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MA PUBLIC RELATIONS

**CRISIS MANAGEMENT TO THE RUIN OR RESCUE OF CORPORATE IMAGE: A STUDY
OF AGRICULTURAL DEVELOPMENT BANK (ADB) - ACCRA**

SELORM AMEVOR

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STUDENT'S DECLARATION

I hereby declare that this dissertation is a result of the field work carried out by me and has never been submitted in whole or in part for another degree in the Institute or elsewhere. References cited in the work have been duly acknowledged. Every data collected and mistakes made are as a result of the study and the researcher is solely responsible for them.

SELORM AMEVOR

(Student)

Signature


Date
10/11/2017

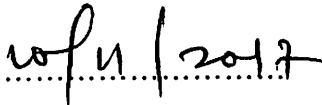
SUPERVISOR'S CERTIFICATION

I hereby certify that the preparation and presentation of this dissertation were supervised in accordance with guidelines on supervision of dissertation laid down by the Ghana Institute of Journalism.

MR. PROSPER TOM QUARSHIE

(Supervisor)

Signature 

Date 

DEDICATION

This dissertation is dedicated to the Almighty God and my siblings (Mawuli, Kafui, Edem and Fafa).

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I thank the Almighty God for His grace and favour that saw me through this piece of work successfully. Secondly, to my supervisor Mr. Prosper Tom Quarshie who took time off his busy schedule to advise and direct me to finally come up with this dissertation.

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ABSTRACT

The evolution of Public Relations in Ghana has led to a dramatic demand for PR services within the Banking sector. This has compelled organizations not to only consider their customer base and profit as a major competing tool in intense competitive markets but also, focus on good PR practices like crisis management as a means of excelling and maintaining a good relationship with stakeholders in the banking sector in order to build and maintain brand image and reputation. The study sought to assess crisis management to the ruin or rescue of corporate image. Both qualitative and quantitative designs were applied in the form of in-depth interview and survey to gather data on how crisis management ruins or rescues corporate image. Data collected was presented by means of transcription of the in-depth interviews conducted and the use of charts and tables to represent and analyse data gathered through the survey. The findings of the study established that lack of good crisis management plan, insufficient issues management plan, lack of good relationship with the media and the neglect of proper implementation of PR roles and functions could greatly affect the brand image, reputation and financial strength of an organization during crisis. It was clearly concluded that, as a result of the stiff competition and the brand proliferation in the banking sector, there must be a marked increase in the use of brand image and reputation in order to survive in the competitive environment and effectively manage crisis. It is recommended that the banking sector in Ghana should leverage well on PR functions and roles to educate and inform its internal stakeholders of the implication of giving out information to outsiders as a result of registering their displeasure during crises. Organizations must make sure there is a total adherence to internal communication procedures should there be any misunderstanding between management and staff.

CHAPTER ONE

Introduction:

This chapter introduces the reader to the entire work. It is made up of various sections arranged in the following order: introduction, background of the study, problem statement, objectives of the research, research questions, significance of the study, scope of the study, and organisation of the study. These outlined sections will introduce the reader and give them a fair idea of the work in its totality.

1.1 BACKGROUND OF THE STUDY

Crisis management is one of the functions of public relations which is relevant in the day-to-day management of an organization. Failure can result in serious harm to stakeholders, losses for an organization, or end its very existence. Coombs and Holladay (2010) espouse that for at least three decades, interest in organizational crisis has created a ton of research findings and best practice observations by academics and practitioners in the disciplines of management and communication. This interest has created a cottage industry for experts on management practices. It is even a key aspect of issues management insofar as issues lead to crisis and crisis leads to issues. The management reasoning for this interest is simple: crisis costs money, which offers the incentive to avoid, mitigate, and respond in ways that best protect capital and human resources, and generically 'reputation' which some feature as the essence of effective crisis response.

Seitel (2007) states that in recent years, the practice of public relations has become most known perhaps for its assistance in dealing with crisis. He adds that helping manage crisis is the ultimate assignment for a public relations professional.

Interest in the broad topic of crisis management according to Coombs and Holladay (2010) is so strong that the sheer volume of work produced by public relations and corporate reputation academic experts dominates the literature in those fields, especially public relations to the extent that it has virtually become

a discipline rather than a sub discipline. Part of the interest comes from the fact that crisis is dramatic; it is newsworthy.

Wilcox and Cameron (2009) explain that in public relations, high-profile events such as accidents, terrorist attacks, disease pandemics, and natural disasters can dwarf even the best strategic positioning and risk management strategies. This is when crisis management takes over. The conflict management process, which includes ongoing issues management and risk communication efforts, is severely tested in crisis situations in which a high degree of uncertainty exists. Regardless of the specific attributes of a crisis, the most significant and unifying characteristics of all crises is its potential for causing incalculable damage to an organization and its reputation.

Corporate image and reputation is considered to be a critical factor in the overall evaluation of an organization because of the strength that lies in the customer's perception and mind when hearing the name of the organization.

Kandampully and Hu (2007) state that corporate image consists of two main components: the first is functional such as the tangible characteristics that can be measured and evaluated easily. The second is emotional such as feelings, attitudes and beliefs that one has towards the organization. These emotional components are consequences from accumulative experiences the customer, as with the passage of time, has with the organization.

In managing crisis, the threat is the potential damage a crisis can inflict on an organization, its stakeholders, and industry. Coombs (2007) articulates that a crisis can create three related threats; public safety, financial loss, and reputation loss. Crises such as poorly formulated pharmaceutical products are a threat to public safety. They can also cause financial loss by disrupting operation and also creating a loss of market share. Crises reflect poorly on an organization and tend to damage the reputation of an

organization to an extent Dilenschneider, (2000). Crisis management is designed to lessen the damage a crisis can inflict on an organization and its stakeholders (Barton, 2001).

Like many organizations, the Agricultural Development Bank (ADB) of Ghana was faced with several levels of crises since March 2015. The series of crises came about following the decision of Management of the Bank to sell its head office building for an alleged amount of \$10 million, and rent a new place for GHS1million per month.

According to a report by myjoyonline.com on 29th April 2015 “The decision of ADB to sell its Head Office for \$10million only to pay a monthly rent of GHC1million for a new office had caused a stir and dissatisfaction amongst the bank’s staff.”

Another crisis experienced by the bank in May 2015 as published by Citi Fm online and also the Ghana News Agency (GNA) was the decision of management to sell the government of Ghana and Bank of Ghana shares of the bank to the public through an Initial Public Offering (IPO). Stakeholders like the Local Union in the Bank under the umbrella body of Union of Industry Commerce and Finance (UNICOF) were not happy about this decision including the Minority in Parliament who threatened to drag the Bank to court if they went ahead to sell the shares without the approval of parliament.

According to the UNICOF, there were question marks surrounding the deals, which included issues of conflict of interest and corporate governance issues, if when allowed to pass, will be to the detriment of the bank. The decision of management to proceed with its intended action, forced the local union of the bank to increase pressure on management, to stay its action or face its wrath through demonstrations, strike actions among other things. Subsequent issues that came about after these controversies were largely debated in the media, general public, as well as staff of the Agricultural Development Bank.

According to Citi fm's online report of May 1st 2015, the then President of Ghana, President John Dramani Mahama during the 2015 May Day Celebration directed the Minister for Labour and Employment, Honourable Haruna Iddrisu to take necessary actions to resolve the impasse between Management and staff of the Bank.

The issue of the sales of the Bank's building to move to its current location at the Accra Financial Centre together with the Initial Public Offering (IPO) sales became a topical issue that run in the Ghanaian Media for several months throughout the major part of the year 2015 until the then Managing Director of the Bank, Mr. Stephen Kpordzih resigned in December 2015.

In August 2014, the bank experienced another form of crisis where it suspended granting loans to its staff due to liquidity problems it was facing. An internal memo issued by management of the bank dated 21st August, 2014 stated that "management wishes to bring to the attention of all staff that, the bank is currently constrained on two key elements on its financial performance indices, namely capital adequacy and liquidity ratios, and has therefore been compelled to take urgent steps to ensure the stability of the bank" as reported by the Al-Hajj newspaper on Tuesday, September 16, 2014.

1.2 PROBLEM STATEMENT

Crises are inevitable in the day-to-day affairs/management of every organisation. Though an organisation might be struck with a crisis when it least expects, there is a need to manage this crisis whether the organisation is prepared or not. A crisis can inflict damage on the operations of the organisation as well as the stakeholders, and the repercussions will be determined by the kind/nature of crisis.

Many organizations have faced crises that have threatened to undo the very structures that their organizations have been built upon. Some of these crises can be dealt with easily while others need a

comprehensive strategy in order to deal with them. The complexities of modern crises often require the involvement of many actors, above and beyond emergency services and this demands effective coordination for a successful outcome.

The Agricultural Development Bank (ADB) faces multi-level, multi-publics crisis, which affects their image, customers, investors, services and all other stakeholders. When such crises occur, structures are expected to work to help solve the issue. Crises, if not managed properly can leave an indelible mark on the long-built image or reputation of the organisation which to a large extent can threaten its existence. Some of these crises might be difficult to revert, thus, the need for proper management. How can crises be managed to avoid future problems? Who is expected to manage such crises as and when they occur?

It is in this light that the study seeks to assess how un-effective crises management can ruin an organisation's corporate image. The question remains "Could crises, if not properly managed affect or ruin an organisation's hard-earned image?"

1.3 OBJECTIVES OF THE STUDY

The research objective spells out the aim behind the research to be conducted. The research objectives will bring to bear what will be achieved at the end of the study.

The main objective of the study is to investigate how management of crises can rescue ruin an organisation's corporate image. The specific objectives include:

1. To find out how the numerous ADB crises situations affected their organisational image.
2. To ascertain if the crisis management strategies put in place were effective in managing the situation.
3. To establish the gain or damage that accrued to ADB from the crisis situation.

4. To find out how organisational structure and PR role contributed to the effective or ineffective management of the situation.

1.4 RESEARCH QUESTIONS

Every research work, as far as social science research is concerned cannot be said to be objective if research questions do not form the basis of the study. This study will be specifically undertaken to answer the following questions:

1. How has the numerous crises of ADB affected the image of the organisation?
2. Were the management strategies put in place effective enough to salvage the situation?
3. What gain or damage did the crisis situation pose to the bank?
4. What role did public relations and organisational structure play in the effective management of the crisis situation?
5. How did the crisis situation impact the image and reputation of ADB?

1.5 SIGNIFICANCE OF THE STUDY

The study is about the effect of crisis on the image of ADB. The study will be of great significance to society and to a large extent, Ghana as it will not be kept on the shelves instead, publicized to help rectify any long existing problem related to crisis management and to prevent any future problems. It will provide a broader scope on managing crises when they arise.

This study will also help fill some gaps in the activities of organizations especially, the public relations departments and curb anything that prevents them from achieving both short and long-term goals in relation to crisis and its management.

The study will further give room for the public relations practice adopted by organizations to grow and project a better corporate image of themselves to their various publics.

Finally, the study is very important because it will help create awareness about the importance of crisis management and the need to do so effectively.

1.6 SCOPE OF THE STUDY

The study is basically limited to how crises can ruin or rescue an organisation's corporate image depending on how it is managed. Any subject outside the above might not be included in the study. Again, I have limited the study to the Agricultural Development Bank (ADB). This implies that there might be other researchers who would want to probe into this same topic but this one is peculiar to the banking sector.

1.7 ORGANISATION OF THE STUDY

The study is categorized into five different chapters with various sub sections. The first chapter is the introductory chapter which includes: an introduction to the entire work, background to the study, problem statement, research objectives, research questions, significance of the study, scope of the study, and organization of the study.

The second chapter is literature review where existing literature related to this work will be reviewed and critiqued. It also involves using theoretical and conceptual frameworks to review the study and deduce meaning out of it.

The third chapter is the methodology stage which includes research design, populations and samples, sources of data, data collection instruments, the procedure for the collection of data and data presentation and analysis.

Chapter four is the findings and analysis stage where data collected will be interpreted, justification of research objectives, and provision of appropriate evidence in terms of quotations to illustrate and emphasize results.

The final chapter comprises of discussions, conclusions, limitations, and suggestions for further studies. In order to prove credibility and accuracy, all materials that will be used in the execution of the research will be acknowledged, that is, referenced.

There is also a section that contains copies of question guide and questionnaires used to collect data. This section is known as the appendix.

1.8 BRIEF PROFILE OF ORGANIZATION UNDER STUDY

History

The Agricultural Development Bank (ADB) was set up in 1965 by an Act of Parliament (ACT 286) to promote and modernize the agricultural sector and allied economic activities through appropriate financial intermediation. It assumed its current name in 1967 and had its functions broadened under a new Act of Parliament 1970 (Act 352) and finally gained its current universal banking license under the Banking Act 2004 (Act 673).

Vision

The corporate vision of ADB is to be among the top-3 Performing Banks in the country by the end of 2015. Though a universal bank, ADB has uniquely achieved a smooth balance between commercial orientation and a more effective development focus on agriculture without sacrificing its core mandate of supporting the Government's economic development agenda based on modernized and mechanized agriculture.

Branch Network

ADB has a wide branch network in all the ten regions of Ghana, made up of a total of 78 fully networked branches. It conducts its foreign business through a number of correspondent banks in all the major currencies.

Outline of Banking Services

ADB offers a full range of banking and other financial services classified into: Agricultural Finance; Corporate & SME Banking; Lease & Asset Finance; Foreign Operations; Retail Banking; Treasury Management; and International Money Transfer.

Board Management & Staff Strength

ADB is under the policy direction of a Board of Directors appointed by both the Government and private sector shareholders. The day-to-day management of the Bank is undertaken by a management team with varied experience in banking. The staff strength of ADB currently stands at about 1,300 thereby making a significant contribution to employment generation, in addition to the socio-economic benefits of its operations.

Having given the reader a fair idea of what this study is about and seeks to achieve, I will proceed to the second chapter which is the literature review and theoretical framework section.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction:

This chapter discusses the theoretical underpinnings relevant to the study as well as a review of other scholarly works about the effect of crisis management on corporate image. The main objective is to critique these works and contextualize them with the aim of teasing out critical questions that have been raised.

The chapter presents an overview of crisis management and corporate image and assesses how relevant these two variables are in keeping an organization on its feet. It also discusses findings of studies relevant to the practice of public relations in organizations and the gap in literature that needs to be filled.

The underpinning theories for this study are the Situational Crisis Communication Theory and the Contingency Theory of Strategic Conflict Management.

2.2 THEORETICAL FRAMEWORK

2.2.1 Situational Crisis Communication Theory (SCCT)

SCCT provides crisis communication managers within an organization an understanding of the different crisis situations and recommends post-crisis communication response strategies based on the level of crisis responsibility, crisis history, and reputation (Coombs, 2007).

Broadly, SCCT is a prescriptive system for matching crisis response strategies to crises based on attribution theory (Coombs, 2007). SCCT is premised on the fact that during a crisis, stakeholders assign responsibility for the crisis. Different crisis situations result in different levels of attributions for crisis responsibility. The SCCT articulates a system for evaluating the level of attribution for crisis

responsibility and subsequently matching the crisis response strategy to the crisis situation. In SCCT, the level of stakeholder attribution for the crisis is evaluated using a two-step process.

The first step in this process is to identify the crisis type. SCCT identifies 10 types of crises: natural disasters; rumours; product tampering; workplace violence; technical errors (product recall and accidents); human-error (product recall and accident); and organizational misdeeds (Coombs, 2005). This list was initially based on an accommodative-defensive continuum developed by Marcus and Goodman (1991).

The accommodative-defensive continuum proved problematic since the distinction between protecting the victims versus protecting the organization was not clear. Coombs (2007) later re-grouped the crises into three categories based on the strength of the stakeholders' attribution of the crisis responsibility: Strong Attributions; Moderate Attributions; and Weak Attributions.

The second step is the evaluation of the modifiers, variables that can alter the initial attributions of crisis responsibility. The SCCT considers two types of modifier variables: Crisis History and Prior Relationship Reputation (ibid). Crisis history refers to whether or not an organization has had a similar crisis in the past. According to Attribution Theory, a history of crises suggests an organization has an ongoing problem that needs to be addressed (Kelley & Michela, 1980; Martinko et al., 2004). Prior relational reputation refers to how well or poorly an organization is perceived to have treated stakeholders in the past in other contexts.

These two modifier variables determine if the stakeholders are required to make adjustments to the initial levels of attributions of crisis responsibility. After the crisis communications manager has determined the overall strength of the stakeholder attribution for the responsibility of the crisis based on the modifiers, the crisis type is matched with the crisis response strategy. (Coombs, 1997: 170) lists all the available crises response strategies.

2.2.2 Contingency Theory of Strategic Conflict Management

The contingency theory of strategic conflict management, which began questioning excellence theory's positioning of symmetrical communication as normative theory on how organizations should be practicing public relations that was regarded as the most ethical and effective (Grunig, 1996), might have had its humble beginnings as an elaboration, qualification, and extension of the value of symmetry (Cameron, 1997; Cameron, Cropp & Reber, 2001). Over the last decade, however, it has come into its own, and emerged as an empirically tested perspective that argues that the complexity in strategic communication cannot be reduced to excellence theory's models of excellence.

Cameron suggests scholars move forward "from four or five models which place our practice in boxes" (Cameron, 1997:40). The alternative view pioneered by the contingency theory of how strategic communication ought to be practiced, that communication could be examined through a continuum whereby organizations practice a variety of stances at a given time for a given public depending on the circumstance, instead of subscribing the practice to strait-laced models, was by no means an attempt of contingency theorists to set up excellence theory for a "straw man argument.

Against the excellence backdrop then, contingency research is, by all intents and purposes, an attempt to provide as realistic and grounded a description of how intuitive, nuanced, and textured public relations has been practiced (Cancel et al. 1999; Cameron, Pang, & Jin 2007). This paradigmatic reconfiguration might have ruffled more feathers than it was initially appreciated (Cameron 1997); nonetheless, it was a necessity borne out of a need to demonstrate the intricacies of communication management that a single model like the two-way symmetry, though argued to be "real" (Grunig & Grunig 1992: 320), was "too inflexible to be meaningful" (Yarbrough et al. 1998: 53).

Contingency theory seeks to understand the dynamics, within and without the organization, that affect an accommodative stance and elaborates on the conditions, factors, and forces that undergird such a stance, along a continuum from advocacy through accommodation.

This study wishes to emphasize two issues inherent in contingency theory as it relates to crisis situations: strategic intent and complexity. Complexity here, however, refers to complicated rather than complex in the context of complexity theory. Contingency theory argues that eventually all know factors that affect a crisis can be known and predicted (Cameron, Pang, & Jing, 2008). By their very nature crises are unplanned. This leads to the perception that reaction to crises is inevitably reactive.

Contingency theory, however, argues that communication between an organization and its publics can be managed strategically through four phases, called strategic conflict management (Wilcox & Cameron, 2007). Conflict management consists of issues management, risk management, crisis management, and image repair. Each of the first three phases already sets the stage for the image repair phase. In this context image repair strategies are viewed as part of a proactive approach to crisis management.

The first stage includes issues management. Issues management includes identifying, communicating, and influencing a set of organizationally relevant public perceptions and attitudes such as contestable claims about facts, values, or policy – all aspects of image repair strategy, Heath (1997).

By extension, image repair theory in public relations is also linked to risk communication. Risk communication “addresses scientific evaluations of risk, the perceptions lay people have of them, and actions that are warranted in light of the degree of risk and people’s tolerance of them” (Palenchar and Heath, 2002:127). Otway (1992) notes that the main product of risk communication is not information, but the quality of the social relationship it supports.

Risk communication is not an end itself; it is an enabling agent to facilitate the continual evolution of relationships. Crisis response, the third phase, is viewed as a symbolic resource that can be used to protect an organization's reputation and to affect stakeholders' future interactions with the organization by shaping perceptions of the crisis and the organization itself (Coombs, 1999).

Such responses align themselves perfectly with the goals of image repair strategy. Situations likely to require apologetic discourse are accidents, scandals and illegalities, product safety incidents, and social irresponsibility – all likely to evoke criticism from organizational stakeholders (Marcus & Goodman, 1991; Coombs, 1995). Most current work argues that crisis is a natural phase of an organization's development and will affect virtually every enterprise at one time or another. Therefore, crisis communication and crisis management are essential skills for leaders at all levels to master, or at least be well-versed in (Seeger, Sellnow, & Ulmer, 2001).

The fourth phase in the conflict management process is image repair, as discussed above.

Contingency theory further argues that simple linear relations are not adequate to predict the outcome of complex public relations situations and “offers a perspective to examine how one party related to another through the enactment of a given stance toward the other party at a given point in time” (Cameron, Pang, & Jin, 2008:136). In contingency theory, stance is measured on a continuum from advocacy on the one end to accommodation on the other.

This stance is dynamic and changes based on the situation. The variables determining stance are far too elaborate to be described here but can be categorized into predisposing factors relating to characteristics internal to the organization and situational factors relating to the organization's external environment. A

shift in stance depends on whether situational factors are strong enough to change predisposition. Also, the stance and strategies of an organization and its publics can change over time.

Subsequently, Cameron, Pang, & Jin (2008) merge the stance continuum of contingency theory with the image repair continuum mentioned above. One can for instance argue that if the cause of a crisis is external to the organization, and requires less accommodation of its publics, the organization will more likely use advocacy-type image repair strategies such as attacking the accuser and denial. If an organization has strong personal control over the crisis and strong perceptions of crisis responsibility exist, one can argue on the basis of contingency theory that the organization will use more accommodative image repair strategies such as bolstering, corrective action and apology.

This, however, remains an over-simplification of the contingency theory because of the multiple internal and external factors that can affect the stance of both the organization and its publics. For instance, contingency theory also posits that if external issues to the organization, such as legal or regulatory constraints, affect the organization, it will likely use less accommodative strategies.

While the jury is out whether the contingency theory would be considered a paradigmatic breakthrough in due time, for now, with its decade of theory development, discovery, and dialogue, it can offer insights and directions on how crisis communication can be undertaken. It has been applied in diverse organizational, national, and international settings, on a wide range of interdisciplinary issues, like health crises, political crises, public diplomacy, crisis communications, and mergers and acquisitions.

Crisis management is one of the key responsibilities of any public relations professional. This implies that crisis management does not exist in a vacuum. It is one of the functions of public relations. Therefore, I have decided to do a quick review on what public relations entails.

2.3. The Concept of Public Relations

Public relations continues to be one of the most dynamic disciplines in an organization's life throughout the world. The concept of public relations is a valuable one in our society today. "Public relations is practiced in organizations that range from giant, multinational telecommunications companies to small human service agencies and fledgling social movement organizations" (Lattimore, Baskin, Heiman and Toth 2007:4).

This implies that the practice of public relations is not limited to just huge organisations but also organizations that are small in nature and understand what it means to practice public relations. People often define public relations by some of its most visible techniques, and tactics, such as coverage in a newspaper, a television interview with an organization's spokesperson, or the appearance of a celebrity at a special event.

Glen Cameron, a professor at the University of Missouri School of Journalism, defines public relations as the "strategic management of competition and conflict for the benefit of one's own organization- and when possible- also for the mutual benefit of the organisation and its various stakeholders or publics" (Wilcox and Cameron, 2009:6).

Wilcox and Cameron (2009) suggest that the above definition places the public relations professional first and foremost as an advocate for the employer or client, but acknowledges the importance of mutual benefit when circumstance allows. This definition should not imply that the public relations professional acts only in the self- interest of the employer without due regard for honesty, integrity, and organizational transparency. Indeed, there is an ethical framework that guides the professional in all his or her work. In this regard, the PR professional strives for excellence as proposed by the excellence theory.

The Chartered Institute of Public Relations (CIPR) defines public relations as “about reputation- the result of what you do, say and what others say about you”. Public relations is the discipline which looks after reputation, with the aim of earning understanding and support and influencing opinion and behaviour.

Davis (2004) suggests that prominent among the definitions of public relations is the widely quoted ‘Mexican statement’ that resulted from a meeting in 1978 at Mexico City attended by practitioners representing public relations associations in 31 countries. It reads:

“Public relations practice is the art and social science of analyzing trends, predicting their consequences, counselling organization’s leaders, and implementing planned programs of action which will serve both the organizations’ and the public interest” (Davis, 2004:3).

According to Davis (2004), this definition ‘sits on the fence’ about whether public relations is an art or science, since in practice it combines creativity and flair with incisive analysis and measurable precision. More significantly, the statement implies that there is present: a strong element of research, and responsible behaviour that is in the public interest as well as that of the organization. It also suggests an element of prediction.

However, Seitel (2007) articulates that no matter which formal definition one settles on to describe the practice, in order to be successful, public relations professionals must always engage in a planned process to influence the attitudes and actions of their targets.

Again, Wilcox and Cameron (2009) state that it is not necessary to memorize any particular definition for public relations. It is more important to remember the key words that are used in most definitions that frame today’s modern public relations. The key words include:

Deliberate: Public relations activity is intentional. It is designed to influence, gain understanding, provide information, and obtain feedback (reaction from those affected by the activity).

Planned: Public relations activity is organized. Solutions to problems are discovered and logistics are thought out, with the activity taking place over a period of time. It is systematic, requiring **research** and analysis.

Performance: Effective public relations is based on actual policies and performance. No amount of Public Relations will generate goodwill and support if the organization is unresponsive to community concerns.

Public Interest: Public relations activity should be mutually beneficial to the organization and the public; it is the alignment of the organizations self- interests with the public's concerns and interests.

Two-way Communication: Public relations is more than one-way dissemination of informational materials. It is equally important to solicit feedback.

Management Function: Public relations is most effective when it is a strategic and integral part of decision making by top management. Public relations involves counselling and problem solving at high levels, not just the dissemination of information after a decision has been made.

Newsom and Haynes (2005) also argue that even people who practice public relations don't all agree on just what public relations is. Each practitioner probably has a slightly different definition, depending on his or her particular public relations experience. That experience is affected by the social, political, and economic environment.

2.3.2 What is Crisis?

Coombs (2009) defines crisis as the perception of an event that threatens the important expectancies of stakeholders and can impact the organization's performance. He further states that crises are largely perceptual. If stakeholders believe there is a crisis, the organization is in a crisis unless it can successfully persuade stakeholders it is not. A crisis violates expectations; an organization has done something stakeholders feel is inappropriate.

Dubrovski (2007) articulates that crisis can be defined as a short-term, undesired, unfavourable and critical state in a company which is derived from both internal and external causes and which directly endangers the further existence and growth of the company.

He adds that a crisis is an often-used term for difficult, dangerous and future decisive situations and refers to an extremely wide area of natural, social, economic, and mental processes.

Again, Coombs (2007) defines crisis as a significant threat to operations that can have negative consequences if not handled properly. He argues that a crisis can create three related threats: Public safety, financial loss, and reputation loss. Some crises such as industrial accidents and product harm can result in injuries and even loss of lives. Crises can create financial loss by disrupting operations, creating a loss of market share/purchase intentions, or spawning lawsuits related to the crisis.

Wilcox and Cameron (2009) articulate that a crisis situation, in other words, puts a great deal of pressure on organizations to respond with accurate, complete information as quickly as possible. How an organization responds in the first 24 hours, experts say, often determines whether the situation remains an 'incident' or whether it becomes a full-blown crisis. This is to say that how an organization will respond to

a crisis situation and the time frame within which they will respond will determine how it will be tagged, either as a crisis or a mere incident.

Dilenschneider (2000) espouses in the corporate communication bible that all crises threaten to tarnish an organization's reputation. A crisis reflects poorly on an organization and will damage a reputation to some degree. Coombs (2007) argues that these three threats are interrelated. Injuries or deaths will result in financial and reputation loss while reputations have a financial impact on organizations.

Kathleen Fearn-Banks, in her book *Crisis Communication: A Casebook Approach*, defines crisis as a major occurrence with a potentially negative outcome affecting the organization, company, or industry, as well as its publics, products, services, or good name. In other words, an organizational crisis can constitute any number of situations.

Wilcox and Cameron (2009) argue that often management tends to minimize or deny there is crisis. However, there is a crisis if the organization's stakeholders-customers, vendors, employees, or even local community leaders- perceive the situation to be a crisis.

From the definitions stated above, it can be concluded that crisis affects the image of the organization involved more than any other thing.

2.3.2 Crisis Management

Rouse (2000) explains that crisis management is the application of a set of strategies designed to help an organization deal with a sudden negative event. Crises are usually unforeseeable and unpredictable and are usually of negative consequences. Wigmore (2013) articulates that crisis management comes in, to quickly make decisions that will limit damage to the organization.

Wilcox and Cameron (2009) are of the view that, in public relations, high-profile events such as accidents, terrorist attacks, disease pandemic, and natural disasters can dwarf even the best strategic positioning and risk management strategies. This is when crisis management takes over. The conflict management process, which includes ongoing issues management and risk communication efforts, is severely tested in crisis situations in which a high degree of uncertainty exists.

They further argue that unfortunately, even the most thoughtfully designed conflict management process cannot have a plan in place for every situation. Sometimes, in spite of risk communication to prevent an issue from becoming a major problem, that issue will grow into a crisis right before the professional's eyes. At such times, verifiable information about what is happening or has happened may be lacking. This causes people to become more active seekers of information and, as research suggests, more dependent on the media for information to satisfy the human desire for closure.

Coombs (2007), in his response to crisis management states that effective crisis management handles the threats (kindly refer to page 21 of this document) sequentially. He adds that ultimately, crisis management is designed to protect an organisation and its stakeholders from threats and/or reduce the impact felt by threats. He defines crisis management as a process designed to prevent or lessen the damage a crisis can inflict on an organisation and its stakeholders. As a process, crisis management is not just one thing. According to Coombs (2007), crisis management can be divided into three phases: pre-crisis, crisis response, and post crisis. The pre-crisis phase is concerned with prevention and preparation. The crisis

response phase is when management must actually respond to a crisis. The post-crisis phase looks for ways to better prepare the next crisis and fulfils commitments made during the crisis phase including follow-up information.

In his work, Coombs (2007) makes mention of a crisis management plan (CMP). A crisis management plan is a reference tool, not a blueprint. A crisis management plan provides list of key contact information, reminders of what typically should be done in crisis, and forms to be used to document the crisis response. A crisis management plan is not a step-by-step guide to how to manage a crisis. Barton (2001), Coombs (2007a), and Fearn-Banks (2001) as cited in Coombs (2007), rather state that a crisis management plan saves times during a crisis by pre-assigning some tasks, pre-collecting some information, and serving as a reference source. Pre-assigning tasks presumes there is a designated crisis team. The team members should know what tasks and responsibilities they have during a crisis.

Again, in managing crisis, Wilcox and Cameron (2009) argue that many 'smouldering' crises can be prevented if professionals use more environmental scanning and issues management, leading to the development of a strategic management plan. A common crisis planning technique is rating both the 'probability' of a particular crisis and its 'impact' on the organisation.

As part of crisis management, Coombs and Holladay (2010) argue that crisis prevention can be seen as working to avoid negative media attention. This features the communication side of crisis, and perhaps obscures the larger reality that crisis, even a bad news day, can harm or force correction of strategic business planning. They further state that crisis prevention, mitigation, and communication response begins with savvy strategic planning. Thus, the integrity and legitimacy of the organisation is central to the theme of crisis.

With regards to how to communicate during a crisis, Wilcox and Cameron (2009) outline the following steps:

- Put the public first
- Take responsibility. An organisation should take responsibility for solving the problem.
- Be honest. Do not obscure facts and try to mislead the public.
- Never say 'no comment'. A Porter Novelli survey found that nearly two-thirds of the public feel that 'no comment' almost always means that the organisation is guilty of wrongdoing.
- Designate a single spokesperson.
- Set up a central information centre.
- Provide a constant flow of information. When information is withheld, the cover-up becomes the story.
- Be familiar with media needs and deadlines
- Be accessible.
- Monitor news coverage and telephone inquiries.
- Communicate with key publics.

Based on these 11 steps outlined by the authorities stated above, I can deduce that when an organisation adopts this style of communication during a crisis, they can avert a lot of unforeseen circumstances.

2.3.3 Corporate Image

Gray and Balmer (1998) define corporate image as the immediate mental picture that audiences have of an organisation. The concept of corporate image should draw the company's attention to the way in which it is perceived in the market. The market- as mentioned- contains the company itself.

Rogers and Thorson (2000) articulate that the corporate image of an organization conveys its mission, professionalism, competence of employees and its role in the political and marketing environment. The management of the corporate image of an organization involves many elements, the company's mission statement, and how well the company's representatives portray this mission, Lorette (1996). The corporate language, traditions, behaviour, ethics and leadership styles must be an appropriate reflection of the company. All of these must match the expectations of the customers, suppliers and partners. Image management brings together all aspects of an organization's operations.

Weiwei (2007) eloquently espouses that corporate image is what comes to mind when travellers hear the name of a place, a hotel or a restaurant. Corporate image is the consumer's response to the total offering and is defined as the sum of beliefs, ideas, and impressions that a public has of an organisation. It is also related to a business name, architecture, variety of products or services, tradition, ideology, and to the impression of the quality communicated by each person interacting with the organisation's clients. Therefore, in the context of this study, I can say that the corporate image of ADB includes its name, beliefs, ideologies, values, culture, and tradition.

Berman and Evans (1995, as cited in Weiwei, 2007) argue that corporate image can be considered as a functional and emotional mixture; that is, the prior experience of getting contact with enterprises including inexperienced information such as advertising, word-of-mouth effect and prediction meet expectation in the future that has a directive positive influence on satisfaction.

Again, Weiwei (2007) articulates that corporate image may be considered as a function of the accumulation of purchasing/consumption experience overtime and has two principal components: functional and emotional. The functional component is related to tangible attributes that be easily measured, while the emotional component is associated with psychological dimensions that are manifested by feelings and attitudes towards an organisation. These feelings are derived from individual experiences

with an organisation and from the processing of information on the attributes that constitute functional indicators of image. Corporate image, is therefore, the result of an aggregate process by which customers compare and contrast the various attributes of organisations.

Having presented a detailed review on the variables in the topic of the study, I will proceed to the third chapter which is the methodology stage. Here, the blueprint of the study, that is the research design will be made known as well as the, population, sample size, and data collection tools.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter explains the methods and the methodological arguments necessary to situate the study within context. It is made up of the research design, population and sample size, sources of data, data collection instruments or tools, and data presentation and analysis. This will enable readers identify and know how certain findings were arrived at and how the selected design was useful to the study.

3.2 Research Design

This study adopted the mixed method or the hybrid design. The mixed method design combines ideas and approaches from qualitative and quantitative designs. It is also defined as integrating quantitative and qualitative data collection and analysis in a single study or a program of enquiry; (Creswell et al, 2003).

Research design is simply the framework or structure for the conduct of a particular study. Yin (2009: 26) defines research design as “a logical plan for getting from here to there, where here may be defined as the initial set of questions to be answered and there is some set of conclusions (answers) about these questions”. He further explains that between ‘here’ and ‘there’ may be found a number of major steps, including the collection and analysis of data.

Stange, Crabtree, and Miller (2006) define mixed method as integrating quantitative and qualitative approaches to generating new knowledge and can involve either concurrent or sequential use of these two classes of methods to follow a line of inquiry. This is to say that the mixed method approach collects both quantitative (numerical/descriptive) and qualitative (in-depth/interpretative) data which allows the researcher to ask questions on ‘how’, ‘why’, ‘what’ and ‘where’ in relation to the phenomenon being studied.

Its central premise is that the use of quantitative and qualitative approaches in combination provides a better understanding of research problems than either approach alone. Mixed method design is based on the assumption that reality is single and objective and at the same time, multiple and subjective. This means it combines both the positivist and interpretivist paradigms.

This design was most appropriate for the study because it combined both numerical and non-numerical data to address the topic under study. Also, because quantitative design is highly descriptive and qualitative is highly interpretative, a mixture of both designs presented two sides of the coin, thus, giving the descriptive part and interpretative part of the topic under study. Qualitative and quantitative research used together produced a more complete knowledge necessary to inform theory and practice.

Also, the mixed method design was most appropriate for the study as it allowed the researcher to triangulate findings. Here, the researcher was able to integrate both qualitative and quantitative data which led to a better understanding of the phenomenon under study. Again, the weaknesses of each design were complimented by the other. Last but not least, a variation in data collection led to greater validity.

3.3 The Study Population

Target population of a study according to Malhotra (2007) is the collection of elements or objects that possess the information sought by the researcher and about which inferences are made. The population for the study included Staff of ADB, customers, and the media. The above respondents were chosen because the topic under study required people who could provide relevant and up-to-date information; these individuals were no exception. Also, another reason for the selection of this target population was that, they offered the researcher the opportunity to develop and have an understanding of the research problem that the researcher intended to examine. As Wimmer and Dominick (2003) explain, in many situations, an

entire population cannot be examined due to time and resource constraints. The usual procedure in these instances is to take a sample from the population.

3.4 Sample Size and Technique

3.4.1 Sample Size

All Staff, Customers of ADB, and the media could not have been interviewed for this study due to financial constraints, time, and the size of the population thus, a sample was selected. A sample size is the number of elements to be included in a study. Determining the sample size is complex and involves several qualitative and quantitative considerations. A sample is “a subset of the population that is representative of the entire population” (Wimmer and Dominick 2003:82). A sample is drawn on the basis of opportunity.

A sample size of 100 customers was selected to provide data for the survey, i.e. Quantitative design; and five (5) Journalists as well as four (4) members of staff from key departments at ADB were interviewed. In all, a total sample size of 109 was selected.

3.4.2 Sampling Technique

For the purpose of this study, Judgemental Sampling (purposive) technique which is a non-probability sampling technique was used in selecting respondents for the in-depth interview. This is because it is a non-probability sampling technique in which an experienced individual selects the sample based on his or her judgement about some appropriate characteristics required of the sample member (Zikmund et al., 2010). The researcher selected the sample based on his judgement about some appropriate characteristics required of the sample members and also satisfies their specific purposes. More so, probability Sampling technique (random sampling), as the name suggests, was used to sample ADB customers from different

branches in Accra because the researcher was interested in respondents who were conveniently available and also stood the chance of being selected. This sampling strategy is also called haphazard or accidental sampling.

3.5 Sources of Data

Information or data can be gathered in two basic ways: through primary or secondary sources. Primary sources provide data that are specific for the case under investigation. Tench and Yeomans (2006) articulate that primary data are directly retrieved (in the field) from the research object through empirical research methods - interviews, focus groups, surveys, content analysis or observation.

3.5.1 Primary Sources

The primary data for this research was collected from the staff and customers of Agricultural Development Bank by the use of questionnaires which were simple and straight forward to answer and also the use of an interview guide. Questions were structured on the objectives of the study so as to bring out the essence of the research.

3.5.2 Secondary Source

The secondary source of data was obtained from a wide variety of sources including the archives of the organisation under study. However, the main source of information was from the internet. As Eloise (2001) articulates, the internet provides market researchers with a new environment for research. Since the internet provided good opportunities for the research, the internet was used as an efficient tool to find quite a lot of useful information concerning the research topic. Also, other information was obtained from books, journals, newsletters, and published articles as well as other people's work. Majority of this source was mainly used in the literature review section which is the second chapter of this study.

3.6 Data Collection Method

Because the study adopted the mixed method design, there was the need to combine two different methods under each paradigm to achieve accurate and in-depth results. The methods used for this study were Survey and in-depth interview.

3.6.1 Survey

The objective of quantitative research is to develop and employ mathematical models, theories and hypotheses pertaining to natural phenomena and produce result that can be generalized (Marshal 1996).

Survey can also be defined as a researcher using scientific sampling and questionnaires to gather data from relatively large populations for the purpose of measuring the characteristics of such populations. According to Visser, Krosnick, and Lavrakas (2000:223), survey is “a specific type of field study that involves the collection of data from a sample of elements drawn from a well-defined population through the use of a questionnaire”.

The study adopted the survey method because in research, survey has to do with asking respondents or the researcher’s sample size questions in order to gather, examine, and measure the opinions and frequencies of behaviours of a given population. The survey was carried out by administering One Hundred (100) designed questionnaires to be answered by hundred (100) sampled customers of Agricultural Development Bank (ADB) from five different branches in Accra using the judgmental sampling technique. This is because ADB had marginally populated customers. The survey also provided estimates that were related to the sample and population. It allowed for the collection of large amounts of data from fairly large populations in a highly economical way. Also, the data gathered through survey were standard and gave room for easy comparison.

3.6.2 In – depth Interview

The qualitative (inductive) research emphasizes getting close to the subject(s) of study and assumes the role of participants to describe a phenomenon in a social reality from the perspective of the subject rather than the observer.

In order for the researcher to get closer to the respondents, it was necessary to interview five (5) staff of ADB as well as five (5) media personnel using the purposive sampling method so that they could add additional information and make comments that were not captured in the questionnaire. Initial face-to-face meetings were conducted to get acquainted and to brief respondents on the study. The interview was conducted at the Head Office of ADB, specifically, adjacent the Cedi House, Accra-Ghana. That of the media personnel took place at the respective media houses. The (4) four staff of ADB comprised of the Public Relations Manager, the Finance Officer, two Managers from the Corporate and Commercial Banking Department. That of the five selected media houses included two (2) from Citi 97.3fm, one (1) from Joy 99.7fm, one (1) from the Daily Graphic, and one (1) from the Bloomberg.

Interviews were semi-structured using an interview guide. Semi-structured interviews are suited to working with small samples and are useful for studying specific situations or for supplementing and validating information derived from other sources (LaForest & Bouchard, 2009). A recorder was used as a primary tool in collecting data for each meeting. Also, notes were taken to provide extra information such as nuances, expressions and thoughts, which the recorder could not capture.

3.7 Data Collection Instrument

During the data collection process, the researcher was required to employ the use of some tools or instruments. For the purpose of the study and the adopted design, two different instruments were used to collect data. They were Questionnaires and Qualitative Interviews.

A questionnaire is a written list of questions which are answered by an individual or group of individuals to provide data/information on a given situation/phenomenon. The study made use of questionnaires specifically, a 13-item questionnaire comprising of both open-ended and closed-ended questions to pose questions to respondents on the given topic. Questionnaires provided the researcher the opportunity to collect information from a large number of individuals at a relatively reduced cost. The instrument was pretested to avoid ambiguities during administration.

Specifically, self-administered questionnaires were used to collect primary data. Self-administered questionnaires were completed by respondents as they were in control of answering questions and recording of responses.

Also, the questionnaires had a portion/part which introduced the researcher, stated the topic, and explained the main purpose of the questionnaire. The questionnaire also included a bio data section where respondents ticked appropriate answers with regards to age, sex, and educational background. This enabled the researcher to know the social characteristics of the respondents.

The other instrument that was employed was Qualitative or Interactive Interview. Interactive or qualitative interview is the questioning and answering process in which one party encourages the other to freely articulate facts, personal interests, attitudes, feelings, thoughts, behaviors and experiences. Edwards and Holland (2013) explain that qualitative interviews capture a thematic, topic-centered, biographical or

narrative approach where the researcher has topics, themes or issues they wish to cover, but with a fluid and flexible structure.

Interactive interview was most suitable for the study because it addressed the 'what', 'how', and 'why' questions and also, allowed the researcher to ask questions on things that could not be observed directly.

Specifically, a semi-structured interview was used in collecting data from the interviewees. Semi-structured interview falls between structured and unstructured interviews. In this case, non-standardized ways were used to ask questions. The researcher used a list of themes, issues, or topics known as Interview Guide. Boyce and Neale (2006) explain that an interview guide is a document that lists the questions or issues to be explored during the interview and includes an informed consent form.

The 10-item interview guide directed the interview and the flow of questions and also ensured that the researcher covered all necessary themes and issues. Again, in this context, unstructured, informal interview, or focus group discussion would have been a disadvantage to the study as it would have defeated the purpose of the research or would be a challenge to the study.

3.8 Data Presentation and Analysis

After serial numbering and cleaning of responses, the researcher presented the data and analyzed it with the use of high statistical tools. Data collected with the help of questionnaires were presented using tables and graphs. Data was tabulated by identifying the list of items and the frequency of each item. Percentages of each item were also added. The data presentation involved the construction of frequency and distribution tables showing the relevant columns. The frequency in the table indicated the number of times each item occurred.

Data collected from interviews was transcribed. The researcher read the transcribed documents several times and made notes out of them. After transcribing, the data was coded using the letters of the alphabet. In this context, only important variables were coded. After coding, the researcher categorized responses into themes. Based on this, the researcher was able to draw relationships and also interpret the responses provided.

3.9 Ethical Consideration

In research, ethics refers to the norms that differentiate what is acceptable and unacceptable in the process of conducting the study from start to the finish (Resnik, 2011). Research ethics covers issues like consent, avoiding deception, debriefing, confidentiality, participant's right of withdrawal from the investigation, protection of participants, among others. These were all adhered to during the study.

Specifically, Creswell (2009) posits that issues of the respondent's anonymity, roles, and incidents in the research work should be protected. In view of this, the process of data collection started with seeking the consent of banks selected for the research. Additionally, one of the important ethics in research as advanced by the Nuremberg Code (1949), states that "all research participation must be voluntary". In view of this, respondents were allowed to voluntarily participate in the study. They were further made to understand that their responses will be handled with utmost confidentiality and privacy. Respondents were also made to understand that the research was strictly for academic purposes.

Having provided the step-by-step approaches used in data collection and the theoretical arguments which affirm their solidity or otherwise; the next chapter will discuss and explain data presentation and analysis as well as other interpretations in order to make meaning.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This research sought to find out first and foremost if ADB's 2015 crisis on the decision to sell the head office building affected the image of the organisation, secondly, if the strategies put in place by management were effective enough to salvage the situation; and lastly what gain or damage did the crisis situation pose to the bank. The research also sought to find out what role public relations and organisational structure play in the effective management of the crisis situation and if indeed the crisis situation impacted on the image and reputation of ADB.

The analysis and interpretations are reported in three parts and also based on the interviews conducted. The first part has to do with the (4) four-Staff which comprises of the Public Relations Manager, the Finance Officer, two Managers from the Corporate and Commercial Banking Department.

The second part has to do with the interview with five selected media personnel from Citi 97.3fm, Joy 99.7fm, the Daily Graphic, the Ghanaian Times and the Bloomberg. This was aimed at finding out the impact of media reportage on the 2015 ADB crisis and the sale of its head office.

The final part has to do with interviews with customers from five different ADB Branches in Accra. They include Lapaz, Ridge, Labone, Achimota, and Gulf House branches. This was also to find the impact of the crisis and how it affected the reputation and image of ADB. Data collected from each set of the interviews were grouped so as to achieve the set objectives of the research.

4.2 In -Depth Interview from Staff (Qualitative Analysis)

4.2.1 Theme 1-General Information

This section of the theme shows the position, responsibilities and number of year's respondents have been with ADB. Responses from respondents indicated that the Corporate Communications Manager has been with ADB for Six (6) years, the Commercial Banking Officer has been there for Eight (8) years. The PR Manager and a Finance Officer had also stayed in their positions for the past Six (6) years. In response to their general responsibilities, the Corporate Communications Manager stated that he is responsible for Media scanning, receiving reports from the various branches on the Banks branding materials, implementing executive decisions on communication activities and advert placements, implementing the Banks communication strategy and advising Management on Communication related issues.

The Finance Officer is also responsible for receiving financial reports from the various branches for onward submission to the Executives for prompt decisions. The PR Manager is responsible for speaking to the media when the need arises, aids in the development of a strategic plan for the department and the organisation as a whole, and also looks into the report of the communications manager for the necessary actions to be taken. Below are the exact words of the corporate communications manager.

“Media scanning, receiving reports from the various branches on the Banks branding, implementing management’s decisions on communication activities, advert placements, implementing the Banks communication strategy and advising Management on Communication related issues, etc” According to the Finance Officer,

“On the day the staff decided to embark on a strike action nationwide and locked up some branches the bank lost deposits of over 50 million Ghana cedis. These developments

affected our financials in 2015 and we made a staggering loss of over 85 million Ghana Cedis”.

4.2.2 Theme 2: To find out how the ADB crisis in 2015 affected their organisational image.

Responses gathered from the face-to-face interviews conducted with all three (3) respondents at the ADB head office revealed that, Management of the Bank decided to sell the old Head Office and relocate to its current office. There was a miscommunication as to the ownership of the building which led the Union to get agitated since the initial information was contrary to the reality on the ground.

Also, a section of the staff led by the Labour Union felt management had not been open and truthful to them as to the full details. Furthermore, management underrated the action of the staff until the media began to do a lot damaging reports on the matter. That was when management realized that, they are in crisis and had to do something to maintain their brand image and reputation.

However, all the responses from the three respondents from the ADB head office pointed to the fact that, the situation actually could be termed as crisis. The PR Manager frantically pointed out that:

“Management initially underestimated the action of the staff and therefore felt that, with a brief information the aggrieved staff would understand and allow things to rest but it turned out that the aggrieved staff did not trust the information given to them by management since they also had counter information from other sources”

Also, before the issue about the sale of the ADB building became a full-blown crisis, the media played a very important role by informing the general public. It was realized that, due to the philosophy and media ownership of the various media houses, the media decided to report the issues based on their editorial policies and also to be able to achieve their agenda. Majority of the news stories published by the media

were not factual and were just aimed at tarnishing the good image of ADB. This is what the commercial manager had to say about how media reportage affected their brand image and reputation.

“Media publicity, it gave us a negative publicity. Negative publicity in the sense that the media was reporting on ADB, our name was being mentioned in the media but in the negative light. But all in all, I know the name ‘ADB’ is a good brand and so I think it will stand.”

Also, a Corporate Banking Manager had this to say about how it affected his job:

“I lost a client whose deposit was more than 10 million Ghana cedis as a result of the negative press the bank was receiving”.

4.2.3 Theme 3: To ascertain if the crisis management strategies put in place were effective in managing the situation

This section of the interview was to find out from the management of ADB the kind of strategies put in place to manage the situation. It was revealed that ADB did not have a crisis management plan put in place for future eventualities; and also, did not have a crisis management plan for what happened in 2015 in respect of the sale of their head office by management. One important revelation was that, they relied on external sources or consultant (by contract) to offer expert advice on how to go about solving the crisis. It was found out that, they were advised by the external consultant to organize press conferences and allow the CEO to speak on issues. When the respondents were interviewed on what actions were taken during the period of the crisis, this was the response of the PR manager:

“All actions were dependent on the advice of the Consultant and some of this advice included the holding of a press conference by management to debunk the issues that were in the Media”.

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4.2.4 Theme 4: PR and Crisis Management

The researcher sought to find out what sort of structures existed in ADB to the extent that, management had to resort to external source for assistance in order to solve a crisis problem and to manage the organization's image and reputation. It was found out that, ADB Communications Department was made up of a PR Manager and a Communications Officer, a Communication Manager who reports directly to the Managing Director but now reports to the Head of Corporate Services due to a restructuring of chain of command. It was also found out that, as at the time of the crisis the PR Manager was due to go on retirement and the other staff in the PR department had little to do since he wasn't a Manager hence the decision to outsource for assistance.

During the crisis, it was found out that the PR Manager was on leave in-lieu to pension so the Communication Officer only implemented suggestions and decisions by the external consultant. As at the time of the crisis, it was found out that crisis management was not the function of the Public Relations department. The organization had a Risk Management Committee that was represented by all the departments including communications but was headed by the Chief Risk and Compliance Officer. This means the PR Manager had little influence in managing the crisis.

The interview also revealed that, structural adjustment recently had broadened the mandate of the PR department to take control of all communications and the head of PR was also made to be part of the Executive committee which happened to be the highest decision-making body of ADB.

This was what the Communications manager had to say:

“As at that time, it was not a public relations function since there was a risk management committee that had representation from all other departments including communications but was headed by the Chief Risk and Compliance Officer”

“Currently the PR Department has a broadened mandate and interaction between the department and staff has greatly improved thus, making it possible to sense issues and though the department is not directly part of the Executive Committee which is the highest body of management through the Head of Corporate Services, the department is given regular updates as to decisions taken at the top”

The researcher also sought to find out the roles of the public relations department at ADB. It was revealed that, in the past, ADB heavily relied on external consultants. Currently, the PR department has been tasked to be on top of all communications and be responsible for crisis management at all levels. Notwithstanding the current restructuring in respect of management, it was found out that, the PR department is yet to experience any crisis situation but has put in place measures to deal with all issues to avoid any crisis from happening. These are the words of the PR manager:

“In the past an external Consultants advised but currently management makes use of the corporate communications department and though a crisis has not emerged yet, issues are dealt with expediently to avoid a crisis”

4.2.5 Theme 5: Crisis Communication

The responses gathered from ADB management officials seemed to suggest that indeed communication plays a very important role in managing crisis effectively. The intention of the researcher on this theme was to find out how ADB managed its communication in order to effectively and efficiently manage its communication during and after the crisis. It was revealed that, it was due to the accuracy, timely and proper dissemination of information that lead to the successful management of the crisis. With respect to internal communication during the crisis, the bank made use of the intranet and also relied on releases that were circulated by the human resource department through the PR department. As for external

communication, press releases, conferences and interviews were granted to the print and broadcast media for general dissemination to the public. The PR manager said:

“Communication plays a critical role in managing crisis because in any organization crisis occurs mainly because of improper, inaccurate and untimely dissemination of information. The absence of effective communication creates a gap which gives room for rumours and half-truths and this mostly leads to crisis. Internally, the Bank made use of the intranet, and releases from the HR department. The Bank made use of press conferences, press releases, and interviews with the print and electronic media”

4.3 RESPONSES FROM THE MEDIA (JOURNALISTS)

4.3.1 Background of Media respondents

As briefly explained in the introductory part of this chapter, respondents were from both broadcast and print media houses. Almost all the journalists had been with their various media houses for five years or more and were involved in media reportage during the ADB crisis in 2015.

4.3.2 Sources of Information

This section was intended to find out how the media got the information, the decision that informed the way they carried out the reportage, and if they had any motive to report the issues as they were captured. It was found out from the journalists that, they found the issue very interesting and also news worthy. One most important reason also had to do with the fact that, ADB is a state-owned bank and it is of public interest.

The journalists had reliable sources from ADB hence most of the information they put out were credible. They had been receiving exclusives as to daily happenings from management and some of the executive members of the Workers' Union. They also got some information via press conferences and interviews.

Also, it was found out from the journalists that, there were so many leakages in terms of documents which made them blow the issue and also made their work easy. With regards to how the media perceived ADB during the crisis, they unanimously claimed that, communication among and between the staff and management was so bad that, there was no trust. This is what one Journalist had to say:

“It was an issue that could have been solved with proper communication since a section of the staff led by the union felt they have been misled by management. Also, management did not see the need to give full disclosure on the issue and as a result there was great mistrust between

management and the staff led by the Union. In all I can say the problem was aggravated as a result of miscommunication”

“The Management of the Bank was trying to cover up the issues by issuing counter press statements but the more they did the worse the issue escalated because the aggrieved staff also wanted to prove a point.”

This assertion by the Journalists is confirmed by Otway (1992) as he states that the main product of risk communication is not information, but the quality of the social relationship it supports.

4.3.3 Management of the Crisis

The journalists were asked to give their impression as to whether ADB managed the crisis well. They were of the view that, total neglect of the media at a stage during the crisis was a key factor. They seem to have neglected the media hence the media took to publish all sort of information about the bank thereby affecting the brand image and reputation. The silence on the issue from the management escalated the crisis. The journalists pointed out that:

“Management could have done more than they did at the time. They could have better managed the crisis but their actions somehow escalated the crisis since they went quiet after one press conference”.

4.3.4 Crisis on Corporate Image and Reputation

Since the journalists were the ones reporting on the crisis, they were also in the sole position to ascertain whether the crisis really affected the brand image and reputation of ADB. Even though, statistical figures were received from finance and corporate communications, the journalists had the chance of interacting

with some of the customers of ADB as to whether they will continue to do business or withdraw their services. The research found out that, the image of ADB was greatly affected. This was backed by the 2015 annual report of a loss of over Eighty-Five Million Ghana Cedis (GH¢85,000,000.00). A journalist said that:

“Huge financial loss of an organization due to crisis is tantamount to loss of organization’s image. Yes, the image of the bank was greatly affected and this was seen in their 2015 annual report when they made a loss of over 85 million Ghana cedis.” I will even say that, the appointment of a new managing director is a sign that, the image of the bank has been dented and a new face or leader must come on board to redeem the image of the bank and also win the confidence of stakeholders especially the customers of the bank”.

Moving forward, it was found out that journalists followed the crisis to its conclusion.

In conclusion, the researcher sought to find out how the media ended their reportage on the crisis. It was revealed that, the PR consultancy hired to manage the crisis had to approach the various media houses to demand the stoppage of media reportage on the crisis and resorted to communication to manage and restore public and other stakeholders’ confidence. A journalist had this to say:

“Yes, a PR Consultancy firm approached our business desk to stop the further publication on the issue”

In line with the above, Murray and White (2004:10) espouse that “It is the role of Public Relations to make sure that the organization is getting credit for the good it does. Great reputations are built on doing this consistently over a period of time in which a track record of delivering on promises and engendering trust is evident to everyone. All members of an organisation have a contribution to make to building and sustaining reputation”.

This implies that the role of public relations in building and sustaining the image or reputation of an organization cannot be overlooked.

4.4 Quantitative Analysis

4.4.1 Demographic profile of respondents

Respondents for the survey had been profiled according to their gender, age, levels of education, and duration with ADB as customers. Notably, 100 questionnaires were distributed to five ADB branches as explained in the introductory part of this chapter. Finally, after screening of data, the researcher had to make do with 100 questionnaires which became valid and usable for analysis.

Results from the demographic data of the sampled respondents (table 4.4.1 below) revealed that there were 63% males and 37% females who took part in the study with majority of them having ages ranging from 20-30 years (56%). There was also 23% within the ages of 31-40 years, (9%) within the ages of 41-50, (9%) within the ages of 51-60 years and the remaining 3% of the sampled respondents were above the age of 61 years.

In terms of educational level of the respondents as of the time of the study, the bulk of them had first Degrees (52%), (42%) of them had HND/DBS education with (2%) and (4%) each of the sampled respondents having up to only JHS/SHS and Post Graduate Degree. From this, it could be deduced that all the sampled respondents had more than a basic education to understand the ramifications of the survey instrument.

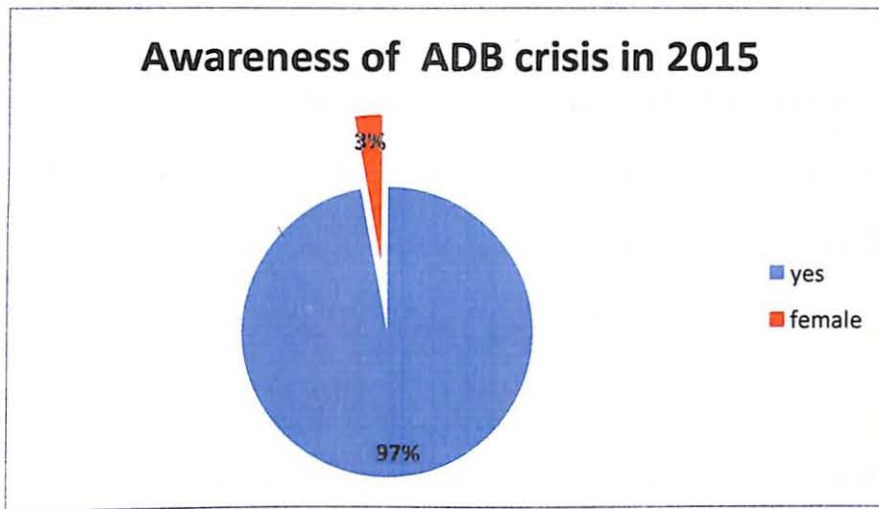
Regarding the number of years, the sampled respondents had been with ADB as customers, majority of them (93%) had been with the bank between 1-10 years, whereas the remaining comprised of (7%) between 11-20 years.

Table 4.4.1 Demographic data of respondents

Profile	Measurements	Frequency	Percent%
<u>Gender</u>	Male	63	63%
	Female	37	37%
<u>Age</u>	20 – 30 years	56	56%
	31 – 40 years	23	23%
	41 – 50 years	9	9%
	51 – 60 years	9	9%
	61 and above	3	3%
<u>Level of Edu.</u>	JHS/SHS	2	2%
	HND/DBS	42	42%
	Degree	52	52%
	Post-Grad.	4	4%
	Others	0	0%
<u>Duration</u>	1-10 years	93	93%
	11-20 years	7	7%
	21 and above	0	0%

**Source: Field
survey October
2017.**

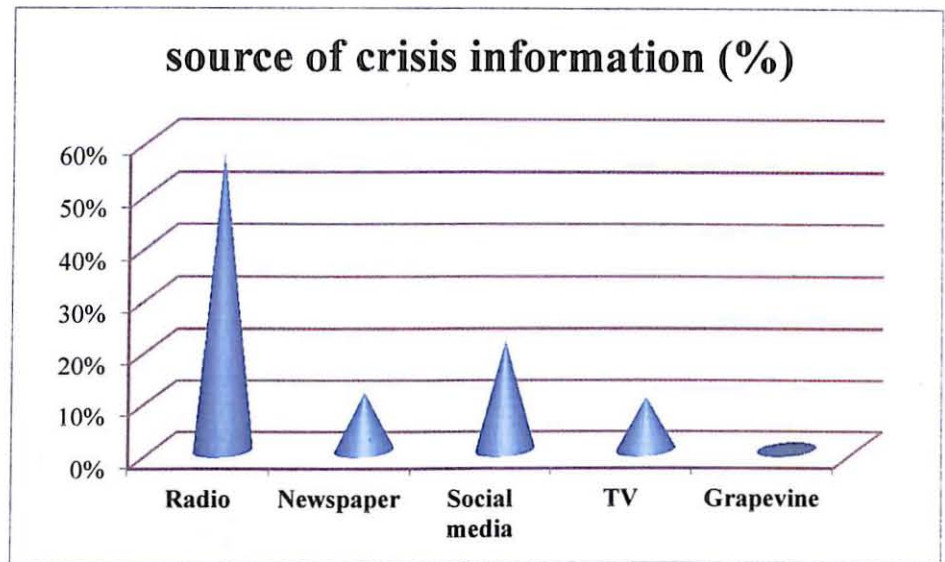
Figure 4.4.1



SOURCE: Field Survey, October 2017

From the figure above (4.4.1.), the intention was to find out from respondents if they were aware of ADB'S crisis in 2015. It can be seen that, 97% of the respondent said yes, they were aware whiles only (3%) said no.

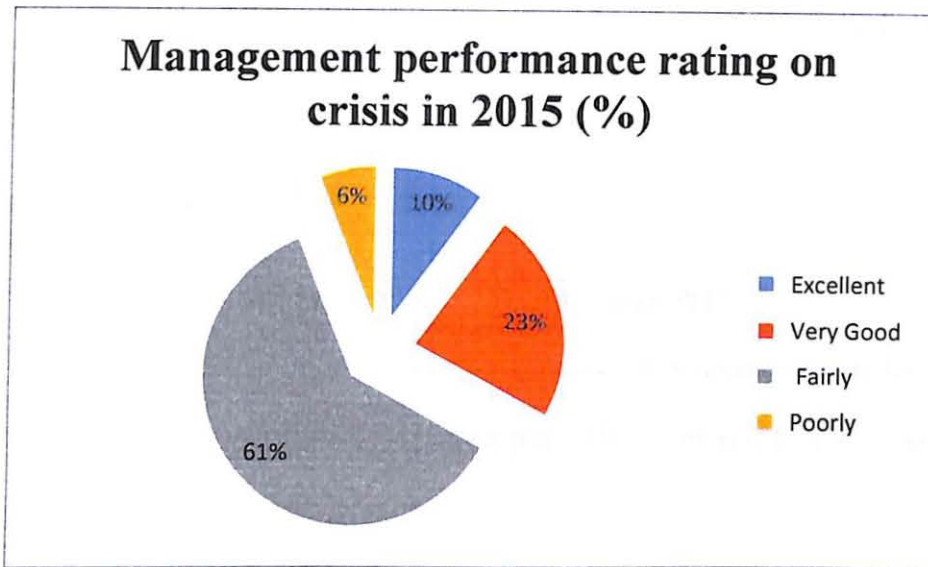
Figure 4.4.2



SOURCE: Field Survey, May 2016

From the above figure (4.4.2), respondents were to choose from alternatives regarding their source of information about ADB's crisis in 2015. It was revealed that (56%) of the respondents got the information from the radio, (18%) heard it from both social media and television with the remaining (8%) hearing it through grapevine.

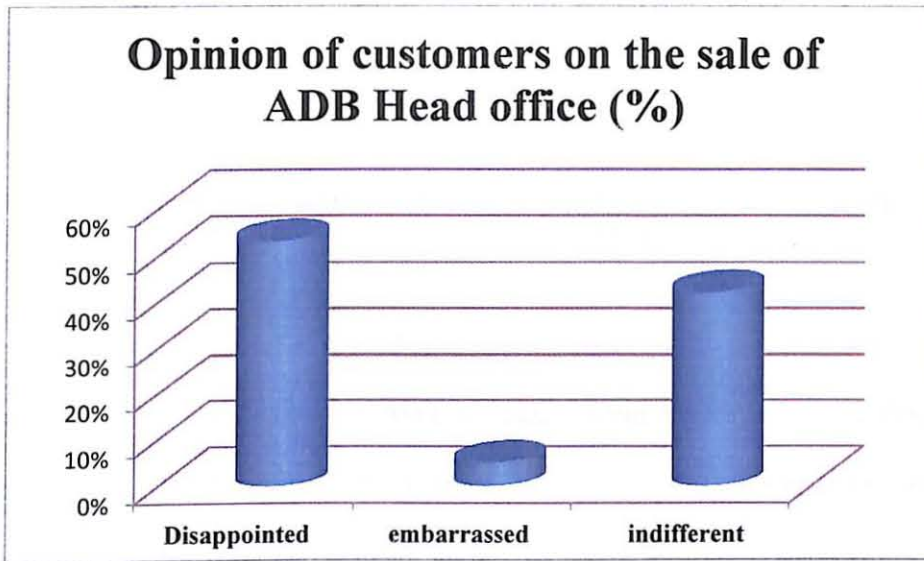
Figure 4.4 3



SOURCE: Field Survey, October 2017

From the above figure (4.4.3), respondents were to rate the performance management put in place in solving the crisis in 2015. From the alternatives provided, (61%) of the respondents rated management to have performed fairly, (21%) rated management to have done very good, (10%) rated management with excellent where only (6%) happened to rate management to have performed poorly.

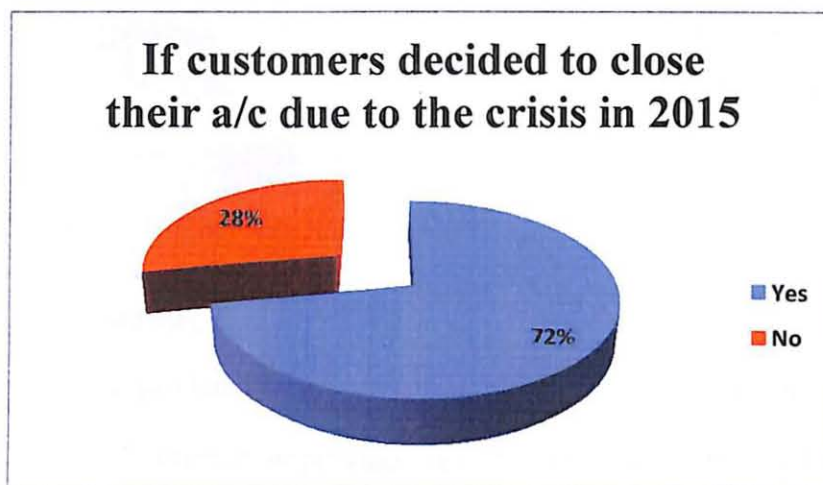
Figure 4.4.4



SOURCE: Field Survey, October 2017

From the above figure (4.4.4), the respondents were asked to express their opinion on the crisis that occurred in 2015 with ADB in respect of management of ADB's decision to sell their head office. It was revealed that (58%) of the respondents felt disappointed, (38%) of the respondents felt indifferent whereas only (4%) felt embarrassed.

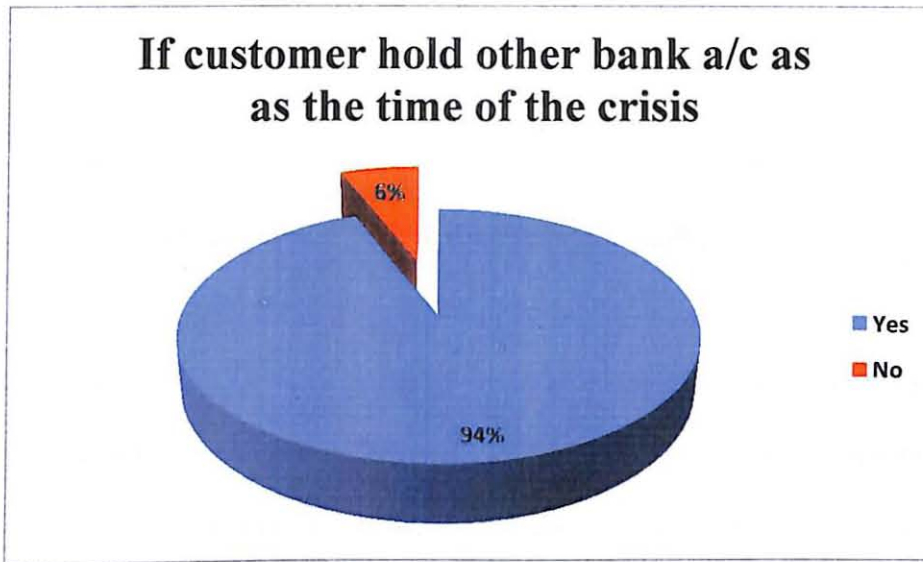
Figure 4.4.5



SOURCE: Field Survey, October 2017

From the above figure (4.4.5), the intention was to find out if customers decided to close the accounts with ADB as a result of the crisis in 2015. It can be seen that (72%) of the respondents said no. Only (28%) of the respondents said yes.

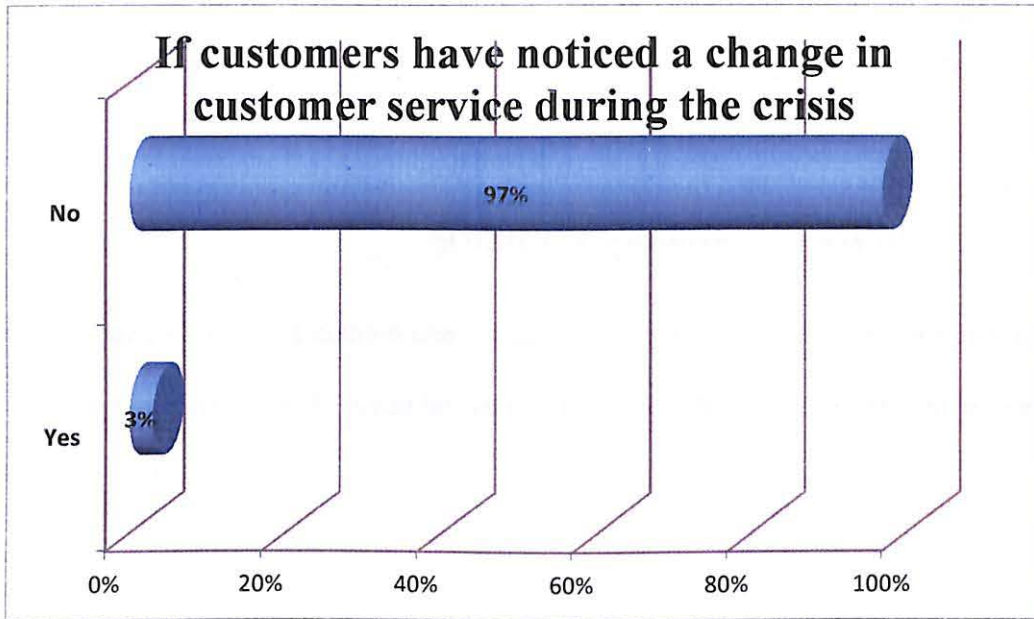
Figure 4.4.6



SOURCE: Field Survey, October 2017

From the above figure (4.4.6), the intention was to find out if customers were holding other bank accounts as at the time of ADB's crisis in 2015. The result of the survey showed that, (94%) of the respondents responded in the affirmative, showing that they were still holding other bank accounts as at the time of the crisis. Only (6%) of the respondents said no, they only have their bank accounts with ADB.

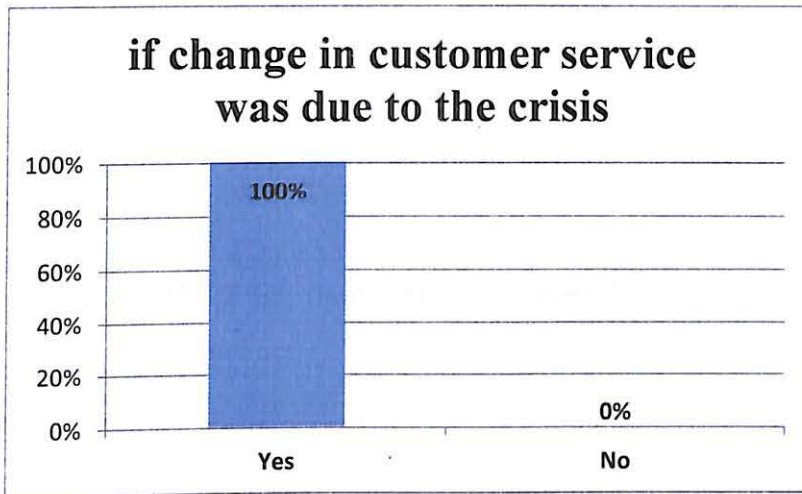
Figure 4.4.7



SOURCE: Field Survey, October, 2017

From the above figure (4.4.7), the respondents were to answer yes/no if they had noticed a change in how they were served during the crisis at ADB in 2015. The survey revealed that, (97%) of the respondents said they did not notice any change in customer service. Only (3%) of the respondents noticed any change in how they were served during the crisis.

Figure 4.4.8



SOURCE: Field Survey, October, 2017

From the above figure (4.4.8), the respondents who answered No were asked a follow-up question to explain further on whether the change in customer service was as a result of the crisis. It could be seen that, they all affirmed it by saying yes (100%), indeed, the crisis in 2015 led to the change in customer service.

It can be seen and deduced that if ADB's crisis had not been managed properly, the reputation of the bank would have been affected greatly. In as much as their image was at stake, proper crisis management mechanisms put in place helped to save the situation. This to a large extent means that effective crisis management is very key in any given situation.

CHAPTER FIVE

SUMMARY, SUGGESTIONS AND CONCLUSION

5.1 Introduction

This study explored crisis management to the ruin or rescue of corporate image. The previous chapter presented the interpretation and analysis of data. Chapter five presents a summary of the major findings, conclusions, and recommendations based on the findings of this current study. Also, the chapter focuses on implications and direction for future research and limitations of the research.

5.2 Summary

The study sought to find answers to the following questions: How did ADB's crisis affect the image of the organisation, if the strategies put in place by management were effective enough to salvage the crisis situation at ADB that happened in 2015, what gain or damage did the crisis situation pose to the bank, what role did public relations and organisational structure play in the effective management of the crisis, and did the crisis situation impart on the image and reputation of the bank. In all 110 respondents (customers, departmental heads, and journalists) participated in the study. A structural equation modelling using Microsoft Excel was used to analysis of the data gathered.

In looking at the demographic data of respondents, the study revealed that, majority of the bank's customers were dominated by males representing (63%) where the bank's respondents' age range (20-30) years dominated. The study also revealed that, the bank's customers were mostly first-degree holders with a percentage of (52%).when it comes to how long the customers have been doing business with the bank, (93%) of customers have been with the bank between (1-10) years.

Firstly, with reference to the first objective which has to do with whether ADB's crises situations affected the image of the organization especially that of 2015 when management decided to sell its head office. It

was revealed from journalists who reported consistently and followed the crisis to its conclusion that, the crisis indeed affected the image and reputation of the bank. This was backed by a report they published in the bank's annual report where a whopping amount of over Eighty-Five Million Ghana Cedis was lost as a result of the crisis. "Huge financial loss of an organization due to crisis is tantamount to loss of organization's image." Yes, the image of the bank was greatly affected and this can be seen in their 2015 annual report when they made a loss of over 85million Ghana cedis."

Quoting from what one of the media personnel said during the in-depth interview

"I will even say that, the appointment of a new managing director could be attributed to the crisis since the Managing Director was the face of the Bank and the negative reportage had dented the image of the Bank hence the need for a new face or leader to come on board to redeem the image of the bank and also win the confidence of stakeholders especially the customers of the bank".

Inference can be drawn from the literature review where "Weiwei (2007) articulates that crisis could affect corporate image where image may be considered as a function of the accumulation of purchasing/consumption experience overtime and has two principal components: functional and emotional. The functional component is related to tangible attributes that can be easily measured, while the emotional component is associated with psychological dimensions that are manifested by feelings and attitudes towards an organisation.

These feelings are derived from individual experiences with an organisation and from the processing of information on the attributes that constitute functional indicators of image. "Negative publicity by the media was the order of the day. "Our name has been mentioned in the media but in the negative light. But all in all, I think the name ADB is a good brand and so I think it will stand".

Secondly, in line with the second objective (to ascertain if the crisis management strategies put in place were effective in managing the situation); it was revealed that; ADB did not have any crisis management plan put in place to deal with future eventualities. It was also found out that, the bank did even consider coming out with a temporal crisis management team to deal with the crisis at hand, management had to rely solely on the services of an external consultant to manage the crisis. The study revealed that, a greater percentage of respondents (customers) did not contemplate closing their bank accounts though most of them still had accounts with other banks. This is an indication that despite the crisis, customer loyalty for the ADB brand was still held in high esteem.

The study revealed that, the use of the Managing Director to speak on the issue to the media swayed many customers to believe the Management were on top of the issues though the aggrieved staff continued leaking counter information to the Media and because the attribution rate was high and in terms of performance history, this was the first time they were facing a crisis of such magnitude. This management decision was supported in the literature review where “Coombs (2007) later re-grouped the crises into three categories based on the strength of the stakeholders’ attribution of the crisis responsibility: Strong Attributions; Moderate Attributions; and Weak Attributions

The second step is the evaluation of the modifiers, variables that can alter the initial attributions of crisis responsibility”.

Thirdly, based on the third objective, (to establish the gain or damage that accrued to ADB from the crisis situation); the current study revealed that a statistically positive and significant damage was accrued as a result of the crisis. Again, the study revealed that some of the ‘insiders’ were responsible for how the media reported on the issue. Most of the agitated staff were feeding the media with half-truth information which made the management of the crisis a bit difficult.

Lastly, with regards to the fourth objective; (how organizational structure and PR role contributed to the effective or ineffective management of the situation); the study also revealed that, structural adjustment recently had broadened the mandate of the PR department to take control of all communications and the Corporate Communications Department was also made to be part of the Executive Committee through the Head of Corporate Services which happens to be the highest decision-making body of ADB.

5.3 Conclusion

In this study, an attempt has been made to determine the impact of crisis management to the ruin or rescue of corporate image. The Agricultural Development Bank with the help of its five branches in Accra was used as the point of reference in the study.

As a result of the stiff competition and the brand proliferation in the banking sector, there has been a marked increase in the use of brand image and reputation in order to survive in the competitive environment. This has resulted in the concentration of organization's efforts on devising different strategies in order to maintain an organisations' brand image. An attempt was made to find out if the management strategies put in place were effective enough to salvage the crisis situation at ADB which happened in 2015, what gain or damage did the crisis situation pose to the bank, what role did public relations and organisational structure play in the effective management of the crisis and did the crisis situation impart on the image and reputation of the bank. For this purpose, structured questionnaires for consumers, and an in-depth interview guide were used to collect data in addition to other secondary sources.

From the analysis and findings, a lot of observations were made. Thus, it can be concluded that crisis management activities directed towards the right stakeholders are effective in increasing the reputation

and brand image of an organization. The findings showed positive responds that when crisis is not well managed, it can lead to a huge loss of money and can affect the existence of an organization.

5.3 Recommendations

First, the findings of this study revealed that good crisis management could be achieved through the use of proper structures put in place to deal with future eventualities. The finding also revealed during the interview that, there was no crisis communication plan put in place to deal with the crisis hence the bank had to resort to external sources to deal with the crisis. Therefore, to increase positive belief in an organizations' reputation and its brand image, it is recommended that a comprehensive crisis plan be put in place to serve as a guide to all crisis eventualities. This will go a long way to put confidence in all stakeholders.

Secondly, crisis management is a reality and a fact of life and has proven to be an equally important communication tool. It is recommended that the banking sector in Ghana should leverage well on it to educate and inform its internal stakeholders of the implication of giving out information to outsiders as a result of registering their displeasure. Organizations must make sure there is a total adherence to internal communication procedure should there be any misunderstanding among management and staff. This will prevent the media from soliciting for information from unauthorized staff during organizational crisis.

Thirdly, the PR manager together with the staff of the PR department must be tasked to manage both internal and external communication activities of the organization. The PR manager must be made to be part of the dominant coalition and be allowed to train staff who are due to involve in communication with external stakeholders. It is also recommended that; the organization must stick to in-house PR department to carry out all the PR roles and avoid the use of external consultants in the future. The in-house PR is

always with the organization and always involved in boundary spanning role. They will be in a good position to manage any sort of crisis effectively and efficiently.

5.4 Limitations of the Study

The study was limited to some staff of ADB, Customers and journalists. The inclusion of key stakeholders like the government and the Board of Directors would have elicited important information or findings. Another limitation was with respect to the sample size, the researcher would have loved to solicit the views of some external publics but was limited by time and resources. Last but not least was time constraint, respondents requested for more time to answer the questionnaires though it was not in favour with the stipulated time to carry out the entire study.

It is however important to note that these limitations did not substantially affect the outcome of the findings as the dual research methodologies used helped in achieving important feedback which strengthened the values of the findings.

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APPENDIX A

GHANA INSTITUTE OF JOURNALISM

SCHOOL OF GRADUATE STUDIES AND RESEARCH (SOGSAR)

INTERVIEW GUIDE.

Good morning /afternoon /evening, I am a post graduate student at the Ghana Institute of Journalism; I am doing my thesis on the topic: **“Crisis Management to the ruin or rescue of Corporate Image”**, specifically Agricultural Development Bank. Whatever will be discussed will be treated as confidential as possible.

Preamble:

Between the periods of April-December 2015 you published a series of stories on your news portal / radio station and print about agitation between management and staff of ADB. The agitation from the staff of ADB resulted in a standoff between Management and staff because they disagree with management decision to sell the head office. Can you please answer the following questions in order to achieve my research objectives base on the research topic stated above?

1. How long have you been practicing journalism?
2. How long have you been with your media organization?
3. What really informed the decision to publish the story based on the preamble stated earlier?
4. Did you get the story as an exclusive or you picked it from other news portals?
5. Do you think there was so much information “leak” during the crisis?
6. How did you perceive ADB during the crisis?
7. Do you think ADB effectively managed the crisis situation?
8. Will you say it has affected the corporate image (ADB) and why?

9. Did you follow the crisis situation at the Bank to the end?
10. Did the PR Department or a PR Consultancy firm interfere with your reportage of the ADB Crisis?

Thank you

APPENDIX B

GHANA INSTITUTE OF JOURNALISM

SCHOOL OF GRADUATE STUDIES AND RESEARCH (SOGSAR)

INTERVIEW GUIDE (PR DEPARTMENT)

Good morning /afternoon /evening, I am a post graduate student at the Ghana Institute of Journalism; I am doing my thesis on the topic: “**Crisis Management to the ruin or rescue of Corporate Image**”, specifically Agricultural Development Bank. Whatever will be discussed will be treated as confidential as possible.

General Information

1. How long have you been with ADB?
2. What is your position at ADB?
3. What are your most common daily routine activities at the Bank?

To find out how the ADB crisis in 2015 affected their organisational image.

1. In just one statement can you describe what happened from May to December 2015 at ADB?
2. Would you consider that a crisis situation at the Bank?
3. If Yes why
4. What was the reaction of Management to the situation?
5. Who was the spokesperson/s for the Bank?
6. Was there a crisis management team in place during that period?
7. Has the Bank always had a crisis management team?
8. What was the composition of the crisis Management Team (If Any)?
9. Who was the leader of the Crisis Management Team?

10. What were the preliminary actions taken by the crisis management team?
11. What other actions were taken during the period of the crisis?

PR and Crisis Management

1. What kind of Public Relations structures exist at ADB?
2. Is the Public Relations Manager part of Management?
3. What was the role of the Public Relations Manager during the crisis?
4. Did the Bank make use of external consultants during the crisis?
5. Is crisis management in ADB a Public Relations function and why?
6. How does your change in structure and PR function contribute to the effective or ineffective management of the situation?
7. What is the role of PR in crisis management at ADB?

Crisis Communication

1. Do you think communication plays a critical role in managing crisis effectively?
2. What type of communication was used internally?
3. What type of communication was used externally?
4. What communication channels were used during the crisis?
5. Who were the main targets during the crisis e.g. customers, shareholders etc.
6. What challenges did you encounter in managing the situation at the time?

APPENDIX C

GHANA INSTITUTE OF JOURNALISM

SCHOOL OF GRADUATE STUDIES AND RESEARCH (SOGSAR)

INTERVIEW GUIDE (CUSTOMERS)

Good morning /afternoon /evening, I am a post graduate student at the Ghana Institute of Journalism; I am doing my thesis on the topic: **“Crisis Management to the ruin or rescue of Corporate Image”**, specifically Agricultural Development Bank. Whatever will be discussed will be treated as confidential as possible.

1. Gender: [a] Male [b] Female

2. Age Group: [a] 20-30 [b] 31 – 40 [c] 41-60 [d] 61 and above

3. What is your highest educational level?
 [a] Junior / Senior High school
 [b] Higher National Diploma/

 [c] Degree
 [c] Post Graduate
 [d] others: specify.....

4. How long have you been a customer of ADB?

 [a] 1-10 years

 [b] 11-20years

 [c] 21 years and above

5. Do you remember a crisis that hit the Bank from May- December 2015?

 [a] Yes [b] No

6. How did you hear about the crisis?

- [a] Radio [b] Newspaper [b] Social Media [c] TV [d] Grapevine

7. What was your opinion of the crisis?

.....

.....

.....

.....

8. How would you rate the management of the crisis?

- [a] Excellent
- [b] Very Good
- [c] Fairly
- [d] Poorly

9. How did you feel as a customer when ADB management decided to sell its head office in 2015?

- [a] Disappointed
- [b] embarrassed
- [c] indifferent

10. Did you per chance consider withdrawing or closing your account with ADB because of the crisis?

- [a] Yes [b] Not really

11. Did you hold another account with other Banks at the time of the crisis?

- [a] Yes [b] No

12. Did you notice a change in customer service during that period of the crisis?

[a] Yes [b] No

13. If yes in the above, would you attribute the change to the situation on hand at the time?

[a] Yes [b] possible [c] Not sure

APPENDIX D

GHANA INSTITUTE OF JOURNALISM

SCHOOL OF GRADUATE STUDIES AND RESEARCH (SOGSAR)

INTERVIEW GUIDE (Corporate & Commercial Banking)

Good morning /afternoon /evening, I am a post graduate student at the Ghana Institute of Journalism; I am doing my thesis on the topic: “**Crisis Management to the ruin or rescue of Corporate Image**”, specifically Agricultural Development Bank. Whatever will be discussed will be treated as confidential as possible.

1. How long have you been with ADB?
2. What is your position at ADB?
3. A brief on your role or responsibility at the Bank?
4. How did you hear about the crisis?
5. How did the crisis affect your customers?
6. Did the crisis affect your marketing drive?

If yes, kindly explain further.

7. Did you have customers who had a change of attitude towards you (ADB) as a result of the crisis?
8. How did you manage your customers and potential customers with regard to the safety of their deposits and investments with the Bank?
9. Did you receive complaints from customers due to media reportage on the crisis?
10. Where these complaints negative or positive for the ADB brand?
11. How did you manage those complaints in order to restore both customers and public confidence?
12. What was your impression about how the crisis was managed by Management?

APPENDIX E



GHANA INSTITUTE OF JOURNALISM

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GRADUATE SCHOOL SECRETARIAT

MAPR .8/2016-2017

12th September, 2017

The Corporate Communications Manager
Agricultural Development Bank
Accra

Dear Sir/Madam

LETTER OF INTRODUCTION
MR. SELORM AMEVOR

I write to introduce **Mr. Selorm Amevor**, a graduate student of this Institute pursuing a one (1) year MA in Public Relations.

As part of his course requirement for the semester, **Mr. Amevor** is conducting a research on the topic "**CRISIS MANAGEMENT TO THE RUINS OR RESCUE OF CORPORATE IMAGE. A CASE OF AGRICULTURAL DEVELOPMENT BANK.**"

I would be very grateful if you could kindly give him the needed support.

Thank you.

Yours faithfully,

Seth Oforu Obeng
Snr. Asst. Registrar, Graduate School

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