



Image Repair Strategy to Maintain Digital Reputation

Fransisca Shaendy Marshelia and Irwansyah

Pascasarjana Ilmu Komunikasi Universitas Indonesia

INFORMASI ARTIKEL

Diterima: 1 September 2019
Direvisi: 1 November 2019
Tersedia: online: 1 February 2020

KATA KUNCI

digital reputation, image repair, reputation

KORESPONDENSI

E-mail: f.shaendy@gmail.com

A B S T R A K

Reputasi adalah hal penting yang harus dipertimbangkan dalam industri informasi. Perkembangan teknologi yang ada mulai menyoroti bagaimana reputasi dikembangkan di dunia digital. Dalam praktik hubungan masyarakat (PR), menjaga reputasi sangat penting untuk menjaga keberlanjutan perusahaan. Untuk mempertahankan reputasi perusahaan, diperlukan strategi perbaikan citra dalam praktik keseharian yang mereka lakukan. Tulisan ini bertujuan untuk mengklasifikasikan model hubungan masyarakat menurut Grunig yang diadopsi oleh Bank CIMB Niaga dan strategi perbaikan citra yang mereka lakukan dalam mengelola reputasi digitalnya melalui Twitter di internet, ketika mereka menghadapi krisis 'Fall Below Fee'. Metode yang digunakan adalah mengumpulkan data melalui analisis konten dengan sumber observasi di Twitter. Konsep model PR dan perbaikan citra akan digunakan untuk menjelaskan masalah krisis yang terjadi di dunia digital. Hasil penelitian menunjukkan bahwa perusahaan menggunakan model asimetris dua arah ketika menghadapi situasi krisis dalam media sosial terutama Twitter. Dengan tren dalam model PR ini, perusahaan lebih memilih untuk melakukan metode penyangkalan (*denial*) sebagai strategi perbaikan citra untuk mempertahankan reputasi dan kebijakan yang telah mereka tetapkan.

PREFACE

Warren Buffet, a businessman and CEO of Berkshire Hathaway and as one of the world's most famous businessmen, once said a quote about reputation. The phrase is that it takes twenty years to build a reputation and five minutes to damage it (Huffington Post, 2015). The agreement regarding Warren Buffet's statement is supported by arguments and various case examples that further strengthen the importance of reputation. Reputation is a special concern that is increasingly being developed in how to handle it. Reputation can be pinned to someone, product, organization, and company. All parties have an interest in building it.

Reputation is an important concept in public relations. The reputation of a company or organization is at the core of the function of public relations (Seitel, 2017). Reputation is built and maintained through strategic activities carried out in public relations. In his book entitled *Managing Public Relations*, Grunig and Hunt's (1984) describes four models of public relations. The four models are press agents; public information; two-way asymmetric and two-way symmetric. The four models he presented explained the differences regarding programs, strategies, and tactics, which public relations practitioners could do.

The practice of public relations and the development of reputation continues. So, it's interesting to redefine how the PR model according to Grunig was adopted by a company, to maintain its reputation. We can see Grunig's opinion which states that a two-way symmetrical model is the main component in managing public relations and communication management (Grunig, 1992).

One of the important studies in the development of public relations is the existence of digital engineering. This technology through the internet can provide interaction patterns that are not just one direction, but can be from various directions because they are interconnected. Previous research has shown that the internet is a very important tool for public relations professionals who are in charge of managing communication with public organizations (Vorvoreanu, 2008).

Regarding reputation related to a company, several banks in Indonesia are known to have a good reputation. One of them is CIMB Niaga Bank. CIMB Niaga has received the Top 3 Great Customer Service Bank award in the 2017 *Warta Ekonomi Award - Best Banking Brand* (Nurfakihiswara, 2017). CIMB Niaga also won the 2014 Corporate Image Award because it was considered a company that has a good reputation in the eyes of stakeholders in Indonesia (Helen, 2014).

In maintaining a reputation, there are times when a company must go through a crisis situation. Like CIMB Bank which has to face a crisis about Fall Below Fee in 2018. Crises can strike suddenly and potentially can harm the company financially and damage reputation. To get through this situation, the image repair strategy is used to improve reputation and try to keep it good.

This paper aims to classify the public relations model according to Grunig adopted by CIMB Niaga and the image repair strategy that is carried out in managing digital reputation via Twitter on the internet.

This reputation management will be reviewed when CIMB Niaga Bank is hit by a crisis because of the Fall Below Fee policy that has caused rejection from its customers.

Through these discoveries will be developed to determine at what level of user engagement work. Then will get the results of

whether the image repair strategy carried out by CIMB Niaga Bank is carried out at a certain momentum or continuously carried out all the time.

LITERATURE AND METHODOLOGY

Conceptual study

Grunig divides four PR models that come from an understanding of organizational and management practices. Various studies that developed afterwards also showed that the communication model adopted by an organization depends on the tendency of the organization itself in how to carry out its activities.

The communication process that continues to be carried out by an organization contributes to the organization's reputation. So that based on the communication model adopted by an organization will shape their reputation. But the reputation that is formed is not always well formed, there are times when the crisis strikes so that an image repair strategy is needed to improve reputation. Now with the development of the process of reproduction of information through digital, the communication relationship also occurs in the digital world so the chosen communication model will have an impact on the organization's digital reputation.

Grunig Public Relation Model's

In his book entitled *Managing Public Relations*, Grunig and Hunt's presented four models of public relations. The four models are press agents; public information; two-way asymmetric and two-way symmetric (Grunig, J. & Hunt, 1984).

At the beginning of the development of this model, this model was based on an understanding of organizational and management practices. Then after this research continued to develop until in 1992 Grunig began to think that the best model for PR activities was the symmetric two-way model. Although after that the argument emerged about Grunig's opinion.

The four models that he presented explained the differences regarding programs, strategies, and tactics, which could be carried out in public relations practice: (1) Press agent is based on the communication practices of one direction, truth verification is not prioritized, and

public relations are similar with promotion and publicity. The second model is public information which is based on the flow of communal conditions from the public organization. Communication is not a dialogue with audiences and overrides the intended characteristics. Often it is disguised by propaganda because it disseminates certain views, which may not be fully realized, through the media and other channels. Communication in wartime and government is an example that is suitable for this model. Spread the message as much as possible the recipient is the goal of this model; (2) Public information is like a reporter in a residence whose job is to report information about the organization to the public. This model aims to disseminate information. Based on the results of Grunig's research, public information is called the most dominant model with as many as fifty percent of organizations practicing this model (Laskin, 2009). Government and non-profit businesses are called the most using this model. This model is similar to the press agent, in the distribution of the basic information. This model is a fundamental truth and aims to inform rather than persuade. Information must be accurate, correct and specific. For example, the central and regional governments that disseminate information and make announcements to explain changes in policies and process that affect society; (3) Two-way asymmetric, this model is mostly done at this time. This model is rooted in persuasive communication. Its purpose is to produce agreements between organizations and audiences by bringing them to understand the organization's thinking. Non-governmental organizations and NGOs use this model. Information that sends them must be perfect to maintain its reputation and credibility. So that it is easy to persuade audiences to enter the message that they want to convey. Feedback from audiences is important in this communication model and is used to adapt communication strategies to be more persuasive; (4) Symmetric two-way, this model aims to produce mutual understanding, understanding. The communication process must lead to changes in the position of the audience and the organization about a problem. The quality of interactivity influences people's understanding.

Lovejoy, Waters, and Saxton, (2012) showed 64% of tweets consist of one-way communication messages, 20% use conversation features, and 16% indirect communication with certain users. Similar results encourage McCorkindale (2012) to suggest that several organizations have acted to engage in dialogical practices with their publics on Twitter.

Until 2009, Twitter usage was mostly limited to one-way communication. Other studies argue that time will ultimately result in organizational trends, driven by consumer demand and preferences, to engage in symmetrical online communication (Alikilic & Atabek, 2012).

The Grunig's PR model also underwent changes. The managerial and organizational styles in Arabia, for example, are examined in a study, characterized by being authoritarian, patriarchal, and too centralized in improving asymmetric online communication. Furthermore, recent research has found that banks in Kuwait use Instagram primarily as a means of one-way and non-dialogue communication with their publics (Al-Kandaria, Gaither, Mubarak Alfahad, Dashti, & Alsaber, 2019).

Reputation

Reputation is a social basis that is based on stakeholder perceptions of an organization in which past behavior deemed to originate from an organization is used as a guide to expected future measures (Deephouse & Carter, 2005).

Basically, there are two types of reputation, namely personal reputation and company (Seigneur, 2009). For the second has the same arrangement. A good reputation can influence people to agree, acquiescent, and believe that the parties who have the say. Furthermore, the company's reputation is discussed in the writing of a reputation organization.

Critics John Rodden said that building a repertoire involved the process of 'imaging' and management of perceptions that were ongoing, and had never been given at one time and applied to all (Rodden, 2006).

The reason for building a reputation can be faced with the answer of a very varied number of contextual and institutional factors in the background. While in a historical manner, reputation has been considered as a direct

reflection of the quality inherent in the work of a person.

Digital

The digital era is the development of a system of evolution at the time of changing knowledge and increasing internal humanity. For example, with Google's help, new knowledge in the second calculation can be immediately obtained. The digital era gives a look at the fact that human life has become difficult to manage. It is difficult to manage in the sense that there is no limiting time limit. Digital itself is a method for reproducing information in computer systems and devices (Melnikov & Semenyuk, 2014). The digital era that is becoming technology-based knowledge will have an impact on social and economic aspects. The digital era will help build a relationship with social-economic sustainability. Advanced technology and knowledge of humanity create something.

The digital era that gave birth to digital media refers to the process of change from what was previously analogous. The digital transmission media is increasingly competitive with analog-based media. Digital media provides instant convenience for consumers, the information generated by the media can be accessed directly by consumers.

This change also removes physical forms that consume space, as analog media has, such as of printouts, printed brochures, and catalogs.

However, it is further found that the publication of electronics (digital) is prepared in a professional manner without processing editorials before having significant weaknesses. Like the confirmation of truth, incompatibility of information, protection of the copyright, until the solution addresses the representation of visual information that is failed in the process of reading data.

Over the years, the development of digital technology has been very fast and unpredictable. As a result, the amount of information available in the form of electronics grows significantly.

The internet is far more than just a computer network, and what is more important for its function is the protocol and switching technology that is inherently digital. The internet is a global technology infrastructure that supports digital connections of digital computers, and thus expands potential expressive to combine remote

functioning communicative functions (Mcmullan, 2017).

Image repair strategy

Image repair is required when unwanted events occur or are believed by the public to have occurred, and as a result, errors are addressed (Benoit, 1997). The theory of improvement according to Benevolence describes how individuals and organizations improve their negative public participation after certain series of events.

Image repair has two basic principles of communication that are goal-oriented activities, and one of the main goals is to maintain a good reputation.

Benoit said that to be concluded as a crisis, the situation must have a component. The first is an organization that experiences crisis that must be responsible for actions that cause the crisis. Second, the action must be considered intensive. When two components are fulfilled, the reputation of an organization is considered threatening and requires a Strategy Repair (Horsley, Brown, & Billings, 2015). There are five image repair strategies proposed by Benoit, namely: (1) Denial in which the organization can choose to reject and deny its involvement in the problem. This strategy has a variety of different counterfeit consequences in action and diverts mistakes and delegates responsibility to other parties; (2) Evade responsibility with four variations for this strategy. A person can claim his actions as other people's responses so that his behavior can be justified. The second variation is by stating less control of the parties concerned in the situation. The third variation, the organization can overwrite its actions done deliberately, so as to reduce responsibility and reduce the damage that occurs to its reputation. The final variant can state that the actions of the intended harm and violations occur inadvertently; (3) Reducing the offensiveness, where the organization does not deny the actions that bring crisis. Organizations strive to reduce negative impact and try to improve their reputation; and (4) Corrective action, in which the strategy does whatever works to restore the situation as there is before the action occurs. This strategy can also be taken as well as taking steps to ensure that offensive action is not repeated; and last (5) Mortification, in which the

organization gives an apology and acknowledges the mistakes in the crisis. As well as being responsible for actions and expressing regret

Methodology

This paper uses the post-positivistic paradigm. This paradigm assumes that research is the process of making claims. Next filter some of these claims into other claims that produce a stronger truth. This paper describes the public relations model (Grunig, 1992) which was confirmed through text by means of qualitative content analysis.

Qualitative research collects data through analysis. Analysis of research techniques used to conclude text or reliable procedure can be replicated in different contexts (replicable), dissertation (Krippendorff, 2004).

The media used to do this analysis is Twitter. Twitter is considered as one of the contemporary and popular online social networks. As a micro-blogging system, Twitter is suitable for research in the field of communication for public and private. Twitter is used to update status, start conversations, support tweet content, promote products, and even spread spam (Benevenuto, Magno, Rodrigues, & Almeida, 2010).

Other research views Twitter as a message response format that encourages dialogical exchange, unlike billboards or notice boards (Al-Kandaria, Gaither, Mubarak Alfahad, Dashti, & Alsaber, 2019).

Twitter is used to showed content, by linking the text file. On Twitter will be analyze the tweets with another. Steering is meaningful and classifies it in categories. To achieve interpretation, the categories that are already grouped will produce names throughout the existing text data. Analogical analysis does not produce a single interpretation and does not involve the calculation in it, but what is used is seeing trends that appear from the text data found compared to the other text. The qualitative context analysis enables researchers to understand the text through grouping words that have the same meaning in categories, which in turn will build a conceptual model or system (Elo & Kyngas, 2008).

This method focuses on the descriptive approach that aims to provide descriptions of aspects or characteristics of the message or text (Eriyanto,

2011). The cryptographic approach is not intended to seek relationships or test hypotheses. Therefore, this article will be more to describe the context, or characters from the tweets in the @CIMBNiaga account that use the "fall below fee" keyword. The items analyzed are tweets generated during 2018. The timeline for 2018 was chosen as the research limit.

FINDINGS AND DISCUSSION

Findings

The fall below policy that was imposed on customers of CIMB Niaga Bank is increasingly being implemented in 2018. Customers who are disappointed with this policy are slowly beginning to realize a cut in their savings. Fall below fee is the monthly administration fee that is imposed because the customer account period is under the stipulated conditions to get a free or reduced fee.

This policy creates a crisis. Moreover, this is very vulnerable because it involves the costs that must be incurred by the customer. According to Benoit (1997) this situation can be said to be a crisis because CIMB Niaga must be responsible for its actions that cause the crisis, by changing policies regarding administrative costs. Then the customer's response to the policy is very offensive, even accompanied by threats to stop as a customer of CIMB Niaga. With these two characteristics, the reputation of CIMB Niaga is in the crisis phase and requires an image repair strategy.

The fall below fee policy has actually been around for a long time. In a search on the @CIMBNiaga Twitter account, said Below Fee Fall was first quoted by CIMB Niaga in a situation when it was replying to a tweet from a customer.

@myjepit: @CIMBIndonesia

Five thousand charge even it's not one month yet, how it could happen?

@CIMBNiaga @myjepit : *Hi, the fall below fee is charged if the daily average per month is under 1 million. Upgrade your savings account*

November 11th, 2013

Furthermore, for several years until 2016, there was no longer a topic about fall below fees, whether it was triggered for the first time by an @CIMBNiaga account or a question that was written by customers.

Until March 2016 there are customers who ask questions via Twitter. The question begins with the discovery of a cut saving account when the customer checks his balance.

@Rena_dee: @CIMBNiaga halo slmt sore, maaf saya mau tanya. Untuk pengecekan saldo via atm sekarang terkena biaya? Saldo sy bkurang 20rb stlh pengecekan tsb

Hello good evening, I wanna ask, is there any cost charged if we checked account via ATM? My account balance deducted IDR 20.000 after those action.

@CIMBNiaga: @Rena_dee Mohon info pengecekan rek CIMB di mesin Bank mana. Trims –Bian

Please info in which branch ATM Machine?

@Rena_dee: @CIMBNiaga BDG, MMC BUAH BATU

@CIMBNiaga: @Rena_dee Tidak dikenakan biaya :). Trims -Bila
It's not charged.

@Rena_dee: @CIMBNiaga lalu biaya 20rb itu drmn? dr 1305000 ke 1285000? How about the charge IDR 20.000?

@CIMBNiaga: @Rena_dee Bisa hubungi 14041 ya untuk lakukan pengecekan biaya atau melalui CIMB Clicks. Trims. -Anis
You could check through CIMB Click to know the cost of checking balance account through ATM machine.

@Rena_dee: @CIMBNiaga stlh sy cek di cimb clicks, sy terkena fall below fee dan dormant fee msg2 2x. itu merupakan biaya apa ya?

After doing check, I found out there is a fall below fee and dormant fee for each twice time, what cost is it?

@CIMBNiaga: @Rena_dee Untuk fall below fee saldo kurang dari ketentuannya. Untuk info lengkapnya bisa hubungi 14041 karena harus verifikasi data. -Anis

Fall below fee is balance due to under the stipulation. For info call 14041, it needs to verified data

@Rena_dee: @CIMBNiaga 14041 bisa di hub via telpon rumah kah?

Can I call through house phone?

@CIMBNiaga: @Rena_dee Tentu bisa ya :). Trims –Bila

Sure, you can.

March 11th, 2016

During 2017 there were several questions about the fall below fee that began with customers. Twit the question was responded to by @CIMBNiaga by giving a brief explanation of the fall below fee. But in that context, customers only ask for information, and not in the intention of attacking CIMB Niaga's policies.

@ivychninta: Hi, what does fall be mean? @CIMBNiaga

@CIMBNiaga: @ivychninta Fall below fee will be charged when your average balance amount is under conditions. Please inform us what kind of CimbNiaga account you have so we can give further detail. Thank you - Dien

@ivychninta: @CIMBNiaga i'm using CIMB Niaga Syariah :/ but why is that? I thought Syariah account there is no monthly fee?

@CIMBNiaga: If you are using CIMB Niaga Syariah (ex. ibXtra) you will be charged Fall Below Fee IDR 15.000 if your average minimum balance per month under IDR 1.000.000. Thank you – Dien

January 5, 2018

Then at the beginning of 2018, customers began to question the deductions imposed in their accounts. Accompanied by disappointment

Marshelia

expressed in words, like for example, "I thought Sharia account there is no monthly fee: / ". The disappointment came after finding out that the type of savings was also subject to administrative fees for the impact of the fall below fee policy. Customers also often confirm the fall below details via Twitter.

@m_azizranza: Selamat malam, mau bertanya, saya ingin membuka rekening tabungan CIMB Niaga, tapi mungkin lebih cocok yg CIMB NIAGA AirAsia yang tidak membebaskan biaya administrasi. Yang saya tanya kan jika saldo di bawah 5 juta apa benar akan dikenakan biaya sebesar Rp.10.000/bln?
@CIMBNiaga

Good evening, want to ask, I want to exchange the CIMB Niaga savings account, but maybe more suitable for AirAsia CIMB NIAGA which does not impose administrative costs. What if my account balance below 5 million will be charged fee of Rp. 10,000 / month?

@CIMBNiaga: @m_azizranza Selamat malam, Jika SRH/ bulan di bawah 5juta dikenakan biaya Fall Below Fee 10rb, karena SRH pada bulan sebelumnya tidak memenuhi ketentuan. Terimakasih– Dewa

Good evening, If the SRH / month averagely below 5 million is subject to Below Fall Fee IDR 10.000, because the SRH in the previous month is not matched with stipulation.
January 12th, 2018

Entering February 2018, there are customers who try to clarify their understanding of the promotion of CIMB Niaga Bank which is apparently related to fall below fee.

@mayamaula: Masih belum paham sm pembukaan rekening baru yg free biaya trnsfer, free biaya admin atm?
@CIMBNiaga

Still can't get understand about the new open account which free transfers cost and free administrative cost, free ATM machine administrative cost?

@CIMBNiaga: @mayamaula Selamat Pagi. Ada beberapa jenis rekening tabungan seperti Tabungan Xtra, dan tabungan On Account XL. Tabungan tersebut bebas biaya admin, namun berlaku fall below fee jika saldo rata-rata di bawah ketentuan. Bebas biaya transfer dg syarat SRH bulan sebelumnya di atas ketentuan.

There are several types of account accounts such as Savings Xtra, and On Account XL savings. The savings are free of admin fees, but the fall below fee if the average is below the conditions. Free transfer fees with previous SRH requirements above the conditions
(February 13th, 2018)

April 1st, 2018

There is few customer threats to close their account when they realize about the Fall below fee.

@albertushendro: @CIMBNiaga tolong tutup account ini, fee-nya motong terus padahal saya punya investor account. (Ref#: e20180412-000072)
Please close my account due to fee charge, which this is my investor account.

@CIMBNiaga: Selamatpagi. Mohon info detail yang dimaksud tutup account seperti apa? Apa yang dimaksud Bpk ingin menutup rekening? Untuk perihal tersebut, biaya Fall Below Fee dikenakan karena SRH pada bulan berjalan tidak memenuhi ketentuan. Terimakasih – Early

Good morning, please info what did you mean about closing account? Is it to closed the bank account? For those thing Fall Below Fee charge due to SRH not matched the stipulated.

@albertushendro: @CIMBNiagaIya. Tutup aja account ini, supaya tidak ada fee lagi. Biarkan account yg lain (investor)

Yes. Close this bank account, so there is no more fee. The other account just ignore (investor).

April 11th, 2018

The below-fall fees experienced two policy changes, on July 1, 2018 and December 1, 2018. What caused the crisis was the increase in the customer's obligation to pay administrative fees. Many customers feel that they are not informed and feel disadvantaged by this unilateral deduction. Regarding this matter, the customer was finally asked.

@Rizalio: @CIMBNiaga Apakah ada pemberitahuan/email/sms atau notifikasi apapun sebelum 1 Juli18? Mestinya di sosialisasikan dulu sebelum diberlakukan. Is there any information before through email/ text message or anything before July 2018? It should be socialized at first time before implemented.

@CIMBNiaga: @Rizalio Untuk informasi perubahan tersebut, silakan Bapak bisa mengikuti klik link <https://www.cimbniaga.com/syariah/in/personal/products/funding/savings/tabungan-reguler/tabungan-ib-x-tra.html>

Terima kasih -Eva

For that information, please follow below link

<https://www.cimbniaga.com/syariah/in/personal/products/funding/savings/tabungan-reguler/tabungan-ib-x-tra.html> ...

1 Agustus 2018

Sometimes the tweet content uploaded is also responded differently about the content. As if it was the right moment when tweets appeared and were answered with questions about the fall below fee. As found below, the campaign tweet was responded to with the fall below fee question.

@CIMBNiaga: Apakah aku? #CIMBNiagaForward#ForwardYourDreams What am I #CIMBNiagaForward#ForwardYourDreams

@Anne12: @CIMBNiagaHi. Apa betul ketentuan fall below fee untuk tabungan Syariah X-Tra (Mudharabah) adalah jika SRH tidak sampai 25 jt/ bulan? Gak ada update infonya ya di <https://www.cimbniaga.com/syariah/en/personal/products/funding/savings/tabungan-reguler/tabungan-ib-x-tra.html> ...

rsional/products/funding/savings/tabungan-reguler/tabungan-ib-x-tra.html ...

Hi is it correct that Fall below fee stipulation is for Syariah Xtra if SRH not reach IDR 25million/month? There is no update

on <https://www.cimbniaga.com/syariah/en/personal/products/funding/savings/tabungan-reguler/tabungan-ib-x-tra.html> ...

@CIMBNiaga: @Anne12 Selamat siang, Ibu AN. Kami informasi bahwa Fall Below Fee jenis Tabungan iBXtra Wadiah atau Jenis Tabungan iBXtraMudharabah. Yang dimaksud Fall Below Fee adalah Biaya Fall Below Fee dikenakan karena SRH pada bulan berjalan tidak memenuhi ketentuan.

Good afternoon, Ms. AN. We inform you that Fall Below Fee is a Wadiah iBXtra Savings type or iBXtra Mudharabah Savings type. The definition of Fall Below Fee is the cost of Fall Below Fee is imposed because SRH on the month does not fulfill the conditions (1/2)

@CIMBNiaga: @Anne12 Jika SRH (Saldo Rata-Rata Harian) dibawah dari 1 juta akandikenakan biaya sebesar 15rb Jika SRH diatas 1 juta setiap bln berjalan maka gratis / tidak dikenakan Fall Below Fee. Terima kasih -Early

If the SRH (Daily Average Balance) below 1 million will be charged a fee of 15 thousand. If SRH is above 1 million, it will run for free / not using Fall Below Fee. Thank you (2/2)

@Anne12:

@CIMBNiagaTadisayadpt info dari CS 14041 kalau SRH agar tdkterkena fall below fee untuk Xtra Mudharabah adalah 25jt. Berbeda ya infonya dengan yang saya terima barusan. Terima kasih

I just got information from CS 14410, for SRH MUDharabah not charge fall below fee must balance at 25million. It's different information. Thank you

@CIMBNiaga: @Anne12 Mohon maaf kami koreksiuntuk Fall below fee Tabungan IB Xtra Mudharabah bebas

Marshelia

biaya jika SRH di atas 25 juta. Terima kasih –Ellen

Sorry, we corrected Fall below fees. Savings for IB Xtra Mudharabah are free if SRH is above 25 million, Thank you

August 26th, 2018

Because the nature of Twitter is open and allows people to join, there are interactions that involve more than one customer. In the middle of the interactions between @pxie and @CIMBNiaga accounts, the @budedotty account appears and joins the conversation.

@pxie: @CIMBNiaga Apa itu SRH? Dan berapa ketentuannya? Atau melalui apa saya bisa mengetahuinya? Tmks

What is SRH? How much the stipulation? How could I get the information?

@CIMBNiaga: @pxie Saldo rata rata harian. Info lengkapnya, silakan, klik Link berikut <http://bit.ly/1QZbwa4>. Terimakasih -Anty

Average balance account please check

@budedotty: @CIMBNiaga Aneh aja... nabung kok bukannya uang nambah, malah kena potong terus setiap bulan... utk apa nabung?

It's kind a weird, when we saving but it reduces because of the cost charged, why should I save?

Discussion

Reputation is a product of the communicative process. Reputation is a transformation of information exchanged by actors in social networking (Einwiller, 2003). Twitter is a social network where the growths of the exchange of communications on the issue of fee fall below the strike of Bank CIMB Niaga. In it, customers can interact with administrators and other customers. Reputation is a configuration of social interaction that is mediated digitally (Popescu, 2017).

The concept of reputation is even more important in the context of online contexts (Volle et al., 2012). Because it is considered sufficiently important to overlook the relevance of the internet in carrying out reputation management,

it is not possible (Boistel, 2013). At present, several literature studies have analyzed the influence of the internet and the digital world on reputation.

Utz, Schultz, and Glock pointed out that social media can be reduced in crisis to disseminate information quickly and to involve stakeholders in dialogue (Utz, Schultz, & Glocka, 2013).

In the practice of Public Relations (PR), Grunig calls the Two-way symmetric model the most effective to use. But have these models been implemented by a bank to deal with a crisis?

The PR practice model that is carried out is still two-way asymmetric. From the @CIMBNiaga Twitter account, regarding the fall below fee issue, customers are the goal of the persuasive process. A persuasive process that encourages increasing daily average balances to avoid below the fee.

This model aims to produce agreement between organizations and their audiences by bringing them to think of organizational thinking. But on the other hand, the information they send is perfect for maintaining its reputation and credibility. So that it is easy to persuade audiences to enter the message that they want to convey. Some misinformation and word writing are easily verified by the customer. These errors can reduce the reputation of the company.

Overall, the internet and technology have altered important factors that have the potential to affect reputation, namely information and interactivity. The Internet provides and enables exchange of information and communication between members or stakeholders and companies throughout the world. The internet has created new players during the process of providing information (for example, internet service provisioning) (Chen, 2001).

The internet can also accelerate intermediaries or existing players in browsers and search engines. Consequently, the organization can quickly respond to the question of stakeholders by integrating websites with customer databases, by exploiting additional information and by identifying customer needs (Chen, 2001). Within minutes, customer questions can be answered directly by the @CIMBNiaga account. Therefore, information is easier and faster between large numbers of individuals than in the previous era (Uncles,

2001). Even with the crossing of information that occurs, the time to verify information is very fast and can affect reputation. For example below, when customers get different information.

@CIMBNiaga: @Anne12 Jika SRH (Saldo Rata-Rata Harian) dibawahdari 1 jutaakandikenakanbiayasebesar 15rb Jika SRH diatas 1 jutasetiapblnberjalanmaka gratis / tidakdikenakan Fall Below Fee. Terimakasih -Early (2/2)

@Anne12: @CIMBNiagaTadisayadpt info dari CS 14041 kalau SRH agar tdkterkena fall below fee untukXtra Mudharabahadalah 25jt. Berbeda ya infonya dengan yang saya terima barusan. Terimakasih

@CIMBNiaga: @Anne12 Mohonmaaf kami koreksiuntuk Fall below fee Tabungan IB XtraMudharabahbebasbiayajika SRH diatas 25 juta. Terimakasih -Ellen

Interactivity electronically makes the flow of information faster, cheaper, richer, easier and wider. In the cyber space, stakeholders are directly interacting with the company but also with the community and among the other parties. As in the findings, amid the interactions between @pxie and @CIMBNiaga accounts, the @budedotty account appears and joins the conversation. This collection of communities can influence and shape reputation. Like interactivity, social media allows individuals to become sources of information; opinions and experiences they share with individuals thinking together (Marken, 2007).

The two-way model metric uses communication between the two organizations and their public. Nevertheless, this model empowers corporate communication strategies to influence the public to be able to adapt to organization, not the other way around (Kriyantono, 2014). Because of its asymmetric nature, CIMB Niaga Bank does not attempt to change its attitude, but seeks to change its attitude and public behavior. It is understood that the fall below is a policy from the center of the company that must be run.

Feedback from audiences is important in this communication model and is used to adapt communication strategies to be more persuasive.

In maintaining a digital reputation, Bank CIMB Niaga has adopted an image repair strategy to maintain its good reputation.

CIMB Niaga Bank uses a denial strategy to respond to the fall below fee crisis. The company denied its involvement in the issue by taking refuge behind the date of the fall below fee policy. But when it was questioned about the dissemination of the policy, this account seemed to avoid and did not answer. The strategy has a variety of cross-border consequences in action and diverts mistakes and assigns responsibility to other parties.

@Rizalio: @CIMBNiaga Apakah ada pemberitahuan/email/sms atau notifikasi apapun sebelum 1 Juli18? Mestinya di sosialisasikan dulu sebelum diberlakukan.

@CIMBNiaga: @Rizalio Untuk informasi perubahan tersebut, silakan Bapak bisa mengikuti klik link <https://www.cimbniaga.com/syariah/in/personal/products/funding/savings/tabungan-reguler/tabungan-ib-x-tra.html> Terima kasih -Eva

The tendency for the "fall below fee" crisis communication is very clearly seen at the user to corporate level. Because all tweets regarding the fall below fee are started by the user who throws the question. There are no tweets that were started first by the @CIMBNiaga account from the corporate side to explain this issue. The retweet feature is not used by this account in dealing with issues regarding fall below fees.

Seeing this process all, it is realized that it is very different from the daily twit activity of this account. For tweets about promotion and activation, this account is at the level of communication from the corporate to the user. Then for the PR model that is used when there is no crisis; it is more likely to be two-way symmetric, present as an approach like a friend for customers. This is the nature of balanced communication.

From the technical experts regarding the process, the digital reputation can be likened to a bridge that connects communication between

owners and those who read the issue. Proxy or digital reputation is the third party that stands in the midst of many parties who are interconnected and function as intermediaries. As a matter of principle, the first parties and the private parties are directly connected, each of them will connect with the intermediary, the proxy, or the digital reputation.

At the organizational level, reputation is a measure of the indirectness of the aggregates of people, social groups or other organizations about the organization.

Reputation in the digital world is equivalent to a digital reputation that can be measured in all three levels: web 1.0 with static web pages, web 2.0 with dynamic and interactive content such as Wiki, blogs, social networking, and web 3.0 with semantic web (Seker & Eryarsoy, 2015).

Most of the studies are concentrated on social networking and content web pages. Understanding the measurement of digital reputation is still visible, blurry, and biased.

Organizational assets that are the most valuable are their reputation (Winkleman, 1999). A reputation becomes an important concern that supports the continuation of someone or organization. For any business, reputation is not materialized (Schwaiger, 2006). At present, multinational companies are aware of the importance of digital reputation management and can choose to manage politics by communicating multiple data together on the web (Chalenon, Colovic, Lamotte, & Mayrhofer, 2017).

Reputation is fragile and difficult to be formed, developed, and maintained. The company develops their reputation through information gathered by stakeholders about companies, through media, press releases, web sites, online resources, and or from the mouth of the mouth (Fombrun, C.J; van Riel, 2004)

Reputation management as a study must be more important at this time. For example, the effort of the business can be attributed to the reputation of the company which is still ambiguous (The Economist, 2013).

Reputation, which used to be an asset not manifested with processes and judgments that cannot be quantified, is a fact that is more real, visible and until certain conditions can also be measured through individual user activities on

social media platforms. This measurement broadens the impact across labor markets (Hearn, 2010).

Digital archive reality and the threat of such data on the internet in the digital world also influence reputation. On this trait, it is necessary to form a backlash to protect the reputation of the digital context, moving beyond the existing framework (Richardson, 2013). Before a digital reputation is damaged, it is necessary to have an image repair strategy for reputation protection, to protect against isolation social due to damage of digital reputation (Howarth, 2011). In this case, the customers of Bank CIMB Niaga will certainly be reduced due to the fall below fee crisis. This can be seen that digital reputation that is not formed from direct interaction can affect direct interaction in social life.

The most important of these is the media, especially social media, which helps shape or change the reputation of companies through information or total or partial. Because of its reputational reputation, stakeholders compare information with other companies based on standards that are accepted culturally, socially, or cognitively. Some customers do not hesitate to directly mention other banks that they feel are better in the fall blow fee policy.

Expectations are built around this information and the inability to fulfill the same thing creates a gap of expectations that is often difficult to overcome (Reichart, 2003). With the lure of free monthly administration fees, prospective customers of CIMB Niaga banks become interested in becoming customers. Until it turns out there is a fall below fee policy that does not make them fully exempt from administration fees. Expectations that are not fulfilled are those that are shed in the form of questions addressed to the Twitter account @CIMBNiaga. David Rolph argues that debt can be conceptualized as not only as social and economic constructs, but also as a media construct (Rolph, 2008).

Social media facilitated the provision of information to people in North Sumatra. At present, social media has changed the way people obtain and share information. In fact, in times of crisis, the use of social media increases when users connect and share to obtain credible information (Jin, Liu, & Austin, 2014).

As Craig Newman, founder of Craigslist, stated in the word anthropology, trust and reputation will be more important than money and nominal strength (Utz, 2014).

Business branding is closely related to organizational reputation (Alwi & Da Silva, 2007). Both brand and company reputation are perceptions held by stakeholders based on their experience with the company (Merrilees & Fry, 2002). When the reputation of the company is felt by internal stakeholders (for example, employees), the reputation is equivalent to the identity of the company, when the reputation is felt by the external stakeholders, it is consistent with the company's image or the company brand company.

In other words, it is your discipline that will discuss the interaction between the organization and the public.

That is what the organization communicates to its public and in turn, what they react or respond to. This creates a better understanding and changes opinions that don't benefit from being profitable. Similarly, the function of public relations is a plan to influence and maintain favorable opinions through acceptable performance, presented honestly, and by relying on two-way communication obtained through interaction.

PR is finally up to certain things, essentially it can be understood as a department that cares and is responsible for reputation. The main function of public relations is the guarantee of the continuity of the organization's survival. This is the function performed by PR. This is a product of the social process that assigns brands to walk the community in social interaction. So far, public relations are understood as a maintenance reputation (Samson, 2018).

CONCLUSION

Overall, the internet and technology have changed the most important factors that have the potential to impact reputation, information and interactivity. So far, PR is essentially, understood as a maintenance reputation.

There are times when a crisis occurs, and an image repair strategy is needed to handle it. The image repair strategy chosen was adjusted by company tactics in escalating the impact of the crisis. In the fall below fee crisis that threatened

Bank CIMB Niaga, the crisis could still be handled well. The denial strategy used aims to continue to enforce existing policies and always maintain reputation.

Likewise, the function of public relations is a planned effort to influence and maintain favorable opinions through performance that can be received, offered honestly, and relying on public communication. In handling the crisis, CIMB Niaga Bank via its Twitter account uses a two-asymmetric model. Besides that, PR until certain words, in essence can be understood as those who care and are responsible for reputation.

Conceptually, a corporation uses a two-way asymmetric model in social media applications when facing a crisis. With trends in this PR model, corporations prefer to carry out a denial method as image repair strategy to maintain the reputation and policies that they've been setting.

But it must be understood that investing in digital management is not the only step taken one time. Before any activity on the web, strategic actions that need to be aligned with corporate strategies (what is the impact of corporate actions on the web, and what will be the ownership of corporate off-line strategies for digital reputation), and digital reputation must be understood as a global strategy for any organization.

Digital reputation is important. A digital reputation is a very bright illustration of someone or how an organization. Holders of interest can see information uploaded and digital tracking to help make decisions concerning those who have reputations. Digital reputation is no less important than reputation in the real world. Social interaction that takes place directly through face-to-face meetings is often diverted by digital reputation which is at once valued through internet access. Reputation and back up from information. So, it should be discussed about what information is uploaded and shared in the digital world. Research needs another study of the image repair strategy and the PR model used in other crises.

BIBLIOGRAPHY

Alikilic, O., & Atabek, U. (2012). Social media adoption among Turkish public relations

- professionals: A survey of practitioners. *Public Relations Review*, 38(1), 56–63.
- Al-Kandaria, A., Gaither, T., Mubarak Alfahad, M., Dashti, A., & Alsaber, A. (2019). An Arab perspective on social media: How banks in Kuwait use instagram for public relations. *Public Relations Review* 45, 1–11.
- Alwi, S. F. S., & Da Silva, R. V. (2007). Online and offline corporate brand images: Do they differ? *Corporate Reputation Review*, 10, 217–244.
- Anthony, D., Smith, S. W., & Williamson, T. (2009). Reputation and reliability in collective goods: The case of the online encyclopedia Wikipedia. *Rationality and Society*, 21(3), 283–306. <https://doi.org/10.1177/1043463109336804>
- Balkin, J. M. (2006). Virtual Liberty: Freedom to Design and Freedom to Play in Virtual Worlds. *Virginia Law Review*, 90(8), 2043. <https://doi.org/10.2307/1515641>
- Benevenuto, F., Magno, G., Rodrigues, T., & Almeida, V. (2010). Detecting Spammers on Twitter. In Collaboration, Electronic messaging, Anti-abuse and Spam Conference (CEAS). Redmond, Washington. Retrieved from <http://citeseerx.ist.psu.edu/viewdoc/summary?doi=10.1.1.297.5340>
- Benoit, W. L. (1997). Image Repair Discourse and Crisis Communication. *Public Relations Review*, 23, 177–186.
- Boistel, P. (2013). ‘Web 2.0, L’entreprise peut-elle encore gérer sa réputation?’. *Communication*, 31.
- Chalençon, L., Colovic, A., Lamotte, O., & Mayrhofer, U. (2017). Reputation, E-Reputation, and Value-Creation of Mergers and Acquisitions. *International Studies of Management and Organization*, 47(1), 4–22. <https://doi.org/10.1080/00208825.2017.1241086>
- Chen, S. (2001). Assessing the impact of the internet on brands. *Journal of Brand Management*, 8(288–302).
- Chun, R., & Davies, G. (2006). E-reputation: The role of mission and vision statements in positioning strategy. *Journal of Brand Management*, 8(4), 315–333. <https://doi.org/10.1057/palgrave.bm.2540031>
- Coombs, W. T., & Holladay, S. J. (2005). An Exploratory Study of Stakeholder Emotions: Affect and Crises. *Research on Emotion in Organizations*, 1, 263–280.
- Deephouse, D. L., & Carter, S. M. (2005). An examination of differences between organizational legitimacy and organizational reputation. *Journal of Management Studies*, 42(2), 329–360. <https://doi.org/10.1111/j.1467-6486.2005.00499.x>
- Dutot, V., & Castellano, S. (2015). Designing a measurement scale for E-reputation. *Corporate Reputation Review*, 18(4), 294–313. <https://doi.org/10.1057/crr.2015.15>
- Elo, S., & Kyngas, H. (2008). The qualitative content analysis process. *Journal of Advanced Nursing*, 62, 107–115.
- Einwiller, S. (2003). Vertrauen durch Reputation im elektronischen Handel. PhD Thesis, University of St. Gallen, Switzerland. University of St. Gallen, Switzerland.
- Engardio, P., & Arndt, M. (2007). What Price Reputation? *Business Week*. 9–16.
- Eriyanto. (2011). Analisis Isi: Pengantar Metodologi untuk Penelitian Ilmu Komunikasi dan Ilmu-ilmu Sosial Lainnya. Jakarta: Kencana.
- Flecker, D. (2003). <DigitalArchiving.pdf>. *Educause Review*, (February), 10–11.
- Fombrun, C.J; van Riel, C. B. . (2004). Fame & fortune: How successful companies build winning reputations. New York: Prentice-Hall.
- Fombrun, C. . (1996). Reputation: Realizing Value from the Corporate Image. Boston: Harvard Business School Press.
- Gandini, A. (2016). Digital work: Self-branding and social capital in the freelance knowledge economy. *Marketing Theory*, 16(1), 123–141. <https://doi.org/10.1177/1470593115607942>
- Grunig, J. & Hunt, T. (1984). *Managing Public Relations*. New York: Holt, Rinehart and Winston.
- Grunig, J. E. (1992). Excellence in Public Relations and Communication

- Management. Hillsdale: Lawrence Erlbaum Associates.
- Hearn, A. (2010). Structuring Feeling: Web 2.0, Online Ranking and Rating, and the Digital Reputation Economy. *Ephemera*, 10, 421–38.
- Howarth, D. (2011). Libel: Its purpose and reform. *Modern Law Review*, 74, 845–877.
- Huffington Post. (2015). The 16 best things Warren Buffet has ever said.
- Helen, D. (2014). CIMB NIAGA: Raih Penghargaan Corporate Image Award 2014. Retrieved from finansial.bisnis.com website: <https://finansial.bisnis.com/read/20140606/90/233689/cimb-niaga-raih-penghargaan-corporate-image-award-2014>
- Horsley, J. S., Brown, K. A., & Billings, A. C. (2015). The Tiger Woods Sex Scandal: An Analysis of Image Repair by Submitted in partial fulfillment of the requirements for the degree of Master of Arts in the Department of Communication and Information Sciences in the Graduate School of The University of Alab.
- Irawan, S. (1999). *Metode Penelitian Sosial*. PT Rineka Cipta.
- Jin, Y., Liu, B. F., & Austin, L. L. (2014). Examining the role of social media in effective crisis management: The effects of crisis origin, information form, and source on publics' crisis responses. *Communication Research*, 41, 74–94.
- Kumar, R., Freberg, K., Lee, S. Y., Pridmore, J., Kaul, A., Chaudhri, V., Majmudar, U. (2016). Social Media: The New Mantra for Managing Reputation. *Vikalpa*, 40(4), 455–491. <https://doi.org/10.1177/0256090915618029>
- Kriyantono, R. (2014). *Teori public relations perspektif barat dan lokal: aplikasi penelitian dan praktik*. Jakarta: Salemba Humanika.
- Marken, G. A. (2007). Social Media . . . The Hunted can Become the Hunter. *Public Relations Quarterly*, 52, 9–12.
- Laskin, A. V. (2009). The evolution of models of public relations: An outsider's perspective. *Journal of Communication Management*, 13(1), 37–54. <https://doi.org/10.1108/13632540910931382>
- Lovejoy, K., Waters, R. D., & Saxton, G. D. (2012). Engaging stakeholders through Twitter: How nonprofit organizations are getting more out of 140 characters or less. *Public Relations Review*, 38(2), 313–318.
- Madden, M. (2010). Reputation Management and Social Media How people monitor their identity and. In *Specialist* (Vol. 26). Retrieved from <http://pewinternet.org/Reports/2010/Reputation-Management.aspx>
- Masum, H., & Tovey, M. (n.d.). *The Reputation Society: How Online Opinions Are Reshaping the Offline World*. MIT Press.
- McCorkindale, T. (2012). Follow me or be my friend: How organizations are using Twitter and Facebook to build relationships and to communicate transparently and authentically. *New media in public relations*, vol. 3, 67–74
- McMullan, J. (2017). A new understanding of 'New Media': Online platforms as digital mediums.1–15. <https://doi.org/10.1177/1354856517738159>
- Melnikov, A. V., & Semenyuk, E. P. (2014). The information revolution and the modern printing industry. *Scientific and Technical Information Processing*, 41(1), 1–11. <https://doi.org/10.3103/s0147688214010031>
- Merrilees, B., & Fry, M.-L. (2002). Corporate branding: A framework for E-retailers. *Corporate Reputation Review*, 3, 213–225.
- Moleong, L. (2002). *Metodologi Penelitian Kualitatif*. Bandung: PT. Remaja Rosdakarya.
- Mukherjee, S., & Shaw, R. (2016). Big Data-Concepts, Applications, Challenges and Future Scope. *International Journal of Advanced Research in Computer and Communication Engineering Vol.*, 5(2), 66–74. <https://doi.org/10.17148/IJARCCCE.2016.5215>

- Nurfakihiswara, I. (2017). Inilah Bank-bank dengan Reputasi Terbaik Tahun 2017. Retrieved from wartaekonomi.co.id website: <https://www.wartaekonomi.co.id/read162697/inilah-bank-bank-dengan-reputasi-terbaik-tahun-2017.html>
- O'Leary, D. E. (2011). The Use of Social Media in the Supply Chain: Survey and Extensions. Ssrn. <https://doi.org/10.2139/ssrn.1963980>
- Pasquale, F. (2015). Introduction THE BLACK BOX SOCIETY The Secret Algorithms That Control Money and Information. THE BLACK BOX SOCIETY - The Secret Algorithms That Control Money and Information. Retrieved from <http://raleigh.english.ucsb.edu/wp-content/Engl800/Pasquale-blackbox.pdf>
- Popescu, G. H. (2017). Is Lying Acceptable Conduct in International Politics? Educational Philosophy and Theory, 49, 575–576.
- Reichart, J. (2003). A theoretical exploration of expectational gaps in the corporate issue construct. Corporate Reputation Review, 58–69. Retrieved from <http://dx.doi.org/10.1057/palgrave.crr.1540190>
- Rolph, D. (2008). Reputation, Celebrity and Defamation Law. Aldershot: Ashgate.
- Samson, M. H. (2018). Public relations in corporate reputation management: A case of Ethiopian Broadcasting Corporation. Journal of Media and Communication Studies, 10(9), 113–117. <https://doi.org/10.5897/jmcs2016.0502>
- Schwaiger, M. (2006). Die Wirkung des Kultursponsorings auf die Unternehmensreputation der Sponsoren.
- Seigneur, J. M. (2009). Reputation management. Computer and Information Security Handbook, 27(1), 701–721. <https://doi.org/10.1016/B978-0-12-374354-1.00041-8>
- Seitel, F. P. (2017). Practice of Public Relations. Pearson Education.
- Seker, S. E., & Eryarsoy, E. (2015). Generating Digital Reputation Index: A Case Study. Procedia - Social and Behavioral Sciences, 195, 1074–1080. <https://doi.org/10.1016/j.sbspro.2015.06.151>
- Social media has a growing impact on the news #SMING15. (2015).
- Solove, D. (2007). The Future of Reputation: Gossip, Rumor, and Privacy on the Internet. New Haven: Yale University Press.
- The Economist. (2013). The Price of Reputation, Is the market for protected personal information about to take off?
- Umeshchandra, T. K., & Ramjibhai, P. C. (2012). Improve SQUID Proxy's Performance using New Cache Replacement Architecture. International Journal of Management, IT and
- Utz, S., Schultz, F., & Glocka, S. (2013). Crisis communication online: How medium, crisis type and emotions affected public reactions in the Fukushima Daiichi nuclear disaster. Public Relations Review, 39, 40–46.
- Uncles, M. (2001). Editorial: Interactive electronic marketing and brand management. Journal of Brand Management, 8, 245–254.
- Utz, S. (2014). The reputation society: How online opinions are reshaping the offline world. New Media & Society, 16(7), 1187–1189. <https://doi.org/10.1177/1461444814543078a>
- Vorvoreanu, M. (2008). Web site public relations: How corporations build and maintain relationships on line. Amherst: Cambria Press.
- Winchester, C. (2016). Writing a literature review. Journal of Clinical Urology, 9, 308–312.
- Winkleman, M. (1999). The right stuff: Survey on corporate reputation. Chief Executive.
- Yadav, D. (2016). Opportunities and challenges in creating digital archives and preservation: An overview. International Journal of Digital Library Services IJODLS | Geetanjali Research Publication, 63(2), 63–73. Retrieved from www.ijodls.in