

# Crisis Communication Mitigation in Social Media: KlikBCA Phishing Case on Instagram

Ruth Novarefie Putri Paath<sup>1</sup>, Hayunaji<sup>2</sup>, Irwansyah<sup>3</sup>

<sup>1,2</sup>Graduate Student, Communication Science FISIP, University of Indonesia

<sup>3</sup>Teaching Staff, Communication Science FISIP, University of Indonesia

## Abstract

This study examines Crisis Communication Mitigation in Social Media, focusing on BCA's response to a phishing crisis on Instagram. Analyzing BCA's Instagram posts addressing the phishing issue reveals key communication strategies. The research emphasizes the importance of utilizing various content formats, maintaining message consistency, and ensuring transparency in crisis communication on social media. By aligning empirical data with theoretical frameworks, the study contributes to advancing crisis communication research. It highlights BCA's efforts to address stakeholder concerns, minimize negative impacts, and uphold trust through effective crisis communication strategies. BCA's crisis communication strategy on Instagram serves as a model for organizations facing similar challenges, emphasizing the significance of engaging visuals, informative content, and timely messaging for efficient crisis management and stakeholder trust maintenance.

**Keywords:** Crisis Communication, Mitigation, Social Media, Instagram, Phishing

## 1. Introduction

Crisis communication is a crucial aspect of organizational management, involving strategic communication processes designed to handle and mitigate the implications of crises on a company's reputation, stakeholders, and operations. This concept is closely tied to organizational crises, which are sudden and unexpected events that significantly threaten an organization's survival and reputation. Crisis communication operates within a complex context including the social, cultural, and economic environments where organizations function. Within this context, crisis communication strategies are formulated and executed to manage crises effectively, maintain stakeholder trust, and safeguard the organization's interests.

The connection among the notions and also circumstances surrounding a crisis and communication is essential, as understanding the nature of the crisis and its context guides the creation of effective communication strategies. In the book "Crisis Communication in China", Wei Cui (2022) explores the dynamics of crisis communication within the Chinese framework, emphasizing the influence of cultural and social factors. The book covers various strategies implemented by the Chinese government and organizations to manage crises by adapting conceptual frameworks like Situational Crisis Communication Theory to fit the Chinese cultural and social landscape. According to Timothy Coombs (2012), crisis communication refers to the strategies, protocols, techniques, and systems organizations use to overcome threats to their reputation or overall business dealings.

In the banking industry, crisis communication is of paramount importance due to its integral role in economic stability and public trust. Banks are particularly vulnerable to crises such as financial scandals, cyber attacks, and economic downturns, which can severely impact their reputation and operational viability. Effective crisis communication strategies enable banks to manage and mitigate these risks by maintaining transparency, providing accurate information, and reassuring stakeholders. Studies have shown that banks that proactively engage in crisis communication are better equipped to handle crises and recover more swiftly (Utz et al., 2013). Therefore, effective communication is crucial for financial organizations during a crisis, as it plays a significant role in rebuilding trust and confidence (DiStaso, 2010). Moreover, integrating robust crisis communication plans into the risk management framework is vital for banks to navigate crises effectively to protect their long-term interests.

The advancement of information technology has transformed the financial services sector including the banking sector, which offers new avenues to reach the broader public and delivers significant advantages for conducting financial transactions (Sekyere et al., 2018). However, the advancement of technology in the banking sector has initiated a significant shift in digital fraudulent activities. (Ahmad et al., 2021). Currently, internet banking fraud has become an international-wide issue and has evolved towards industries where cybercriminals employ sophisticated tools which, among others include malware, phishing, trojans, viruses, and identity theft.

Phishing in the e-banking sector in Indonesia has seen a significant rise, reflecting broader global trends in cybercrime. The rapid digitization of financial services has made the banking industry a prime target for cybercriminals. Phishing is a cybercrime where criminals trick individuals into disclosing a few sensitive data and financial information, such as passwords, PINs, or credit card numbers, by pretending to be legitimate organizations like banks or financial institutions. This is commonly achieved via deceptive emails, SMS, or phone calls that mimic reputable sources but aim to deceive the recipient into revealing sensitive information.

PT Bank Central Asia Tbk, or BCA, posing as one of the biggest and well-known bank in Indonesia, was recently being targeted by fraudsters using phishing tools directed to their customers through WhatsApp messages that took many forms from a fake announcement of interbank transfer fee increment to fake wedding invitation to lure the users to click on the phishing link and directed to either downloading an app or fake BCA website that users are directed to fill in their personal banking information or worse transferring their money to the fraudster. A unique phenomenon of this case is that the discourse on this topic occurred in the realm of social media, especially Instagram, and did not appear in the mass media. This research aims to find how BCA communicates with its customers and the public on the Instagram social media platform regarding the phishing cases attempted by fraudsters on BCA customers. Qualitative analysis methods were used to analyze whether the way BCA addresses/communicates the crisis on their official Instagram account, complies with the key components of communicating a crisis.

## 2. Literature Review

### 2.1 Crisis Communications

This concept of crisis communications has evolved significantly from the late 1960s to 2024, reflecting the growing complexity of organizational environments and the importance of maintaining stakeholder trust during adverse events. Crisis communications typically refers to the gathering, analyzing, and sharing of necessary information to handle a crisis circumstance (Coombs, 2012). One of the foundational scholars in this field is W. Timothy Coombs, who introduced the Situational Crisis Communication Theory or so-

called S-CCT, which offers insights into safeguarding organizational reputations amidst crises through the selection of suitable communication tactics (Coombs, 2007).

In earlier decades, (Benoit, 1997) developed Image Repair Theory, which focuses on the strategies organizations use to repair their image following a crisis. Fearn-Banks (2016) contributed significantly to the field with her work on practical approaches to crisis communication, enhancing the need for preparedness and responsive strategies.

Recent research in crisis communications has increasingly focused towards the sole use of digital and also social media in shaping crises response and stakeholder perceptions. One significant study by Austin and Jin (2022) explains the Social-Mediated Crisis Communication (S-MCC) model, which highlights the critical influence of any social media on the strategy towards communicating a crisis. This model emphasizes the importance of understanding how different publics use social media to seek information during a crisis and how organizations can effectively engage with these publics to mitigate negative impacts. The SMCC model integrates the roles of influential social media users, such as opinion leaders and crisis originators, and explores how organizations can leverage these actors to enhance their crisis communication efforts.

## 2.2 Mitigation

Mitigation is the process of reducing the risk or severity of an unfavorable event or situation. This can be achieved by implementing preventive measures to decrease the likelihood of the event happening or by taking steps to reduce the impact if it does occur. In the context of disaster management, mitigation involves steps aimed at minimizing or completely removing the long-term risks posed to human lives and properties by natural and man-made hazards (Gougelet, 2016). Mitigation efforts aim to lower the implications of calamities by analyzing risks, lowering the level of risks, and insuring against risks.

Strategies for mitigation have only two types: structural and also non-structural. A structural mitigation includes physical measures such as building reinforcements, flood barriers, and fire-resistant materials to lower the implications of disasters. While a non-structural mitigation emphasizes strategies like use of land planning, regulations for zoning, early warning systems, and also community preparedness to minimize vulnerability. Mitigation strategies can be applied across various fields, including environmental or natural protection, financial risk management, information technology security, law, occupational health and safety, and politics. These strategies could include proactive communication, swift response actions, offering solutions to the crisis, and demonstrating accountability (Weijers, 2017). Mitigation in crisis communication often involves taking preventative measures to reduce the likelihood of a crisis occurring. This could involve risk assessment, scenario planning, and implementing protocols to address potential issues before they escalate. Mitigation efforts may also focus on repairing the organization's image after the crisis. This could involve actions such as denial, corrective action, or mortification to address the negative implications on the company's reputation.

Overall, mitigation in crisis communication involves a proactive and strategic approach to managing crises, minimizing their negative effects, and leveraging them as opportunities for organizational improvement and growth. Effective crisis communication, tailored responses, and addressing public emotions are key aspects of successful crisis mitigation and reputation management (Oh et al., 2022).

## 2.3 Social Media

In recent times, social media have become deeply embedded in each of our everyday routines, influencing how we interact, disseminate information, and engage with others. According to Webster, social media encompasses various types of an electronic communication that allow users to create online

communities that are used for sharing information, ideations, personal messages, and many other types of contents. Essentially, social media operates as a channel driven by user-generated content (High et al., 2023). Other experts define social media as digital technology that emphasizes content or interactions produced by its users (Kaplan & Haenlein, 2010). Social media is also often defined by its characteristics, either from the direction of the message or from certain devices such as Facebook, Instagram, or Twitter to provide examples of ways of interaction (Howard & Parks, 2012). In general, social media provides a space for communication to occur asynchronously but continuously where each user gets to engage with others and also observe interactions happening among other users (Carr & Hayes, 2015). Social networking site is a form of so-called social media which has 3 major characteristics such as profiles of users, connections that are articulated publicly, also content provided by all users (Ellison & Boyd, 2013). Online communities can be formed through social media (X, Facebook, etc.), other media means (email, newsletters, etc.), or media created with a specific purpose (High et al., 2023). An online community itself is defined as a group of users who communicate through media, who usually have certain interests and needs (McEwan & Horn, 2016).

### **2.3.1 Instagram**

Instagram is widely recognized as a leading social media platform. It operates as a mobile-centric service that enables users to take, modify, and distribute photos and videos to their followers. Instagram is unique in its focus on visual content, making it a platform that emphasizes imagery as the primary means of communication (Sarode & Prachi, 2017). Instagram stands out for its focus on visual content. Users have the ability to upload photos and videos, utilize filters and editing tools, and share their creations with their followers. The platform also includes several features that improve user engagement. A key feature is Instagram Stories, which lets users post temporary content that vanishes after 24 hours. This functionality allows users to share more spontaneous and casual moments from their daily lives.

A study by (Kulkarni, 2023) explores the role of Instagram in facilitating consumer complaints and feedback in the Indian banking sector and finds that Instagram, with its visual and interactive capabilities, significantly enhances customer service by enabling real-time complaint resolution and transparent communication. The research emphasizes the importance of a strategic approach and dedicated teams to effectively handle consumer interactions on social media thereby improving customer satisfaction and loyalty.

### **2.4 Crisis Communication for Banking Industries**

The main characteristic of banks as financial institutions is that they operate based on public trust. The trust level of customers in a bank is crucial, as it can influence their behavior during crises, such as bank runs, therefore, maintaining customer trust is essential for the stability of banks (Masiukiewicz & Howzan, 2015).

Crisis communication in the banking industry is a critical function that involves the strategic dissemination of information to manage and mitigate the impact of adverse events on an institution's reputation and operations. Common crises in the banking industry include financial insolvencies, data breaches, fraud, regulatory violations, and reputational scandals. Financial insolvencies, such as those witnessed during the 2008 global financial crisis, often necessitate transparent communication strategies to explain the financial positions and the measures being taken to address the situation (Coombs, 2012). Data breaches, which have become increasingly prevalent, require immediate and clear communication to reassure customers about the steps being taken to secure their information and prevent future incidents. Fraud and regulatory violations, such as those involving money laundering or non-compliance with financial

regulations, demand a forward-thinking strategy to crisis communication, emphasizing the organization's commitment towards ethical practices also regulatory adherence. Reputational scandals, which can arise from unethical behavior by employees or controversial business practices, necessitate a well-coordinated response to manage public perception and restore trust.

Effective crisis communication plans include predefined protocols, timely updates, and a focus on transparency to help navigate these crises and maintain stakeholder confidence (Coombs, 2012; Fearn-Banks, 2016). Learning from the failed crisis communication in the banking industry using the case study of Northern Rock Bank, it is critically important to have effective communication strategies during financial crises. Establishing and maintaining trust with stakeholders, complying with regulatory guidelines, managing risks effectively, understanding media influence, and considering global implications are essential components for banks to uphold their reputation and stability during turbulent times (Liff & Wahlström, 2018). Effective crisis communication, regulatory oversight, and proactive stakeholders' management are crucial for banks to lessen the effects of crises and sustain resilience when facing difficulties.

### **2.5 Crisis Communication for Banking Industries through Social Media**

In the current digital landscape, social media plays a vital component of crisis communication strategies for the banking industry. These platforms enable banks to rapidly disseminate information, directly engage with stakeholders, and manage their public image in real-time during crises. When issues such as data breaches or financial scandals arise, banks can utilize social media to provide timely updates, dispel misinformation, and reassure customers about the actions being taken to resolve the problem. This immediate response helps to mitigate panic and preserve trust. Successful social media crisis communication requires clear, concise, and transparent messaging, frequent updates, and proactive engagement with customer concerns. Additionally, monitoring social media for public sentiment and feedback allows banks to adapt their communication strategies as situations develop. By effectively harnessing social media, banks can improve their crisis management efforts, ensuring they remain responsive and accountable to their stakeholders (Coombs, 2015; Fearn-Banks, 2011).

### **3. Method**

This research paper uses a content analysis research strategy as a part of a qualitative study in order to find out “how” behind the happening case. The conceptualization of BCA's crisis communication mitigation on Instagram includes several key components. Initially, we define crisis communication as a series of messages and actions undertaken by BCA to inform, calm, and guide their audience during a crisis period. We then divide crisis communication into several crucial aspects for observation that suit this research such as (1) the clarity of messages; (2) the consistency of messages; (3) the use of visuals and multimedia (Coombs, 2012). In conducting this research, we employ digital observation data collection methods to gather information from BCA's social media posts specifically dedicated to communicating the crisis that occurred in The month of February in the year 2024. Through systematic observation of BCA's online activities, we aim to capture a comprehensive overview of their crisis communication strategies and practices on platforms especially Instagram. Subsequently, qualitative content analysis serves as the primary analytical approach utilized to examine and interpret the collected data. By delving into the textual content of BCA's social media posts, we seek to uncover underlying patterns, recurring themes, and nuanced aspects of their crisis communication efforts. Our focus remains particularly attuned to BCA's interactions and messaging strategies on Instagram, considering its prominence as a key platform for

interacting with audiences during times of crisis. The process involves several critical steps as mentioned by Denzin & Lincoln (2018) such as (1) open coding, systematically analyzing the text from BCA's Instagram posts to identify meaningful units pertinent to crisis communication, these units can include particular phrases, sentences, or individual words that illustrate how BCA addresses the crisis; (2) Categorization, where we organize these codes into broader categories that represent various elements of BCA's crisis communication strategy, for instance, these categories might encompass message clarity, emotional tone, or calls to action; (3) Category analysis to investigate the relationships between these categories and to comprehend how they collectively shape BCA's communication approach during the crisis. This stage enables us to identify overarching themes and patterns in BCA's messaging, such as the consistency of their updates, the use of reassuring language, and their responsiveness to user comments. Our objective is to offer an in-depth comprehension of the tactics utilized by BCA on Instagram to navigate and convey messages amidst a crisis scenario. Within the framework of our study, titled "Crisis Communication Mitigation in Social Media: A Study of BCA Cases on Instagram," the technique of confirming data through concept development assumes a critical role. This methodological approach is pivotal as it ensures that the empirical findings obtained from our analysis align cohesively with established theoretical frameworks in the scope of a crisis communication. By employing this technique, we not only validate the relevance and applicability of existing theories but also contribute to the advancement and refinement of theoretical perspectives in crisis communication research. Through this technique, we refine and expand upon conceptual constructs such as crisis communication, mitigation, synchronous and asynchronous communication, and also social media that are identified in the analysis, drawing upon existing theories to deepen our understanding of crisis communication strategies employed by BCA on Instagram.

## 4. Result and Discussion

### 4.1 Result

This research identified four Instagram posts that were shared by BCA's official Instagram account to address the rising phishing crisis over the course of February 2024. These posts consist of various types of content, including infographic Instagram collages, informative short videos, and even a short video parody. The infographic collages provide visually engaging and easy-to-understand information (Cairo, 2013). The informative short videos are packed with essential details, aiming to educate the public about recognizing phishing scams and taking necessary precautions (Freberg, 2021). The short video parody adds a creative twist, using humor to convey the seriousness of the issue in a manner that is likely to get the user's attention and also to make the message more memorable and easier to absorb (Cairo, 2013). It is clearly shown that BCA is trying to address and raise public awareness about this crisis through multiple forms of content on its Instagram account. By utilizing a diverse range of media formats, BCA ensures that its message reaches a wider audience, catering to different preferences for content consumption. With the multi-faceted approach, it does not only improve the visibility of their warnings but also increases the likelihood of the information being retained and acted upon by their followers (Coombs, 2012). The strategic timing of these posts throughout February 2024 also indicates a planned and sustained effort to keep the public informed and vigilant about the ongoing phishing threats. This concerted effort by BCA to leverage Instagram's visual and interactive capabilities demonstrates their commitment to protecting their customers and maintaining trust in their brand amidst the phishing crisis. There are several crisis communication components that is used by BCA to communicate their happening crisis such as (1)

Addressing the Crisis; (2) Suggesting preventive measures that can be done; (3) Calling BCA users to find more information on the crisis on BCA's official channels; and also (4) Reminding BCA users to be more careful (Cornelissen, 2004). These four components are reflected in the 4 Instagram posts that they use in addition to address the crisis.

#### 4.2 Analysis

The data that is obtained from BCA's social media that is also elaborated in the previous section shows BCA's serious efforts on communicating the crisis through their official Instagram channel. A few of the most basic principles of crisis communication are addressing/ communicating stakeholders' concerns and minimizing the negative impact of the crisis itself while trying to maintain the trust of the stakeholders (Coombs & Holladay, 2010), which is shown clearly on how BCA presents their posts whether from the caption and also the transcript. BCA always makes sure to address the crisis which is shown by how they use phrases in their captions like "Recently, there was an unofficial announcement on behalf of PT. Bank Central Asia Tbk ( BCA ) regarding changes towards interbank transfer into IDR 150.000 per month." and "Be careful GoodFriends, the information regarding the increase in transfer rates is a hoax!" and also "Beware of fake letter fraud in the name of BCA regarding increases in interbank transfer rates. If you don't agree, you will be asked to fill in your personal data on a fake website, then guided to transfer it to the fraudster's account!". They also suggest some preventive measures that can be done by their users if the users are being targeted for the phishing fraud. This component is shown by phrases on their captions like "Remember to think before you act, don't just click or open documents from unknown numbers." and "Well, to prevent you from getting caught in a scam like that, I'll give you some tips. Just ignore the chat, don't click on anything. let alone provide your personal data. Just block the number!". They also made sure that their users knew where to look and asked for solid information, addressing user's concerns or even filing a complaint if they got the phishing bait that was given to them through phrases like "Let's find out safety tips in this video. Or read more at [bca.id/modus-suratpalsuig](http://bca.id/modus-suratpalsuig)" or "If you are still in doubt, let's contact Halo BCA 1500888 to verify more reliable information. Complete information at: [#DontKnowKasihNo #AwasModus](http://bca.id/kasihnoaja)".

These components are also shown inside the visual and multimedia contents as shown on their transcript like "BCA emphasized that the announcement was incorrect information and was an act of fraud." and "BE CAREFUL! Immediately delete messages & block the fraudster's number! REMEMBER THESE 4 TIPS If you get a FAKE LETTER informing you of an increase in interbank transfers: 1. Ignore any information from unofficial sources. 2. Don't click on unclear links, let alone share personal data! 3. Immediately delete the message and block the fraudulent number!" for addressing/ communicating the crisis and suggesting preventive measures. There is also a "Report to Halo BCA at 1500888 or via the Halo BCA application." to remind the users where to find solid information at and also the official channel to address any of their concerns, and in a comedic way in one of the short videos, they say "(MOM) Well, because of this incident, Mamski Papski only wants to tell you one thing, (DAD) the main thing is to always be careful, (MOM) and don't easily believe unclear information. (DAD) especially with suspicious numbers. (MOM AND DAD) Basically, if you don't know the origin, definitely give No! Indo: Don't know, Kasih No!" which shows enough about how they also try to make sure that the users know how to prevent themselves from this kind of fraud.

There are 3 categories that are used to define BCA's communication pattern and the clarity of the communication structure. Those categories are (1) clarity of message; (2) consistency of message; and (3) use of visual and multimedia (Coombs, 2012). The level of clarity for the message is not equal for each

item that is observed, some information shows more on the caption, and the rest is on the video or infographic. As for the use of visuals and multimedia, it is mostly shown in the videos and infographic content while only one caption item uses a visual. Meanwhile, all items from all observed contents comply with the category consistency of the message. It is clearly shown that each of BCA's posts complies with these three categories, even though each of these are spread out either on their caption or their video/infographic transcript. These findings align with studies that suggest social media content is often created with a specific purpose, ensuring that all elements of a post contribute to a unified communication strategy (Friedrichsen & Mühl-Benninghaus, 2013).

### 4.3 Discussion

Based on the crisis communication explained by Joep Cornelissen (2004), crisis communication is a specialized discipline within corporate communication that focuses on managing communication during a crisis. This involves not only addressing the immediate concerns but also ensuring that the organization's messages are clear, and consistent, and reach the intended audience effectively. The way BCA communicates its crisis on its social media posts aligns well with this definition, underscoring its emphasis on "managing communication during a crisis." BCA's approach to presenting their posts through a combination of infographics and short videos, complemented by carefully crafted written captions, exemplifies the application of several critical components of crisis communication. The way they present their posts through infographics and short videos, mixed with their written caption with the right tone puts out the few critical components of crisis communication such as the preparedness of the company (Coombs & Holladay, 2010). The consistency of the messages across BCA's crisis-related posts on their official Instagram account is another critical aspect of effective crisis communication. Also, By using Instagram, BCA can reach a wide and relevant audience almost instantly. The interactive nature of social media also allows BCA to monitor public reactions, respond to inquiries, and provide real-time updates, thereby managing the crisis more effectively.

### 5. Conclusion

Through qualitative content analysis, we identified four unique Instagram posts that employed a range of content formats, such as infographics, informative short videos, and a parody video. These varied formats not only boosted the visibility of BCA's warnings but also improved the chances that their followers would remember and respond to the information. This approach aligns with the foundational principles of crisis communication as described in Joep Cornelissen's book, which emphasizes the importance of managing communication during crises effectively. BCA's approach to communicating during the phishing crisis highlights essential elements of effective crisis management. These elements involve directly addressing the crisis, providing preventive measures, guiding users to official channels for more information, and reminding users to stay alert. By utilizing infographics and short videos paired with thoughtfully crafted captions, BCA guarantees that their messages are clear, consistent, and engaging. This strategy not only meets the diverse content consumption preferences of their audience but also helps maintain stakeholder trust by keeping them well-informed and prepared. This approach aligns with the theories presented by Coombs and Holladay (2010), who recommend that organizations adopt a multi-faceted approach to crisis communication. This involves using various media formats to tackle different aspects of the crisis, ensuring message consistency, and maintaining transparency. BCA's use of Instagram to share information highlights the effectiveness of this method, reinforcing the idea that a comprehensive communication strategy can significantly lessen the negative impacts of a crisis. For future research, a research towards



the user's response and also the use of multiple social media platforms is highly recommended to have a deeper understanding towards addressing crises through social media. This would offer a more detailed understanding of the effectiveness of different communication strategies. Practically, BCA's strategy serves as a model for other organizations dealing with similar crises. By employing a mix of engaging visuals, informative content, and consistent messaging, companies can effectively communicate with their stakeholders, maintain trust, and manage the crisis more efficiently.

## References

1. Ahmad, I., Iqbal, S., Jamil, S., & Kamran, M. (2021). *A Systematic Literature Review of E-Banking Frauds: Current Scenario and Security Techniques*. 2.
2. Benoit, W. L. (1997). Image repair discourse and crisis communication. *Public Relations Review*, 23(2), 177–186. [https://doi.org/10.1016/S0363-8111\(97\)90023-0](https://doi.org/10.1016/S0363-8111(97)90023-0)
3. Cairo, A. (2013). *The functional art: An introduction to information graphics and visualization*. New Riders.
4. Carr, C. T., & Hayes, R. A. (2015). Social Media: Defining, Developing, and Divining. *Atlantic Journal of Communication*, 23(1). <https://doi.org/10.1080/15456870.2015.972282>
5. Coombs, W. T. (2007). Protecting Organization Reputations During a Crisis: The Development and Application of Situational Crisis Communication Theory. *Corporate Reputation Review*, 10(3), 163–176. <https://doi.org/10.1057/palgrave.crr.1550049>
6. Coombs, W. T. (2012). *Ongoing Crisis Communication: Planning, Managing, and Responding* (3rd ed.). SAGE Publications.
7. Coombs, W. T., & Holladay, S. J. (2010). *The Handbook of Crisis Communication*.
8. Cornelissen, J. (2004). *Corporate Communication: A Guide to Theory and Practice* (4th ed.). SAGE Publications.
9. Cui, W. (2022). *Crisis Communication in China*.
10. Denzin, N. K., & Lincoln, Y. S. (2018). *The SAGE Handbook of Qualitative Research* (5th ed.). SAGE Publications.
11. DiStaso, M. (2010). Industry in crisis: The communication challenge in the banking industry. *Public Relations Journal*, 4(1).
12. Ellison, N., & Boyd, D. M. (2013). 151 Sociality Through Social Network Sites. In W. H. Dutton (Ed.), *The Oxford Handbook of Internet Studies* (p. 0). Oxford University Press. <https://doi.org/10.1093/oxfordhb/9780199589074.013.0008>
13. Fearn-Banks, K. (2016). *Crisis Communications: A Casebook Approach* (5th ed.). Routledge.
14. Freberg, K. (2021). *Social Media for Strategic Communication Creative Strategies and Research-Based Applications*. SAGE Publications.
15. Friedrichsen, M., & Mühl-Benninghaus, W. (2013). *Handbook of Social Media Management: Value Chain and Business Models in Changing Media Markets*. Springer Berlin Heidelberg. <https://doi.org/10.1007/978-3-642-28897-5>
16. Gougelet, R. M. (2016). Chapter 27—Disaster Mitigation. In G. R. Ciottoni (Ed.), *Ciottoni's Disaster Medicine (Second Edition)* (pp. 160–166). Elsevier. <https://doi.org/10.1016/B978-0-323-28665-7.00027-3>
17. High, A. C., Ruppel, E. K., McEwan, B., & Caughlin, J. P. (2023). Computer-Mediated Communication and Well-Being in the Age of Social Media: A Systematic Review. *Journal of Social*

- and Personal Relationships*, 40(2), 420–458. <https://doi.org/10.1177/02654075221106449>
18. Howard, P. N., & Parks, M. R. (2012). Social Media and Political Change: Capacity, Constraint, and Consequence. *Journal of Communication*, 62(2), 359–362. <https://doi.org/10.1111/j.1460-2466.2012.01626.x>
  19. Jin, Y., & Austin, L. L. (2022). *Social Media and Crisis Communication*. Routledge.
  20. Kaplan, A. M., & Haenlein, M. (2010). Users of the world, unite! The challenges and opportunities of Social Media. *Business Horizons*, 53(1), 59–68. <https://doi.org/10.1016/j.bushor.2009.09.003>
  21. Kulkarni, D. S. (2023). Role of social media in shaping consumer perception. *International Journal of Applied Research*.
  22. Liff, R., & Wahlström, G. (2018). Failed crisis communication: The Northern Rock Bank case. *Accounting, Auditing & Accountability Journal*, 31(1), 237–260. <https://doi.org/10.1108/AAAJ-08-2015-2159>
  23. Masiukiewicz, P., & Howzan, A. (2015). Crisis Marketing and Bank Runs. *Proceedings of the 4th International Conference on Leadership, Technology, Innovation and Business Management (ICLTIBM-2014)*, 210, 146–153. <https://doi.org/10.1016/j.sbspro.2015.11.353>
  24. McEwan, B., & Horn, D. (2016). ILY & Can U Pick Up Some Milk: Effects of Relational Maintenance via Text Messaging on Relational Satisfaction and Closeness in Dating Partners. *Southern Communication Journal*, 81(3), 168–181. <https://doi.org/10.1080/1041794X.2016.1165728>
  25. Oh, H. J., Kim, J., & Ham, C.-D. (2022). Crisis Management for Sustainable Corporate Value: Finding a Construal Fit between Social Distance, Crisis Response, and Crisis Severity. *Sustainability*, 14(16), 10244. <https://doi.org/10.3390/su141610244>
  26. Sarode, N., & Prachi, H. (2017). Social Media and Its Impact on the Users. *International Journal of Trend in Scientific Research and Development*, 2(1), 931–934.
  27. Sekyere, B. O., Abiew, N. A. K., Acquah, J. B. H., & Vormawor, C. (2018). Improving Electronic Banking In Ghana Using USSD. *International Journal of Computer Applications*, 180(17). <https://doi.org/10.5120/ijca2018916381>
  28. 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(1), 40–46. <https://doi.org/10.1016/j.pubrev.2012.09.010>
  29. Weijers, K. (2017). Crisis communication: Theory and practice. *Information and Communication Theory*.