build public understanding. The approach is agenda setting theory where bigger amount of media coverage determiner the importance of the information to public. This model of communication is mostly used in sports and entertainment industry. However based on the content analysis on banks' website, they still implement this type of communication. Due to the competitiveness of the business, product and services familiarizations are essential and what would be the best way to achieve this other than pouring customers with information and to stimulate interest by providing eye catching presentations of their product and services. The presentation of the feature supporting this time of communication is significant on the website with use of bright colors and big font to attract customer attention. Based on the features available on the banks' website, these are the following features grouped to this model:

4.1.1 Company Logo

Company logos are presented at the front page of each bank website at the top left corner of the website where most of the skim readers put their special attention first. Based on the research by Eyetrack III, which studied how people view homepages, this is mostly because people have a culture of reading from left to right and company, and for branding purpose, put their logo there.



Figure 4.1 Bank Permata Company Logo

Source www.permatabank.com

4.1.2 Free Product/ Services

The real press agency communication is shown in this feature. This feature is common for banks which provide free product and services (giveaways) in exchange for opening an account with bank, submission of online credit card applications and use of credit card. On the website this information is presented in big font and colorful layout that take almost one third of the total front page of the website. Buy one get one free product on purchase, free leisure vouchers, souvenirs, free transactions fee and annual fee on credit card application. Banks lure and persuade customers with these offers in the hope that the customers is convinced and contact the bank for further transactions. The language use for this information mainly the same with type of language in advertising for example “unfinished” claims to trigger curiosity, “we are different and unique” claims that there are nothing else like it, and “compliment the customer” flatter the customer claims. Based on the content analysis all banks featured this information, except for bank in some banks in Australia, India, China and Japan.



Figure 4.2 Maybank Free Product Announcement

Source www.maybank2u.com.my

Table 4.1 Presence of Feature Free Product/Services and New Product on Bank Websites

| | CODE SHEET PRESS AGENCY | Free Product/Services | | New Products | |
|----|--|-----------------------|------|--------------|----|
| | | Yes | No | Yes | No |
| | | 1 | HSBC | v | |
| 2 | Citibank | v | | v | |
| 3 | Permata | v | | v | |
| 4 | Mandiri | v | | v | |
| 5 | BNI | v | | v | |
| 6 | BCA | v | | v | |
| 7 | Standard Chartered | v | | | v |
| 8 | BRI | v | | v | |
| 9 | Mandiri Syariah | | v | v | |
| 10 | Bank Muamalat | v | | v | |
| 11 | BRI Syariah | v | | | |
| 12 | Bukopin Syariah | | v | v | |
| 13 | Bukopin | v | | | v |
| 14 | BCA Syariah | v | | v | |
| 15 | CIMB Niaga | v | | v | |
| 16 | Danamon | v | | v | |
| 17 | Panin | v | | v | |
| 18 | BII - Maybank | v | | v | |
| 19 | BTN | v | | v | |
| 20 | Oversea Chinese Banking Corporation - OCBC | v | | | v |
| 21 | State Bank of India | | v | | v |
| 22 | Industrial and Commercial Bank of China (ICBC) | v | | v | |
| 23 | Agricultural bank of China | | v | v | |
| 24 | DBS | | v | | v |
| 25 | UOB | v | | v | |
| 26 | Sumitomo Mitsui Banking Corporation | | v | | v |
| 27 | Bank of China | v | | | v |
| 28 | Miizuho | | v | | v |
| 29 | Commonwealth - Australia | v | | v | |
| 30 | Westpac - Australia | | v | v | |
| 31 | National Australia Bank | | v | | v |
| 32 | Maybank | v | | v | |

As shown in table 4.1, most of the bank's websites adopt free product and new product features. Indonesian banks still use the free product and services features to attract customers. This is due to the fact that banks still make use of persuasion

to influence customers to deposit their money or purchase other types of services from the bank. Exception for sharia banking which prohibits the use of interest on their product, limit them for using adopting these features. This is different with most of foreign banks which already leave out these features. Customers already understand the importance of knowing the business and the risks adhere to the bank products so the use of persuasion in communicating with the customers are kept minimum.

4.1.3 New Product Information

Product and services are the backbone of the bank's business. Prospective customer need to be assured that these are what they need. The approach will be to show the benefit of having such product, make the customer's life easier and generating income or reduce burden of paying interest. The way the banks provide new product information on the front page in general and users need to click on the icon to find out more. Other way of displaying the new product information is by clicking tabs depending on the type of product desired by the customers. The display of this feature is usually colorful and use big font for easy scanning for users.



Figure 4.3 Bank Muamalat New Product Information

Source www.muamalatbank.com

4.1.4 Special Offers

Personal banking for individuals is divided into account, credit card, loans, insurance and investments. For accounts and credit cards, the sweetener in order for customers to apply for these products, bank provides them with free product or services. For other type of product such as loan, insurance and investment, most banks provide special offer. For loan, the special offer will be among other things lower interest and faster application process, flexible repayment terms and loan protection. In Indonesia, insurance and investment rarely have special offers since for these product the banks work together with other institution to provide these services (insurance provider and investment manager).

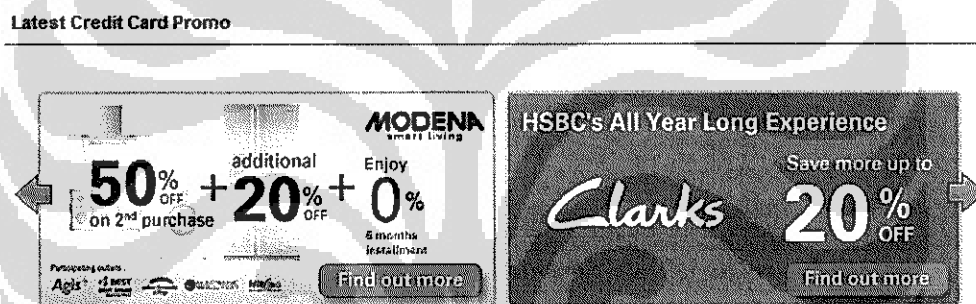


Figure 4.4 HSBC Special Offers

Source www.hsbc.co.id

4.1.5 Product Information

Detailed information of product and services by each banks are stated in details. On personal banking section, all banks adopt the same way of delivering information. Products are divided into five big categories (account, deposit, cards, loans, investment and private banking). Each category has a sub category/products which provide different facilities and benefit depending on the customers' need. Short description of products or services, benefit and administrative requirements are part of the information available in this features.



Setoran awal hanya
20 ribu...
dan
Bebas biaya
administrasi bulanan

TabunganKu
masa depanku

Segera buka di BANK Syariah BUKOPIN

BANK
BUKOPIN

TabunganKu iB adalah tabungan untuk perorangan dengan persyaratan mudah dan ringan yang diterbitkan secara bersama oleh bank-bank di Indonesia guna menumbuhkan budaya menabung serta meningkatkan kesejahteraan masyarakat. Akad yang digunakan adalah akad wadi'ah yad dhamanah.

a. Manfaat

- Persyaratan mudah dan ringan
- Keamanan dana terjamin
- Dapat dijadikan jaminan pembiayaan
- Menerima bonus menarik berdasarkan kebijaksanaan bank

b. Fasilitas

- Mendapatkan buku TabunganKu iB
- Fasilitas ATM 24 Jam di seluruh jaringan ATM Bukopin
- Elektronik Banking (Mobile Banking, Internet Banking, Phone Banking)
- Real time on line di seluruh outlet Bank Syariah Bukopin dan Bank Bukopin

c. Persyaratan dan Ketentuan

- Diperuntukan bagi perorangan
- Mengisi formulir kartu ATM
- Tanda Pengenal : KTP/SIM
- Saldo Awal : Rp. 20.000,-
- Setoran Berikutnya : Rp. 10.000,-
- Saldo Minimum : Rp. 20.000,-

Figure 4.5 Bank Syariah Bukopin Product Information

Source www.syariahbukopin.co.id

Table 4.2 shows that feature on the special offer of the bank product and services area still dominant on Indonesian banks however the use of this feature is not common on the foreign banks. On the other hand, product information feature is available in all bank websites. This feature is presented as attractive as possible and provide complete information to familiarize the customers with the banks product and services.

Table 4.2 Presence of Feature Special Offer and Product Information on Bank Websites

| | CODE SHEET PRESS AGENCY | Special Offer | | Product Information | |
|----|--|---------------|------|---------------------|----|
| | | Yes | No | Yes | No |
| | | 1 | HSBC | v | |
| 2 | Citibank | v | | v | |
| 3 | Permata | v | | v | |
| 4 | Mandiri | v | | v | |
| 5 | BNI | v | | v | |
| 6 | BCA | v | | v | |
| 7 | Standard Chartered | v | | v | |
| 8 | BRI | v | | v | |
| 9 | Mandiri Syariah | v | | v | |
| 10 | Bank Muamalat | v | | v | |
| 11 | BRI Syariah | v | | v | |
| 12 | Bukopin Syariah | | v | v | |
| 13 | Bukopin | v | | v | |
| 14 | BCA Syariah | v | | v | |
| 15 | CIMB Niaga | v | | v | |
| 16 | Danamon | v | | v | |
| 17 | Panin | v | | v | |
| 18 | BII – Maybank | v | | v | |
| 19 | BTN | v | | v | |
| 20 | Oversea Chinese Banking Corporation - OCBC | v | | v | |
| 21 | State Bank of India | | v | v | |
| 22 | Industrial and Commercial Bank of China (ICBC) | v | | v | |
| 23 | Agricultural bank of China | | v | v | |
| 24 | DBS | | v | v | |
| 25 | UOB | v | | v | |
| 26 | Sumitomo Mitsui Banking Corporation | | v | v | |
| 27 | Bank of China | v | | v | |
| 28 | Miizuho | | v | v | |
| 29 | Commonwealth - Australia | v | | v | |
| 30 | Westpac - Australia | v | | v | |
| 31 | National Australia Bank | | v | v | |
| 32 | Maybank | v | | v | |

4.1.6 Company's History

Information on establishment of the organization and how the organizations adapt to changes in its environment are described in this section. Company history is presented either in a milestones format or a descriptive format. Most of the banks post this information on the website. On the other hand bank which also operates globally does not include this feature on their local sites. This information is already available on the global website.

HSBC's history

HSBC's history | HSBC's archives | Online gallery | Archive resource centre

Quick links

Establishment and early years | Challenges and change | Making of the modern HSBC

Establishment and early years

HSBC is named after its founding member, The Hongkong and Shanghai Banking Corporation Limited, which was established in 1865 to finance the growing trade between Europe, India and China.

The inspiration behind the founding of the bank was Thomas Sutherland, a Scot who was then working for the Peninsular and Oriental Steam Navigation Company. He realised that there was considerable demand for local banking facilities in Hong Kong and on the China coast and he helped to establish the bank which opened in Hong Kong in March 1865 and in Shanghai a month later.

Soon after its formation the bank began opening branches to expand the services it could offer customers. Although that network reached as far as Europe and North America, the emphasis was on building up representation in China and the rest of the Asia-Pacific region. HSBC was a pioneer of modern banking practices in a number of countries - for instance, in 1888 it was the first bank to be established in Thailand, where it printed the country's first banknotes.



Figure 4.6 HSBC History

Source www.hsbc.com

Table 4.3 shows that media coverage is not a common feature on the website. The presentation of this feature is basic (text only) and only updated when the bank receive recognition from other independent parties for most cases. Feature on history is available on the majority of the bank's website.

Table 4.3 Presence of Feature Media Coverage and History on Bank Websites

| | CODE SHEET PRESS AGENCY | Media Coverage | | History | |
|----|--|----------------|------|---------|----|
| | | Yes | No | Yes | No |
| | | 1 | HSBC | | v |
| 2 | Citibank | | v | | v |
| 3 | Permata | | v | v | |
| 4 | Mandiri | v | | v | |
| 5 | BNI | v | | v | |
| 6 | BCA | | v | v | |
| 7 | Standard Chartered | v | | v | |
| 8 | BRI | v | | | v |
| 9 | Mandiri Syariah | | v | v | |
| 10 | Bank Muamalat | v | | v | |
| 11 | BRI Syariah | v | | v | |
| 12 | Bukopin Syariah | | v | v | |
| 13 | Bukopin | v | | v | |
| 14 | BCA Syariah | v | | v | |
| 15 | CIMB Niaga | | v | v | |
| 16 | Danamon | v | | v | |
| 17 | Panin | | v | v | |
| 18 | BII – Maybank | v | | v | |
| 19 | BTN | | v | v | |
| 20 | Oversea Chinese Banking Corporation - OCBC | v | | v | |
| 21 | State Bank of India | v | | v | |
| 22 | Industrial and Commercial Bank of China (ICBC) | v | | | v |
| 23 | Agricultural bank of China | v | | | v |
| 24 | DBS | v | | v | |
| 25 | UOB | v | | v | |
| 26 | Sumitomo Mitsui Banking Corporation | | v | v | |
| 27 | Bank of China | v | | v | |
| 28 | Mizuho | | v | v | |
| 29 | Commonwealth - Australia | v | | v | |
| 30 | Westpac – Australia | v | | v | |
| 31 | National Australia Bank | | v | | v |
| 32 | Maybank | | v | | v |

4.2 Public Information Model of Public Relations

Public information model of communication use one way communication model. The media uses this model are press releases, brochures and static/non interactive web content. The intention of this model is to inform the public by

emphasizing on maintain and enhance the image of the organization. The difference with the press agency model is the information is truthful. Public expected to believe and behave the way that the organization desire. However the organizations do a very little research about the target audiences. This type of communication model generally use in government agencies, educational institution and many nonprofit organizations. Based on the research banks' website includes this information, in general, on the "about us" and "investor relations" section. Features grouped to this model are accurate and are not updated regularly, have a separate icon on the front page which that is visible for users and redirect users to other link from the main page. The information is using small fonts at the front page. Exception is applied for features that regularly updated such as information on the exchange and interest rate.

4.4.1 News Releases and Media Coverage

Traditional media such as newspapers, television and radio are now secondary sources of news. Even they get most of their content from the internet. When searching for positive news or opinions, organizations should go to the primary source and attempt to influence from there. Organizations should devote attentions to the source to have most control over the message. The organization needs to be visible to the public. Press release is about generating interest to the organization. It is not just getting the information out but also in the right way. Implementation of new central bank policy, launching new product, adoption of new technology, corporate social responsibility programs and branch opening are among many titles of publications made by banks. This feature is updated in daily basis. Other than daily updates, bank websites also keep archives news dated at least one year back. This information is useful for users since the news show the bank's compliance to regulation, adaptation to new technology and expansion on the bank's business coverage to broader area. Organizations make use of experts advice also covered by the media to strengthen their corporate image, new policy dissemination or product launch.

News Release

The latest news are updated with RSS feed and e-mail.

 e-mail

The time shown on this page is the time of disclosure of the information to the media.




| News Release List | Go to News Release of Sumitomo Mitsui Financial Group (SMFG) | For Print | TEXT Page |
|--|--|--|----------------------|
| 2012.06.08 AM 10:00 Timely Disclosure [Sumitomo Mitsui Financial Group, Inc.] Correction to the Earnings Release for the Fiscal Year ended March 31, 2012 <Under Japanese GAAP> | |  34KB | Text |
| 2012.06.04 AM 9:30 Completion of Acquisition of Aircraft Leasing Business from The Royal Bank of Scotland Group plc and Commencement of Operation as SMBC Aviation Capital | |  36KB | Text |
| 2012.05.21 PM 5:00 Preparation for Establishment of New Delhi Branch in India and Termination of Business Alliance with Standard Chartered Bank | |  21KB | Text |

Figure 4.7 News release Sumitomo Mitsui Banking Corporation

Source www.smbc.co.jp

Media coverage on the bank activities which is released from press/media is limited to awards received by the banks on most websites. This feature shows bank performance recognition from independent parties. The ideal presentation of media coverage in the form of media monitoring from where the banks actively collect information from external sources such as print, online and broadcast media. The activity can be carried out by the organizations or using media monitoring service on a subscription basis. Media monitoring could be in the form publication of new product or services or expert advice or opinion on hot topics regarding banking industry or economics issues and awards received by the banks as appreciation from public on how the banks do their business. However, only latest is available on most websites.



Cari

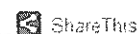
BERANDA > BERITA & KARIR > MEDIA EXPOSE

▫ MEDIA EXPOSE

• Rabu, 30 Mei 2012

Bank Muamalat Lepas Sukuk Mudharabah Rp 500 Miliar

Investor Daily.com - Rabu, 30 Mei 2012 | 16:48



JAKARTA - Bank Muamalat melepas sukuk subordinasi mudharabah sebesar Rp 500 miliar sebagai tahap pertama penerbitan obligasi yang berdasarkan prinsip syariah itu.

• Rabu, 30 Mei 2012

Bank Muamalat Targetkan Pembiayaan Baru Rp 7 Triliun

Tempo.com - Rabu, 30 Mei 2012 | 16:48



Jakarta - PT Bank Muamalat Indonesia menargetkan pembiayaan baru sepanjang tahun ini hingga Rp 7 triliun. Perseroan menargetkan pembiayaan tahun ini mencapai Rp 29,47 triliun. "Tahun lalu pertumbuhan kami cukup signifikan dari Rp 8,62 triliun menjadi Rp 22,47 triliun," ujar Direktur Utama Bank Muamalat Arviyan Arifin di Jakarta, Rabu, 30 Mei 2012.

Figure 4.8 Bank Muamalat - Media Coverage

Source www.muamalatbank.com

4.4.2 Vision and Mission

Values and guide adopted by the organizations for leadership decision making process in the organization are covered in this section. Core values represent the core priorities in an organization culture, Mission statement describe the overall purpose of the organization existence. The common theme for mission statement stresses the importance of community as part of their stakeholder. The name can vary from plain mission and vision to corporate values, development strategies, brand promises. The context is still the same. Almost all banks implement this feature.

| | | | | | | |
|------|--------------|--------|-----|--------------------|-------------------|-------------------|
| Home | Tentang Kami | Produk | CSR | Unit Usaha Syariah | Hubungan Investor | Fasilitas Lainnya |
|------|--------------|--------|-----|--------------------|-------------------|-------------------|

- **Visi & Misi** [Tentang Kami > Visi & Misi](#)
- Sejarah Bank BTN
- Komisaris & Direksi
- Struktur Organisasi
- Budaya Kerja
- Corporate Identity

Visi Bank BTN
Menjadi bank yang terkemuka dalam pembiayaan perumahan.

Misi Bank BTN

- Memberikan pelayanan unggul dalam pembiayaan perumahan dan industri terkait, pembiayaan konsumsi dan usaha kecil menengah.
- Meningkatkan keunggulan kompetitif melalui inovasi pengembangan produk, jasa dan jaringan strategis berbasis teknologi terkini.
- Menyiapkan dan mengembangkan *Human Capital* yang berkualitas, profesional dan memiliki integritas tinggi.
- Melaksanakan manajemen perbankan yang sesuai dengan prinsip kehati-hatian dan *good corporate governance* untuk meningkatkan *Shareholder Value*
- Mempedulikan kepentingan masyarakat dan lingkungannya.

Figure 4.9 Mission and Vision of BTN

Source www.btn.co.id

4.4.3 Board of Commissioners and Directors

As part of the “about us” information other than the company’s history, bank website also states the name of the board of commissioners and directors. This serves as the implementation of good corporate governance and ensures transparency of the persons responsible for the organizations operation. Information on Board of Commissioners and Directors is not available on global bank’s website which operates locally.

4.4.4 Career

Bank in search for individuals who have what it takes to be in their teams, placed advertisement for vacant position available at the company in this feature. Generally there are three types of intakes, under graduate, fresh graduate and experienced professional/post graduate. A brief description of the company profile and career path is the common theme for this feature. Few banks even have separate link for this features.

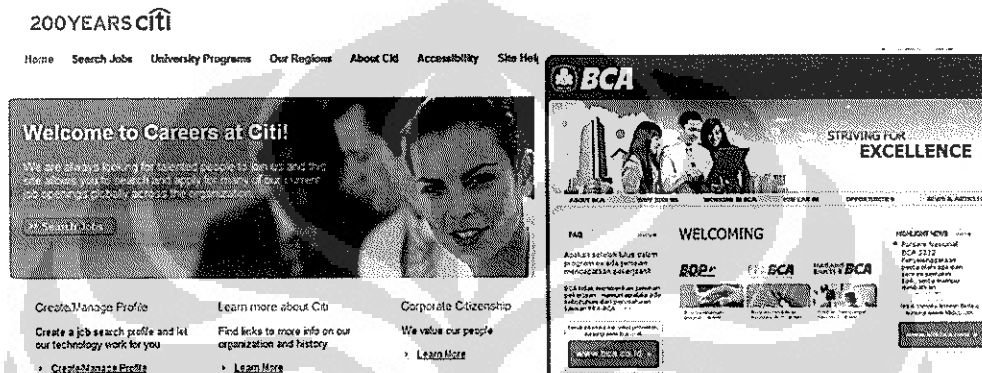


Figure 4.10 Career feature on Citibank and BCA

Source www.citibank.co.id and www.bca.co.id

As shown on table 4.4, news releases and vision and mission feature is common on the bank's website. Almost all banks adopt these features.

Table 4.4 Presence of Feature News Releases and Vision and Mission

| | CODE SHEET PUBLIC INFORMATION | News Releases | | Vision and Mission | |
|----|--|---------------|------|--------------------|----|
| | | Yes | No | Yes | No |
| | | 1 | HSBC | v | |
| 2 | Citibank | v | | | v |
| 3 | Permata | v | | v | |
| 4 | Mandiri | v | | v | |
| 5 | BNI | v | | v | |
| 6 | BCA | v | | v | |
| 7 | Standard Chartered | v | | v | |
| 8 | BRI | v | | v | |
| 9 | Mandiri Syariah | v | | v | |
| 10 | Bank Muamalat | v | | v | |
| 11 | BRI Syariah | v | | v | |
| 12 | Bukopin Syariah | v | | v | |
| 13 | Bukopin | v | | v | |
| 14 | BCA Syariah | v | | v | |
| 15 | CIMB Niaga | v | | v | |
| 16 | Danamon | v | | v | |
| 17 | Panin | v | | v | |
| 18 | BII - Maybank | v | | v | |
| 19 | BTN | v | | v | |
| 20 | Oversea Chinese Banking Corporation - OCBC | v | | v | |
| 21 | State Bank of India | v | | | v |
| 22 | Industrial and Commercial Bank of China (ICBC) | v | | v | |
| 23 | Agricultural bank of China | v | | v | |
| 24 | DBS | v | | v | |
| 25 | UOB | | | | |
| 26 | Sumitomo Mitsui Banking Corporation | v | | v | |
| 27 | Bank of China | v | | v | |
| 28 | Mizuho | v | | | v |
| 29 | Commonwealth - Australia | v | | v | |
| 30 | Westpac - Australia | v | | v | |
| 31 | National Australia Bank | v | | v | |
| 32 | Maybank | v | | v | |

Table 4.5 Presence of Feature Board of Directors and Career

| | CODE SHEET PUBLIC INFORMATION | Board of Directors | | Career | |
|----|---|--------------------|------|--------|----|
| | | Yes | No | Yes | No |
| | | 1 | HSBC | | v |
| 2 | Citibank | | v | v | |
| 3 | Permata | v | | | v |
| 4 | Mandiri | v | | v | |
| 5 | BNI | v | | v | |
| 6 | BCA | v | | v | |
| 7 | Standard Chartered | | v | v | |
| 8 | BRI | v | | v | |
| 9 | Mandiri Syariah | v | | v | |
| 10 | Bank Muamalat | v | | v | |
| 11 | BRI Syariah | v | | v | |
| 12 | Bukopin Syariah | v | | v | |
| 13 | Bukopin | v | | v | |
| 14 | BCA Syariah | v | | | v |
| 15 | CIMB Niaga | v | | v | |
| 16 | Danamon | v | | | v |
| 17 | Panin | v | | v | |
| 18 | BII - Maybank | v | | v | |
| 19 | BTN | v | | v | |
| 20 | Oversea Chinese Banking Corporation – OCBC | v | | v | |
| 21 | State Bank of India | v | | | v |
| 22 | Industrial and Commercial Bank of China (ICBC) | v | | v | |
| 23 | Agricultural bank of China | v | | | v |
| 24 | DBS | v | | v | |
| 25 | UOB | | | | |
| 26 | Sumitomo Mitsui Banking Corporation | v | | v | |
| 27 | Bank of China | v | | | v |
| 28 | Mizuho | | v | v | |
| 29 | Commonwealth - Australia | v | | v | |
| 30 | Westpac - Australia | v | | v | |
| 31 | National Australia Bank | v | | v | |
| 32 | Maybank | v | | v | |

As shown on table 4.5, board of directors feature is common on the bank's website. Exception on the foreign banks that operates locally in Indonesia, this feature is available on their global homepage. Career features is available to

complement the above the line campaign on print media such as newspaper and magazines.

4.4.5 Frequently Asked Questions

There two purposes for the banks to put this feature on their website to give general view on how to contact and transact with the banks and provide answer to recurring questions for their products. This feature is not similarly presented by banks. Some banks link this feature to their product information. Other banks include this feature on the contact us sections to filter the questions by the customers before they submit or contact the bank directly for further explanation.

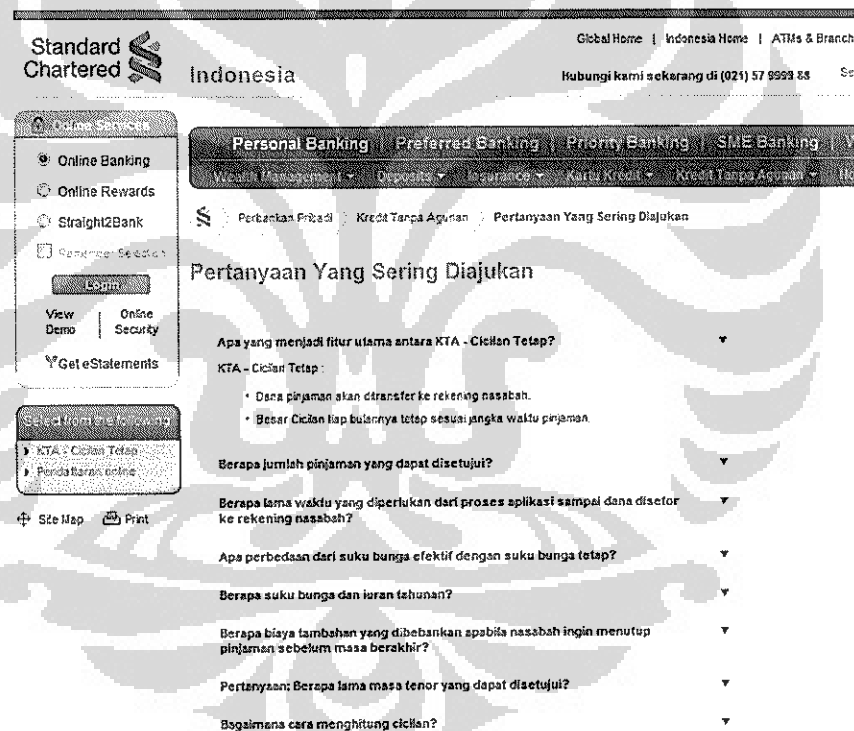


Figure 4.11 Standard Chartered Bank Frequently Ask Questions

Source www.standardchartered.com/id

4.4.6 Exchange Rate Information

Information on local against foreign currency is available on the front page of the website. Selling and Buying information on the currency is presented usually in the form of table. Customers can monitor in daily basis the current exchange rate exchange rate for currency that commonly trades in the country.



| Corporate Banking | Personal Banking | Bank Card | Information | About Us | Investor Relation

You are here: Home >> Information >> BOC Exchange Rate

BOC Exchange Rate

| Currency Name | Buying Rate | Cash Buying Rate | Selling Rate | Cash Selling Rate | Middle Rate | Pub Time |
|---------------|-------------|------------------|--------------|-------------------|-------------|------------------------|
| GBP | 981.3 | 951 | 989.18 | 989.18 | 980.05 | 2012-06-09 03:00:31 |
| HKD | 81.97 | 81.31 | 82.28 | 82.28 | 81.45 | 2012-06-09 03:00:31 |
| USD | 635.93 | 630.83 | 638.47 | 638.47 | 631.88 | 2012-06-09 03:00:31 |
| CHF | 660.92 | 640.52 | 666.23 | 666.23 | | 2012-06-09 03:00:31 |
| SGD | 494.24 | 478.98 | 498.21 | 498.21 | | 2012-06-09 03:00:31 |

Figure 4.12 Bank of China Exchange Rate

Source www.boc.cn

Table 4.6 shows that most of the banks to put these features on their websites. Frequently asked questions functions as filter for the bank to answer anticipated queries from customers and expect the customers to find the answers from this feature before contacting the bank. Foreign exchange information serves as a source of information for customers in relation with foreign currency transactions.

Table 4.6 Presence of Feature Frequently Asked Questions and Exchange Rate

| | CODE SHEET PUBLIC INFORMATION | Frequently Asked Questions | | Exchange Rate | |
|----|---|----------------------------|------|---------------|----|
| | | Yes | No | Yes | No |
| | | 1 | HSBC | v | |
| 2 | Citibank | v | | v | |
| 3 | Permata | | v | | v |
| 4 | Mandiri | v | | v | |
| 5 | BNI | | v | | v |
| 6 | BCA | | v | v | |
| 7 | Standard Chartered | v | | | v |
| 8 | BRI | v | | v | |
| 9 | Mandiri Syariah | | v | v | |
| 10 | Bank Muamalat | v | | v | |
| 11 | BRI Syariah | v | | | v |
| 12 | Bukopin Syariah | | v | | v |
| 13 | Bukopin | v | | | v |
| 14 | BCA Syariah | | v | | v |
| 15 | CIMB Niaga | | v | v | |
| 16 | Danamon | | v | v | |
| 17 | Panin | | v | v | |
| 18 | BII – Maybank | | v | v | |
| 19 | BTN | v | | v | |
| 20 | Oversea Chinese Banking Corporation – OCBC | v | | | v |
| 21 | State Bank of India | v | | | v |
| 22 | Industrial and Commercial Bank of China (ICBC) | v | | v | |
| 23 | Agricultural bank of China | | v | v | |
| 24 | DBS | v | | v | |
| 25 | UOB | | | | |
| 26 | Sumitomo Mitsui Banking Corporation | v | | v | |
| 27 | Bank of China | | v | v | |
| 28 | Mizuho | v | | v | |
| 29 | Commonwealth – Australia | v | | | v |
| 30 | Westpac – Australia | v | | v | |
| 31 | National Australia Bank | v | | v | |
| 32 | Maybank | v | | v | |

4.4.7 Interest Rate Information

Indonesian conventional banks provide this information on the front page of the website. On the contrary for Sharia banking, due to the nature of the business which prohibits the collection of interest in all monetary transactions,

charging fees for services provided in lieu of charging interest on loaned capital, they don't display this information on their websites.

Suku Bunga

PT. Bank Mandiri (Persero) Tbk.

11 Mei 2012

Deposito Rupiah

| Tier | Tenor (bulan) | | | | |
|-----------------------|---------------|------|------|------|------|
| | 1 | 3 | 6 | 12 | 24 |
| < Rp. 50 Juta | 4.25 | 4.25 | 4.75 | 5.00 | 5.00 |
| ≥ 50 Juta - < 100Juta | 4.25 | 4.25 | 4.75 | 5.00 | 5.00 |
| ≥ 100 Juta - < 500jt | 4.25 | 4.50 | 5.00 | 5.00 | 5.00 |
| ≥ 500 Juta - < 1M | 4.25 | 4.50 | 5.00 | 5.25 | 5.25 |
| ≥ 1M - < 5M | 4.50 | 4.75 | 5.25 | 5.25 | 5.25 |
| ≥ 5M - < 10M | 4.50 | 4.75 | 5.25 | 5.25 | 5.25 |
| ≥ 10M | 4.50 | 4.75 | 5.25 | 5.25 | 5.25 |

Deposito Valas

| Tier | Tenor | | | | |
|------------------------|-------|------|------|------|------|
| | 1 | 3 | 6 | 12 | 24 |
| Nominal < USD 100 Ribu | 0.25 | 0.25 | 0.25 | 0.50 | 0.50 |
| Nominal > USD 100 Ribu | 0.50 | 0.50 | 0.50 | 0.75 | 0.75 |

Figure 4.13 Bank Mandiri Deposit Interest Rate Information

Source www.bankmandiri.co.id

4.4.8 Reports

Investor relation is one common feature on the bank's website which content is related to accountability and transparency to its stakeholder. This feature also serves as requirements from regulators to report financial information to public. The report available on this feature is Annual Report, Good Corporate Governance Report and Corporate Social Responsibility Report. The available

reports can be dated 5 (five) years back. The reports are presented using report's name at the page and user need to click on it to see the full report.

UOB 大華銀行 Welcome to UOB Group English | 中文

About Us **Investor Relation**

Presentations & Events | Financial Results | Annual Reports | Stock & Debt Information | Risk Management | Credit Ratings | Contact IR

UOB is firmly committed to our customers and shareholders, and will continue to keep you informed of current news and financial information on the UOB Group.

What's New

- UOB Group 1Q12 Results
- CEO's Message on UOB Group 1Q12 Results

| EVENTS | LATEST RESULTS | SHARE DIVIDEND | ANNUAL REPORT |
|--------------------------|--------------------------|-------------------------|--------------------------|
| ▶ See what is coming up! | ▶ UOB Group 1Q12 Results | ▶ View dividend history | ▶ UOB Annual Report 2011 |

UOB Group Fact Sheet - Download now

UOB Subsidiaries Annual Reports

Sign up for Alerts
Be the first to know

Figure 4.14 United Overseas Bank Investor Relations

Source www.uob.com.sg

Table 4.7 shows that most of sharia banking website does not apply the interest rate information. This is consistent with the nature of the business that prohibits earning from interest and more to profit sharing from investment. Reports feature is available on all website.

Table 4.7 Presence of Feature Interest Rate and Reports

| | CODE SHEET PUBLIC INFORMATION | Interest Rate | | Reports | |
|----|---|---------------|------|---------|----|
| | | Yes | No | Yes | No |
| | | 1 | HSBC | v | |
| 2 | Citibank | v | | v | |
| 3 | Permata | v | | v | |
| 4 | Mandiri | v | | v | |
| 5 | BNI | v | | v | |
| 6 | BCA | v | | v | |
| 7 | Standard Chartered | v | | v | |
| 8 | BRI | | v | v | |
| 9 | Mandiri Syariah | | v | v | |
| 10 | Bank Muamalat | | v | v | |
| 11 | BRI Syariah | | v | v | |
| 12 | Bukopin Syariah | | v | v | |
| 13 | Bukopin | v | | v | |
| 14 | BCA Syariah | v | | v | |
| 15 | CIMB Niaga | v | | v | |
| 16 | Danamon | v | | v | |
| 17 | Panin | v | | v | |
| 18 | BII – Maybank | v | | v | |
| 19 | BTN | v | | v | |
| 20 | Oversea Chinese Banking Corporation – OCBC | | v | v | |
| 21 | State Bank of India | v | | v | |
| 22 | Industrial and Commercial Bank of China (ICBC) | v | | v | |
| 23 | Agricultural bank of China | | v | v | |
| 24 | DBS | v | | v | |
| 25 | UOB | v | | v | |
| 26 | Sumitomo Mitsui Banking Corporation | v | | v | |
| 27 | Bank of China | v | | v | |
| 28 | Mizuho | v | | v | |
| 29 | Commonwealth – Australia | v | | v | |
| 30 | Westpac – Australia | v | | v | |
| 31 | National Australia Bank | | v | v | |
| 32 | Maybank | | v | v | |

4.4.9 Branches and ATM locations

The feature that all websites adopted is the location of branches and ATM location. To provide the customers with customized search, a filter is created for

searching location of branches and is ATM by area, services and size of the office.

4.4.10 Site Map

Sitemap provide user with information of the pages on the websites to make it easier for users to have a snapshot of the website and navigate through it. Sitemap is organized in a hierarchical model. Sitemap provide link to pages that interest users by clicking on the label. The function is more or less the same with general search feature. Sitemap icon available on most of the websites with small fonts. However the place to put this feature is vary between websites.

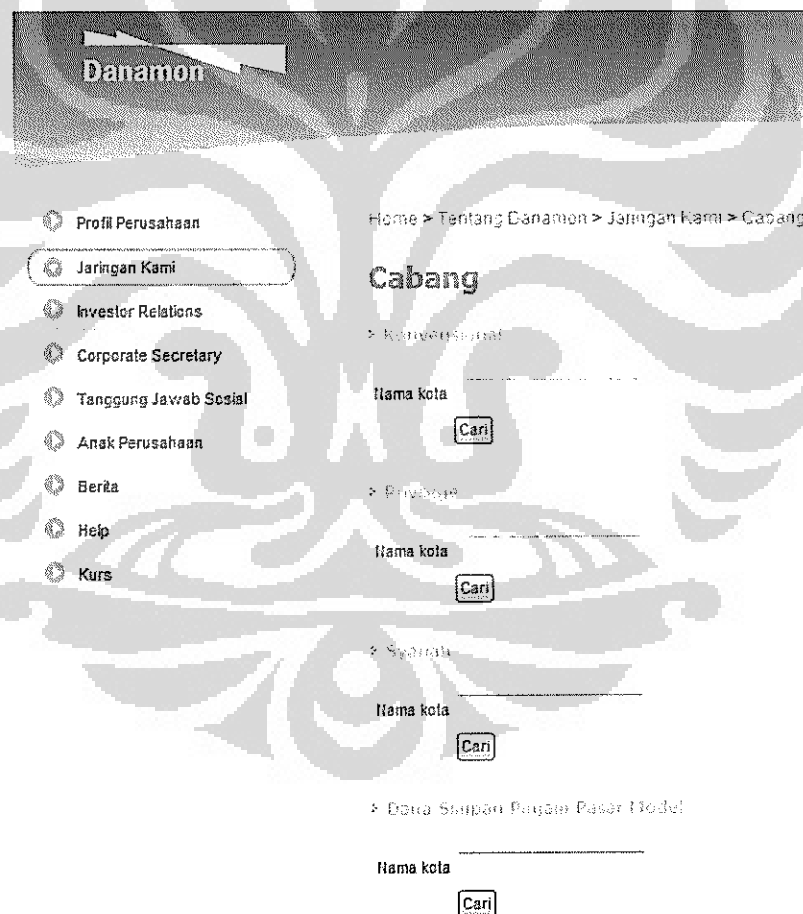
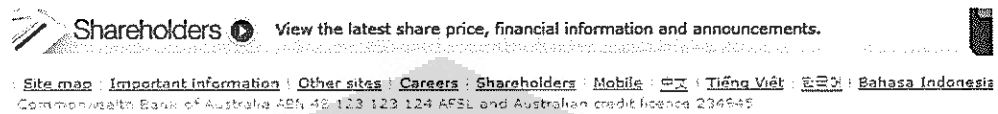


Figure 4.15 Bank Danamon Branches Locator

Source www.danamon.co.id

4.4.11 Choices of Languages

The available choice of language for website are English and local language, with exception of Australian websites who also provide korean, chinese, Indonesian and vietnamese language. The character of Australia which has a multicultural nation, support this feature (Motion, 2009). Sharia banks on the other hand, in general do not provide this feature.



Language options

عربي | 中文 | 한국어 | Tiếng Việt

Figure 4.16 Banks language options

Source www.commbank.com.au and www.nab.com.au

As shown on table 4.8, site map and choice of language features are adopted by most banks.

Table 4.8 Presence of Feature Site Map and Choices of Languages

| | CODE SHEET PUBLIC INFORMATION | Site Map | | Choices of Languages | |
|----|---|----------|----|----------------------|----|
| | | Yes | No | Yes | No |
| 1 | HSBC | v | | v | |
| 2 | Citibank | v | | v | |
| 3 | Permata | v | | v | |
| 4 | Mandiri | v | | v | |
| 5 | BNI | v | | v | |
| 6 | BCA | v | | | v |
| 7 | Standard Chartered | v | | v | |
| 8 | BRI | v | | v | |
| 9 | Mandiri Syariah | v | | v | |
| 10 | Bank Muamalat | | v | v | |
| 11 | BRI Syariah | | v | | v |
| 12 | Bukopin Syariah | | v | | v |
| 13 | Bukopin | v | | | v |
| 14 | BCA Syariah | | v | | v |
| 15 | CIMB Niaga | v | | v | |
| 16 | Danamon | v | | v | |
| 17 | Panin | v | | | v |
| 18 | BII – Maybank | v | | | v |
| 19 | BTN | v | | v | |
| 20 | Oversea Chinese Banking Corporation – OCBC | | v | | v |
| 21 | State Bank of India | v | | v | |
| 22 | Industrial and Commercial Bank of China (ICBC) | v | | v | |
| 23 | Agricultural bank of China | | v | v | |
| 24 | DBS | v | | | v |
| 25 | UOB | v | | | v |
| 26 | Sumitomo Mitsui Banking Corporation | v | | v | |
| 27 | Bank of China | v | | v | |
| 28 | Miizuho | v | | v | |
| 29 | Commonwealth – Australia | v | | v | |
| 30 | Westpac – Australia | v | | | v |
| 31 | National Australia Bank | v | | v | |
| 32 | Maybank | v | | | v |

4.3 Two-way Asymmetrical Model of Public Relations

This model used two-way communication where organization tries to get insights from customers. It is about persuasion to trigger transactions. One way

communication model as described in press agency and public information sometimes failed to persuade the customers even though accurate information have been given to the customers. Grunig and Hunt use the term “asymmetric” to describe the effects of the communication. The organization search for ways to change customer behavior, but not willing to change their own belief. This model of communication relies on research about the public. The media can be in the form of survey and focus group. Feedback from the survey is mainly influence attitude of the customers. This model is practiced extensively today by many organizations. Based on this research the use of two way communication mainly in social media such as Facebook and Twitter are using two-way communication, however the focus is still on the products and services provided by the bank.

4.3.1 Social Media

Social media has millions of users and organizations can disseminate information on their product and services through this channel. Social media is considered more effective than news media, because news sometimes available first on these channel before it is printed on traditional media. People are listening to this media and organizations can make use of this media as long as post released through this channel is carefully filtered. Although this social media has limitation in terms of characters that can be used to generate post, organizations can put links to increase user experience. The common social media used by the banks are Twitter, Facebook and Youtube. Twitter and Facebook are used to post short news/events and link to the website. Youtube provides users with video that usually emphasize the brand image and flagship products of the banks. However banks does not maximize this media and create it as to build relationship that could be beneficial to both the organization and customers. The media are used to answer customers query on the product and services provided by the bank.

The bank social media logo usually available at the bottom right corner of the page which actually the least place for users to look at based on the Eyetrack III study.

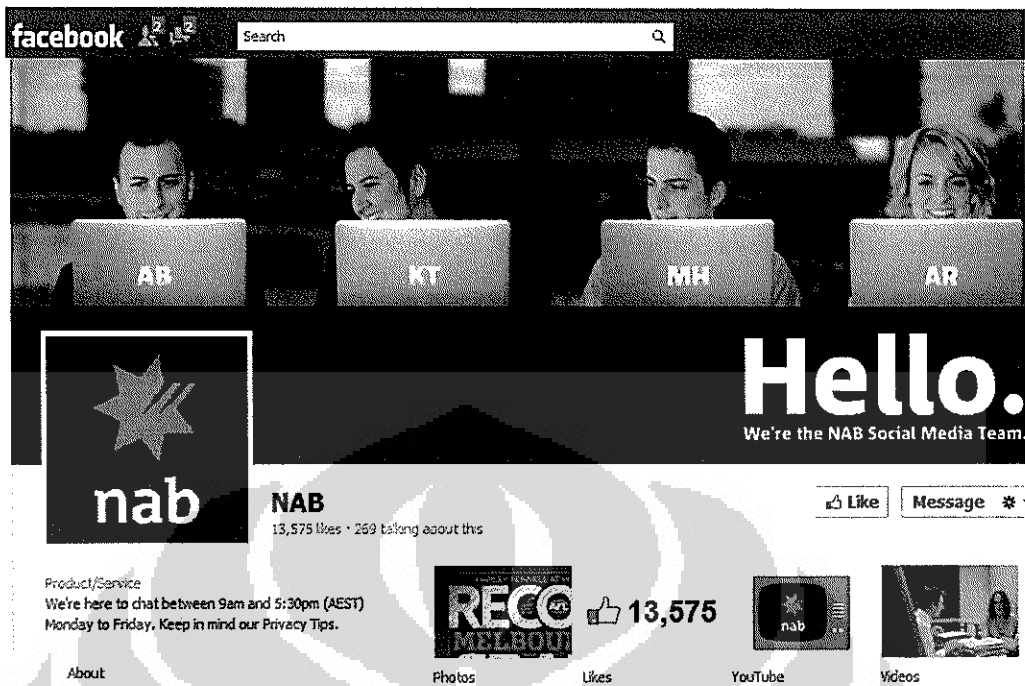


Figure 4.17 National Australian Bank Facebook account

Source www.nab.com.au



Figure 4.18 Bank Negara Indonesia Twitter account

Source www.bni.co.id

4.3.2 Loan Calculator

This feature is link to one of the product offered, loan. The form of loan calculator can be in the form of a link to a simple excel sheet for doing the calculation or through one of the pages of the website. The information collected

usually the amount of loan and frequency of installment. The interest rate information for the loan usually set as default on the loan calculator. This feature serves as tools for users to estimate their financial ability to pay for the loan. Banks are not uniformly adopt this feature. The ones which does not provide this feature provide telephone number for users to contact directly with the bank. Administration clearance for giving loan withheld banks from posting this feature on the website.

4.3.3 General Searches

This icon is placed on the right corner on the navigation of the website where users can find it easily for scanning. The justification is the same with placement of logo on the top left corner of the navigation. Most websites apply the same layout for general searches.



Figure 4.19 DBS Bank Search feature

Source www.dbs.com

4.3.4 Survey

Survey is intended to get input from the users on how the banks can provide better service and satisfy customers' needs. This feature is not commonly available on bank's site. Australian banks and one Chinese banks have this feature on the website. Survey icon is placed at the bottom of the front page with active link to the survey page. The survey is about customer's experience when they browse the website. The purpose for the survey is to build an ongoing development of the website and the way they work online.

Phone Westpac: 132 032 Close X

Your opinion is important to us

We value your input and appreciate the time taken to complete this short survey. The independent feedback you provide can help drive the ongoing development of our website.

Rest assured that your comments are completely anonymous. As such we are not able to respond directly to any specific feedback.

If you have specific feedback, please call us on 132 032 or complete the [online feedback and complaints form](#).

- Are you a Westpac customer?
 - Yes
 - No
- Why did you come to westpac.com.au today?
 - choose
- Did you achieve what you wanted?
 - Yes
 - No
- How straightforward did you find the site to use?
 - choose
- What do you think of our website in terms of:
 - Navigation
 - choose
 - Information
 - choose
 - The way the site looks
 - choose

Figure 4.20 Westpac Bank Australia Online Survey
Source www.westpac.com.au

Table 4.9 shows that the use of Social Media is not yet maximized by the banks. As a tool for a collaborative communication with the customers, bank still use the social network as a tool for image building and product familiarization. The interactive communication where customers can provide input and suggestions on how the bank should operate, is not yet utilize. As for loan calculator and general searches, both of the features are commonly use on the website

Table 4.9 Presence of Feature Social Media, Loan Calculator and General Searches

| CODE SHEET TWO WAY ASSYMMETRICAL | | Social Media | | Loan Calculator | | General Searches | |
|-------------------------------------|---|--------------|----|-----------------|----|------------------|----|
| | | Yes | No | Yes | No | Yes | No |
| 1 | HSBC | | v | v | | v | |
| 2 | Citibank | | v | v | | v | |
| 3 | Permata | | v | | v | v | |
| 4 | Mandiri | | v | v | | v | |
| 5 | BNI | v | | | v | v | |
| 6 | BCA | | v | v | | v | |
| 7 | Standard Chartered | | v | v | | v | |
| 8 | BRI | | v | v | | v | |
| 9 | Mandiri Syariah | v | | v | | v | |
| 10 | Bank Muamalat | | v | | v | v | |
| 11 | BRI Syariah | v | | v | | v | |
| 12 | Bukopin Syariah | v | | v | | v | |
| 13 | Bukopin | | v | | v | v | |
| 14 | BCA Syariah | | v | v | | v | |
| 15 | CIMB Niaga | v | | | v | v | |
| 16 | Danamon | | v | | v | v | |
| 17 | Panin | | v | | v | v | |
| 18 | BII - Maybank | | v | v | | v | |
| 19 | BTN | v | | v | | v | |
| 20 | Oversea Chinese Banking Corporation - OCBC | v | | v | | | v |
| 21 | State Bank of India | | v | v | | v | |
| 22 | Industrial and Commercial Bank of China (ICBC) | | v | | v | v | |
| 23 | Agricultural bank of China | | v | v | | v | |
| 24 | DBS | v | | v | | v | |
| 25 | UOB | | v | v | | v | |
| 26 | Sumitomo Mitsui Banking Corporation | | v | | v | v | |
| 27 | Bank of China | | v | | v | v | |
| 28 | Miizuho | | v | | v | v | |
| 29 | Commonwealth - Australia | v | | v | | v | |
| 30 | Westpac - Australia | v | | v | | v | |
| 31 | National Australia Bank | v | | v | | v | |
| 32 | Maybank | v | | v | | v | |

4.4 Two-way Symmetrical Model of Public Relations

This communication model rely on the basis that public relations is not persuasion as adopted by earlier model. Communication to customer is more than persuasion. It should build a mutual understanding, respect and accommodate both the organization and public as goal. The communication model is two-way and the effect should be balanced. That is, both the organization and its publics need to find ways of adapting to accommodate one another. Negotiation and

conflict resolution should be made between organizations and their publics to promote mutual understanding and respect. The format is dialogue instead of monologue. The result of this dialogue is used to change organizational practices. This model of communication was initially practiced by businesses that were heavily regulated by the government, e.g., utilities, energy companies, etc., because they needed the approval of various publics to carry out their business activities. Based on the research feature grouped to this model is limited, but trend is expanding, with the soon adoption of Web 2. 0, the communication between public and organization will be more dynamic. Although this communication in the website is not spontaneous, with the platform the interactivity will be more active and real time.

4.4.1 Corporate Social Responsibilities

Corporate Social Responsibility (CSR) provides linkage between the organizations and the stakeholder which impacted by their business. Each bank has CSR program that covers promotion of good environmental practice, commitment to the community welfare, education, health, art and disaster relieve. The contribution to the community can be in the form of volunteer work by employee, training and donation to the community.

4.4.2 Contact Us

This feature is created as a channel for the organizations to cater customers query and assist them 24 hours a day and accessible to their customers. The channel can be in the form of email address, online form, 24 hours hotline number that is accessible from home or mobile phone, international direct dialing number, and virtual assistant that works as online customer service. The targeted customer also segmented into corporation, individual and priority banking. However, Japanese banks are lag behind their counterpart in this feature. Customers can only contact the bank limited to office hours on working days.

In the community

Understanding money

- Overview
- Commonwealth Bank Foundation
- Financial literacy research
- School banking program

Staff involvement

- Overview
- Staff Community Fund
- Staff volunteering

Community partnerships

- Overview
- Arts
- Community & business support
- Environment
- Health
- Indigenous Australians
- Social welfare
- Sport

> In the community

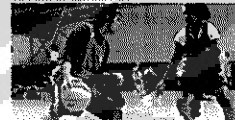
In the community

Proudly supporting the communities we serve



Understanding money
For nearly 80 years, we've understood that a financially literate community leads to a more successful society.

[More info](#)



Staff involvement
Our staff donate their time and money to support community groups and charities that improve the health and wellbeing of Australian children.



Community partnerships
Through partnerships with community organisations we work to make Australia a happier and fairer place.

[More info](#)

Figure 4.21 Commonwealth Bank Australia CSR feature

Source www.commbank.com.au

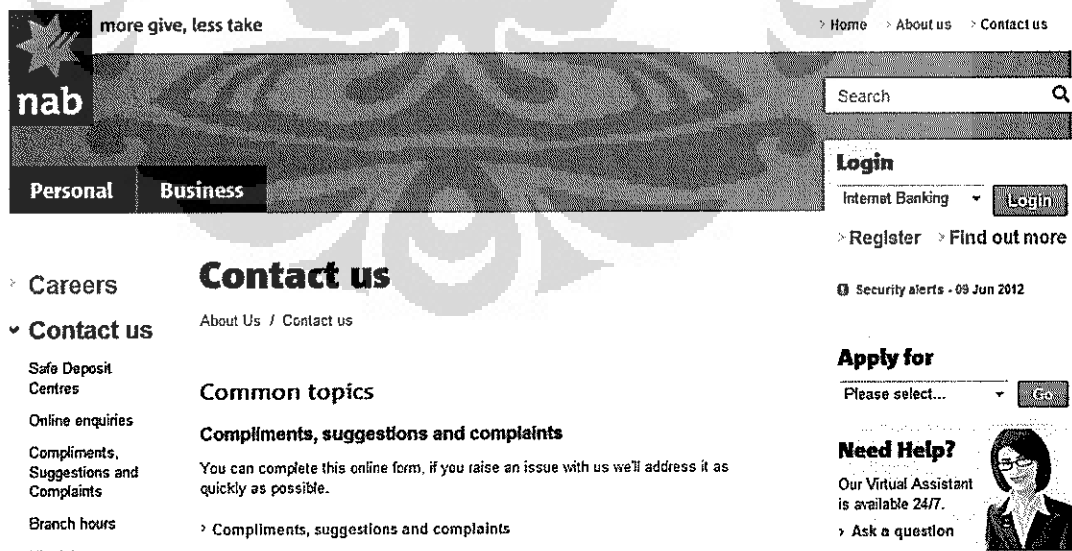


Figure 4.22 National Australian Bank Contact Us feature

Source www.nab.com.au

As table 4.10 shows, CSR and Contact us features, are adopted by most banks. Eventhough the presentation of these features vary between websites, it shows that the banks make efforts to engage with its customers and this type of communication benefited both sides.

Table 4.10 Presence of Feature Corporate Social Responsibility and Contact Us

| CODE SHEET TWO WAY SYMMETRICAL | CSR | | Contact us | |
|---|-----|----|------------|----|
| | Yes | No | Yes | No |
| 1 HSBC | | v | v | |
| 2 Citibank | v | | v | |
| 3 Permata | v | | v | |
| 4 Mandiri | v | | v | |
| 5 BNI | v | | v | |
| 6 BCA | v | | v | |
| 7 Standard Chartered | v | | v | |
| 8 BRI | v | | v | |
| 9 Mandiri Syariah | v | | v | |
| 10 Bank Muamalat | v | | v | |
| 11 BRI Syariah | v | | v | |
| 12 Bukopin Syariah | | v | v | |
| 13 Bukopin | | v | | |
| 14 BCA Syariah | v | | v | |
| 15 CIMB Niaga | v | | | |
| 16 Danamon | | v | | |
| 17 Panin | | v | v | |
| 18 BII - Maybank | | v | | |
| 19 BTN | v | | v | |
| Oversea Chinese Banking Corporation - | | | | |
| 20 OCBC | v | | v | |
| 21 State Bank of India | v | | v | |
| Industrial and Commercial Bank of China | | | | |
| 22 (ICBC) | v | | v | |
| 23 Agricultural bank of China | v | | v | |
| 24 DBS | v | | v | |
| 25 UOB | v | | v | |
| 26 Sumitomo Mitsui Banking Corporation | v | | | v |
| 27 Bank of China | v | | v | |
| 28 Miizuho | v | | | v |
| 29 Commonwealth - Australia | v | | v | |
| 30 Westpac - Australia | v | | v | |
| 31 National Australia Bank | v | | v | |
| 32 Maybank | v | | v | |

4.4.3 Online Application

Online application forms generally are used for credit cards and loan application. Customers can select the products, fill the application with their personal information. The customer should agree on the terms and condition of the application. Instant approval is not granted instantly on the website. The bank later contacts the customer for update on their application. Manual verification and follow up documentation of the application are done offline. The customer is given a ticketing number so they can also contact the bank to follow up on their application.

Standard Chartered Indonesia

Gratis luran Tahun Pertama

+

Cash back EZ Bill Rp 250.000

5 menit mengajukan aplikasi KTA online

1,39% bunga per bulan

Senangnya mengajukan aplikasi kartu kredit secara online dan dapat hadiah istimewa

Senangnya dapat dana ekstra dengan mudah dan cepat

Ajukan Kartu Kredit Sekarang

Ajukan KTA Sekarang

Figure 4.23 Standard Chartered Bank Contact Us feature

Source www.standardchartered.com/id

4.4.4 Online Banking

Internet has enabled customers to conduct banking transactions on a secured website operated by the bank at the comfort of their home or office without have to go the bank physically. Banks have been working with computer networks to automate million transactions daily, and see this trend as both opportunity and challenge. Banks view this as a powerful value added tool to attract customers and reduce administrative paperwork. Banks accommodates this trend by providing e-banking and mobile banking feature on their site. Mobile banking carries out from personal computers and smart phones. Online banking on the internet does not require customers to download application to their personal computers, however to access this facility, customers must register and set up password for verification. Common features on e-banking are non transactional actions for instance viewing, download bank statement, order cheque book and perform banking tasks such as fund transfers, bill payments and investment purchase. Most of banks included in the sample have this facility on the website. This facility provides customer with convenience, ubiquity, transaction speed, efficiency and effectiveness.



Figure 4.24 Citibank and Bank Central Asia online banking

Source www.citibank.co.id and www.bca.co.id

4.4.5 Priority Banking

Priority banking, privilege banking, premier banking or VIP banking services are among the name of facility provided by the bank for its prime customers, usually for customers who have deposits at the bank above a specific limit, a loyal customer that have been with the bank for a long period and special benefits are provided for these special customers. Wealth management is also another different service which required customers to deposit a certain amount of fund to be managed by the bank by a fund manager. These are a separate terms since in priority banking, wealth management is part of the service.

Banks websites have information on the facilities and benefit for these special customers. Some of the banks differentiate e-banking access for this special customer, provide different customer service contact, even call back service. The interaction between customer and bank is intended to build a long term relationship and service provided is more personal.

Table 4.11 shows that online banking feature is increasingly adopted by banks. This feature is the main purpose of customers for visiting the website. They can view their financial information such as balance on their accounts and do banking transactions. Availability of online banking is a must and fail to meet this demands will move customers away from their banks. Priority banking information is not available most of the website. Some differentiate regular customers and priority customers. Other banks differentiate regular customer and customer in wealth management, which is different with priority banking.

Table 4.11 Presence of Feature Online and Priority Banking

| CODE SHEET | TWO WAY SYMMETRICAL | Online banking | | Priority Banking | |
|------------|--|----------------|----|------------------|----|
| | | Yes | No | Yes | No |
| 1 | HSBC | v | | v | |
| 2 | Citibank | v | | v | |
| 3 | Permata | v | | v | |
| 4 | Mandiri | v | | v | |
| 5 | BNI | v | | v | |
| 6 | BCA | v | | | v |
| 7 | Standard Chartered | v | | v | |
| 8 | BRI | v | | v | |
| 9 | Mandiri Syariah | v | | v | |
| 10 | Bank Muamalat | | v | | v |
| 11 | BRI Syariah | | v | | v |
| 12 | Bukopin Syariah | v | | | v |
| 13 | Bukopin | | | | |
| 14 | BCA Syariah | | v | | v |
| 15 | CIMB Niaga | | | | |
| 16 | Danamon | | | | |
| 17 | Panin | v | | | v |
| 18 | BII - Maybank | | | | |
| 19 | BTN | | v | | v |
| 20 | Oversea Chinese Banking Corporation - OCBC | v | | v | |
| 21 | State Bank of India | v | | | v |
| 22 | Industrial and Commercial Bank of China (ICBC) | v | | v | |
| 23 | Agricultural bank of China | v | | | v |
| 24 | DBS | v | | v | |
| 25 | UOB | v | | v | |
| 26 | Sumitomo Mitsui Banking Corporation | | v | | v |
| 27 | Bank of China | v | | v | |
| 28 | Miizuho | | v | | v |
| 29 | Commonwealth - Australia | v | | v | |
| 30 | Westpac - Australia | v | | | v |
| 31 | National Australia Bank | v | | | v |
| 32 | Maybank | v | | v | |

4.5 Characteristics of Banks Adopting the Models

Using the cross tabulation on the data, researcher identifies type of banks that use each model on the presentation of their website.

First the public agency model, referring to tabel 4.12, generally local conventional banks adopts features included in public agency model of communications.

Table 4.12 Public agency model based on type of banks

| Values | Foreign Banks | Foreign Local Banks | Local Banks | Syariah Banks |
|--------------------------------|---------------|---------------------|-------------|---------------|
| Count of Free Product/Services | 5 | 3 | 11 | 3 |
| Count of New products | 5 | 1 | 10 | 4 |
| Count of Special Offer | 6 | 3 | 11 | 4 |
| Count of Product Information | 12 | 3 | 11 | 5 |
| Count of Media Coverage | 9 | 1 | 6 | 3 |
| Count of History | 9 | 2 | 10 | 5 |

On the public information models, as shown on table 4.12, foreign banks and local banks adopt most of the features.

Table 4.13 Public information model based on type of banks

| Values | Foreign Bank | Foreign Local Banks | Local Banks | Sharia Bank |
|----------------------------------|--------------|---------------------|-------------|-------------|
| Count of News Releases | 13 | 3 | 11 | 5 |
| Count of Vision and Mission | 11 | 1 | 11 | 5 |
| Count of Board of Directors | 12 | | 11 | 5 |
| Count of General Searches | 11 | 3 | 11 | 5 |
| Count of Career | 10 | 3 | 9 | 4 |
| Count of FAQ | 11 | 3 | 4 | 2 |
| Count of Exchange Rate | 9 | 2 | 8 | 2 |
| Count of Interest Rate | 9 | 3 | 10 | 1 |
| Count of Branches & ATM Location | 13 | 3 | 10 | 5 |
| Count of Site Map | 11 | 3 | 11 | 1 |
| Count of Reports | 13 | 3 | 11 | 5 |
| Count of Choice of Languages | 8 | 3 | 7 | 2 |

Two-way asymmetrical public relations model represented in table 4.14, foreign banks adopt most of the feaitres on this model compare to local counterparts that lag behind in implementing these features on their website.

Table 4.14 Two-way asymmetrical model based on type of banks

| Values | Foreign Bank | Foreign Local Banks | Local Banks | Sharia Bank |
|--------------------------|--------------|---------------------|-------------|-------------|
| Count of Social Media | 6 | | 3 | 3 |
| Count of Loan Calculator | 9 | 3 | 5 | 4 |

The last model, the two way symmetrical model, referring to table 4.15, foreign and local banks already apply this model and make efforts in building the relationship with its stakeholder by creating a mutually benefit between. Foreign banks that also operate locally in Indonesia and Sharia banks are applying the least on the features categorized for each models.

Table 4.15 Two-way symmetrical model based on type of banks

| Values | Foreign Bank | Foreign Local Banks | Local Banks | Sharia Bank |
|-----------------------------|--------------|---------------------|-------------|-------------|
| Count of CSR | 13 | 2 | 7 | 4 |
| Count of Contact us | 11 | 3 | 11 | 5 |
| Count of Online Application | 7 | 3 | 3 | |
| Count of Internet banking | 11 | 3 | 10 | 2 |
| Count of Priority Banking | 7 | 3 | 7 | 1 |



CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

Based on this research, corporate bank's website applied mostly press agency and public information model of public relations. Through this medium, banks communicate to mass audience, as well as to individuals. Each of the company website varied in design, complexity, and information contents. There are similarities and differences in the content of the websites between countries. It is hard to find features that represent the two-way symmetrical model of communication. The focus is more on the organizations rather than building relationships with the public.

Banks' websites common features such as vision, mission, news releases, general searches, reports, branches and product information are grouped as press agency and public information model of communication that are available almost to all websites.

The use of social media such as twitter and facebook is not maximized, even though we understand that these medium can channel organizations and users to maintain active interactions which is needed to build a two-way symmetrical model of communication. These media have a local and global reach. They reach many people by engaging with the followers and interact on issues that matters to them. Tweets or post on facebook, make the connection between the external audience responses to the issues/information that are happening on the banks in the form of well-written, sometimes limited characters, up-to-date website content such as new product, special offers and free product/services/giveaways. Tweets are usually active for a very short period of time, however, we also should consider that good tweets can have a longer time exposure by re-tweeting. The banks might use these media to broadcast specific information related to the business, respond to and source information of interest, as well as participate in the broader discussion online. Most banks have corporate videos and product offers on Youtube, exception only for China and Japan banks.

Media coverage is limited to awards received by the banks and only a few website cover an ideal media coverage. The ideal format should be in the form media monitoring where banks display publication from other mass media, printed material, that are summarized daily on the website, Although it is still considered a press agency communication model, the third party publication posted on the bank's website can reflect at least the experts view on the issues release by the bank.

There are also some features that are not generally adopted by banks, such as online application and priority banking. Online application is grouped to two way symmetrical information which actually the ideal model of communication that can benefit both parties. Banks still provide offline assistance for this process by providing 24 hours hotline and correspondence information such as email address. Not all online application that can be directly process by the bank. The online application still involves manual human intervention on finalizing the application. Priority banking is not always available at the website probably because the e-banking facilities (if available) can differ customer identification by having a special account number. This account number can separate priority banking customers and regular customer. Priority banking tabs is available but the content of the tab is mostly about the program itself and service and offers special for priority banking customers.

Corporate Social Responsibility feature adopted by the each bank also varies, some of the bank place a special features for corporate social responsibility describing the targeted stakeholders and programs for each stakeholder, other banks post news on organization's activities for stakeholders. The corporate social responsibility programs emphasize on education by giving scholarship, training for small medium enterprises, public health, environment and art.

The content on the countries where the bank is in operation add a special character to the features. Japanese bank websites introduce font size changes on their websites. This feature is specific only to Japanese bank. Bigger font size encourages readers to skim/scan content of the websites. E-banking facilities are not available on these websites since based on the content available, the website

only serves as information provider and part of corporate business. On the front page other information about the bank, there are also links to other business group.

Indonesian and Malaysian banks' website, post less on two-way symmetrical compare to other model of communication. Promotional post is usually related to opening a deposit account and credit card promotion. The way the company's websites are presented in a colorful page to attract user engagement. All the features are available on the front page of the websites. Site map feature sometimes is not necessarily needed since all the information is there. In relation to Indonesian central bank's policy for customer education, banks who are members of this working group of customer education which consist of 14 (fourteen) private banks, 1 (one) rural bank and 1 (one) credit card provider provide link to the central bank website.

Australian banks are more advanced in presenting their website compare to their counterpart in Asia Pacific. They have adopted more features. They already make use of the social facebook, twitter and youtube. Specific features such as website survey is posted on the website to gain customer feedback for on going development of the websites and improve the way the organization operates online. Customer can contact the banks through various channels such as telephone, call back service, email, online support in the form of frequently ask questions and even virtual assistant. Australian banks also offer more than 2 (two) languages to use on their websites (English, Indonesian, Vietnamese, Korean and Chinese).

India and Chinese banks are simpler in presenting their website. The websites disseminate information as much as they possibly can with small font that requires detail reading for users. Users need to thoroughly scan the website to find information that they required.

5.2 Recommendation

Website content on Asia Pacific banks differs in terms of presentation and engagement with users. Efforts made by the banks to maintain repetitive interactions or dialogue is still limited to one-way communication.

In order for them to demonstrate their commitment to building successful long-term relationships, they should implement two-way symmetrical communication that will foster trust and commitment with their publics, which will, in turn, keep their publics engaged. In order to increase mutual understanding and collaboration between users and organization, the features for starters are as follows:

1. Maximize the use of social media for interaction that benefits both sides. Organization should create online relationship building with customers. Fast and dependable telecommunication infrastructure already available everywhere. The key elements in communicating with customers through this channel are transparency, usefulness of information, and interactivity. Currently organization focuses on disclosure strategy and ignores usefulness and interactivity. Consistency in presenting the organization is important. Dedicated team should be established to monitor these channels and interact with the customers constantly. This team should be trained in effective dialogic communication.
2. Build and engage an interactive online communities to channel with organizations should present more. Information technology innovation such as Web 2.0 applications provide users with information storage, creation, and dissemination capabilities that were not possible in the environment now known as "Web 1.0". Organizations can use Web 2.0 tools to improve collaboration with both its business partners and consumers. The next step is assigned capable talent who committed to cultivate and understand what the community is about and what it would like to do. This can be managed by staff members on the website or outsourcing to third party. Based on this interaction organization creates data bank and makes list of answers to frequently asked questions about each product, and consumers have added significant contributions. Community adds a sense of belonging to a Web site. This can encourage repeat visits and more interest in the site as a whole.
3. Feature on review by customers who bought the product or experience benefit from your product. Customers see product review and make decision about

your product. This information gives capacity for the organizations to address customer concerns and tuned their customer service.

4. Integration between content, layout, quick download and updates will be the key factors. Users just one click away to change their attention from your site. It is important to have an easy downloadable website and attractive features on the organization website
5. Ensure that the organization continuously re-evaluate and adapt to technology and cultural changes by creating creative innovations, make sure that organizations align with this changes. The evolution of mobile provides opportunity for bank to interact with audiences directly and in multiple ways.

Future studies of content analysis on website can be extended to other type of industries such as tourism, product retailers and public websites. Researcher believes that different business use different approach to communicate with their stakeholder and to have a general overview of what type of public relations models mainly use in Indonesia. Content is everything. If the goal is to engage users to actively participate on the website, the website should have rich contents.

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