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CRISIS COMMUNICATION: THE CASE STUDY OF KASPI BANK OF KAZAKHSTAN

This article provides a certain insight into the crisis communication of Kaspi bank undertaken during a huge crisis situation in 2014.

In 2014, the three banks of Kazakhstan: "Kaspi Bank", "Bank Center Credit" and "Alliance bank" have simultaneously experienced a non-financial related crisis situation. This research study will examine crisis communication strategy of Kaspi Bank. Since, as compared to other banks, this bank has enacted a very effective and active crisis communication effort. It is believed, the crisis communication process undertaken by this bank has proved both effective and creative, which led the bank to overcome the crisis within three days, since they immediately created a crisis communication strategy, which was helpful in repairing their reputation and addressing the concerns of their stakeholders.

The study first presents some general background information about the crisis situation, that the bank faced. Secondly, academic viewpoints and theories on crisis and crisis communication will be discussed. Thirdly, in the methodology part the qualitative and quantitative methods of study will be presented. Particularly, a crisis response strategies used by Kaspi bank during and after the crisis, the lexical choice of organization in its message creation, and representation of important actors and events in their crisis responses as based on the four crisis response materials that were explored via discourse analysis. Fourthly, findings of the research represented as a main part of the study. Finally, the reaction of stakeholders was investigated via comments on articles and news related to Kaspi Bank's crisis situation.

The findings displayed that the blaming crisis response strategy of Image Repair Theory, differentiation strategy of Apology Theory, denying crisis strategy of Situational Crisis Communication Theory on crisis communication were appropriate for Kaspi Bank to manage their crisis. This study is important, since there is limited research about crisis communication within bank sphere in Kazakhstan. That is why this single case study can shed light on the analysis of crisis communication strategies used in such situations, the effectiveness of their approaches to overcome the crisis, and the influence of communication on the public in the given context. In addition, this article is helpful for the researchers in communication and PR, as well as to students in this area.

Key words: communication, crisis, crisis management, discourse analysis, content analysis.

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Дағдарыс жағдайындағы коммуникация: қазақстандық Kaspi bank мысалы негізінде

Мақалада мобильді құрылғыларға ақпаратты жаппай жіберу нәтижесінде туындаған дағдарыстық жағдай кезінде Каспий банкінің дағдарыстық байланысының мысалы негізге алынып, осы бағытта зерттеу жүргізілген.

2014 жылы Қазақстанның «Kaspi Bank», «Банк Центр Кредит» және «Альянс банк» үш банкі бір мезгілде дағдарыс жағдайына тап болады. Бұл қаржылық емес, хабарлама арқылы тараған жалған ақпараттың кесірінен болған дағдарыс болатын. Бұл зерттеу жұмысында осы банктердің арасында Kaspi Bank-тің дағдарыстық коммуникация стратегиясы қарастырылады. Себебі, бұл банк басқа банктермен салыстырғанда дағдарысқа бірден және тиімді, белсенді әрекет жасады. Сонымен қатар, банк жүргізген дағдарыстық коммуникация процесі нәтижелі және креативті болғанын және ол банктің үш күн ішінде дағдарысты еңсеруіне мүмкіндік берді.

Зерттеу алдымен банктің қандай және қашан, ненің әсерінен дағдарыстық жағдайға ұшырағандығын түсіндіреді. Екіншіден, дағдарыс және дағдарыстық коммуникациялар тұжырымдамаларына теориялық, академиялық түсініктеме беріледі. Үшіншіден, әдістеме бөлімінде зерттеудің сапалық және сандық әдістері көрсетіледі. Атап айтқанда, дағдарыс кезінде және дағдарыстан кейін Kaspi bank пайдаланған дағдарысқа қарсы әрекет ету стратегиялары, оның

хабарламасын жасау кезінде ұйымның лексикалық таңдауы және дискурс арқылы зерттелген дағдарысқа қарсы әрекет етудің төрт материалы негізінде дағдарысқа жауап берудегі маңызды субъектілер мен оқиғаларды талдау. Сондай-ақ, контент анализ жасау жолдары түсіндіріледі. Төртіншіден, зерттеудің негізгі бөлігі – зерттеу нәтижелері талқыланады. Соңында мүдделі тараптардың реакциясы Kaspi bank-тің дағдарыстық жағдайына қатысты мақалалар мен жаңалықтарға түсініктемелер негізінде зерттелді.

Зерттеу нәтижесі көрсеткендей, Kaspi bank-тің дағдарысты басқару үшін имиджді қалпына келтіру (Image Repair Theory), кешірім сұрау (Apology Theory), саралау стратегиясы және жағдайлық дағдарыс коммуникация теориясын (Situational Crisis Communication Theory) тиімді пайдаланды. Бұл зерттеу кризистік коммуникацияға бағытталған маңызды жұмыс болып саналады, себебі, Қазақстанда банк саласының дағдарыстық жағдайы немесе кризистік коммуникациялар туралы зерттеулер жүргізілмеген. Сонымен қатар, бұл мақала коммуникация және PR саласындағы зерттеушілерге, мамандарға және студенттерге қажетті болып саналады.

Түйін сөздер: коммуникация, дағдарыс, дағдарыстық коммуникация, кризистік менеджмент, дискурс-анализ, контент-анализ.

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Кризисные коммуникации: пример казахстанского АО «Kaspi bank»

В статье представлено исследование примера успешной кризисной коммуникации Каспи банка в ситуации, возникшей в результате массовой рассылки информации на мобильные устройства.

В 2014 году три казахстанских банка «Kaspi bank», «Банк ЦентрКредит» и «Альянс Банк» одновременно столкнулись с кризисной ситуацией нефинансового характера. Цель данного исследования – показать важность своевременного и креативного реагирования на кризисную ситуацию (на примере АО «Kaspi bank», который предпринял антикризисные меры, позволившие преодолеть кризис в течение трех дней).

В статье рассматривается общая кризисная ситуация, с которой столкнулся банк. Проанализированы академические точки зрения и теории о кризисе и кризисной коммуникации. В методологической части представлены качественные и количественные методы исследования. В частности, стратегии реагирования на кризис, используемые банком Kaspi во время и после кризиса, лексический выбор организации при создании сообщения, реакции важных действующих лиц на кризис. Исследование выполнено на основе материалов, посвященных практике реагирования на кризис, которые были изучены посредством дискурс-анализа. Кроме того, отдельный блок посвящен реакции заинтересованных сторон. Так были изучены комментарии к статьям и новостям, связанные с кризисной ситуацией в Kaspi bank.

Результаты исследования показали, что Kaspi bank в своих кризисных коммуникациях эффективно использовал ряд теорий и стратегий кризисной коммуникации: теорию Восстановления имиджа (Image Repair Theory), стратегию дифференциации теории Извинений (Apology Theory) и стратегию отрицания теории Ситуационного кризисного общения (Situational Crisis Communication Theory). Таким образом, данное исследование считается актуальным, так как исследование о кризисных коммуникациях в банковской сфере в Казахстане – редкий случай. Представленный кейс применим для анализа кризисных коммуникативных стратегий, эффективности их подходов к выходу из кризиса и влияния коммуникации на общественность в данном контексте. Кроме того, эта статья будет полезна исследователям и специалистам в области коммуникации и PR, а также студентам, изучающим эту сферу.

Ключевые слова: коммуникация, кризис, кризисная коммуникация, кризис менеджмент, дискурс-анализ, контент-анализ.

Introduction

Crisis as an unexpected and sudden event that threatens the normal operation of the organisation Ulmer et al. (2011). Crises are uncommon occurrences that are individually unpredictable but are generally expected (Coombs, 2010a). Thus, crises are natural unforeseen events that bring new challenges and can happen at any time.

In 2014, the three banks of Kazakhstan named "Kaspi Bank", "Bank Centre Credit" and "Alliance bank" have simultaneously experienced a non-financial related crisis situation. This crisis has actually been caused by social media users. In particular,

a message has been spread via the WhatsApp application about the impending bankruptcy of these three banks. This message was as follows:

"There is the information that the three banks in the country are going to be bankrupt after three days. They are: "Bank Centre Credit", "Kaspi Bank" and "Alliance bank". If you have any deposits in these three banks, then immediately close it! The information is from reliable resources! P.S. I have got this information from the most powerful people".

According to a PR specialist from Kaspi Bank, who was involved in this research study, the text of the message was fake and created by some anonymous person with the purpose of attacking the banks. The spread of this kind of untrustworthy information has led to the bank incurring significant financial and reputational loss as consumers started to complain to the bank, withdraw money from their bank accounts or even close their deposits massively. The banks have all started an extreme working regime, with longer working hours than usual and later closing times to deal with the flow of clients and the extensive disagreements between customers and the bank.

However, this research study will examine one of these three banks, called Kaspi Bank. According to a PR specialist of Kaspi Bank, the crisis communication process undertaken by Kaspi Bank has proved both effective and creative, which led the bank to overcome the crisis within three days, since they immediately created a crisis communication strategy, which was helpful in repairing their reputation and addressing the concerns of their stakeholders. Crises usually constitute threats and damage the reputation, but an effectively managed crisis determines whether the consequences are threats or opportunity (Coombs, 2010b).

Historically, Kaspi Bank opened in 1997. The bank is focused on the middle class population, which is why the sample of their customers is rather large compared to other banks who are oriented on higher class people. The crisis communication of Kaspi Bank is valuable in terms of being a practical model for similar crisis situations in other Kazakhstani banks. The other stakeholders (public, government, Company Corporation) can also benefit from this case because, for example, it is important for the government to maintain overall financial stability in the country which is related to second-level banks' services and how people use them. On the other hand, there is limited research about crisis communication within banks in Kazakhstan. That is why this single case study can shed light on the analysis of crisis communication strategies used in such situations, the effectiveness of their approaches to overcome the crisis, and the influence of communication on the public in the given context.

Literature review

There are various definitions of the concept of "Crisis", since a number of scholars have defined it from different perspectives. According to Coombs (2010a) there is no universal definition of crisis and it covers a range of disciplines such as public relations, management, and organisational communication. However, initially the word "Crisis" comes from the Greek word "krisis" and the concept of this term means judgement, choice or decision (Paraskevas, 2006).

In the public relations field a crisis refers to any negative situations and extreme media coverage which have a destructive influence on regular business operations (Dave, 2010). Similarly, Nystrom and Starbuck (1984, p.54) explained a crisis as a situation which critically menaces an organisation's survival. Coombs (2012, p.3) noted that a crisis is "unpredictable but not unexpected" and generally organisations know that a crisis is not avoidable, but they do not know when.

From the perspective of crisis impact, McDonalds et al. (2010) noted that crises involve and influence numerous stakeholders. "Consumers sometimes suffer injury or death, investors potentially experience financial losses, the public may be placed at risk, and corporate managers lose employment" (Siomkos, 1989, cited in McDonalds et al., 2010, p.263). Furthermore, Heath (2010, p.1) claims that a crisis is costly, which should "avoid, mitigate and respond" in order to protect financial status, human resources, and generally "reputation". Thus, it becomes clear that the negative outcomes of crises for organisations are huge such as financial loss, but impacts on organisational operation and reputation are the key consequence of a crisis. However, several writers believe that a crisis has both positive and negative effects on organisations which will be discussed in the following paragraph.

Some scholars consider a crisis as an opportunity for organisation. Their point of view implies that if a crisis is managed successfully and effectively, there are no severe negative effects of the crisis on organisation, contrary this situation may turn to or-

ganisation as an opportunity. For example, according to Keeffe and Darling (2008) if a crisis is considered and managed as an opportunity, it can usually offer inspired change with high positive outcomes that lead to organisational development. Furthermore, Ulmer et al. (2011) claim that crises provide an opportunity that might not be possible before in normal business operations.

Crisis Communication

Crisis communication is a "collection, processing, and dissemination of information required addressing a crisis situation" (Coombs, 2010a, p. 20). The traditional definition of crisis communication is a process of collecting and processing of information for the crisis team with the well created and disseminated crisis messages to the public (Coombs, 2010a, p. 20). However, according to McDonalds and et al. (2010, p. 264) crisis communication usually includes a "reputation-building account". Accounts mean serious actions or events which are designed to minimise the seriousness of crisis and counteracting of stakeholders, and decrease the image or reputation damage to the organisation (Ginzel, et al., 1992, cited in McDonalds, et al., 2010, p.264). In crisis situations, according to Garrett et al. (1989, cited in McDonalds et al., 2010 p.264) specialists may advantageously choose accounts which are much more appropriate and beneficial for a particular crisis situation.

Crisis communication has concentrated on the crisis response which implies what an organisation should say during a crisis and what should do after a crisis (Coombs, 2010a). Ulmer and Sellnow (2002, p.362) stated that "crisis-related discourse is most often about an organisation or industry absolving itself from guilt and repairing its image". That is why, the crisis responses are most noticeable to stakeholders, and therefore it is a vital element of an effective crisis management process (Coombs, 2010a).

Methodology

This research study is based on mixed-methods, that is, qualitative and quantitative research approaches. The qualitative approach taken in this study is based on discourse analysis and interview. The quantitative research design is based on content analysis. The research methods examined the main phenomena – crisis communication and its effectiveness on the public. The following sections will discuss the research designs, sampling and data collection processes of the research methods.

Qualitative Approach. Discourse analysis
- **Research design**

The purpose of qualitative study via discourse analysis was to examine the lexical choice of organisation in message creation, representation of important actors and events in the crisis response by Kaspi Bank. The choice of discourse analysis was due to the fact that it was helpful to an in-depth analysis of the crisis response strategies of this organisation, both in terms of the language used to persuade the stakeholders and the context of their message to the public. Discourse analysis is a method of approaching the language of communication and which can be applied to visual and written texts, for instance, newspaper articles (Bryman, 2016). The chosen method has explored the four materials produced by Kaspi Bank: 1) press release; 2) statement to the public; 3) announcement about the 100 million tenge reward; 4) interview.

Different kinds of crisis communication strategies have been used by this organisation such as conducting an immediate press conference, quick responses to the public through the media and social media, extending working hours at bank branches, consumers being welcomed by the heads of the organisation and personal interaction with them, and organising coffee breaks for their clients. However, in this research, the four crisis response samples, which have the benefits of importance and accessibility of materials, have been chosen. These data are relevant to my findings since they were produced by relevant organisations and published in both the news media and owned media as their main crisis communication strategy. Thus, two types of data have been analysed in this discourse analysis method. The first set of data – press release, statement to the public and announcement of the prize of 100 million tenge were published in their owned media. Drawing on the Smith (2013) model of audience reach and persuasive impact, this category of communication tactic that uses the organisational media may reach less people, but will have a strong, persuasive impact on their audience. However, a second form of data, interview, was published in the news media which, according to Smith's "yin-yang pyramid pattern" (2013, p. 230), can reach a large audience, but does not particularly engage the key public, or has less impact on the target audience.

- **Sampling: size and data collection**

Data for the discourse analysis were collected from the Kaspi Bank's website (www.kaspibank. kz) and from an online newspaper (www.zakon.kz).

The three materials, the press release, the announcement about the 100,000,000 tenge reward, and the statement to the public, were collected from kaspibank.kz and the published interview with the head of the organisation was collected from the online newspaper, www.zakon.kz. The sampling for the discourse analysis was purposeful and the four main crisis communication materials were intentionally chosen, as Deacon et al. (2007) state that qualitative research focuses on small samples that are created more naturally and informally than the samples used in quantitative study.

Quantitative Approach. Content analysis
● **Research design**

Additionally, the study has adopted a content analysis method to the theory and findings of this research, which is in line with the other methods of crisis communication. Content analysis of comments on the articles, online news and news pages related to Kaspi Bank's crisis situation was conducted. Content analysis is a "research technique for the objective, systematic and quantitative description of the manifest content of communication" (Berelson, 1952, cited in Deacon et al., 1999, p.115). The aim behind analysing the comments in articles and news via the content analysis method was to examine the opinions and perceptions of stakeholders as to the crisis and crisis responses of the bank. It was important in this regard to analyse the effectiveness and influence of their crisis communication strategies on the public, as to whether the responses had been effective. Since, in previous methods, discourse analysis and interview analysed the general points of crisis responses, what they did and how they did, but they were not able to answer how the crisis responses affected public perception and opinion. For instance, the interview provided the information from the organisational perspective, but not from the general public's angle. For that reason, the content analysis of the comments of published materials was valuable for the research as it provided it with a more explicit account of the people's opinions regarding the crisis responses of organisation, as well as helping to answer the research question "What was the reaction of consumers and the public to the crisis responses of the bank?". In order to meet the objectives, I searched for articles and news in relation to the Kaspi Bank's crisis situation, then collected the materials which had been most commented on by readers.

● **Sampling: size and data collection**

The samples for this research were collected from five different resources, namely "Kazinform. kz", "Kapital.kz", "Tengrinews.kz", "Zakon.kz" and "Profit.kz" by setting specific terms such as "crisis situation of Kaspi Bank", "Kaspi bank's crisis". The reason for choosing "Kazinform.kz" was that it is the main state international news portal in the country. "Tengrinews.kz" was chosen because it was considered the most popular news portal in Kazakhstan, and which regularly and quickly updates and reports on news in the Kazakh, Russian and English languages. "Zakon.kz", "Profit.kz" and "Kapital.kz" were selected with the consideration that they regularly report financial and social news in Kazakh and Russian.

Samples were collected according to time phrases between 16th February until 1st May 2014 with the idea of analysing the beginning, middle and post-crisis situation and the reaction of people commenting on the bank during this time. Thus, content analysis covered 15 articles from five media outlets with more than 10 comments, where 232 comments were selected in total.

After these processes, the next step was taken to design and code the schedule with the research questions. As Bryman (2016) stated, the coding process plays an important role in the content analysis method. Hence, as applied to the content analysis process, some basic and specific questions regarding the comments on the articles in the coding scheme have been created. In order to examine the overall frequencies and percentage of comments the Statistical Package for the Social Sciences (SPSS) was used. The results were analysed using the descriptive and cross-tabulation functions of the SPSS program.

FINDINGS AND DISCUSSION OF DISCOURSE ANALYSIS

The crisis responses of this organisation, as previously explained, were published in the news media and owned media. Looking at some of the theoretical evidence available from scholars in literature reviews and methodology theories, various pieces of evidence will be used to critically evaluate the crisis responses taken by Kaspi Bank. In this research, the forms of crisis response taken by the organisation will be analysed. Secondly, their message creation and use of language within their crisis responses will be examined.

Case 1: Statement from shareholders of Kaspi Bank to clients and partners, and press release by the organisation

Kaspi Bank's initial press release to the public concerning the crisis situation was made on 17th February, which was followed by a statement on 19th February 2014. As the press release and statement were quite similar in content, they have been analysed as a single statement. The statement was issued to their stakeholders by the Chairman of Kaspi Bank's Board, Mikhail Lomtadze, and the Chairman of the Board of Directors, Vyacheslav Kim.

These crisis communication strategies, as revealed in the samples for discourse analysis, correlate with the theories of Coombs and Holladay (2010) regarding the corporate Apologia Theory of crisis communication and Image Repair Theory. The evidence of denial, counterattack and differentiation crisis response strategies of corporate apologia in the findings support the above-mentioned theories, as were originally proposed by Coombs and Holladay (2010). Ware and Linkugel (1973, cited in Ulmer et al., 2011) noted that corporate apologia is the first rhetorical concept that considers the speech of self-defence. Hence, the initial press release and statement to public can be seen as Kaspi's "self-defence" speech, where they adopted justifying adjectives such as "provocative", "rumours", etc., to describe the crisis situation.

The text of samples begins with an explanation of the situation that the bank is experiencing. At this stage, they used the blaming crisis response strategy of Image Repair Theory, which is characterised by Benoit (1997) as an "act performed by others". As their main justification they blamed someone by saying "provocateur" and "SMS-attack". According to Coombs and Holladay (2010), shifting blame is one possibility for the denial crisis response strategy of Image Repair Theory. Hence, in this case, the use of Image Repair Theory is an effective goal-directed approach to protecting their organisational reputation (Benoit, 1997).

From the beginning of this crisis response, it can be seen that Kaspi has framed the issue as a provocative SMS attack that has significantly influenced their stakeholders. However, in the sentence below they have particularly highlighted their deposit holders, since at that time they were mainly having to deal with deposit holders, which raised concerns over money supply. Secondly, they have tried to generalise this crisis as extending to other banks by stating "Kazakhstani banks". Expressions such as "Kazakhstani banks" and "commercial banks" can be categorised as a "generalising anthroponyms" of the nomination strategies of discourse analysis explained in Wodak and Meyer (2016, p.42). Thirdly, they discursively characterised the event as being an "SMS attack" and as "*rumours*".

Recently, the situation being experienced by Kazakhstani banks has been escalating. These rumours, spread via SMS, lead to panic, mainly among deposit holders, and as a result, the normal operation of commercial banks is becoming complicated.

In the following sentences, Kaspi successfully used the differentiation crisis response strategy of Apology Theory, as suggested by Coombs and Holladay (2010), in order to draw people's attention to the overall financial situation in the country – that of devaluation. From the expression "This situation "conveniently" fell on the devaluation" it can be clearly seen that Kaspi attempted to distance themselves from any guilt for causing this particular crisis and, by implication, any differentiation between their particular crisis and the financial difficulties being experienced in society as a whole. Furthermore, they indicated the event was a "situation", which shows some attempt to ease the meaning of the crisis. The use of the language "sober look at" can be categorised as a perspectivisation strategy of discourse, since the construction of the phrase "sober look at" reveals that Kaspi have attempted to challenge people to look at this crisis from their perspective, and by that to influence people's perception of the situation.

This situation "conveniently" fell on the devaluation that has shaken the economic situation of the country and the confidence of the population in banks as a whole. However, it is necessary to differentiate the devaluation and work of commercial banks, as well as take a sober look at the situation.

Furthermore, the sentence below reveals how shifting the blame through a denial of crisis response strategy (Coombs and Holladay, 2010) can actually be understood through the words "rumours" and "provocative SMS". According to Hansson (2015, p.299) "blaming and blame avoidance are essential building blocks of public narratives about crises". Blaming and denying are purposefully used to make "argumentative moves to manipulate the perception of loss" and "the perception of agency" by promoting that there is a little harm and that damage has been done unintentionally or by someone else

(Hansson, 2015, p.299). By characterising the event as "rumours", Kaspi attempted to convince the people that this is an untrustworthy and unreliable message. In addition, they affirmed the message as being "provocative", thereby questioning the credibility of the person who sent the message.

The situation has been triggered by rumours, provocative SMS messages that have been spread by an unknown person, and have no grounds for trust.

In this statement Kaspi created the main nine justification points where they expressed their position in relation to the crisis, the action they have taken, and their future plans, which are strongly related to justification strategy of defensive response, as theorised by Smith (2013). Smith (2013) proposed various types of justification: the "good intention" type of justification, in which an institute seeks to soften a negative situation by claiming to bring about something positive; in the "context" justification, organisations ask their audience to "look at it from our side". Justification is a form of crisis response strategy which is intended to minimise any perception of damage arising from the crisis (Coombs and Holladay, 2010). The first justification is made through the following point:

The unstable situation in the banking market of Kazakhstan is far from the first through which the banking sector has passed. During our existence, we have accumulated unique experience and are proud that Kaspi Bank has always fulfilled its obligations and taken full care of the interests of its customers.

In this point, Kaspi emphasised that this kind of crisis within the banking sector is not unusual, and their organisation is by no means exempt to them. However, it appears that they tried to convince their customers of their organisational stability, and that they have a prosperous practice through their work with clients by using the prepositional phrase "accumulated unique experience" where they have positively characterised their action as "unique", which implies they have exclusive experience within the banking sphere. This expression can be categorised under the prediction strategy of discourse analysis. Other phrases that reveal the persuasive aim of this discourse are "has always fulfilled all its obligations'' and "full care" of their clients, where the emphasis is placed on the explicit predicate adverb "always" and the adjective "full", which illustrates

the importance of these phrases. In addition, they have qualified the situation in the banking market of Kazakhstan as "unstable", which is intended to divert public attention towards the general financial market within the country.

Overall, in this message they tried to elucidate the idea that the crisis is a provocation and a manifestation of unfair competition. In order to convince and persuade their stakeholders, they have created nine justification bullet points where they have, for the most part, emphasised that the bank has sufficient capital to fulfil their financial obligations and their willingness to fully satisfy the demands of customers in any case.

Case 2: Announcement about 100 million tenge for information about provocateurs

As one of the main crisis responses Kaspi Bank has released an ambitious announcement, with the promise of a reward of 100,000,000 tenge (kazakh valuta) for information revealing the initiators of the provocative SMS message via the bank's official webpage and on Facebook. According to a PR specialist of Kaspi Bank, who is interviewed in this research, after issuing this announcement via social media, the traditional media organisations and online media resources further contributed to the widespread dissemination of information amongst the populace. This can be taken as evidence that, currently, social media has been increasingly growing in influence in the field of public relations and PR practitioners are regularly adopting social networking sites during crisis situations. It has been shown by Schultz et al. (2011), who have noted that social media and the new media play a vital and indispensable role in crisis communication.

It appears that through this announcement, they tried to make an impact on the trust and emotions of the stakeholders by offering such an appealing prize to any person who might report the identity of the provocateur. Since it seems that this announcement significantly diverted people's attention and emotions because of it being such an impressive statement and such a large award. Thus, this announcement serves as an excellent example of engaging in a rhetorical approach to public relations in their crisis response by using emotive language and an impressively persuasive mannerism in their arguments. According to Macagno and Walton (2013, p. 5), emotive language is a highly effective instrument in the expression and promotion of specific attitudes and choices which makes "words" central in rhetorical analysis.

The announcement starts with the elucidation of the situation within society with the phrase "suspicious SMS messages", where the use of the predicative adjective "suspicious" shows how they framed the situation in the sense that the message cannot be trusted, and that something is "clearly" wrong. Moreover, predication strategy can be identified through the use of the word 'alleged', which is discursively characterised as information that has not been proven.

In recent days, residents of Kazakhstan have received a huge number of suspicious SMS messages, in particular in WhatsApp Messenger about the alleged impending bankruptcy of three banks.

Further, in this sentence the use of deictic and phoric expressions such as "us" and "we" shows that Kaspi have attempted to become closer to their customers and extend the meaning of the bank to the general social level. Moreover, the construction of the phrase "punish the initiator to the full extent of the law" demonstrates the extent to which Kaspi bank attempted to influence people's attention and the strength of their decision.

Below are examples of messages that many of us have received. We want to deal with this provocation and punish the initiators to the full extent of the law.

Overall, through this announcement, the bank strongly attempted to convince people that there is no bankruptcy and there is no crisis that can be theorised with the denial crisis response strategy of Coombs and Holladay (2010) of Situational Crisis Communication Theory. It can be clearly seen that Kaspi bank successfully adopted in their "100 million tenge reward" crisis response blaming and denying strategies of crisis communication since this message was created in such a way as to deny the crisis and place blame on someone other than themselves.

FINDINGS AND DISCUSSION OF CONTENT ANALYSIS

In this part comments from the articles on online newspapers and news sites concerning Kaspi bank's crisis situation in 2014 will be examined. For the purpose of the analysis, 232 comments were selected from five media resources. The small sample size can be explained by the fact that some media outlets do not provide a comment feature on their articles. The search and sampling criteria for collecting data explained in the methodology part. This research method has been implemented in order to investigate the research question: "What was the reaction of consumers and the public to the crisis responses of the bank?".

Tone of the comments

The aim of this research is to explore people's perceptions of the crisis situation and their reaction to the crisis responses of the bank; their perceptions were therefore categorised using the following labels: *positive*, *negative*, *neutral*, and *unclear*. For this purpose, the reactions of people to the news related to Kaspi bank's crisis situation and the attitudes of stakeholders towards the 100 million tenge reward offered as a crisis response by the bank were analysed. Table 1 demonstrates the total frequency and percentage totals for the reaction categories *positive*, *negative*, *neutral*, and *unclear*, regarding people's reactions in response to published articles about Kaspi bank's crisis situation.

Table 1 – Overall results of reaction of people to the news coverage.

Newspaper/ news site	Positive		Negative		Neutral		Unclear		Total frequency and percentage	
Kazinform.kz	12	11%	13	15%	6	21%	1	20%	32	14%
Kapital.kz	17	15%	11	12%	8	29%	3	60%	39	17%
Tengrinews.kz	42	38%	28	31%	4	14%	0	0%	74	32%
Profit.kz	12	11%	11	12%	2	7%	0	0%	25	11%
Zakon.kz	27	25%	26	30%	8	29%	1	20%	62	26%
Total	**110**	**48%**	**89**	**38%**	**28**	**12%**	**5**	**2%**	**232**	**100%**

Table 4 shows that generally people reacted to the news coverage in the five different resources positively, with an average percentage of 48%, while 38% of readers responded negatively and 12% of people stayed neutral. The highest percentage of positive comments was found on *Tengrinews.kz* (38%) and the readers of *Zakon.kz* also reacted mostly positively (25%). However, the highest amount of negative comments also belongs to *Tengrinews.kz* (31%) and *Zakon.kz* (30%) from a total of 89 responses. It is important to bear in mind the fact that these two media outlets have a higher amount of comments on their articles (a total of 74 and 62 comments, respectively) compared to the other three media resources. The readers of *Kapital.kz* and *Zakon.kz* stayed neutral about the crisis situation, with neutral comments accounting for 29% of comments on both sites. Thus, it is clear that people mostly reacted positively to the news concerning the bank's crisis. It seems that this is because people tend to trust the media because of their credibility in presenting newsworthy information. As Bond & Kirshenbaum (1998, cited in Dean, 2004, p.193) noted, broadcasting is generally recognised as being more "credible and more influential than company-controlled communications".

Thus, communication researchers and PR specialists believe that the media can generally reach a large audience; hence, organisations instinctively appreciate the value of media coverage (Smith, 2013). Furthermore, the news media are considered to provide "third-party endorsement" for the organisational message (Smith, 2013, p.130). It seems that this is why Kaspi bank appears to have beneficially engaged the traditional media and online media in their crisis communication. This was confirmed by the interviewee of this research, as he stated that from the second day of the crisis, the bank intensely started to involve the media in all their crisis responses. The bank released their first press release about the 100 million tenge reward via traditional media and social media. This was followed by a press release written in collaboration with the Association of finance of Kazakhstan. In addition, the Chairman of the Board of Kaspi bank, Mikhail Lomtadze, visited some of the bank's branches to talk with clients face to face, accompanied by a number of journalists. The interviewee claims that this event was reported on by numerous media outlets. Thus, it seems that the organisation was able to positively engage various media outlets in their crisis communication, which helped them to add credibility to their responses.

However, the majority of people reacted to the 100 million tenge reward crisis response of the organisation negatively, with 31% of people giving a negative response. Table 2 illustrates the overall attitudes of people towards the 100 million tenge prize crisis response.

Table 2 – Overall results of attitudes of people towards the 100 million tenge reward crisis response.

Name of source	Positive		Negative		Neutral		Unclear		Total	
Profit.kz	5	10%	8	11%	10	15%	2	5%	25	11%
Tengrinews.kz	18	35%	26	36%	16	24%	13	33%	74	32%
Zakon.kz	16	31%	19	26%	15	22%	12	30%	62	26%
Kapital.kz	6	12%	9	13%	17	25%	7	17%	39	17%
Kazinform.kz	6	12%	10	14%	10	14%	6	15%	32	14%
Total	**51**	**22%**	**72**	**31%**	**68**	**29%**	**40**	**18%**	**232**	**100%**

As can be seen from the table 5 above, from the selected 232 comments 72 were negative, 68 neutral, 51 positive, and 40 were unclear. It appears that there is a considerable difference between the totals for people's negative and positive attitudes towards this crisis response: positive attitudes account for 31% of all comments, while negative attitudes account for 22% of this total. The percentage totals for negative attitudes displayed in the comments of each media outlet are as follows: *Tengrinews.kz* (36%), *Zakon.kz* (26%), *Kazinform.kz* (14%), *Kapital.kz* (13%), and *Profit.kz* (11%).

It appears that although this crisis communication did dramatically attract the attention of the media and general public, it was mainly perceived negatively by the public. This is despite the fact that,

according to Garrett et al. (1989, cited in McDonalds et al., 2010), in crisis situations specialists can strategically choose a response which is especially appropriate and beneficial for a particular crisis situation. According to Hansson (2015, p.297), different kinds of actions are usually perceived by the public as "blame firestorms and mediated scandals". However, it seems that in this critical situation for the organisation it was important to respond to the crisis immediately and avoid blame by searching for the provocateurs and engaging people to find them by offering a 100 million tenge reward.

People's attitudes towards the crisis situation and the company's crisis communication

In order to understand viewpoints of readers towards the crisis situation of the bank there are two questions such as "Who is blamed for the crisis?" and "What was the attitude of people towards the situation?" were categorised in the coding scheme of content analysis. As the above findings reveal, although some readers reacted positively to the news regarding the bank's crisis situation, the majority of people perceived the 100 million tenge reward crisis response negatively. Thus, in the scope of the study, it was important to identify who the public blamed and how they perceived the situation.

According to the overall results, the bank and SMS-attacker were blamed almost equally by the public (accounting for 22% and 21% of comments, respectively). The third most blamed actor was the competitors (15%), followed by the country's financial situation (11%). Table 3 shows the overall results for the blamed actors and authorities.

Table 3 – Overall results for the blamed actors and authorities

Name of sources	Chief executives		The bank		SMS-attacker		Country's financial situation		Both the bank's and country's financial situation		Competitors		Unclear		Total	
Profit.kz	4	31%	2	4%	6	13%	6	25%	0	0%	5	15%	2	5%	25	11%
Tengrinews.kz	2	15%	18	37%	20	42%	7	30%	1	11%	6	17%	20	47%	74	32%
Zakon.kz	5	39%	18	37%	12	25%	4	16%	3	33%	9	27%	11	26%	62	26%
Kapital.kz	2	15%	5	10%	5	10%	8	33%	2	23%	8	23%	9	22%	39	17%
Kazinform.kz	0	0%	6	12%	5	10%	1	4%	3	33%	8	23%	9	22%	32	14%
Total	**13**	**5%**	**49**	**22%**	**48**	**21%**	**26**	**11%**	**9**	**4%**	**36**	**15%**	**51**	**22%**	**232**	**100%**

The data presented in Table 6 show that the readers of both *Tengrinews.kz* and *Zakon.kz* blamed the bank, with both sites showing an equal percentage of blame (37%) towards the bank, whereas readers of *Kazinform.kz* and *Kapital.kz* showed an equal level of blame towards the SMS-attacker (10%). The SMS-attacker was mainly blamed by the readers of *Tengrinews.kz* (42%), while the majority of the readers of *Kapital.kz* (33%) stated that the crisis occurred because of the country's financial situation. In contrast, the comments of *Zakon.kz* and *Inform.kz* reveal that equal blame was put on the bank's and country's financial situation being mostly responsible for the crisis, with 33% of comments on both sites reflecting this point of view.

It is clear that people directed their blame towards both the bank and SMS-attacker. However, the interview and discourse analysis research findings have shown that the crisis situation was initiated by the SMS-attacker and competitors. The first discourse analysis sample revealed that the bank framed the issue as a provocative action by the SMS-attacker by using phrases such as "a provocateur" and "SMS-attack". In doing so, they tried to avoid blame by using the blaming crisis response strategy of Image Repair Theory, which was proposed by Benoit (1997). According to Benoit (1997), Image Repair Theory is an efficient goal-directed approach to protecting organisational reputation.

Furthermore, the discourse analysis findings have shown that the organisation also blamed the financial situation of the country for this crisis situation. In the first discourse analysis sample, devaluation was mentioned, which negatively affected the bank and its customers. According to the content analysis results, although, Kaspi Bank successfully applied the blame avoidance strategy in their statement to the public by claiming: "*it is necessary to*

differentiate the devaluation and work of commercial banks, as well as take a sober look at the situation" (Appendix 3), the public predominantly directed their criticism towards the bank.

Regarding the question of "What was the attitude of people towards the situation?", the comments reveal some interesting facts. The data show that perceiving the crisis situation as having a negative effect on customers and as being a provocative action on the part of competitors were the majority comment categories (24% and 17%, respectively).

The readers of *Tengrinews.kz* predominantly perceived the crisis as a negative situation for customers (38%), whereas on *Kapital.kz* comments perceiving the crisis as a provocative action on the part of competitors was a majority category (25%). However, what is interesting in this data is that some people perceived this crisis as a PR activity (4% of comments) initiated by the bank itself in order to attract people's attention. The results obtained from the comments concerning people's attitudes towards the crisis situation are shown in Table 4.

Table 4 – Overall results of people's attitudes toward the crisis situation

	Provocative action on the part of competitors		Scandalous		Normal situation		Negative effects on bank		Negative effects on customers		Unclear		Just a PR activity		Total	
Profit.kz	5	12%	4	13%	0	0%	5	15%	6	11%	3	5%	0	0%	25	11%
Tengrinews.kz	8	20%	7	23%	3	37%	8	24%	21	38%	23	41%	4	45%	74	32%
Zakon.kz	8	20%	11	35%	4	50%	10	31%	9	16%	16	29%	5	55%	62	26%
Kapital.kz	10	25%	4	13%	1	13%	5	15%	13	24%	6	11%	0	0%	39	17%
Inform.kz	9	23%	5	16%	0	0%	5	15%	7	11%	7	14%	0	0%	32	14%
Total	40	17%	31	14%	8	3%	33	15%	56	24%	55	23%	9	4%	232	100%

As can be seen from table 7 above, the majority of people held the view that this crisis situation negatively affected the bank's customers. Nevertheless, the debate about the consequences of crises has gained fresh prominence, with many arguing that a crisis generally threatens organisational operation and results in a loss of reputation for the organisation. As Dave (2010) argued, the term crisis refers to any negative situations and extreme media coverage which have a destructive influence on regular business operations.

In the case of the present research, according to the comment data, the crisis situation of this organisation negatively affected the customers rather than the bank. This point of view has been put forward by Smith (2013), as he noted that organisations under attack might be able to use the public attention generated by a crisis in order to demonstrate their values and prove their quality. Thus, these findings can be correlated with the idea put forward by some scholars who consider a crisis as an opportunity for an organisation. As Keeffe and Darling (2008, p.44) pointed out that although a crisis has intense harmful effects, an effectively handled crisis is an opportunity for the organisation to implement a bold initiative to make changes in organisational development.

In summary, the present study has examined the reactions and opinions of people towards the crisis situation and the crisis responses of Kaspi bank. The findings reveal that the readers of five different media resources reacted differently to the crisis communication of the organisation. It is clear that the majority of people who commented on the articles had negative perceptions of the crisis response offering a 100 million tenge reward and mainly blamed both the bank and the SMS-attacker for the crisis which negatively affected the bank's customers.

● **Limitations**

The study is not an inclusive presentation of crisis communication. It also has several limitations, and some gaps for future research that have not been covered. The case study only examined one organisation's specific crisis communication and its stakeholders' reactions to their crisis responses; thus, the findings cannot be generalised to other banks' crisis situations. There is no focus on organisational crisis

management planning and post-crisis long-term image restoration processes.

Another limitation of this study is that the qualitative research method, the results of which are often subjective, has been adopted. That is why quantitative research methods such as content analysis have been conducted. Although content analysis helped to obtain objective results, the sampling of the available resources and comments have been restricted. As mentioned in chapter 5 some media outlets in Kazakhstan do not provide a comment feature on their articles, that is why sample sizes were small. In addition, although content analysis in this research provided some findings regarding the influence of crisis responses on stakeholders, and indeed the reactions of these people to these responses, as Deacon et al. (1999) noted, it merely answered the posed questions.

Conclusion

This thesis has sought to provide an answer to the question as to how Kazakhstani Kaspi bank overcame a serious crisis situation and what kinds of crisis communication strategies have been used to address the situation that occurred in 2014. In addition, the aspects of crisis response message creation and consumers' attitudes towards the bank have been analysed to find evidence as to what kind of crisis response is the most effective in practice. However, Lerbinger (1997) stated that selection of crisis responses depends on the type of crisis, and results are occasionally different in different cases (Fearn-Banks, 2016).

In terms of the crisis communication strategies and tactics employed by Kaspi bank in their crisis situation, the results of discourse analysis have shown that Kaspi bank has successfully used the blaming crisis response strategy of Image Repair Theory proposed by Benoit (1997) and blame avoidance strategy theorised by Hansson (2015). From the beginning, the crisis was blamed on the scandalous actions of an SMS-attacker who texted phrases such as a "provocateur" and "SMS-attack" in their crisis responses.

Furthermore, the findings of the first research question identified the fact that the organisation also used the differentiation crisis response strategy of Apology Theory and denial crisis response strategy of Situational Crisis Communication Theory suggested by Coombs and Holladay (2010), to its advantage. Use of differentiation crisis response strategy has been seen within their crisis responses, such as their press release and public statement where they destructively mentioned a devaluation that was also happening at that time within the society. Employing the blaming and denying strategies of crisis communication can be clearly seen from their "100 million tenge reward" crisis response.

Reviewing the four crisis response materials in the discourse analysis also revealed that they have successfully employed the rhetorical and persuasive approaches of public relations in their messages. In their persuasive discourses the blaming, denying and differentiation strategies are strategically applied.

The most effective and influential crisis response taken by Kaspi Bank was the 100 million tenge prize to any person reporting the identity of the provocateur. According to the PR specialist of Kaspi Bank, the announcement about the 100 million tenge reward was the most successful aspect of the crisis response since it was reported extensively in the media, and approximately 150 people came to the organisation with the purpose of reporting the identity of the provocateur. The second effective communication was a press conference with the head of the bank and an investor. The interviewee thinks that it was the most influential event, which ended the various rumours about the bank that were being widely discussed within society. Moreover, after this message, some of their clients came back to the bank and began to invest again. Thus, it became clear that there had been a number of successful crisis communication responses which might have led to the bank overcoming the crisis in a very short time. According to the interviewee, they handled the crisis within three days.

In terms of people's reaction to the crisis responses of the organisation, the content analysis of the comments of people on the articles illustrated that people negatively reacted to the "100 million tenge prize". Even though the organisation conducted several effective crisis communications, some people did not believe the bank's response and asked for their money to be returned to them on a massive scale. The results of the content analysis demonstrated that stakeholders of the organisation blamed both the banks and the SMS-attacker. Comments also revealed that the crisis had a mostly negative effect on consumers, as evidenced by various scholars in the theoretical section, in that the crisis is detrimental for both an organisation and its stakeholders.

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