

Analysis of XYZ Bank Relations Communication Strategy: Data Leak Case Study

Aninditha Sulistya Putri¹, Christian Wiradendi Wolor², Marsofiyati³

¹ Faculty of Economics, Universitas Negeri Jakarta, Indonesia

² Faculty of Economics, Universitas Negeri Jakarta, Indonesia

³ Faculty of Economics, Universitas Negeri Jakarta, Indonesia

Abstract

This research focuses on analyzing the communication strategy implemented by Bank XYZ Public Relations (PR) in dealing with the issue of alleged customer data leaks. In the context of a banking industry that relies heavily on customer trust, alleged data leaks can threaten the reputation and loyalty of customers to the bank. Therefore, PR response is very important to maintain public trust and minimize the negative impact that can arise from the spread of information that is not necessarily true. This research uses a qualitative method with a case study approach at Bank XYZ. Primary data was collected through interviews, direct observation of the bank's communication during the crisis, and documentation related to communication policies. In addition, secondary data such as official reports and media releases were also used to support the analysis. A triangulation approach of techniques and sources was used to ensure the validity of the data collected, with the aim of evaluating the effectiveness of Bank XYZ PR communication strategy. This research seeks to understand how the bank's PR responded to the data leak issue, as well as the steps taken to maintain reputation and restore customer trust.

Keyword: : Communication Strategy; Public Relations (PR); Data leakage.

1. Introduction

In recent years, the digitization of the banking sector has made financial transactions easier for customers. However, threats to data security have also increased, including the issue of alleged customer data leaks. This issue is often exploited by irresponsible parties to create panic, damage the bank's reputation, or manipulate the situation. The impact is significant, including a decline in customer trust, massive withdrawals, and loss of loyalty.

To address this, an effective communication strategy is necessary. Public Relations (PR) plays an important role in mitigating negative impacts, ensuring accurate information is conveyed, and maintaining public trust. In crisis situations such as the alleged data leak, PR serves as a bridge between the bank and the public to manage communication, provide transparency, and mitigate reputational risk.

This research examines Bank XYZ's PR strategy in handling alleged data leaks through interviews, observations, and a survey of 55 customers. The results showed that 85.5% of customers felt worried after hearing this news, but 58.2% stated that the information provided by the bank was still unclear. In addition, 56.4% of respondents felt that the bank failed to restore their trust.

To improve the effectiveness of the communication strategy, Bank XYZ needs to provide more transparent information, improve responses to customer concerns, and strengthen relationships with the media. These steps can help the bank restore its reputation and maintain customer trust in the face of similar challenges in the future.

2. Literature Review

2.1 Communication Strategy

Strategy according to Topik (2023) is a design or tactic used to determine planning in achieving the desired goals. This approach aims to make the steps taken more focused and effective. Communication strategy is a process that includes planning, implementation, and evaluation to effectively achieve organizational goals. According to Apriadi (2023), a communication strategy is designed as a framework that ensures every operational step is in accordance with the predetermined targets. Pratama (2021) emphasizes that this strategy not only includes technical guidelines but should also ensure efficiency and clarity in the communication process.

The main purpose of a communication strategy is to convey messages clearly so that the audience can understand, build good relationships, and motivate the desired actions. This strategy has several important functions, such as informing or conveying core information to attract public attention, motivating the audience to act in accordance with the objectives, and providing deep understanding through education. In addition, communication strategies also aim to disseminate relevant, specific, and useful information, while supporting the decision-making process by providing structured and accurate information.

Overall, communication strategy plays an important role in ensuring that messages are not only well received but also implemented by the audience. As such, it not only focuses on delivering information but also contributes to motivating, educating, and supporting the decision-making process effectively.

2.2 Public Relations (PR)

Public Relations (PR) is a management function that aims to build reciprocal relationships between organizations and the public through two-way communication Silviani (2020). PR has a strategic role in maintaining a positive image of the organization, creating harmonious relationships, and supporting the achievement of organizational goals Mujiyanto (2018). The main functions of PR include the role of communicator, relationship builder, management supporter, and creator of a positive image Kholisoh (2015). In addition, PR not only conveys information from the organization to the public but also receives input from the public to support decision making Saputra & Putra Ghifari (2023).

PR strategy involves steps such as identifying problems, planning actions, implementing communications, and evaluating programs Kholisoh (2015) This approach includes strategies of persuasion, education, and the formation of public opinion relevant to the interests of the organization. With careful planning and measured execution, PR plays an important role in resolving issues, increasing public trust, and ensuring a sustainable relationship between the organization and the public.

3. Material and Method

This research uses qualitative methods to understand social phenomena thoroughly in a natural context with a case study approach. Data was collected through interviews, observations, and documentation to identify the communication strategy applied by Bank XYZ in handling the issue of alleged data leakage. Data sources include primary data from the Public Relations (PR) team and customer service, as well as secondary data from official reports, mass media, and similar case studies. A purposive sampling technique was used to select relevant samples, namely PR and customer service members who were directly involved in handling the issue. This research aims to evaluate the effectiveness of crisis communication in restoring customer trust and maintaining the bank's reputation.

3.1 Design Study

Data collection techniques in this research include interviews, observation, and documentation. Interviews were conducted openly with relevant parties, such as PR managers and internal staff of Bank XYZ, to explore communication strategies in handling the issue of alleged data leaks. Observation was used to directly monitor the implementation of communication strategies in the work environment and public interaction, in order to obtain a real picture of its effectiveness. Meanwhile, documentation involved analyzing written documents, such as reports, archives, and internal and external communication materials, which enriched the understanding of the context and chronology of events. The combination of these three techniques allowed the research to present a comprehensive and in-depth analysis.

3.2 Data Analysis

Data analysis in this study used a qualitative approach based on the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing and verification. This process was ongoing and interactive during data collection, such as interviews and observations, as well as afterwards. The collected data was organized, described, and arranged into patterns to facilitate conclusion drawing. This approach allows researchers to find in-depth themes, thus providing a comprehensive understanding of the phenomenon studied

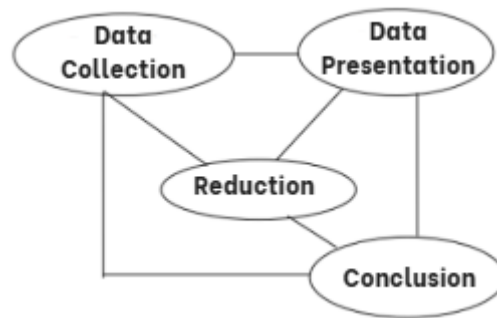


Figure 1.1 Miles & Huberman Interactive Analysis Model
Source: Qualitative Data Analysis e-books (Saleh, 2017)

The data analysis process in this model consists of four main stages. The first stage is data collection, where field notes are made in descriptive form to record observations without interpretation, and reflective to record the researcher's impressions and interpretations. The second stage is data reduction, which filters and simplifies the data to select relevant information that supports the research. Next, the reduced data is presented in the form of text, graphs, or tables to provide a clear and structured picture. Finally, conclusion drawing is done by looking for patterns, relationships, and meanings from the data, so as to produce findings that are in accordance with the research objectives.

4. Result

This research analyzes Bank XYZ's communication strategy in dealing with the issue of alleged data leakage based on interviews with two Public Relations (PR) staff and two Customer Service (CS). The results show that Bank XYZ implemented a communication strategy that focused on clarity, calmness, and transparency. Information is delivered carefully to avoid panic, highlighting security measures such as internal audits and security system upgrades. However, there was no official confirmation of the data leak, which caused confusion among customers.

The bank's communication strategy has also not fully customized the media and delivery style based on customer segmentation. The majority of communication is done via SMS, without considering the preferences of younger customers who are more active on social media. Detailed information is only provided to customers who proactively come to CS, making this approach less effective in reaching all segments.

In terms of image restoration, XYZ Bank does not use formal surveys to measure the success of the communication strategy. Instead, they monitor customer transaction behavior as an indicator of trust. Activities such as opening new accounts and direct interaction with bank services are considered as signs of satisfaction. However, this approach is considered less comprehensive as it does not provide measurable data on overall customer perceptions. The results of this study show that despite Bank XYZ's efforts to keep customers calm and restore its image, the strategy still needs improvement, especially in the aspects of media segmentation, clarity of information, and methods of measuring success.

5. Discussion

5.1 Clarity and Transparency of Information

Effective communication is determined by the ability to convey messages clearly and precisely, so that information can be received and understood by the audience properly Nisa (2016). Bank XYZ implements a communication strategy that focuses on clarity and transparency as an effort to maintain customer trust amid the issue of alleged data leaks. Information conveyed by the Public Relations (PR) team has gone through a strict verification process to avoid speculation or uncertain promises.

Measures such as internal audits, collaboration with third parties for investigations, and improved security systems are at the core of the messages conveyed to customers. However, it was observed that while the messages were designed to calm customers, the lack of in-depth information and official confirmation on the data leak issue left some customers feeling confused. To restore trust, XYZ Bank needs to complement this strategy with more specific and scheduled information updates.

5.2 Media Selection and Adjustment of Delivery Style Based on Customer Segmentation

The success of communication depends not only on the message delivered, but also on the selection of media and adjustment of communication style based on audience needs (Zuwira, 2016). Bank XYZ still relies on SMS as the main communication channel without clear segmentation based on customer preferences or age groups. As a result, younger customers who are more active on social media do not get enough information, while other customers have to visit bank branches to get more details.

Interviewees revealed that this approach aims to maintain consistency and simplicity in messaging. However, observations show that the lack of diversification in communication media creates information gaps among certain customer segments. To reach a wider audience, XYZ Bank needs to develop a more diversified approach by utilizing social media or other digital platforms that are more relevant to younger customers.

5.3 Image Recovery

The image of a company is formed from public impressions based on their knowledge and experience of the company (Vega Prasiska et al., 2017). Bank XYZ measures the success of its communication strategy through direct monitoring of customer behavior. Activities such as routine transactions, opening new accounts, or direct interaction with bank services are used as indicators of customer trust.

This approach provides direct insight into customer responses to the issues at hand. However, the absence of formal surveys limits banks' ability to obtain more in-depth and systematic data on customer perceptions. By integrating more structured data collection methods, such as online surveys or in-depth interviews, XYZ Bank can understand customers' needs more comprehensively, as well as identify factors that influence their level of trust.

6. Conclusion, Implication, and Recommendation

This research concludes that clarity and transparency of information are the main elements of Bank XYZ's communication strategy in dealing with the issue of alleged data leakage. Despite coordination, the lack of official confirmation and information updates caused confusion among customers. The choice of communication media was also a challenge, with the general approach of SMS not reaching younger customers. Bank XYZ needs to utilize social media to improve information outreach. In image restoration, the customer behavior monitoring approach provides a direct picture of their trust, but needs to be complemented by formal surveys for more measurable results.

Theoretically, the results of this study support the importance of PR communication strategies in responding to crises, particularly through information transparency and audience segmentation. Practically, this research serves as a reference for Bank XYZ to improve transparency, rapid response, and diversification of communication media. It is also relevant for the banking industry to develop more effective policies in dealing with similar issues.

Future research should include more institutions and extend the observation time to provide a broader perspective. Bank XYZ needs to strengthen PR team training, integrate various communication channels, and work with external parties to improve credibility and data protection.

8. References

- Apriadi. (2023). *Strategi Komunikasi Humas Dalam Mempertahankan Citra Positif Akibat Kasus Korupsi APBD Di DPRD Sumatera Utara*.
- Kholisoh, N. (2015). *Strategi Komunikasi Public Relations dan Citra Positif Organisasi (Kasus Public Relations Rumah Sakit "X" di Jakarta)*.
- Mujianto, H. (2018). Pengaruh Strategi Public Relations Terhadap Citra Perusahaan (Studi Kasus Pada Hotel Grand Kopo Bandung). *Jurnal Komunikasi Hasil Pemikiran Dan Penelitian*.
- Nisa, H. (2016). *Komunikasi yang Efektif Dalam Pendidikan Karakter*.
- Pratama, A. (2021). *Strategi Komunikasi Pemerintah Desa Mekar Damai Dalam Mensosialisasikan Dana APBD Di Masa Pandemi Covid-19*.
- Saleh, S. (2017). *Analisis Data Kualitatif* (H. Upu, Ed.). Pustaka Ramadhan.
- Saputra, R. E., & Putra Ghifari, W. (2023). *Strategi Humas Dalam Mempertahankan Citra Bssn Pasca Terjadinya Kebocoran Data*. 27(1), 2023. <https://doi.org/10.31315/Vol>
- Silviani, I. (2020). *Public Relations Sebagai Solusi Komunikasi* (I. Silviani, Ed.).

Topik, R. (2023). *Skripsi Strategi Komunikasi Asosiasi Wartawan Profesional Indonesia (AWPI) DPC Kota Metro Dalam Menanggulangi Keberadaan Wartawan Bodrex*. www.fuad.metrouniv.ac.id;

Vega Prasiska, Y., Pertiwi, B., Nabila, Y. R., Indah, K., & Safitri, D. (2017). *CSR dan Citra Perusahaan*.

Zuwira. (2016). *Komunikasi yang Efektif*.