

mr Vladimir Marinković

Sunce Marinković doo  
vladimirm@suncemarinkovic.com

# ZNAČAJ PLANIRANJA STRATEGIJE KRIZNIH KOMUNIKACIJA ZA FINANSIJSKE INSTITUCIJE

## Rezime

Krize i konflikt nisu nova stvar u terminologiji menadžmenta u finansijskom sektoru. U Srbiji su vrlo česta pojava. Socijalno-ekonomski profil je oblikovan neprestanim krizama i konfliktima na turbulentnom tržištu. Kao i sve organizacije, banke se suočavaju sa situacijama kao što su: pronevera, požar, poplava, nezadovoljni korisnici, problemi sa zaposlenima, greške u softveru, malverzacije, afere...

Efikasno upravljanje krizom postaje društveno koristan resurs, jer banke dobrom komunikacijom postaju uspješnije, što dalje implicira rast društvenog proizvoda i veći dohodak po stanovništvu. Zato komunikacijski alati tokom kriznih perioda, pored finansijskih implikacija i tokova, predstavljaju ključni faktor u razvoju uspeha jedne banke, a samim tim i društva.

Prognoze o razvoju tržišta upućuju na učestalost kriznih događaja, ali i na pojačan rizik od nastanka krize. Tehnologija, prirodni i ljudski resursi su izazovi od kojih se sastoji menadžerska svakodnevica. Javnost na ove izazove očekuje brz odziv, konstruktivna rešenja i pravovremene odgovore organizacija.

**Ključne reči:** krizni PR, krizna komunikacija, finansijske institucije, planiranje krize, krizni plan, strategija komunikacije, reputacija banaka

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# IMPORTANCE OF CRISIS COMMUNICATION STRATEGIC PLANNING IN FINANCIAL INSTITUTIONS

Vladimir Marinković, MSc

Sunce Marinković doo  
vladimirm@suncemarinkovic.com

## Summary

Crises and conflicts are not a novelty in the terminology of financial sector's management. In Serbia they occur frequently. The social and economic profile has been shaped by constant crises and conflicts in the turbulent market. Just like every other organization, banks have been facing situations such as: embezzlement, fire, flood, dissatisfied clients, employee-related problems, software errors, frauds, affairs, etc.

Efficient crisis management has become a socially useful resource, because, thanks to sound communication, banks come to be more successful, which, in turn, implies a growth of social product and higher income per capita. This is why, in the times of crises, communication tools, alongside financial implications and flows, stand as the key factor in successful development of a bank, and consequently, the entire society.

Market development forecasts indicate the frequency of emergencies, but also the increased risk of a crisis occurrence. Technology, natural and human resources are the challenges that managers face every day. The public expects these challenges to be dealt with quickly, by means of constructive solutions and timely responses on the part of relevant organizations.

**Keywords:** crisis PR, crisis communication, financial institutions, crisis management, crisis plan, communication strategy, banks' reputation

**JEL:** G21, M14, M15

## Pojam krize i komunikacije u kriznim situacijama

Pojam "kriza" se prvi put pominje u antičkoj Grčkoj i označava svaki iznenadan prekid do tada neprestanog razvoja, a u užem smislu, zaokret odnosno vrhunac opasnog razvoja. Prema Bekeru (1982: 278), krizu uopšteno možemo definisati kao neočekivanu, egzistenciono ugrožavajuću i prividno bezizlaznu situaciju koja označava akutno ugrožavanje vrednosti, ciljeva i resursa. Krizna situacija determiniše opasnost po položaj organizacije na tržištu, ali i u društvu, i ograničeno vreme za njenu reakciju.

Krize dolaze iznenada i neočekivano. Zato su neke od najbitnijih karakteristika krize, koje nastaju u nekoj organizaciji, iznenađenje, pritisak vremena i pritisak na odlučivanje, kako navode mnogi autori. Pritisak vremena i njegova raspoloživost određuju i nivo stresa. Tokom krizne situacije govori se o opasnosti, jer akteri krize često nisu sposobni da postignu, ostvare ili zadrže važne vrednosti, ciljeve i resurse. Opasnost se, u ovom kontekstu, može podeliti na ličnu (karijerni razvoj), organizacionu (tržišno učešće) ili socijalno-nacionalnu (ekonomska stabilnost).

Kriza se dalje posmatra kao stvar javno priznatog poimanja (Köcher, 1992: 97). Drugačije rečeno, kriza je ono što javnost vidi kao krizu. Tako se često pojmovi kao siromaštvo, ratno pustošenje, uništenje miliona ljudi ne posmatraju kao krize, dok se obične afere poput "ludih krava" ili pronevera novca svrstavaju u kriznu situaciju, jer ih javnost jednostavno tako doživljava. Da bi se neki događaj posmatrao kao kriza, on mora da bude ograničen i obeležen postojanjem masovnog otpora prema njemu. Ukoliko nekoj grupi ljudi uspe da znake nezadovoljstva i otpora javnosti iznesu putem medija i time ih prošire, onda se kriza može naslutiti. Kriza se pretpostavlja i u situacijama kada je objektivno objašnjenje uzroka nekih događaja nedovoljno.

Finansijske institucije se mogu naći u različitim nepredviđenim okolnostima, koje mogu imati negativna i štetna dejstva po njihovu reputaciju. Neke situacije, poput zemljotresa, poplave, požara nastaju potpuno neočekivano i ne mogu se kontrolisati. Ipak, postoje krize

na koje direktno ili indirektno možemo uticati svojim aktivnostima (zadovoljstvo potrošača, zadovoljstvo zaposlenih...). Za banku, krizu čini svaka situacija koja ugrožava njenu reputaciju i imidž, najčešće zbog negativne slike koju stvore mediji. Pored toga, to može biti situacija u kojoj, prema medijskom izveštavanju, banka nije dobro komunicirala i adekvatno reagovala u određenoj kriznoj situaciji.

Kako god se definiše, kriza se mora posmatrati kao stanje koje pretilo da razori sistem, onemogućava njegovo normalno funkcionisanje i delovanje ili da trajno naruši dugoročni razvoj i kontinuitet. Iako je sistem, po definiciji, kategorija koja se opire promenama, kriza je jedan od retkih faktora koji deluje razarajuće i destruktivno na njega. Kada ne postoji mogućnost normalnog funkcionisanja, onda se dovode u pitanje i ciljevi organizacije, efekti rada i, dugoročno gledano, opstanak organizacije. Ovakve situacije dovode do stvaranja poremećenog odnosa sa medijima, tako da se kao nužna posledica krize navodi i loš publicitet banke ili druge finansijske institucije.

Krizna komunikacija, kao i deo metodologije pristupa aktivnostima iz oblasti odnosa s javnošću je usmerena na funkcionisanje organizacije u kriznim periodima. Banke su sklone inerciji kada je reč o planiranju i pripremi aktivnosti ukoliko dođe do krizne situacije. U većini slučajeva, takvu inertnost podržavaju stavovi i ponašanja da do krizne situacije nikada neće doći i da se krize događaju samo drugim organizacijama.

Osnovni principi komunikacije u kriznim situacijama u finansijskom sektoru se tiču prihvatanja i dodeljivanja odgovornosti za preventivno reagovanje. Takođe, organizacije moraju da kreiraju okruženje i uslove za brzu, otvorenu, efikasnu i iskrenu komunikaciju i razmenu informacija kako bi se postigao ključni cilj: očuvanje ugleda banke i zadovoljavanje klijenata.

### Planiranje kriznih situacija

Zahvaljujući već unapred planiranoj komunikaciji za vreme krize, organizacija bi trebala da preuzme kontrolu i ovlada situacijom, kako bi sprečila njeno pogoršanje i uticaj na reputaciju i poslovanje kompanije. Za to je neophodno osiguravanje kanala komunikacije

## The Notions of Crisis and Communication in Emergency Situations

The term “crisis” was first used in ancient Greece, to denote every sudden interruption of continuous development, and, in a narrower sense, a shift or a peak in developments leading to a dangerous situation. According to Becker (1982: 278), a crisis can generally be defined as an unexpected, existentially threatening and seemingly insoluble situation placing values, goals and resources in acute jeopardy. A crisis threatens the position of an organization on the market, but also in the society, allowing a limited time span for its appropriate response.

Crises occur abruptly and unexpectedly. Therefore, some of the most significant characteristics of a crisis, manifested in an organization, include surprise, time pressure and decision-making pressure, as stated by many authors. The pressure of time and its availability determine the level of stress. During a crisis, the imminent danger is one of the issues for discussion, given that the participants in a crisis often are not capable of achieving, establishing or maintaining important values, goals and resources. The threat, in this context, may be classified into personal (career development), organizational (market share), and social, i.e. national (economic stability).

A crisis is further viewed as a matter of public recognition (Köcher, 1992: 97). In other words, a crisis is what the public perceives as such. Thus, it often happens that the notions of poverty, war destruction and genocide are not perceived as crises, whereas simple affairs like “mad cows” or money embezzlements are classified as crises, because the public simply sees them as such. In order for an event to be seen as a crisis, it has to be limited and marked by the existence of massive resistance against it. If a group of people manages to plant the signs of dissatisfaction and public resistance into the media, thereby spreading the news, then a crisis may be anticipated. A crisis is also assumed in the situations when an objective explanation of what has caused certain events is considered insufficient.

Financial institutions can find themselves in various unforeseen circumstances, which might

have adverse and damaging effects on their reputation. Some situations, like earthquakes, floods, fires, occur completely unexpectedly and cannot be controlled. Nevertheless, there are certain crises that we can, directly or indirectly, impact by means of our activities (customer satisfaction, employee satisfaction, etc.). For a bank, a crisis is every situation jeopardizing its reputation and image, typically due to the negative perception generated by the media. Moreover, this can be a situation in which, according to the media reports, the concerned bank failed to communicate properly and react adequately to a certain emergency situation.

No matter how we define it, a crisis must be viewed as a condition threatening to destroy the system, hinder its normal functioning and operation, or permanently jeopardize its long-term development and continuity. Although a system is, by definition, a category resistant to changes, a crisis is one of the few factors affecting it in a damaging, destructive way. The lack of possibility for normal functioning brings into question the objectives of an organization, the effects of its operation, and, in the long run, its survival. Such situations generate disturbed relations with the media, leading to yet another unavoidable consequence of the crisis - bad publicity for the concerned bank or other financial institution.

Crisis communication, just like the part of methodology concerning activities access within the field of public relations, is directed towards the functioning of an organization in the times of crises. Banks are prone to being inert when it comes to planning and preparation of activities in case of emergencies. In most cases, such inertia is supported by beliefs and actions to the point that emergency situations will never actually occur and that crises only happen to other organizations.

The main principles of crisis communication in the financial sector concern the acceptance and distribution of responsibilities for preventive action. Moreover, organizations must create the environment and preconditions for a swift, transparent, efficient and honest communication and exchange of information, in order to reach the key goal: preservation of a bank’s reputation, and customer satisfaction.

prema svim faktorima eksternog i internog okruženja.

U zavisnosti od prirode krize, od velike pomoći može biti apelovanje na nekoliko simpatizera koji su spremni da pruže podršku i afirmativno govore o kompaniji. Istraživanja su pokazala da, iako je organizacija u centru zbivanja - a ne pojedinac, zapanjujuće je koliko kriza može da bude izolovana i kojom brzinom ljudi formiraju utiske ako su svedoci takve situacije. Uvek bi trebalo imati na umu šta javnost generalno i posebno ciljna javnost mogu da misle.

Banka se mora pobrinuti da zaposleni, ukoliko je neophodno i njihove porodice, budu u potpunosti upoznati sa celokupnom situacijom. Kao jedna od ključnih karika u lancu uspešne strategije za ovladavanje krizom, oni ne smeju da budu zapostavljeni. Krizne situacije nose sa sobom potencijal da se zaposleni pridobiju ili da postanu nezadovoljni, posebno zaposleni koji su usko vezani za novonastalu situaciju i mogu biti različito uključeni u nju - od jednostavne neprijatnosti do ozbiljne povrede ili čak smrtnog ishoda. U ovakvim situacijama, svaki zaposleni može da postane „ambasador“ kompanije (Davis, 2005: 111).

Uzimajući u obzir karakteristike krize, neophodno je imati na umu i činjenicu da vrlo često nedostaju informacije o kriznom događaju u organizaciji, da menadžment nema potpuni uvid u dešavanja na terenu. Ne bi trebalo zaboraviti paniku i zbunjenost, konfuziju koje su karakteristike ponašanja ljudi suočenih sa kriznom situacijom.

## Planiranje kriznih situacija

Svaka promena ima različite manifestacije. Samo praćenje promena u okruženju nije dovoljno jer banka ne može sve da spreči i upravo se zbog toga mora pripremati za moguće konfliktne i krizne situacije.

Planiranje komunikacijskih aktivnosti pre same krize nosi sa sobom sledeće aktivnosti (Novak, 2001: 134):

- predviđanje i prepoznavanje potencijalnih kriznih situacija;
- oblikovanje tima koji će koordinirati krizom;
- prepoznavanje ciljnih javnosti u kriznom položaju;

- oblikovanje komunikacijskih strategija i taktika;
- određivanje i oblikovanje efikasnih komunikacijskih puteva za javnosti pogođene krizom i smanjenje štete po ugled kompanije;
- testiranje i adaptacija komunikacijskog plana;
- određivanje i osposobljavanje menadžera odnosa s javnošću;
- priprema i formiranje kriznog centra zaduženog za komunikaciju;
- priprema *check*-liste za eventualnu krizu i glavnih informacija o kompaniji.

Ispravno ponašanje banke prema novonastaloj situaciji zahteva pravovremeno planiranje. Kako bi se izbeglo stvaranje velike krize koja se javlja kao rezultat zajedničkog delovanja tehničko/ekonomskih i humano/socijalnih faktora, preporučuje se da svaka kompanija formira portfolio kriza. Kompanija treba da odabere bar jednu krizu iz portfolija i da onda izgradi strategiju za njeno prevazilaženje. U samom pristupu planiranja u slučaju krize, odgovorni ljudi u bankama moraju biti svesni rizika koji preuzimaju.

Ipak, bilo kakav plan za eventualnu kriznu situaciju koji određena finansijska institucija pripremi, može samo delimično da je pripremi za nastalu krizu. Mnogi autori ističu odnos organizacije prema problemu kada do njega dođe kao pravo merilo uspeha, jer je svaka kriza drugačija i samim tim ju je teško predvideti. Međutim, pod pretpostavkom da sve krize imaju dovoljno zajedničkih karakteristika i osobina, logično je zaključiti da se unapred mogu postaviti osnovne smernice delovanja u slučaju njihovog izbivanja.

Postoje krize koje nisu predvidive. Ali to ne znači da za njihovo eventualno delovanje organizacija ne bi trebalo da ima već pripremljenu strategiju. Kriznim planiranjem razvija se strategija koja tačno definiše procedure osmišljene kako bi se savladao svaki realni problem. U idealnim situacijama, ništa ne treba prepustiti slučaju. Ide se toliko daleko, da se moraju predvideti katastrofe koje se mogu dogoditi tokom noći kao i u toku radnog vremena, pa čak i vikenda ili onda kada su zaposleni odsutni zbog praznika itd. Potrebno je da plan bude opširan, poverljiv i otporan na

## Emergency Planning

Thanks to the crisis communication planned in advance, an organization should take control and manage the situation, in order to prevent its further aggravation and its impact on the company's reputation and business. For this purpose, it is required to provide communication channels towards all factors in the external and internal environment.

Depending on the nature of the crisis, a great deal of help could be provided by appealing to several sympathizers ready to offer support and talk about the company in positive terms. Research has shown that, even though the organization is in the center of attention - and not an individual, it is amazing to which extent a crisis can be isolated and how quickly people form impressions if they have witnessed such a situation. One always has to bear in mind what the public in general, and especially the targeted audience, might think.

A bank has to ensure that its employees, and, if necessary, their families as well, are fully acquainted with the entire situation. As one of the key links in the chain of a successful crisis management strategy, they must not be neglected. Emergency situations have the potential to make employees either trustworthy or disgruntled, especially those employees that are closely related to the newly-occurred situation and might be involved in it in various ways - ranging from a simple inconvenience to a serious injury or even death. In such situations, each employee can become the company's "ambassador" (Davis, 2005: 111).

Taking into account the characteristics of a crisis, one should bear in mind the fact that the information about the emergency event in an organization is often lacking; i.e. that the management does not have full insight into the on-site developments. Let us also not forget about panic and confusion, which characterize people's behavior when faced with an emergency situation.

## Emergency Planning

Every change has different manifestations. Monitoring of changes in the environment in itself is not enough, because a bank cannot

prevent every possible situation, and that is exactly why it has to get prepared for the potential conflicts and crises.

Planning of communication-related activities before the crisis itself includes the following (Novak, 2001: 134):

- Anticipation and detection of potential emergency situations;
- Formation of a crisis coordination team;
- Recognition of targeted audiences in case of a crisis;
- Establishment of communication strategies and tactics;
- Definition and formation of efficient communication channels for the public hit by a crisis and mitigation of damage inflicted on the company's reputation;
- Testing and adaptation of the communication plan;
- Appointment and training of public relations managers;
- Preparation and formation of an emergency communication center;
- Preparation of a check-list in case of a potential crisis, and preparation of main information about the company.

The proper behavior of a bank towards the newly-occurred situation requires timely planning. So as to avoid the generation of a large-scale crisis occurring as a result of the interaction of technical/economic and human/social factors, it is recommended for each company to form a crisis portfolio. A company should choose at least one crisis from the portfolio and then build up a strategy to overcome it. In their approach to crisis planning, responsible people in banks have to be aware of the risks they have undertaken.

Nevertheless, whichever plan for potential emergencies a certain financial institution defines, it can only partially prepare it for an actual crisis. Many authors underline that the organization's attitude towards the problem when it actually occurs is the real measure of success, given that each crisis is different and, thereby, difficult to predict. However, under the assumption that all crises have enough common characteristics and features, it is only logical to conclude that the major guidelines can be established in advance, indicating how to react in case of their actual occurrence.

nepredviđene udare.

Postoji niz uobičajenih pojava koji mogu da se dogode, a sa kojima kompanija mora ozbiljno da računa (Davis, 2005: 111-112):

- Masovna panika, koja može obesmisлити i najbolje planove;
- Previše aktera koji iz najrazličitijih razloga žele da budu glasnogovornici;
- Ljutnja i nezadovoljstvo zbog velike nasrtljivosti medija;
- Zlonamerne pretpostavke i spekulacije o razlozima za zadovoljenje medija ili ličnih motiva;
- Potcenjivanje istinskog nivoa javnog interesa;
- Nespremnost da se zatraži pomoć;
- Oglušavanje o savete aktera „prijatelja kompanije“ koji žele da pomognu;
- Dopuštanje advokatima da upravljaju rešavanjem problema;
- Odavanje utiska „gubljenja“ vremena, radi koristi.

## Prepoznavanje i predviđanje krize

Obično je nemoguće predvideti svaku krizu. Uprkos tome, postoji način na koji se svaka finansijska institucija može na nju pripremiti. Jedinostveni proces komunikacije koji bi važio za sve okolnosti ne postoji. Zato je neophodno planiranje koje pruža rešenje i mogućnost opstanka organizacije.

Ispravan pristup planiranju komunikacije počinje prepoznavanjem potencijalne krize. Plan nastaje na osnovu kriznih situacija koje su već zadesile kompaniju i mogu se ponoviti, ali i trenutnih situacija koje prete da prerastu u kriznu.

Prema Novaku (2001: 136), prilikom predviđanja krizne situacije menadžeri moraju uzeti u obzir verovatnost pojavljivanja krize i stepen njenog destruktivnog dejstva. Verovatnost pojave neke krize može biti mala, ali može imati izuzetno negativan uticaj na imidž i poslovanje kompanije. Menadžeri mogu imati dobar učinak uz pomoć tzv. karte mogućih kriza i njihovih učinaka, u koju treba uvrstiti događaje i tokove uočene u okruženju. Predlog takve karte za jednu banku je prikazan na slici 1.

Slika 1: Karta mogućih kriza za jednu banku



Potrebno je odrediti konkretne pokazatelje postojanja krize. Međutim, većina kriza ne počinje samo jednim pokazateljem, već se razvija iz više manjih stihijskih, koji često ostanu neprimećeni u mnoštvu svih drugih aktivnosti. Takvi pokazatelji mogu biti: interesovanje Vlade za kompanije, glasine, pojačano dejstvo i aktivnost sindikata, neprimetne rečenice u novinskim člancima, doktorskim disertacijama, brojne pritužbe na proizvode i usluge kompanije, upozorenja radnika o pogrešnoj poslovnoj politici, povećani interes novinara za kompaniju...

Menadžeri mogu da predosete krizu ukoliko odrede poslovne aktivnosti, proizvode ili usluge koji mogu da prouzrokuju štetu korisnicima, životnoj sredini i poslovanju kompanije.

Menadžment kompanije mora najpre saznati u kojem će se smeru kretati promene i događaji koji mogu imati negativne ili pozitivne posledice. Kako ne bi došlo do krize i u cilju minimiziranja njenih posledica, ne sme se zanemariti značaj SWOT i PEST analize.

## Priprema plana komunikacije u krizi

U momentu nastupanja krize od velike je važnosti popis svih neophodnih postupaka, potrebnih ljudi i resursa sa kojima treba ostvariti komunikaciju. Nepostojanje planova u pisanom obliku zahteva ulaganje dodatnog vremena i truda, što u kriznoj situaciji može da predstavlja otežavajući faktor. Ovim planom se postiže lako delegiranje zadataka i odgovornosti i njime se ujedno obezbeđuje stabilnost u organizaciji, sprečava stvarenje uznemirenosti u kriznom

Some crises are unpredictable. But that does not mean that an organization should fail to have a prepared strategy in case of their potential occurrence. Through crisis planning a strategy is developed, accurately defining the procedures designed to overcome any realistic problem. Ideally, nothing should be left to chance. One goes so far as to predict disasters that might occur both overnight and during the work hours, but also over the weekends or when the employees are away due to holidays, etc. The plan should be comprehensive, confidential and resistant to unexpected shocks.

There is a series of common phenomena that might ensue, and that a company must seriously take into account (Davis, 2005: 111-112):

- Mass panic, which may render pointless even the best designed plans;
- Too many stakeholders wishing to be spokespersons, for various reasons;
- Anger and dissatisfaction due to the severe invasion of the media;
- Malicious assumptions and speculations about the reasons to satisfy the media or personal motives;
- Underestimation of the true level of public interest;
- Unwillingness to seek help;
- Disregard of the advice proffered by the “company’s friends”, wishing to help;
- Allowing the lawyers to manage the problem solving situation;
- Conveying the impression that the time “is being wasted”, to gain benefits.

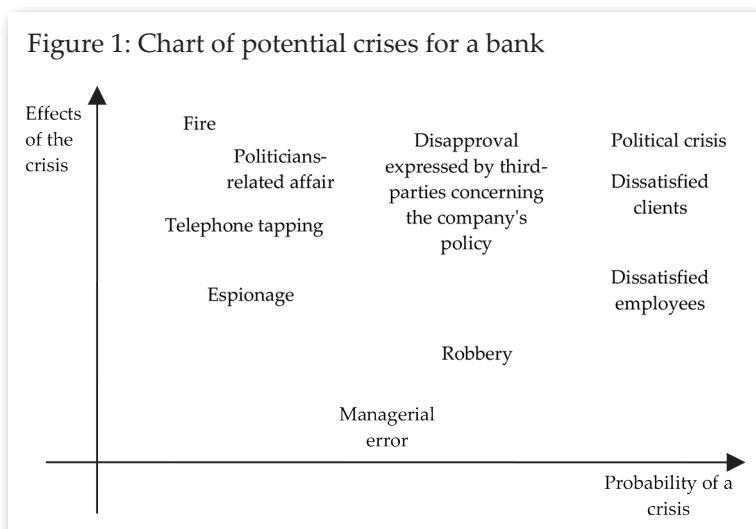
## Detection and Anticipation of a Crisis

It is usually impossible to anticipate every single crisis. Despite that, there is a way for every financial institution to get prepared. A uniform communication process that would be valid under all circumstances does not exist. It is, therefore, necessary to resort to planning, which provides a solution and the possibility of the organization’s survival.

The proper approach to communication

planning begins by detecting a potential crisis. The plan is designed based on the emergency situations that already hit the company and might recur, but also on the present situations threatening to grow into an emergency.

According to Novak (2001: 136), when anticipating a crisis, managers must take into account the probability of its occurrence and the level of its destructive impact. The probability of occurrence of a crisis might be low, but it might have extremely adverse impact on the company’s image and business. Managers can achieve sound performance with the help of the so-called chart of potential crises and their impacts, which should include events and their flows spotted in the environment. A sample of this chart, for the purposes of a bank, is shown in Figure 1 below.



Concrete indicators of a crisis need to be determined. However, most crises do not commence with just one indicator, but instead develop from several random ones, which often remain undetected in the plethora of other activities. Such indicators may include: interest for certain companies expressed by the Government, rumors, increased efforts and activities of the union, inconspicuous sentences in the newspaper articles or doctoral dissertations, numerous complaints concerning the company’s products and services, employees’ warnings about the wrong business policy, heightened interest of the journalists in the concerned company, etc.

Managers may anticipate the crisis if they determine business activities, products or

štabu i garantuje da će se preduzeti sve potrebno za otklanjanje krize.

Plan bi trebalo da ubrza neophodno vreme za reakciju banke i da obezbedi najefikasniju moguću kontrolu krizne situacije. Svest o postojanju mogućnosti nastajanja krizne situacije, odnosno postojanje akcionog plana, utvrđenih odgovornosti u okviru banke, zajedno bi trebalo da ublaže posledice.

Krizni plan predstavlja sistematski pripremljen plan sa ciljem da se prepozna, detektuje i preuzme kontrola nad kriznom situacijom u najkraćem mogućem roku. Preduzimanje odgovarajućih priprema za nepredviđene situacije je važno za održavanje imidža i reputacije banke. Da bi se sprečila eskalacija krize neophodno je da postoji unapred pripremljen komunikacioni plan. Utisak koji banka ostavlja na javnost kroz komunikacijske kanale u početnim fazama, ima snažan uticaj na poverenje javnosti. Zato plan mora biti kratak, jezgrovit i prilagodljiv, kako bi mogao uspešno da se upotrebljava u nepredviđenim okolnostima, odnosno u bilo kakvoj krizi.

Krizni plan mora da sadrži:

- 1 **Uvodni deo** sa opisom zadataka, poslovnom filozofijom, misijom, vizijom, ciljevima i načinom korišćenja ovog plana.
  - 2 **Spisak mogućih kriznih situacija.** Krizna situacija može nastati na relaciji između Banke i njenog klijenta ili nekog eksternog faktora (npr. državna institucija) ili u okviru unutrašnje javnosti.
  - 3 **Analiza kriznih situacija** predstavlja jedan od najzahtevnijih koraka u izradi plana, koji direktno može da utiče na eventualne posledice. Korisna je prethodno pažljiva procena eventualnih poteškoća, koje bi mogle da predstavljaju prepreku u savladavanju krize. Time će se rukovodstvo banke uveriti da su predložene mere razumne i neophodne. Posle takve analize, neophodno je podneti pismenu procenu koju formalno mora odobriti rukovodstvo. Neophodno je izvršiti procenu mogućih scenarija i dati odgovore na sledeća pitanja:
    - Šta bi moglo da krene po zlu?
    - Koje su moguće reakcije klijenata?
    - Koje su moguće reakcije zaposlenih?
    - Koje su moguće posledice datog scenarija na poslovanje Banke?
  - Koje su moguće posledice datog scenarija na društvene veze, veze sa političkim faktorima na nivou lokalne zajednice i na državnom nivou?
- 4 **Definisanje načina postupanja u krizi.** Osnovne aktivnosti za upravljanje kriznom situacijom su:
    - Planiranje i praćenje bankarsko-finansijskog sistema i okruženja u kom finansijska institucija posluje (SWOT i PEST analiza);
    - Analiza okruženja (procena mogućih efekata na banku);
    - Pripremanje poslovne strategije za poboljšavanje/zadržavanje položaja banke.
  - 5 **Principe komunikacije.** Obično se ovde radi o navođenju osnovnih postulata razmene informacija kada dođe do krize:
    - Pristupanje kriznoj ili novonastaloj situaciji sa pozitivnim stavom;
    - Održavanje komunikacije prema očekivanjima okruženja;
    - Očuvanje ugleda banke zahvaljujući uspešnoj komunikaciji zasnovanoj na činjenicama;
    - Traženje prilika i šansi u kriznim situacijama.
  - 6 **Imenovanje tima za krizne komunikacije, tzv. kriznog štaba** sa popisom imena, njihovim kratkim biografijama, opisom njihove odgovornosti, telefonskim brojevima koji moraju biti dostupni 24h, kao i pojedinostima o njihovoj zameni. Ovaj tim bi u bankama pored generalnog i izvršnog direktora, trebalo da čine menadžeri sektora marketinga, odnosa sa javnošću, ljudskih resursa i sektora koji je zahvaćen krizom. U timu bi, takođe, trebalo da se nađu i ovlašćena PR agencija banke i marketinška agencija. Pored glavne uloge nosioca sprovođenja kriznog plana, ostale uloge i odgovornosti članova ovog tima su:
    - Uspostavljanje međusektorske veze i integracija različitih sektora banke;
    - Donošenje odluke o tome da li određena situacija predstavlja kriznu situaciju za banku ili ne;
    - Upravljanje komunikacijom između radnika, klijenata, medija i drugih ključnih ciljnih grupa;

services that might cause damage to the clients, environment and the company's business.

The company's management must first find out in which direction the changes and events with potential negative or positive consequences might develop. In order to avoid the crisis and minimize its potential ramifications, one must not neglect the importance of SWOT and PEST analyses.

## Preparation of a Crisis Communication Plan

At the moment when a crisis occurs, it is extremely important to have a list of all necessary procedures, and of all needed people and resources to establish communication with. The lack of written plans demands an investment of additional time and effort, which, in an emergency situation, might be an aggravating factor. The plan, on the other hand, facilitates simple delegation of tasks and responsibilities, thereby, at the same time, providing stability within the organization, preventing anxiety at the emergency headquarters, and guaranteeing that all necessary actions would be undertaken to overcome the crisis.

The plan should accelerate the time required for a bank's response, and provide as efficient as possible control of the emergency situation. The awareness of potential emergency situations, i.e. the existence of an adequate action plan, and defined responsibilities within the bank, together should mitigate the potential consequences.

A crisis plan is a systematically prepared plan with the objective of recognizing, detecting and assuming control over an emergency situation as soon as possible. Undertaking the appropriate preparations for unexpected situations is important for the maintenance of a bank's image and reputation. In order to prevent a crisis from escalating, one must have a communication plan prepared in advance. The impression a bank conveys to the public through the communication channels in early stages has a powerful impact on the public confidence. Therefore, the plan has to be brief, concise and flexible, so that it can be successfully used under unforeseen circumstances, i.e. in all kinds of crises.

A crisis plan must contain the following:

- 1 **Introductory section**, containing the description of tasks, business philosophy, mission, vision, goals and methods to implement this plan.
- 2 **List of potential emergency situations.** An emergency situation may occur in the relation between the Bank and its client or some external factor (e.g. government institution), or within the internal public.
- 3 **Analysis of emergency situations** is one of the most demanding steps in the planning process, which may directly influence the potential consequences. It is useful to previously conduct a careful assessment of potential difficulties that might be an obstacle in overcoming the crisis. This would convince the bank's management that the proposed measures are reasonable and necessary. After such analysis, it is required to submit a written assessment for the formal approval by the management. Potential scenarios should be assessed, providing answers to the following questions:
  - What could go wrong?
  - What are the potential reactions of the clients?
  - What are the potential reactions of the employees?
  - What are the potential consequences of the given scenario for the Bank's operations?
  - What are the potential consequences of the given scenario for the social connections, the connections with the political factors at the local community level and at the state level?
- 4 **Definition of procedures in a crisis.** The main activities for the purpose of crisis management include:
  - Planning and monitoring of the banking and financial system and environment in which the concerned financial institution operates (SWOT and PEST analyses);
  - Environment analysis (assessment of potential effects on the bank);
  - Preparation of the business strategy for improving/maintaining the bank's position.
- 5 **Communication principles.** Typically, this implies the statement of basic postulates for

- Pripremanje saopštenja sa javnost i imenovanje portparola.

Od mnogih članova kriznog tima zahteva se da naprave listu kadrova, koja bi bila na raspolaganju u trenutku kada se nesreća dogodi. Iskustvo i praksa pokazuju da su sekretarice najviše dorasle takvoj vrsti posla. Kada se prave liste, moraju se pokriti sva 24 časa.

7 **Vremenski plan** čini najvažniji aspekt brzine reagovanja. Ovde se precizno vremenski definišu aktivnosti banke kao što su:

- Jedan do dva sata nakon nastanka krize: prihvatanje kriznog stanja i informisanje kriznog štaba. Priprema za moguće scenarije i situacije, određivanje ciljnih grupa i delegiranje odgovornosti članovima kriznog štaba.
- Tri sata nakon nastanka krize: davanje saopštenja za javnost putem medija posredstvom ovlašćene PR agencije Banke.
- Do 24 sata nakon nastanka krize - praćenje reakcija i planiranje sledećih koraka. Članovi kriznog štaba su u stalnom kontaktu i spremni za dalje reagovanje.
- Do 48 sata nakon nastanka krize - praćenje i analiza potencijalnih rizika. Priprema plana i preduzimanje daljih koraka po završetku krize, u cilju vraćanja reputacije i poslovne stabilnosti.
- Nakon 48 sati - praćenje i analiza mogućih posledica za banku i njen finansijski rezultat.

8 **Spisak javnosti:** svih ključnih činioca u krizi, način kontaktiranja, adrese, telefonski brojevi i drugi kontakti i pojedinosti. Glavne činioce eksternog okruženja čine: korisnici, mediji (štampani, TV, radio na nacionalnom, regionalnom i lokalnom nivou i poslovne ili/i profesionalne medijske kuće sa spiskom imena novinara, telefonskim brojevima, adresama, e-mail kontaktima, kao i kratak priručnik o načinu komunikacije sa medijima), zvaničnici (Vlada, odgovarajuća ministarstva, narodni poslanici, članovi Evropskog parlamenta, članovi lokalnog parlamenta, nadležni organi, regulatorna tela, lokalni saveti), policija, vatrogasna služba, bolnica, hitna pomoć, konkurencija,

dobavljači, zanatska i profesionalna udruženja. Internu javnost čine: zaposleni, konsultanti, korporativni saradnici, direkcije, filijale, advokati, sindikati... U spisak javnosti treba dodati razna strukovna udruženja, grupe za zaštitu životne sredine, zaštitu potrošača i sl. Takođe, tu su i porodice zaposlenih, lokalna zajednica itd.

9 **Uspostavljanje komunikacionih kanala** prema svim ciljnim grupama, u cilju informisanja javnosti o trenutnom stanju unutar Banke. Važno je da svi članovi tima i radnici budu obavešteni o tome, da svim komunikacijama sa internom i eksternom javnošću nadalje rukovodi lice koje je krizni štab ovlastio, te da niko drugi nema pravo da istupi u javnosti i medijima bez prethodne dozvole. Ne sme se dogoditi da, u kriznoj situaciji, PR menadžer bude nedostupan. U većini slučajeva na našem tržištu tu ulogu preuzima Predsednik izvršnog odbora. Neophodno je doneti odluku o najbržem i najefikasnijem načinu za davanje saopštenja - saopštenje za medije, izjave zvaničnicima, gostovanje u vestima, intervju, interna saopštenja i sl. Ovde se radi i o planu izveštavanja, u kome stoji ko koga mora informisati kada dođe do krizne situacije.

10 **Obaveštenja:** popis i obrasci različitih vrsta obaveštenja za uspešnu komunikaciju u krizi. Interna komunikacija je od ključnog značaja, da zaposleni osele pripadnost kompaniji, a to je moguće samo ako se banka opredeli za otvoren i iskren odnos sa zaposlenima. Banka može da izveštava svoje osoblje na više načina: putem elektronske pošte, pisma predsednika Banke ili člana Izvršnog odbora ili menadžera ljudskih resursa, štampanih saopštenja, vanrednog izdanja internog časopisa. Zaposleni treba da budu informisani i o tome šta treba da rade ako prime poziv od nekog predstavnika medija a nisu ovlašćeni ili obučeni za tako nešto. Preporučuje se da se sa predstavnicima medija ne ulazi u detalje i da je suština u uveravanju novinara da će sva pitanja odmah biti prosleđena portparolu, koji će im se javiti u najkraćem mogućem roku.

11 **Spisak izvora i lokacija:** lokacija krizne sobe (prostorije u kojoj će se održavati sastanci kriznog štaba), lokacija konferencijske sale,

information exchange in times of crisis:

- Approaching the emergency or newly-occurred situation optimistically;
- Maintaining communication according to the environment's expectations;
- Preserving the bank's reputation thanks to the successful communication based on facts;
- Seeking chances and opportunities in emergency situations.

6 **Appointment of a crisis communication team, the so-called emergency headquarters**, with the list of members' names, their short biographies, description of responsibilities, telephone numbers available 24/7, and details about their replacement. In addition to managing and executive directors, this team should, in banks, include managers of marketing, public relations, human resources departments and the department hit by the crisis. The team should also involve the bank's authorized PR and marketing agencies. Along with the main role of implementing the crisis plan, the members of this team have the following roles and responsibilities:

- Establishing inter-department relations and integrating various sectors within the bank;
- Passing the decision about whether a certain situation is an emergency for the bank or not;
- Managing communication among employees, clients, media and other key target groups;
- Preparing public statements and appointing the spokesperson.

Many members of the crisis team are required to prepare a list of personnel members that would be available at the moment a disaster occurs. The experience and practice have shown that secretaries are most up to this kind of job. When such lists are being compiled, all 24 hours have to be covered.

7 **Time plan** is the most significant aspect of the response time. It precisely defines the time schedule of the bank's activities, such as:

- One to two hours after the crisis occurred: accepting the critical situation and informing the emergency headquarters

accordingly. Preparation for potential scenarios and situations, establishment of target groups and delegation of responsibilities to the emergency headquarters members.

- Three hours after the crisis occurred: issuing a public statement through the media, by means of the Bank's authorized PR agency.
- Up to 24 hours after the crisis occurred: monitoring the reactions and planning the next steps. Members of the emergency headquarters are constantly in touch, ready for further action.
- Up to 48 hours after the crisis occurred: monitoring and analyzing potential risks. Preparing a plan and undertaking further steps after the crisis, in order to restore reputation and business stability.
- After 48 hours: monitoring and analyzing potential consequences for the bank and its financial result.

8 **List of stakeholders**: all key stakeholders in a crisis, how to contact them, their addresses, telephone numbers and other contact details and specificities. The main stakeholders in the external environment include: clients, the media (press, TV, radio stations at the national, regional and local level and business and/or professional media companies with the list of names of their journalists, their phone numbers, addresses, e-mail contact details, and a brief manual on how to communicate with the media), officials (the Government, relevant ministries, MPs, members of the European Parliament, members of the local parliament, competent bodies, regulatory bodies, local councils), the police, fire brigade, hospital, emergency department (ambulance), competitors, suppliers, craftsmen and professional unions. The internal stakeholders include: employees, consultants, corporate associates, directorates, branches, lawyers, unions, etc. The list of stakeholders should also contain various professional associations, environmental protection groups, consumer protection agencies, etc. Moreover, the families of the employees, the local community, etc.

9 **Establishment of communication channels**

raspoloživih izvora i način njihove upotrebe. U krizi su dobrodošli i modernizovani planovi lokacija opasnih materijala, skladišta sigurnosne opreme, planovi gašenja požara, alternativnih izvora vode, spisak oštećenih ili opasnih područja i otpada. Pažljivo se mora razmotriti na koji način će se rešavati problem opterećenosti komunikacijskih linija u kriznim situacijama. Sa susednim kompanijama se može postići dogovor o korišćenju telefonskih ili faks linija. Ako banka ima stalno angažovane konsultantske agencije, treba ih pozvati i zadužiti za kontakt sa medijima.

12 **Informacije o organizaciji:** kopije podataka o organizaciji, proizvodima i uslugama, upotrebljivim tehničkim podacima, kratak istorijat banke, opisi finansijskih usluga, procesa odlučivanja, moraju biti isto tako pripremljeni kao i saopštenja za javnost, koja se dodatno mogu dopuniti u odnosu na vrstu krize.

13 **Priprema kontrolne liste** za moguću kriznu situaciju, priručnika i alatki za informisanje o Banci, opšti saveti za razgovor sa novinarima, saveti portparolu u komunikaciji sa novinarima tokom krizne situacije, tehnike premošćavanja u intervjuima.

14 **Komunikacija nakon krize.** Organizacije su sklone da nakon prestanka krize zapostave komunikaciju i analizu. Neophodno je proceniti sve događaje koji su se odvijali za vreme krize. Ako je postupano u skladu sa kriznim planom, neophodno je utvrditi da li je, i kako je, plan sproveden. Najvažnije pitanje koje banka sebi postavlja je: da li je Banka blagovremeno prepoznala kriznu situaciju i da li je bilo moguće izbeći krizu, i ako jeste, kako. Sve se ovo radi u cilju usavršavanja i dopune kriznog plana za neku novu situaciju.

Sam plan nema veliku vrednost ukoliko nije testiran, i određenim treningom simuliran u kompaniji, uzimajući u obzir njegovu razumljivost i upotrebljivost. Mnoge banke izbegavaju simulacije realnih situacija, jer vesti mogu biti loše, a opasnost da se javi panika realna. I na to je veliki broj organizacija preosetljiv smatrajući da su svesni i da znaju šta bi se moglo dogoditi, ali im nije od velike

važnosti da to i ozvaniče. Ipak je neophodno proći kroz pripreme ma koliko one bile naporne i bolne kako bi se među zaposlenima stekla sigurnost. Održavanje redovnih treninga treba da obezbedi uigravanje kriznog štaba, ali i njihovu proveru, koja će dati odgovor na pitanje da li su zaposleni koji su zaduženi za krizne situacije, sposobni da pravovremeno i ispravno reaguju kada dođe do nje. Potrebno je obučiti ljude koji će primenjivati plan komunikacije i uvežbavati mere koje se nužno moraju sprovesti u takvim situacijama. Ovo uključuje top menadžere pre svega, kao i zaposlene zadužene za komunikaciju sa medijima.

Nakon donošenja odluke o načinu reagovanja, potrebno je izraditi strategiju komunikacije u kriznoj situaciji.

## Planiranje strategija kriznih komunikacija

Strategije za savladavanje krize zahtevaju napuštanje rutine, pospešivanje inovativnih mera, za šta je neophodna visoka spremnost menadžmenta firme za inovacijama. Svaka strategija komunikacije u kriznim situacijama mora da uključuje i razvoj sadašnjosti, ali i budućnosti. U pozadini postavljanja ciljeva, pored aktuelnog sistema vrednosti, su uvek maksimizacija dobiti i osiguranje egzistencije i postojanja organizacije. Ove spoznaje mora da uključi svaka strategija komunikacije u kriznim situacijama (Apitz, 1987: 64). Pored okolnosti koje karakterišu kriznu situaciju, metodi koji se moraju uzimati u obzir prilikom planiranja strategije komunikacije u kriznim situacijama su:

- **Način argumentovanja:** Banke ne deluju dovoljno ubedljivo kada suprostavljenu stranu ubeđuju navođenjem protiv-argumenata, jer oni obično izazivaju neutralan i nepristrasan utisak kod širokog auditorijuma. Po pravilu su finansijske institucije u konfrontaciji sa publikom koja je odlično informisana. Kod inteligentne i informisane publike je dvostrana argumentacija neophodna, ali i delotvorna.
- **Emocionalnost argumentacije:** Emocionalno argumentovanje u kriznim situacijama, ili argumentacija koja sadrži neku emotivnu komponentu preovladava u odnosu na racionalne argumente. Ovde je

towards all target groups, with a view to informing the public about the current situation within the Bank. It is important for all team members and employees to be informed that the entire communication with the internal and external stakeholders is, from that point onwards, to be managed by the person authorized by the emergency headquarters, and that nobody else is entitled to speak in public and in the media without the previously granted permission. In an emergency situation, it must not happen that the PR manager is unavailable. In most cases in our market this role is assumed by the CEO. It is required to pass a decision about the swiftest and most efficient method to issue statements - statements for the media (press releases), statements for the officials, guest appearances in the news, interviews, internal statements, etc. This also concerns a reporting plan which defines who has to inform whom in case of emergency.

- 10 **Notifications:** list and samples of various types of notifications for successful crisis communication. Internal communication is of key importance, because the employees have to develop a sense of belonging to the company, which is only possible if the bank opts for an honest and open relationship with its employees. The bank can notify its employees in several ways: by electronic mail, by means of a letter by the Bank's CEO or an Executive Board member or its HR manager, by means of printed announcements, or extraordinary issues of the internal journal. The employees should also be informed about what actions to take if they receive a call from a media representative, and they do not have the according authorization or training. It is recommended for the employees not to discuss any details with the media representatives, the point being in convincing the journalist that all questions will be immediately forwarded to the spokesperson, who will then call them back as soon as possible.
- 11 **List of sources and locations:** location of the emergency room (room in which the emergency headquarters will hold their meetings), location of the conference room, the available resources and methods of

their utilization. In an emergency, it is also recommended to have modernized maps indicating the locations of hazardous materials, safety equipment warehouses, fire extinguishing plans, alternate water sources, list of damaged or dangerous areas and junkyards. What has to be carefully considered is the way in which to solve the problem of overloaded communication lines in emergency situations. An agreement can be reached with the neighboring companies about the usage of telephone or fax lines. If a bank has permanently hired consulting agencies, they need to be addressed and put in charge of communication with the media.

- 12 **Information about the organization:** copies of data about the organization, its products and services, usable technical data, brief history of the bank, descriptions of its financial services, decision-processes, have to be equally well prepared as the press releases, which may additionally be amended depending on the type of crisis.
- 13 **Preparation of a check-list** for potential emergency situations, along with the manual and tools for getting informed about the Bank, the general tips for talking to the journalists, tips to the spokesperson concerning communication with the media during a crisis, bridging techniques in interviews, etc.
- 14 **Post-crisis communication.** Organizations are prone to neglecting communication and analyses after the crisis ends. It is necessary to assess all events that took place during the crisis. If we act according to the crisis plan, it is necessary to determine whether the plan was implemented, and if yes, how. The most important question that a bank has to ask itself is: did the Bank timely detect the emergency situation and was it at all possible to avoid it, and if yes, by what means. All this is done in order to perfect and amend the crisis plan for some other potential emergency in the future.

The plan itself does not have a great value unless it is tested and, through certain training sessions, simulated in the company, its clarity and usability being taken into account. Many banks avoid simulating real situations, because the news might be bad and the danger of

zapravo reč o tome da učesnici u krizi treba da iznose argumentaciju onako „kako to publika želi da čuje“.

- **Uloga učesnika komunikacije:** Uloga mišljenja stručnjaka, prestižnih ličnosti i ličnosti od autoriteta, koje se predstavlja publici je često odlučujuća. U jednom eksperimentu se kao argumentacija na temu "da li treba graditi atomske podmornice", predstavilo jedno mišljenje - jednom kao citat eksperta, a drugi put kao izjava iz nepotvrđenih izvora informisanja. Kao i mnoga druga slična istraživanja i ovo je pokazalo da uticajno mišljenje igra veliku ulogu u krajnjem uspehu argumentovanja.

Uspešno definisana strategija kompanije u komunikaciji sa javnošću može da:

- stvori pozitivnu sliku o organizaciji,
- poveća poverenje kod potrošača,
- poveća transparentnost i otvorenost banke,
- poboljša razumevanje potrošača o funkcionisanju kompanije,
- doprinese uravnoteženijem izveštavanju medija.

## Planiranje strategija kriznih komunikacija

Postoji mnoštvo strategija komunikacije u kriznim situacijama. Zadržaćemo se na nekoliko najkorisnijih za finansijske institucije. Strategije komunikacije u kriznoj situaciji, prema Vilmesu (2006: 46-53) se mogu podeliti na strategije: dijaloga, zaštite „prvog čoveka“, humora, formulacije i skretanja.

### Strategija dijaloga

Banka mora da reaguje brzo i hitno da ostvari kontakt sa pogođenim javnostima (ljudima i grupama). Time se pokazuje pogođenost i demonstrira dobra volja za rasvetljavanjem situacije. Ovo ne znači da kompanija, pogođena krizom, priznaje krivicu. Banka sakuplja argumente i obećava neprekidno pružanje informacija i redovne brifinge. Krizni menadžment ovakvom strategijom sprečava eskalaciju krize, jer se ljudi iz pogođenog okruženja osećaju bitnim i nadaju se da će se negativna situacija promeniti.

Ukoliko se ustavi da je kritika javnosti

bila opravdana, finansijska institucija mora ugroženima i povređenima da obezbedi nadoknadu štete i da najavi poboljšanje proizvoda/usluge, odnosno njegove sigurnosti. Na osnovu toga se iz jedne krize može izaći sa poboljšanim imidžom. Strategija dijaloga zahteva senzibilnost i umerenost i nju mogu, u kontaktu sa medijima, sprovesti samo kvalitetni i uvežbani menadžeri. Čest je slučaj da se predstavnici organizacije direktno suočavaju sa oštećenom stranom, što zahteva posedovanje veštine slušanja, dobre argumente, hitro i pravovremeno reagovanje. To očekuju ne samo pogođene žrtve, već i celokupna javnost.

Na primeru škotske Ulster banke se vidi nedostatak pravog dijaloga. Naime, zbog greške u softveru, sredinom 2012. godine korisnici su ostali bez mogućnosti da se koriste svojim novcem skoro nedelju dana. Iako se prvi čovek banke, Stiven Hester, obratio javnosti pravovremeno i obećao da klijenti banke neće ostati bez novca, nastalo je veliko nezadovoljstvo kod klijenata. Banka je umesto da odmah otvori svoje filijale i tokom vikenda i pruži podršku klijentima nakon uobičajenog radnog vremena, bila otvorena samo dva sata tog kritičnog dana. Pored toga, transakcije preko banke su kasnile 48h.

### Strategija zaštite „prvog čoveka“

Kada dođe do krize, novinari teže da dođu do vrha menadžmenta organizacije i da od njih dobiju „ekskluzivnu“ vest. Apstraktna i nevažna lica nisu tako zanimljiva medijima kao generalni menadžeri ili predsednici upravnih odbora. Velika je razlika da li se u novinama pojavljuje naslov „Deutsche Bank otpustila 1000 zaposlenih“ ili „Predsednik upravnog odbora Jirgen Fičen: dobit umesto radnika“. Personifikovane funkcije i njihovo takvo pojavljivanje u medijima izazivaju nezadovoljstvo, protest i nerazumevanje u javnosti.

Prebrzo pojavljivanje „broja jedan“ iz banke može da izazove gubljenje poverenja ukoliko tokom krize dođe do promene činjenica i demantija. Nepoverenje se ovde dovodi u vezu sa krizom, a ne sa rešavanjem krize. Zato se, u najvećem broju slučajeva, preporučuje unapred pripremljeni i dobro tempirani istup pred

panic is likely. A large number of companies is oversensitive to this issue, believing that their awareness is satisfactory and that they know what might happen, not considering it important enough to make it official. Still, it is necessary to go through the preparations, no matter how tiresome and painful they might be, for the sake of employees feeling safe. Holding regular trainings should provide sufficient practice for the emergency headquarters, but it should also test them, answering the question whether the employees in charge of emergency situations are capable of a timely and proper reaction when such situations actually take place. What is also required is to train people that would be implementing the communication plan, and to rehearse the measures that have to be undertaken in such situations. This includes top managers, before all, and the employees in charge of the communication with the media.

Upon passing the decision on how to react, it is necessary to build up a crisis communication strategy.

## Crisis Communication Strategic Planning

Strategies for overcoming a crisis demand a break with the routine, improvement of innovative measures, which, in turn, requires great willingness of the company's management to accept innovations. Each crisis communication strategy has to include the development of both the present and the future. What is in the background of the set goals, in addition to the current system of values, is maximization of profit and insurance of the organization's existence. Such awareness has to be part of every crisis communication strategy (Apitz, 1987: 64). Along with the circumstances characterizing a crisis, the methods that have to be taken into account when planning a crisis communication strategy are as follows:

- **Method of argumentation:** Banks do not seem convincing enough when they try to convince the opposing party by stating counter-arguments, because they usually convey a neutral and unbiased impression to the general public. As a rule, financial institutions are confronted with the extremely well informed public.

When dealing with the intelligent and informed public, a two-side argumentation is required, and efficient.

- **Emotional quality of argumentation:** Emotional argumentation in emergency situations, or argumentation containing an emotional component, prevails compared to rational arguments. This actually boils down to the fact that participants in a crisis need to present their arguments in line with "what the audience wants to hear".
- **Role of the communication participants:** The opinions presented to the public by experts, reputable personalities and people of authority, is often decisive. In an experiment, as argumentation for the topic "should we build atomic submarines", one and the same opinion was presented once as a quote of an expert, and once again as a statement from unconfirmed sources. Just like many other similar investigations, this one also showed that an influential opinion plays a huge role in the ultimate success of argumentation.

A successfully defined strategy of a company in its communication with the public may:

- Generate a positive image about the organization;
- Increase the confidence of the consumers;
- Increase transparency and straightforwardness of the bank;
- Improve the understanding of the company's functioning by the consumers;
- Contribute to the more balanced reporting by the media.

## Crisis Communication Strategic Planning

There are many forms of crisis communication strategies. We will elaborate on a few of the most useful for financial institutions. According to Wilmes (2006: 46-53), crisis communication strategies can be divided into: dialogue, "the first man" protection, humor, formulation and distraction strategies.

## Dialogue Strategy

A bank has to act swiftly, urgently establishing contact with the stakeholders

novinare. Sprovedenjem takve strategije štiti se kompletna organizacija. Predsednik upravnog odbora ili generalni menadžer personifikuju kompetenciju rešavanja kriza i konflikata i relativizuju pravi problem.

Prevremeno istupanje prvog čoveka banke pre potpunog razjašnjavanja situacije i činjenica je primereno i neophodno samo u teškim situacijama: kada neko od radnika nastrada za vreme rada, kada preti masovno otpuštanje radne snage ili je neko iz kompanije kidnapovan. U ovakvim slučajevima „broj jedan“ kompanije se mora oglasiti i pokazati svoju čovečnost, hrabrost i iskaže saučešće. Fatalna bi bila greška da kod ovakvih kriza predstavnik organizacije koji nastupa ispred medija bude menadžer „nižeg“ ranga, jer bi to stvorilo sliku u javnosti da je kompanija neozbiljna i da nije prepoznala značaj i ozbiljnost situacije.

Na već pomenutom primeru škotske Ulster banke i njihovog „prvog čoveka“ Stivena Hestera, vidi se da prerano pojavljivanje prvog čoveka može da zbuni javnost i da izazove još veće nepoverenje, jer njegova izjava nije bila podržana i sinhronizovana sa aktivnostima koje je banka nakon toga preduzela. U slučaju Ulster banke, „prvi čovek“ je trebalo da se pojavi nakon što je softver proradio i da na licu mesta, ispred potrošača, ponudi rešenje, eventualne nadoknade i da ličnim integritetom poveća poverenje klijenata. Umesto toga, Hester se pojavio istog dana kada se problem sa softverom dogodio, a na pregovore sa nezadovoljnim korisnicima je poslao svog zamenika.

Strategija zaštite „prvog čoveka“ kompanije takođe znači pravovremeno i opsežno pružanje informacija. Primer jednog nemačkog akcionarskog društva, čiji su proizvodi izazvali trovanje i smrt potrošača dok je njegov predsednik bio na godišnjem odmoru, pokazuje nedovoljnu i zakasnelu informaciju. Nadležne službe su zabranile proizvode ove kompanije, akcije na berzi su padale, a predsednik je bio još uvek na odmoru. Medijima nije bilo jasno kako on može biti na letovanju, kada je njegova kompanija zapala u veliku krizu. Kasnije se pokazalo da je on pogrešno procenio posledice krize i da je oskudno bio informisan.

## Strategija humora

Kriza izaziva stres i kao faktor se skoro uvek pojavljuje u negativnoj konotaciji. Međutim, javnost je vrlo često sklona pravljenju šale i viceva na račun organizacije, što može otvoriti nove mogućnosti i šanse za transfer imidža i ugleda banke: iz ironije u šalu, iz šale u zabavu. Kada se potrošači smeju novoj ideji, jer im je zabavna, tada je jasno da je ideja nesumnjivo oštroumna i istančana. Kod ove strategije se radi o tome da se kompanija mora „poigrati“ sa kritikom javnosti, kako bi negativno raspoloženje pretvorila u svoju korist.

Deutsche Bank-a je bila garant Jirgenu Šnajderu u velikim poslovima oko nekretnina i zbog njegovih mahinacija je morala da plati odštetu od pola milijardi nemačkih maraka. Nakon afere falsifikovanja dokumenata i neispunjavanja obaveza građevinskog magnata Jürgena Schneider-a, direktor Deutsche Bank Hilmar Koper, je okarakterisao ovaj gubitak novca zbog odštete kao „kikiriki“, dok su se mnogi preduzetnici u to vreme borili za egzistenciju. To je izazvalo sledeću posledicu: burna reakcija i žučni protesti zbog arogantnosti jedne banke. Deutsche Bank je nezadovoljstvo i negodovanje javnosti mogla sa izbegne, npr. postavljanjem posudica sa kikirikijem u svakoj svojoj filijali sa natpisom „Mi volimo kikiriki. Poslužite se! “.

Strategija humora funkcioniše samo onda, kada jaka i stabilna organizacija sebi dozvoli „lapsus“ u javnom nastupu, nehotice i ne razmišljajući. Banke sa malim ugledom, lošim imidžom i slabom prepoznatljivošću bi upotrebom ove strategije samo proizvela dodatno sažaljenje javnosti. Podrazumeva se da vic ili šala moraju da imaju direktne veze sa krizom, odnosno nesrećom.

Postoje jasne granice, koje ova strategija ne sme da pređe kod:

- smrti, bolesti, nezaposlenosti,
- religioznih pitanja,
- moralnih nedoumica (abortus, erotika) i
- marginalizovanih grupa (invalidi, imigranti, homoseksualci)

Strategija humora iziskuje istančanost osećaja i taktičan karakter. Biti duhovit - ne znači podsmevati se na račun drugih, već suprotno - pogoditi i pronaći pravi osećaj kod ljudi.

(peoples and groups) affected by a crisis. This demonstrates concern and good will for clarifying the situation. It does not mean, however, that the company hit by the crisis admits the blame. The bank compiles arguments and promises to regularly provide information and hold briefings. By implementing this strategy, the crisis management prevents the crisis from escalating, because the people from the affected environment feel important and hope that the negative situation will change for the better.

If it turns out that the criticism of the public was justified, the concerned financial institution has to compensate the damage to the casualties, and announce the enhancement of its product/service, i.e. its security. Based on this, an organization can exit a crisis with its image improved. The dialogue strategy requires sensibility and moderation, and, through the contacts with the media, it can be carried out only by the top, best trained managers. It is often the case that the organization's representatives directly face the afflicted party, which demands listening skills, sound arguments, swift and timely reaction. This is expected not only by the casualties, but by the entire public as well.

The example of the Scottish Ulster Bank illustrates the lack of proper dialogue. Namely, due to a software error, in mid-2012 it was made impossible for the clients to use their money for almost a week. Although the first man of the Bank, Stephen Hester, addressed the public in a timely manner, promising that the Bank's clients would not lose their money, this was followed by a huge dissatisfaction on the part of the clients. Instead of opening its branches immediately and during the weekend, thereby providing support to the clients after the regular working hours, the Bank was opened for only two hours on the critical day. Moreover, the transactions made via the Bank were 48 hours late.

### **The "First Man" Protection Strategy**

When a crisis breaks out, journalists strive to reach the organization's top management in order to obtain "exclusive" news from them. Abstract and unimportant people are not as interesting to the media as general managers or CEOs. There is a big difference between a paper

featuring the title "Deutsche Bank Fires 1000 Employees" and "CEO Jürgen Fitschen: Profit Instead of Workers". Personified functions and their appearance as such in the media generate dissatisfaction, protest and misinterpretation in the public.

Premature appearance of a bank's "number one" can cause a loss of public trust if, during the crisis, facts are changed and official démentis issued. The lack of confidence is here linked to the crisis, not its solving. This is why, in the majority of cases, it is recommended to arrange a prepared and well-timed appearance before the press. The implementation of such a strategy helps protect the entire organization. The CEO or the general manager personify the competence for solving crises and conflicts, and relativize the real problem.

Premature appearance of the bank's first man, before the complete clarification of the situation and consideration of facts, is only appropriate and necessary in difficult situations: when an employee gets killed at work, when there is a threat of mass release of workers, or when someone from the company gets kidnapped. In such cases, the company's "number one" has to address the public, demonstrating his/her humanity and courage, and expressing his/her condolences. It would be a fatal mistake, in such crises, for the organization's representative addressing the media to be a "lower"-ranking manager, because that would generate an image in the public indicating that the company is frivolous and that it failed to recognize the significance and seriousness of the concerned situation.

The already mentioned example of the Scottish Ulster Bank and its "first man", Stephen Hester, illustrates that the premature appearance of the first man can confuse the public, breeding even higher distrust, given that his statement was not supported and synchronized with the activities subsequently undertaken by the Bank. In the case of Ulster Bank, the "first man" should have appeared after the software started working, offering the consumers, on the spot, both the solution and potential compensations, thereby increasing the clients' trust due to his personal integrity. Instead, Hester addressed the public on the same day when the software problem occurred,

## Strategija formulacije

Umetnost retorike se sastoji u posedovanju pravih termina i dobre formulacije u pravom trenutku. Ko suvereno vlada jezikom i terminologijom, vodi debatu ili diskusiju. Dobra formulacija nadoknađuje nedostatak argumenata. Ova strategija je dovedena do savršenstva u politici.

Organizacije koje su zahvaćene krizom, nažalost, nemaju dovoljno mogućnosti ni resursa za razvoj moći govora i jezika. Vrlo često, banke ne razumeju da se kriza, konflikt ili neka incidentna situacija mogu dobrim formulacijama protumačiti drugačije, kako bi se javnost podstakla na drugačiju percepciju organizacije ili nove asocijacije i povezivanje banke sa drugim, boljim i pozitivnijim kontekstom.

Kada je Franc Müntefering, vicekancelar i ministar za rad u nemačkoj Vladi od 2005-2007, okarakterisao finansijske investitore (odnosno, *Private-Equity* firme) kao skakavce i inicirao besprimernu kampanju protiv njih, ove kompanije nisu uopšte reagovala. Iako su se njihovi menadžeri osećali oklevetanim i postavljenim na „stub srama“, njihova reakcija je izostala.

Moguće rešenje: u ovakvoj situaciji je da ovlašćeno Udruženje finansijskih investitora ili investicionih fondova reaguje sa svojom formulacijom i karakterizacijom događaja, koje bi pokrenulo novu debatu. Svakako da je neugodno pronaći nov termin, čiji bi efekat i dejstvo nadjačali značenje Münteferingove metafore. U kontra-ofanzivu bi investitori mogli da krenu uvođenjem druge, ineligentnije i simpatičnije životinje, koja bi aktivnost i delovanje investicionih fondova pozitivno izrazila. U Nemačkoj je, svakako, to medved (zaštitni znak glavnog grada Berlina). Npr. „Mi nismo nikakvi skakavci. Mi smo mede“. Iz ovog slogana bi nastala kampanja jakih (medvedih) argumenata protiv slabih argumenata (skakavaca). Kako bi temu još više aktuelizovalo, Udruženje bi moglo da pošalje priveske sa medama svim poslanicima Bundestaga, kao i svim novinarima. Pored toga, moglo se uputiti i javno saopštenje u vidu pisma u kome bi se „skakavci“ posebnom formulacijom doveli u vezu sa preživljavanjem dece u Africi, Aziji i Južnoj Americi.

Jezik daje širok spektar elegantnih mogućnosti, kojima se javnost može ubediti, motivisati ili oduševiti. Međutim, strategiju formulacije treba izbegavati u slučajevima krize koje se dovode u vezu sa drogom i narkoticima.

## Strategija skretanja

Prioritet u ovoj strategiji, koja se može još nazvati strategijom „odvlačenja pažnje“ ili „strategijom traženja širih razloga za nastanak krize“ predstavlja egzaktno predstavljanje incidentne situacije. Tek nakon toga se može isticati da je banka uprkos krizi spremna za tržišnu utakmicu, tj. da je konkurentna i može se slobodno pozivati na prošlost, kako bi se njen značaj stavio u istorijski kontekst sa konotacijama tradicije. Ova strategija inicira uključivanje novih aktera u kriznu situaciju. Pored toga, organizacija se oslanja na autoritete i mišljenje nekih uticajnih privrednih udruženja, vladinog i ne vladinog sektora, priznatih ličnosti jakog autoriteta, za koje menadžment veruje da će ih podržati u javnosti.

Pogrešna primena ove strategije se tumači kao prebacivanje odgovornosti. Kada je u Hrvatskoj u SDK banci došlo do krize likvidnosti, u banci su izjavili da je uzrok tome nesporazum između Narodne banke i SDK. U ovom slučaju se kriza uspešno završila, jer je uprava banke zajedno sa savetnicima aktivno učestvovala u rešavanju krize.

U prvim fazama krize se mora uzeti u obzir utvrđivanje štete prouzrokovane njom. Procena štete se ne može izbeći. Moguće je, međutim u mnogim slučajevima, relativizovati krizu. To znači da se negativan događaj dovodi u vezu sa pozitivnim vestima (nova radna mesta, novi proizvodi, procena dobiti). U javnosti ne sme da se stvori utisak da je jedna negativna vest uspela da izazove pometnju u organizaciji. Relativizacija se ovde odnosi na sledeće: jačanje prednosti - slabljenje slabosti. Jedna jaka i samosvesna kompanija prihvata greške i slabosti i ponosna je na svoja postignuća.

Druga faza strategije nastupa kada kriza u svesti ljudi postane prepoznatljiva. To izaziva permanentnu negativnu refleksiju i reakciju u javnosti. Ljudi misle negativno, ali ne znaju zašto tako razmišljaju. Naime, ovde se radi o jednom emocionalnom podozrenju i poremećaju

and sent his deputy to negotiate with the disgruntled clients.

The company's "first man" protection strategy also implies a timely and comprehensive provision of information. The example of a German shareholding company, whose products caused poisoning and led to death of some consumers while their president was away on vacation, illustrates insufficient and belated information. The competent authorities banned this company's products, its shares plummeted on the stock exchange, and the president was still holidaying. The media had difficulties grasping how he could still be enjoying his summer holiday, while his company was being affected by a major crisis. Later on, it turned out that he misjudged the consequences of the crisis and that he was scarcely informed.

## Humor Strategy

A crisis causes stress and is a factor which almost always carries negative connotation. However, the public is often prone to making jokes at the organization's expense, which may open some new possibilities to improve the bank's image and reputation: from irony to joking, from joking to fun. When consumers laugh at a new idea because they find it funny, it is clear, then, that the idea is undoubtedly witty and refined. As far as this strategy is concerned, the company has to "play" with the public criticism, in order to take the negative mood into its own stride.

Deutsche Bank was a guarantor for Jürgen Schneider in huge real estate transactions, and, due to his machinations, it had to pay the damages amounting to half a billion Deutschmarks. In the aftermath of the affair, concerning the construction magnate, Jürgen Schneider, his forgery of documents and failure to settle liabilities, Deutsche Bank's CEO, Hilmar Kopper, characterized their loss due to the damages as „peanuts“, while many entrepreneurs at the time struggled to make ends meet. As a consequence, this was followed by a heated reaction and vehement protests against the Bank's arrogance. Deutsche Bank could have avoided the dissatisfaction and disapproval of the public, for instance, by placing bowls of

peanuts in each of its branches, bearing the inscription: "We love peanuts. Help yourself!"

The humor strategy functions only when a strong and stable organization allows itself a "slip" in its public appearance, inadvertently and unconsciously. Banks with low reputation, bad image and poor recognizability would, by resorting to this strategy, only produce additional sympathy of the public. It goes without saying that the concerned joke or witticism has to be directly related to the crisis, i.e. the accident.

Moreover, there are clear boundaries that this strategy must never exceed when it comes to:

- Death, illness, unemployment;
- Religious matters;
- Moral dilemmas (abortion, eroticism); and
- Marginalized groups (disabled people, immigrants, and homosexuals).

The humor strategy demands subtlety and tactfulness. Having a sense of humor does not mean making fun of others. On the contrary, it means relating to people's feelings.

## Formulation Strategy

The art of rhetoric lies in using the appropriate terms and proper formulations in the right moment. Those who master the language and terminology, lead the debate or discussion. Sound formulation compensates for a lack of arguments. This strategy has been brought to perfection in politics.

Organizations afflicted by a crisis, unfortunately, do not have sufficient possibilities or resources to develop the power of speech and language. Quite often banks do not realize that a crisis, conflict or some other accident may be interpreted differently thanks to proper formulations, with the objective of inciting the public to generate a different perception of the concerned organization or develop new associations, viewing the bank in another, better and more positive context.

When Franz Müntefering, Vice-Chancellor and Minister of Labour in the German Government from 2005 to 2007, characterized financial investors (i.e. private equity firms) as "locusts", initiating unprecedented campaign against them, the concerned firms did not react at all. Although their managers felt slandered

identifikacije poverenja. Ova pojava je poznata u svakodnevnicima, kod potrošača koji menjaju mesto kupovine, jer im nešto smeta i ne godi više. To nezadovoljstvo je jednostavno prisutno.

Ukoliko se organizacija u kriznoj situaciji opredeli za sprovođenje strategije skretanja, ona mora da inicira nove teme, koje će razjasniti njenu kompetenciju, društvenu odgovornost i koje su od značaja za društvo. Banka angažuje svoju kompetenciju za interese javnosti i na taj način izaziva nove asocijacije u mozgovima ljudi, kojima se postiže željeni efekat: stare negativne slike potiskuju nove pozitivne.

Dobar primer za strategiju skretanja je nemačka BW-Banka, koja je zapala u kriznu situaciju zbog bivšeg predsednika Nemačke Kristijana Vulfa koji je pod beneficiranim uslovima podigao kredit i ta transakcija je obavljena preko BW-Banke. Menadžer komunikacija banke, Manfred Rube, bio je zadužen za komunikaciju sa medijima i stavio se na raspolaganje kako ne bi došlo do informacijskog vakuuma. Ipak, na interesovanje novinara o uslovima kredita, Rube je odgovorio da razume značaj informisanja javnosti. Pored toga, postoje informacije čije objavljivanje može da utiče na tok istrage, ali i na spekulacije i obmanjivanje javnosti.

## Koncept društvene odgovornosti

Ako se iz jedne profesije izdvoji njena društvena i etička odgovornost, tada nastupa potpuna anarhija u poslovanju kompanije. Što je organizacija veća, njena ekološka odgovornost je veća, jer je veća i potencijalna šteta koja bi nemarnošću mogla biti naneta okolini. Kompanije, banke i drugi poslovni subjekti se moraju ponašati aktivno i odgovorno prema ljudima i okolini. Ključne komponente CSR-a (Corporate Social Responsibility) su društvena, ekološka i ekonomska odgovornost, što dovodi do sinergetskog principa: ljudi, profit i planeta.

Društvo pokazuje sve veći interes za poslovanje finansijskih organizacija. Razna udruženja (za zaštitu potrošača, životne sredine, novinska udruženja) vrše konstantan pritisak na menadžment, pokazujući veće interesovanje i očekivanje od kompanija. Suština interesovanja javnosti za banku, osiguravajuću ili lizing kuću je nivo poverenja koji se može

ostvariti sa organizacijom. Javno mnjenje nije uvek naklonjeno novom ekonomskom modelu i vrlo često je neprijateljski raspoloženo prema bankama. Javnost očekuje od njih veću otvorenost i odgovornost za svoja dela.

Iniciranje novih tema, uključivanje širih aspekata poslovanja kako bi se lakše iskomunicirala krizna situacija olakšava koncept društvene odgovornosti. Društvena odgovornost uključuje ne samo odnos prema zaposlenima u jednoj organizaciji, već i uključivanje u probleme lokalne zajednice, učestvovanje u projektima zaštite životne sredine i što može da obezbedi dugoročni uspeh. Finansijske institucije koje su svesne značaja i koristi ovih ulaganja, znaju da tako lakše dolaze do potreba potrošača i grade sebi pozitivan imidž. Svi svetski trendovi pokazuju da se zbog toga više novca ulaže u društvenu odgovornost, iako reklamiranje donosi veću zaradu. Društvena odgovornost kompanija od njih zahteva da, pored postavljanja zahteva pred svoje zaposlene, obezbedi budućnost za sebe i za njih, uključujući poštovanje ljudskih prava, ravnopravni tretman zaposlenih (i klijenata i dobavljača), odgovorno korporativno upravljanje, zaštitu okruženja, etičko poslovanje i ukupni doprinos društvu.

Zbog svega toga, finansijske institucije su prinuđene da shvate i prihvate brzo promenljive društvene vrednosti, sve veća očekivanja ljudi, zahteve za javne rasprave o vrućim temama, sve manje poverenje u autoritete, porast udela starije populacije u demografskim slikama mnogih zemalja.

## Zaključak

Iako kriza predstavlja za finansijske institucije faktor iznenađenja, ona za njih mora biti sasvim normalna pojava. Krize su sastavni deo okruženja u kojoj banka deluje i predstavljaju preokret u životnom ciklusu organizacije i istovremeno novu priliku za ostvarivanje boljeg ugleda.

Nijedna banka, lizing kuća ili osiguravajuće društvo ne smeju zanemariti upravljanje odnosa s javnošću pre, za vreme i posle krizne situacije, jer to direktno utiče na korporativni imidž. Sve što dolazi od finansijske institucije u krizi, ono što se izjavljuje i čini, može imati dugoročni

and pilloried, there was no reaction on their part whatsoever.

Potential solution: in such a situation, the authorized Association of financial investors or investment funds could have reacted by offering their own formulation and characterization of events, which would have launched a new debate. It would certainly be awkward to find a new term, whose effect would override the implied meaning of Müntefering's metaphor. The counter-attack of the investors could have been started by introducing another, more intelligent and appealing animal, which would describe the activities of investment funds in a more positive way. In Germany, such an animal is, by all means, a bear (the symbol of its capital, Berlin). For instance: "We are no locusts. We are bears." This slogan would serve to build up a campaign of strong (bear-like) arguments against the weak ones (locusts). In order to additionally actualize the topic, the Association could have sent teddy-bear key-chains to all Bundestag members, as well as to all journalists. Moreover, they could have issued a public statement in the form of a letter, in which, by means of a special formulation, "locusts" would be associated with the survival of children in Africa, Asia and South America.

Language provides a wide range of elegant possibilities, whereby the public can be convinced, motivated or impressed. However, formulation strategy should be avoided in the crises related to drugs and narcotics.

## **Diversion Strategy**

The priority in this strategy, which is also known as "distraction strategy" or "strategy of finding more general reasons for the crisis", is to present the critical situation in exact terms. Only after that can the bank underline that, despite the crisis, it is ready for the market competition, and it can freely evoke the past, so that its importance could be placed into historical context, bearing the connotations of tradition. This strategy initiates the involvement of new stakeholders into the emergency situation. Moreover, the organization relies on the authority and opinion of some influential economic associations, governmental and non-governmental sectors, and the recognized

personalities with strong authority, who, as the management believes, will support the organization in public.

Incorrect implementation of this strategy is interpreted as dodging one's responsibility. When there was liquidity crisis in SDK Bank in Croatia, the Bank said that it had been caused by a misunderstanding between the National Bank and SDK Bank. In this case the crisis ended successfully, because the Bank's management, together with its advisors, actively participated in the process of its solving.

In the first stages of the crisis, one has to take into account the estimation of the damage it caused. Damage assessment cannot be avoided. In many cases, however, it is possible to relativize the crisis. This means that a negative event is linked with positive news (new job positions, new products, assessment of profits). The public must not be under impression that one piece of negative news managed to play havoc with the organization. In this context, relativization refers to the following: strengthening the advantages - weakening the disadvantages. A strong and self-conscious company accepts its mistakes and weaknesses and is proud of its achievements.

The second stage of the strategy ensues when the crisis becomes recognizable in the minds of people. It causes a permanent negative reflection and reaction in the public. People think in negative terms, but they do not know why. This is actually a case of emotional suspiciousness and disturbed identification of trust. It is a phenomenon occurring in everyday life, with consumers who change their shopping venue, because something is bothering them and does not feel right any more. This kind of dissatisfaction is simply present.

If an organization hit by a crisis chooses to implement the diversion strategy, it has to initiate new topics, which would highlight its competencies, social responsibility and which would be important for the society. The bank engages its competencies to serve the interests of the public, thereby creating new associations in the people's minds, which achieve the desired effect: old negative images are suppressed by the new positive ones.

A good example of diversion strategy is the German BW-Bank, which faced a crisis due to the

uticaj na poslovanje i identitet organizacije u javnosti. Krize uglavnom nastupaju u neželjeno doba: noću, vikendom ili u vreme praznika. One deluju intenzivno i šire se neverovatnom brzinom. Zato je važno da se na vreme pripreme odgovarajući planovi, kako bi se trenutno dao odgovor na novonastalu situaciju. Svaka kriza je drugačija i zato se čak i najbrižljivije razrađeni planovi moraju stalno procenjivati i ažurirati.

Postoje četiri principa, čijom primenom bi se krizna situacija mogla povoljno rešiti:

1. Odgovarajuća priprema. Izrada plana. Obuka zaposlenih. Obezbeđivanje komunikacijskih veza.
2. Primena plana koji je dobro pripremljen i redovno testiran.
3. Kontakt sa medijima koji neprestano zahtevaju sveže vesti i objašnjenja.
4. Posvećivanje pažnje zabrinutim rođacima i prijateljima tako što će posebna telefonska linija biti namenjena samo za njihove pozive.

Osnova za upravljanje kriznom situacijom je njeno planiranje, odnosno predviđanje i planiranje onoga što se može dogoditi. Odnosi s javnošću u kriznim situacijama uključuju aktivnosti koje se odnose na to šta je moguće uraditi da se takva situacija spreči.

Sigurno je da će krizni plan omogućiti organizaciji da se uhvati u koštac sa iznenadnom krizom i pruži šansu da izbegne teškoće u komunikaciji sa medijima, ali su praksa i iskustvo pokazali da svaka kriza ukazuje na različite probleme i segmente kompanije. Krize raznih vrsta mogu da pogode neku kompaniju ili organizaciju, ali osnovna pravila ponašanja u kriznim situacijama su gotovo ista za sve. Detalji svakako zavise od okolnosti i prirode krize. Većina kriznih situacija se može predvideti, tako da je moguće izvršiti pripreme iako su trajanje i intenzitet krize neizvesne kategorije. Odnosi s javnošću moraju da obezbede i omogućе konstantan priliv informacija, čak i kada je situacija nepromenjena ili se kreće u željenom pravcu. Svojom transparentnošću i dugoročnim aktivnostima, kompanija demonstrira da su joj sigurnost pojedinca (potrošača) i šire grupacije (društvene zajednice) prioritet.

Banke i organizacije najčešće troše energiju na odbranu od glasina i napisa o negativnim efektima svog delovanja ili poslovanja, a svaka banka ne može da izbegne trenutke krize. Ukoliko je izgradila dobar odnos sa medijima, partnerima, investitorima, opštom javnošću, takvi trenuci ne mogu da utiču na njenu reputaciju, a samim tim i na poslovanje. Dakle bitna je proaktivna uloga prilikom pozicioniranja, ili održavanja dobre reputacije u okruženju u kome deluje ili posluje. CSR ovde predstavlja nezamenjiv alat.

Od odnosa s javnošću u kriznim situacijama se očekuje trenutni odgovor na mnoštvo pitanja, s obzirom na to da se sa kriznom situacijom, kompanija našla u centru javne pažnje i u fokusu medijskog interesovanja. Krizna situacija determiniše potrebu organizacije da komunicira brzo, efikasno, tačno i vešto sa velikim brojem ciljnih grupa kao što su zaposleni, mediji itd. Istovremeno, javnost kreira stanje koje dodatno otežava donošenje ispravne odluke i adekvatne komunikacije sa ciljnim grupama.

Kada dođe do eskalacije krize, banke ne bi smele da interes javnosti stavljaju iza ostvarenog profita i eventualnog gubitka tržišta. Sagledavanje finansijskih posledica odmah na početku krize može da dovede do zapostavljanja osnovnih principa u rešavanju krize:

- iskrena komunikacija i istinito prikazivanje situacije,
- potpuno i kontinuirano izveštavanje javnosti,
- razvijanje pozitivnog stanovišta prema krizi i nastaloj situaciji,
- postavljanje poslovnih aktivnosti kompanije u skladu sa očekivanjima okruženja,
- stvaranje dobrog imidža uspešnom komunikacijom sa istinitim činjenicama,
- traženje prilika i šanse u krizi
- izbegavanje ubeđivačke i manipulativne uloge.

Jedno je sigurno: u kojoj meri je banka uspešno savladala krizu, u toj meri su odnosi s javnošću dobro odradili svoj posao.

former President of Germany, Christian Wolf, who took a loan under privileged conditions, this transaction being conducted via BW-Bank. The Bank's communication manager, Manfred Rube, was in charge of the communication with the media, and he made himself available in order to prevent an information vacuum. Nevertheless, when the journalists asked him about the conditions of the loan, Rube dodged the question by answering that he understood the importance of keeping the public informed. Moreover, there is information whose disclosure could impact the course of investigation, but also trigger speculations and deceive the public.

## Social Responsibility Concept

If you take social and ethical responsibility away from a profession, what ensues is a complete anarchy in the relevant company's business. The bigger an organization, the higher its environmental responsibility, because the potential damage its negligence could cause to the environment is, accordingly, higher. Companies, banks and other business entities must be active and responsible towards the people and the environment. The key components of Corporate Social Responsibility are social, environmental and economic responsibility, leading to the synergy principle: people, profit and the planet.

The society has been expressing an increasing interest in the operations of financial organizations. Various associations (consumer protection associations, environmental protection associations, journalists associations) have been exerting constant pressure on the management, showing their higher interest in and raised expectations from the companies. The essence of the public interest in a bank, insurance or leasing company lies in the level of trust that can be invested in the concerned organization. The public is not always inclined to the new economic model and is often hostile towards the banks. It expects higher transparency and higher responsibility for their actions.

Initiating new topics, and integrating wider aspects of business in order to communicate an emergency situation more easily, simplifies the social responsibility concept. Social responsibility involves not only the treatment

of employees in an organization, but also the problems of the local community, participation in environmental protection projects, which can ensure long-term success. Financial institutions which are aware of the importance and benefits of such investments know that this is an easier way to meet the needs of the consumers and to build a positive image for themselves. All global trends indicate that this is why more and more money has been invested in social responsibility, even though advertising yields bigger profits. Social responsibility requires from companies to, in addition to setting demands to their employees, also provide a future for themselves and for them, including the respect for human rights, equal treatment of employees (and clients and suppliers), responsible corporate governance, environmental protection, ethical business and overall contribution to the society.

Due to all this, financial institutions are forced to understand and accept easily changeable social values, increasing expectations of people, requests for public discussions on burning issues, decreasing confidence in the authorities, and growing share of elderly population in the demographic breakdowns of many countries.

## Conclusion

Although a crisis is a surprise factor for financial institutions, they have to accept it as completely normal thing. Crises are an integral part of a bank's working environment, representing a shift in the organization's life cycle, at the same time, however, providing a new opportunity for achieving better reputation.

No bank, leasing or insurance company should neglect its public relations management, neither before, during or after a crisis, because this directly impacts the corporate image. Everything that is coming from a financial institution affected by a crisis, everything that is being said and done, may have a long-term impact on the business and identity of the concerned organization as perceived by the public. Crises usually occur in the wrong time: overnight, on weekends or during holidays. They are intense and spread amazingly quickly. This is why it is important to prepare appropriate plans on time, in order to respond immediately to the newly-occurred situation.

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Each crisis is different, which is why even the most carefully prepared plans have to be regularly assessed and updated.

There are four principles whose implementation could solve an emergency situation favorably:

1. Appropriate preparation. Planning. Employee training. Establishment of communication lines.
2. Implementation of a well prepared and regularly tested plan.
3. Contact with the media, constantly requiring fresh news and explanations.
4. Taking care of the alarmed relatives and friends, by delegating a separate telephone line just for their calls.

The foundation of crisis management is planning, i.e. anticipation of what might happen. Public relations in emergency situations include activities relating to what might be done to prevent such a situation.

A crisis plan will certainly enable the organization to fight the sudden crisis, offering it a chance to avoid any difficulties in the communication with the media, although the practice and experience have shown that each crisis indicates different problems and hits different segments of the company. A company or an organization can be hit by a crisis of different kinds, but the basic rules of behavior in critical situations are almost the same for all of them. Details, of course, depend on the circumstances and the nature of the crisis. Most crises can be anticipated, and, therefore, it is possible to conduct the relevant preparations, even though the duration and intensity of the crisis are uncertain categories. Public relations must provide and ensure constant inflow of information, even when the situation has remained unchanged or when it is heading in the right direction. Thanks to its transparency and long-term activities, a company demonstrates that its priority is the safety of individuals (consumers) and wider groups (social community).

Banks and organizations typically waste their energy defending themselves from rumors and newspaper articles about the negative

effects of their activities or operations, and no bank can avoid the moments of crisis. If it has built sound relations with the media, partners, investors, general public, such moments cannot damage its reputation, and consequently its business. In other words, what matters is to have a proactive role in the process of positioning, or maintaining sound reputation in the operating environment. Corporate Social Responsibility is, in this respect, an indispensable tool.

In emergency situations public relations managers are expected to provide instant replies to many questions, given that the crisis puts the concerned company in the center of public attention and in the focus of the media interest. The emergency situation determines the organization's need to communicate in a swift, efficient, accurate and skillful manner with a large number of target groups such as the employees, the media, etc. At the same time, the public makes it even harder to pass the right decisions and establish adequate communication with the target groups.

When a crisis escalates, banks should not put the interests of the public behind the achieved profit and potential loss of the market share. Considering financial consequences immediately at the beginning of the crisis may cause the neglect of the basic principles in solving a crisis:

- Honest communication and truthful representation of the situation;
- Complete and continuous reporting to the public;
- Development of a positive attitude towards the crisis and the new situation;
- Setting the business activities of the company in line with the environment's expectations;
- Generating a good image through successful communication based on true facts;
- Seeking opportunities and chances in the crisis;
- Avoiding the aggressive and manipulative role.

One thing is certain: the extent to which a bank has successfully overcome a crisis is the extent to which public relations have done a good job.