WEB SITES AS PUBLIC RELATIONS TOOLS: A CASE OF THE KENYA COMMERCIAL BANK’S WEB SITE

by

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ABSTRACT

While the number of research studies conducted in the topic of the Internet increases in other parts of the world frequently, the researcher felt that the number of studies that investigate how public relations, the Internet and the banking industry relate with one another is quite low, not only in this country but in other parts of the world as well. Thus in this study, the Web site of the Kenya Commercial Bank has been investigated with the purpose of gaining a deeper understanding of how a bank’s Web site can be used as public relations tool. More specifically, this study has investigated the objectives of the KCB Web site and the publics served on that site. In addition, the issue of design of the site has been a point of focus. The data was gathered through personal interviews with internal publics (public relations officer, information technology specialist and the bank teller) and external publics (the rival banker, bank customer, and a media representative). The findings and conclusions indicated, in part, that improving communication between the bank and its customers is a more important objective of the KCB Web site than communicating with the media. Moreover, the study revealed that the closer the publics are to the bank, the more these publics are served by the Web site. Finally, the provision of strong, relevant, newsworthy and credible content to diverse publics was found to be more important on the Web site than FAQ’S, bulletin boards and chat line discussion groups.
ACKNOWLEDGMENT

First and foremost, I would like to thank my supervisor, Peter Oriare, for agreeing to go through my work with a toothcomb and chart out proper direction for this project each time I tended to veer off the road. His support and availability when I wanted him was crucial in ensuring effective communication and success of this project. Finally, I would like to thank those individuals who have been by my side throughout this process. My wife Mama Ebe, my sister Nancy, my cousin Meshack, my son Ebenezer, my colleagues at work - Cecilia, Moraa, Mr. Okoth and Mr. Mukolwe - particularly stand out. Your patience and encouragement has been vital to the completion of this project.

Through the work with this project, I have succeeded in gaining a better understanding of how Web sites may be used as public relations tools. I am proud to be able to contribute in part to future research in this area.
DECLARATION

This research project is my original work and has not been published or presented elsewhere for an award or examination in any other institution.
DEDICATION

To my son, Ebenezer, whom I would like to ask to follow in my footsteps. And to him I give the advice: “Tich matek emabiro konyi e pinyi”.
CHAPTER ONE

1. INTRODUCTION

This section introduces the background to the problem area, which is then followed by both the history of the Kenya Commercial Bank and that of the Web. The problem and an overall purpose of the project are then discussed in sequence. From the purpose, the overall and specific objectives then follow. Specific research questions and the hypotheses are thereafter formulated for this research project. And finally, the demarcations/scope, the significance and the organisation of this work are presented.

1.1 Background

Despite the harsh rules put by the then Kenya Posts and Telecommunication Corporation (KPTC), in the way of private companies wishing to enter the Internet Service Business, both the country’s Internet users and providers have increased phenomenally over the last ten years.

In a bid to inhibit the liberalization of the market for third parties, KPTC (now Telkom – Kenya) imposed an acquisition of a license and the payment of a provisional license fee for five years of Kshs 500,000 payable in advance, and an operating fee for one year, at 1% of the gross turn-over, or as an interim measure, at Kshs 250,000. Moreover, Internet Service Providers were to be 70% locally owned.¹

These roadblocks, have however, not barred Internet growth in the country. According to an address by the former Communications Commission of Kenya (CCK) Director-General, Mr.

¹ NICI Reports available online at http://www.uneca.org/nici/
Chepkonga during the launch of the Kenya Internet Exchange Point in Nairobi in 2002, the country had more than 5000 Web sites, majority of which were hosted extraterritorially. On the same note, CCK indicated in its report of February this year, that the 2002 number had tripled and that Internet users had topped 550,000 across the country. This, despite a depressingly unreliable telephone service for local access and inaccessibility in rural areas.²

The rising number of Kenyans and indeed people around the world going online has propelled the Internet into an extremely powerful communication medium, which public relations professionals simply cannot ignore. Estimates suggest the Internet is now used for a variety of communications and information sharing tasks by more than 275 million people in at least 175 countries worldwide.³ And research strongly suggests that people all over the world rely considerably upon the Internet for gathering information (Flanagin and Metzger, 2000).⁴ The Internet has, without any iota of doubt, grown to become one of the world’s most significant communication tools.

Other studies also show that the Internet doubles in size every 11 months and the Web, every 53 days (Ashcroft and Hoey, 2001). The substantial and rapidly growing Internet audience has led to a wide variety of businesses quickly adopting the Internet as a means of conducting their public relations and marketing communications functions economically and efficiently (Breitenbach and Van Doren, 1998). However corporate leaders are still finding it difficult to keep up with the fast-moving markets and high customer demands closely associated with doing business on the Internet (Aldridge et al, 1997).

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² CCK Report available online at www.cck.go.ke
³ Nielsen/NetRatings. Available online at: http://www.nielsennetratings.com
A vast number of companies that provide goods and services to the consumer market have invested in the creation of company Web sites, aiming to raise awareness of the company and its offerings to those accessing the sites (Breitenbach and Van Doren, 1998). There are a wide variety of predictions of the potential of doing business via the Internet, including the increasing numbers of people with Internet access, corporate Web sites, Web spending by advertisers, and total online shopping.

Organizations are finding it more and more important to represent themselves on the Internet with the objectives of acquiring more customers, increasing the public's awareness of the companies and their products, and selling more of their products (Aldridge et al., 1997). The Web is now viewed as a crucial communications tool used to conduct daily business (Kiani, 1998); according to Breitenbach and Van Doren (1998), companies without a Web site are living in the past. However, while many companies have established an Internet presence, they have not gone so far as to create a Web site with sound features and capabilities (Ibid).

Just a few years ago, a typical Web site included only text, graphics and content pertaining to the company, its offerings, and points of contact (Ibid). Users were expected to gather information, then leave. Overtime, Internet public relations users and e-marketers have been forced to improve the appeal of their Web sites due to the increased competition for Internet users' attention (Breitenbach and van Doren, 1998). Huizingh (2002) maintains that Web sites can influence several aspects of a company's public relations and market space, as they enable direct interaction, have virtually no variable costs and are more flexible and superior in targeting as compared to traditional media.
Kim et al. (2003) claim that the Web site provides benefits for both corporations and consumers. One benefit for corporations is the provision of a venue through which a corporation can display its identity and advertise its products and services to many people. Additional benefits include: reduction of the time and costs for business transactions, extensions of the firm’s market reach, option to bypass traditional communication and distribution channels, augmentation of traditional markets, promotion of services and extension of advertising. The corporations also benefit in the feedback the publics can give directly to the company via its Web site.

Furthermore, Web sites improve communications with other corporations, thus improving the efficiency of business processes by increasing direct sales and reducing costs. Additionally, it must be noted that a corporation’s Web site appearance, structure, and maintenance status all influence the public’s perception of both the transaction experience and corporate image (Ibid).

While there are numerous benefits to both businesses and their publics in maintaining a Web site, there are also notable limitations. Specifically, problem areas cited by users include too much information presented in an incoherent format, difficulty in maneuvering online, and trouble locating desired information (Hallahan, 2001). Additionally, the credibility of the information posted online is often called into question, along with a lack of sufficient product information (Ibid). Moreover, most organizations cannot determine whether their Web sites are actually reaching their target audience. Hence, while the Web has been lauded as the magic communication machine for organizations, it is not without its shortcomings (Kent et al., 2003).

Nevertheless, the Web, the fastest growing and most innovative aspect of the Internet, has some unique and powerful characteristics that make it central to a paradigm shift in public relations
The Web has made available a shift from one-way to a two-way information flows between producers and consumers, from the conventional 'one-to-many' communication model to the 'many-to-many' model (Ibid). Thus, Aldridge (1997) states that a company's traditional business strategies are likely to be neither appropriate nor transferable to the new medium. Successful Internet public relations professionals will need to recognize the Internet's peculiarities and embrace them with strategies custom-made for the new medium. Distinct features on the Internet include the concepts that communication is direct, authenticity is a must, and competition is open (Ibid).

Thus, the Web has the potential to revolutionize and reform the interaction between organizations and their publics, in effect enabling an organization to simultaneously tailor messages that address the concerns and interest of a diverse set of people (Esrock and Leichty, 2000). For organizations, Web site objectives include providing a controlled means through which they can communicate with the publics and the media (Kent et al., 2003). Unlike traditional mass media channels, a single Web site can have multiple segments, with each segment targeted to a different audience such as customers, government officials, news media, and employees, among others (Esrock and Leichty, 2000). For an organization's publics, Web site's objectives include providing a means through which organization can be viewed and better understood (Kent et al., 2003).

Hence, organizations of all sizes and kinds have embraced the World Wide Web both to conduct business (e-commerce) and to foster and maintain public relations (PR). Traditionally, PR practitioners have managed two tasks, the first involving message production and dissemination to various publics in various media channels. The second task involves the

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5 Public Relations (PR) is defined to be “the planned and sustained effort to establish and maintain goodwill and mutual understanding between an organization and its publics” (Institute of Public Relations; see References)
planning and execution of communication strategies (Hurme, 2001). However, the development of information and communication technologies manifested in the Internet has had multiple implications in the everyday work of the public relations practitioners (Hurme, 2001; Ross and Middleburg, 1999). In fact, PR online may be quite different from what most PR practitioners are used to (Hurme, 2001).

What public relations practitioners now need most is a new way of thinking about PR: interactive and networked. PR practitioners must now understand how people use the new media, how they actively produce messages, and how the borderline between the reception and production has become blurred as a result of the new information and communication technologies (Hurme, 2001). Organizations that rely on relationships with their publics to achieve their goals need to solicit, consider and adjust to the feedback from the publics (Kent et al., 2003). Indeed PR practitioners who do not use the Internet communications in their public relations strategies may cause damage to their clients/employers (Hurme, 2001).

One industry that has been able to use the Internet in its public relations efforts with reasonable success is the banking industry. With increased prospects of making profits as a result of the liberalised financial market, the banking industry in Kenya has been spurred into strengthening measures geared towards building favourable relationships with their customers with the hope of ploughing-in more profits. As a strategic consequence, therefore, most banks have fortified their marketing and public relations departments to measure up to this new challenge.

The four institutions dominating the banking sector in Kenya - Kenya Commercial Bank, Barclays, Standard Chartered and the National Bank of Kenya - together account for about two-
thirds of the Kenya shilling 187 billion ($3.7 billion) total assets of the banking system. Commanding this huge capitalization, it is hard to dispute the fact that Kenya’s banking industry is indeed “big business” and bears substantial impact in spending on public relations, marketing and advertising.

This study will focus on the Web page of the Kenya Commercial Bank (KCB), basically because of its wide network coverage and therefore its important role in the economic development of this country. In as early as 1970, for example, the bank had 32 full-time branches, of which 25 were located in rural areas, five in Nairobi and two in Mombasa. The Kenya Commercial Bank Group is currently touted as having the widest network of outlets in the country, comprising 109 full-time branches and 33 satellite branches all of which represent over 55% of the total banking outlets in Kenya. Of the total outlets, 80% are located in the rural areas, with representation in all administrative districts.

No other bank has accomplished this feat in the Kenyan banking scene. All branches provide a whole range of retail banking and financial services apart from acting as agents of development. In recognition of the need to strengthen the interdependence between domestic and external economies, KCB has continued to expand working arrangements with banks in other countries. Today, it has over 400 correspondent banks throughout the world.

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7 KCB Web site – www.kcb.co.ke
1.1.2 History of the Kenya Commercial Bank

The history of Kenya Commercial Bank\textsuperscript{8} dates back to 1896 when its predecessor, the National Bank of India, opened a small branch in the coastal town, Mombasa. In 1958 Grindlays Bank of Britain merged with the National Bank of India to form the National and Grindlays Bank.

In 1970, the Government of Kenya acquired 60\% shareholding in National and Grindlays Bank and renamed it the Kenya Commercial Bank. In 1976, the Government acquired 100\% of the shares to take full control of the largest commercial bank in Kenya. The Government has over the years reduced its shareholding in the Bank to the current 35\% with the public owning the remaining 65\%.

A wholly owned subsidiary, Savings and Loan (K) Ltd. was acquired in 1972 to provide mortgage finance.

In 1997, another subsidiary, Kenya Commercial Bank (Tanzania) Limited was incorporated in Dar-es-salaam, Tanzania to provide banking and financial services and to facilitate cross-border trade within the East African region.

The Kenya Commercial Bank Group is one of the leading institutions in Kenya's banking and financial sector with an asset base of over Kshs. 79 billion. Today, the KCB Group has the widest network of outlets in the country, comprising 109 full-time branches and 33 satellite branches all of which represent over 55\% of the total banking outlets in Kenya. Of the total outlets, 80\% are located in the rural areas, with representation in all administrative districts.

In recognition of the need to strengthen the interdependence between domestic and external economies and to spur development, the KCB has over the years, massively expanded working

\textsuperscript{8}The Kenya Commercial Bank Web site available at http://www.kcb.co.ke
arrangements with several banks in other countries and currently has a representative office in London.

1.1.3 History of the Web

Tim Berners-Lee is credited with having created the World Wide Web while he was a researcher at the European High-Energy Particle Physics lab, the Conseil Européenne pour la Recherche Nucleaire (CERN) in Geneva, Switzerland. A tool was needed to enable collaboration between physicists and other researchers in the high-energy physics community.

Tim Berners-Lee wrote a proposal called HyperText and CERN and circulated his proposal for comments at CERN in 1989. The proposal was the solution to the technologies that would enable collaboration in the high-energy physics community. Tim had a background in text processing, communications, and real-time software. The proposal was further refined by Tim Berners-Lee and Robert Cailliau in 1990.

Berners-Lee's proposal was an extension of the gopher idea but incorporated many new ideas and features. It was also inspired, in part, by the concept of hypertext and some of Ted Nelson's work on Xanadu.

Three new technologies were incorporated into his proposal. Briefly, they were HTML (HyperText Markup Language) used to write the Web documents, HTTP (HyperText Transfer Protocol) to transmit the pages, and a web browser client software program to receive and interpret data and display results. An important concept of his proposal included the fact that the client software program's user interface would be consistent across all types of computer platforms so that users could access information from many types of computers.
A line-mode user interface (named at CERN, the world wide web or www) was completed in late 1989. The interface was used on a minor network in March 1991. May 1991 was the first time that the information-sharing system using HTML, HTTP, and a client software program (www) was fully operational on the multiplatform computer network at the CERN laboratories in Switzerland.

The availability of CERN’s files was announced in the Usenet newsgroup, alt.hypertext, in August 1991. This was the first time that the availability of the files was announced to the public.

All of the documents coded with HTML elements were stored on one main computer at CERN. This special type of computer was called a "web server" (by the physicists at CERN) because it "served-up" batches of cross-linked HTML documents. There was only one Web server located at CERN, but by the end of 1992 there were over 50 Web servers in the world. Many of these earliest Web servers were located at universities or other research centres. These servers were using line-mode interfaces. By June 1999 there were more than 720,000 public information servers.

Tim Berner’s Lee is now the director of the World Wide Web Consortium, W3C. Lee’s noble idea of the Web has over the years become a necessary public relations and marketing tool for organizations/companies. The Web has become so crucial in business management that companies have embraced the fear that if they do not represent themselves on the Web, their chances of acquiring more customers, increasing the public’s awareness of their existence and their products or selling more of their products, will seriously be jeopardized. And, therefore, how organizations design their Web pages – which partly forms the focus of this study - is pertinent not only to the success with their publics but also on the ‘www’ arena.
1.1.4 Problem Statement

Public relations strategies have long been designed and implemented by banks as a way to win public esteem and to cash in on the resultant favourable relationship so established. Broad and growing, the banking industry in Kenya has an asset base of over Ksh.455 billion with KCB contributing 17% of this figure. With such a huge investment, the industry and indeed KCB, has certainly been affected by the introduction of the new communication technologies available on the Internet. Thus, the opportunities for research into the marketing of banking services in Kenya are rich.

Careful not to be left behind by the competition, virtually all banks in the country have adopted the Web as a strategic tool both for building relationships and for marketing their offerings. The Web is, therefore, an ideal focus area in so far as research into the marketing of banking services is concerned. Solid research can help public relations managers understand how the Web can be used to develop and market offerings that will satisfy changing customer needs (Huizingh, 2002). One question practitioners have emphasized is how organizations should design their Web pages to facilitate more equitable relationships with their publics (Esrock and Leichty, 2000). Kent and Taylor (1998) state that organizations should design Web sites to facilitate real dialogue between the organizations and their publics. Moreover, utilizing the interactive capabilities of a Web page has been noted as a key to getting users to not only visit a site but also return (Esrock and Leichty, 2000).

On the other hand, Day (1997) contends that a Web site is successful not because of the site’s icons, graphics, content, colour, page length, number of links, connection speed or any other technological variable. Instead, Day (Ibid) maintains that a Web site works because the people it serves like it. The problem, however, is that most organizations are known to simply hire
graphic designers to design their Web sites without any survey to discover the needs of their publics/market segments. Thus, research is needed to explore Web site’s ‘likeability’ factors, so that public relations practitioners and marketers can understand how those factors can be controlled and their effectiveness monitored (Day, 1997; Huizingh, 2002).

Several reasons have been given as to why, in recent years, firms have scurried to create Web sites (Watson et al., 1998). These reasons include reducing the costs of matching buyers and sellers, promoting the firm’s image and visibility, improving customer service, expanding in the market and lowering the costs of communication targeting the publics. Upon second glance, though, the list is simply a description of tactics that can take advantage of the technology inherent in the Internet; it describes the obvious ways in which the new technology may be employed in organizational communication. Thus, businesses are now finding that Web sites can be pursued from a more strategic angle, and are thus grappling with defining the objectives of their online presence (Ibid).

The fact that corporate/organizational Web sites are likely to be seen by a variety of audiences presents several organizational identity and management challenges (Esrock and Leichty, 2000). Specifically, Web sites must meet the needs of each audience without simultaneously alienating other groups. This matter is further complicated because each public has its own goals and purposes. An organization subtly displays its commitments to its various publics, issues and communication styles in the content and organization of its Web materials. Thus, on the basis of the links of the page, Web sites can be viewed to infer which publics the corporation considers to be of primary and secondary importance.

Web pages also communicate by the way of the content that is omitted. Similarly, the presence or absence of email links and other feedback devices on a corporate Web site may be read as a statement of the kind of communication relationships the organization prefers to have with its
publics. Hence, Web sites are more than the sum of their components. Sites are designed to highlight some information and place other information in the background. Thus, the question to ponder is ‘how organizations (specifically banks) should design their Web sites to facilitate more equitable relationships with their publics (bid)’.

Hence the implications of maintaining an organization Web site are broad, meaning online PR must be considered to be an important component of the overall strategic plan (Ashcroft and Hoey, 2001). It is vital that organizations rethink their public relations strategies and tactics to include their organizational Web site (Hurme, 2001). Some questions to be asked: Are organizations creating Web sites that allow for interactivity with the publics or are organizations simply creating a Web presence to keep up with their competition? (Kent et al., 2003). Specifically to my case study, how has the Kenya Commercial Bank adapted their online public relations strategies to meet the changing demands of the publics they serve? (Shannon, 1999). The answers to these questions have serious implications for the development of the Web page as a Public Relations tool (Kent et al., 2003).

1.1.5 Purpose

The purpose of this research project is specifically formulated as:

“To gain a deeper understanding of how the Kenya Commercial Bank Web site is used as public relations tool.”

1.1.6 Overall Objective

The overall objective of this project is to investigate how the Web site of the Kenya Commercial Bank is used as a public relations tool.
1.1.7 Specific objectives

Specifically, this project sought:

a) To gauge the objectives of the Kenya Commercial Bank’s (KCB) Web site
b) To discover the publics served on the KCB Web site
c) To find out the design rules given emphasis on the KCB Web site

1.1.8 Research Questions

The research questions are specifically formulated as:

- **Research Question 1**: How can the objectives of the KCB Web site be described?
- **Research Question 2**: How can the publics served on the KCB Web site described?
- **Research Question 3**: How can the design of the KCB Web site be described

1.1.9 Hypotheses of the study

a) Of the objectives of the Kenya Commercial Bank’s Web site, improving communication between the bank and the media ranks highest.

b) The KCB Web site aims to attract visitors through archival information, product specifications and current news.

c) Of the various publics served on the KCB Web site, the media is the most important.
d) Publics closer to the bank (such as rival banks, customers, potential employees, the staff) are the main targets of the KCB Web site as compared to those far away from it.

e) The needs of internal publics are given more emphasis on the site than the needs of external publics.

f) Provision of strong, relevant content is the most emphasized design rule on the KCB Web site than other Web site design characteristics.

g) The KCB Web site identifies and track visitors more by the specificity of the site’s content, provision of information to diverse publics and news stories, and product information than by registration pages, membership fees or statements of the site’s purpose.

1.2 Demarcation/scope of the study

Due to the limited amount of time available for this study, an attempt has been made to narrow the focus. Therefore, this study will concentrate on the Web site and public relations practices of the Kenya Commercial Bank only, leaving out of the discussion the other banks in the country. Such a focus has been chosen due to the fact that the bank has the widest presence in the country and occupies a strategic role in so far as the country’s development is concerned.
1.2.1 Significance of the study

Going by this year’s (2004) CCK report, the number of Kenyans using the Internet to find and read news online is undoubtedly high, and this, the report adds, is in tandem with the world trends.

A 1998 national study by the Pew Research Centre, for example, reported that weekly use of online news tripled from 11 million to 36 million people in the United States between 1996 and 1998, which the centre called “astonishing”.\textsuperscript{10} Other studies have also shown similar growth in the use of the Internet, the World Wide Web, and other online information resources.

With this tremendous growth of the NET, some questions public relations professionals are currently grappling with include not only whether their online messages are reaching targeted audiences but also whether the information they present to such audiences meet their diverse needs. Of course together with the preceding twin issues, PR practitioners have to confront credibility issues associated with the new information technologies and new media news delivery systems on a continuous basis. Widespread access to personal information, including tracking online purchases, property ownership records, and residential telephone numbers, have led to growing public distrust of online sources of information. In many instances those accessing information are unaware of: (1) who authored the material, (2) when the information was last updated, and (3) whether the information is accurate.

This study is, therefore significant, as it is an attempt to gain an in-depth understanding of how an organization, the Kenya Commercial Bank, has used the Web site not only to build

relationships with its publics, but also to tap new relationships or markets. On the flip side of
the coin, the study will make a contribution towards the pool of available knowledge in Web
site design for banks and/or organizations.

Another significant offshoot of this study will be the input from the ‘other divide’ – that of the
publics/market segments served by a bank/organisation. In the words of Day (1997), a Web site
works not because it displays graphics, colour or any technological variable but because the
people it serves like it. Most Web sites fail this test because a lot of serving public relations
practitioners either lack the necessary capacity to conduct relevant research to identify the needs
of their publics or simply ignore the important prerequisite to mirror the needs of their market
segments.

Media relations being the core of public relations, this study will add to the existing body of
knowledge on ‘Online Media Relations’ and be useful for public relations professionals who
seek to understand the pros and cons of using the Net to produce, distribute, display and store
communication messages.

The findings from this study may also serve as a fodder for strategic planning in organizations
wishing to tap the opportunities the Internet presents. Similarly, by presenting the weaknesses
on the Web site of the Case Study, other institutions will have the opportunity to learn and put
in place solutions for problems identified. Problem solving research focuses on short and long-
term decisions that an organization must make with relation to public relations strategies.

Finally, this study will throw some light on how an organization can define the objectives of its
Web sites. Clear articulation of an organization’s objectives inputs quite heavily in a Web site’s
design process and by extension ensures that an organization’s online communication is pursued from a strategic angle.

1.2.2 Organization of work

This study is divided into six chapters. In the first chapter, the reader has received an introduction to the field of study, followed by an elucidation of the history of both the KCB and the Web, a problem statement, a presentation of the overall purpose and objectives of the study, specific objectives together with the research questions to be investigated, the hypotheses on which the project is based, the scope and finally, the significance of the study. In the second chapter, the reader is provided with a literature review of previous research conducted within the area of the overall purpose, which serve as theories for the study. The conceptual framework, which also forms part of the literature review, further delineates the theories that will be used. Chapter three describes and motivates the choices of methodology made for this project. In chapter four, findings are presented. In chapter five findings are discussed and conclusions arising thereof are made. In the sixth and final chapter, implications for theory and further research are presented.
2. LITERATURE REVIEW

In the previous chapter, an introduction and background to the study area as well as the overall purpose and research questions were presented. This chapter presents a review of literature relating to each of the three stated research questions.

2.1 How can the objectives of KCB Web site be described?

Organizations may have contrasting objectives for establishing and maintaining a Web site (Berthon et al., 1996), yet Kent et al (2003) maintains that most organizational Web sites are designed to provide some form of information. Berthon et al (1996) reiterates this, stating that one useful application of Web sites is to provide detailed product information and specifications. A firm may aim to use a Web site as a means of introducing itself and its products to a wide audience, creating corporate and product awareness in the market (Berthon et al., 1996; Ashcroft and Hoey, 2001; Breitenbach and Van Doren, 1998; Kim et al., 2003). This can be done through the promotion of new initiatives, through a change or improvement of image and through improving or enhancing customer service, all of which may be accomplished with the use of a Web site (Ashcroft and Hoey, 2001).

Kent et al (2003) claims that an organization’s Web site objectives include providing a controlled means through which the organization can communicate with its publics and the media (Kent et al., 2003). Unlike traditional mass media channels, a single Web site can have multiple segments targeted to a different audience, such as customers, government officials,
news media and employees (Esrock and Leichty, 2000). Web sites must thus provide these audiences with a means through which organizations can be viewed and better understood (Kent et al., 2003). Thus, by fostering and encouraging consumer involvement, Web sites establish interactivity and build a customer database (Ashcroft Hoey, 2001).

Additionally, Web sites must provide users with a forum that supports two-way communication; they should be places where users can make requests and get immediate results (Breitenbach and Van Doren, 1998). Web sites have the capacity to improve communication amongst the organization, its leadership, and other publics, including providing for customer service communication and feedback such as email (Kim et al., 2003). Moreover, they are ideal places to handle customer complaints, queries and suggestions (Berthon et al., 1996). In fact Kent (1998) maintains that the availability of a dialogic or feedback loop in organizational Web sites may be the single most important reason that a Web site exists. Dialogic communication is the process of open and negotiated dialogue and is characterized by give and take of all parties involved. Maintaining an effective dialogic loop means more than just having an email address for a Webmaster and a place for visitors to leave “comments” on a Web site. In contrast, this requires open channels of communication and a commitment by organizations to value the ideas of publics (Ibid).

Web sites should provide added value to the user; they must give users a reason to visit and a reason to return (Breitenbach and Van Doren, 1998). Watson et al (1998) are in accordance with this, maintaining that success in the electronic marketplace is due in part to understanding how to attract and lure potential customers into repeatedly visiting a company Web site. An “attractor” is a Web site with the capability to both attract and interact with a relatively large number of visitors within a target audience. Simply attracting visitors is not enough; the
The strength of a Web site lies in its ability to interact with visitors on the first visit and thereafter. The strategic use of hard-to-imitate attractors, which serve to gain visibility with targeted publics is a key factor online (Ibid).

Hence, Web sites may be grouped into categories by the means through which they attract visitors (Watson et al., 1998). Web sites may be classified as follows: The Entertainment Park, The Archive, Exclusive Sponsorship, The Town Hall, The Club, The Gift Shop, The Freeway Intersection and The Customer Service Centre. Before illustrating the variety of tactics used by organizations to make their sites attractors, it is important to note that an organization is not restricted to using only one form of attractor. In fact it makes sense to take a variety of approaches in order to maximize the attractiveness of a site and meet the diverse needs of Web visitors (Ibid).

**The Entertainment Park**

Web sites in this category engross visitors in activities that demand a high degree of participation while also offering entertainment, such as games. These sites are interactive, recreational and challenging. Potential competitive advantages gained through these attractors are high traffic potential and creation or enforcement of an image of a dynamic, exciting, and friendly corporation/organization (Ibid).

**The Archive**

Archive sites aim to aid visitors in discovering the historical aspects of a company’s activities. Their appeal lies in the instant and universal access to interesting information and the visitor’s ability to research the past. These attractors are hard to imitate and generally impossible to
replicate. The potential competitive advantage is both building and maintaining an image of a trusted, reputable and well-established corporation (Ibid).

**Exclusive Sponsorship**

An organization that is the exclusive sponsor of an event of public interest may use its Web site to extend its audience reach. Sponsorship attractors have broad traffic potential and can attract many visitors in short time periods, such as by providing live, updated scores of a sponsored tennis tournament. These attractors can enhance the image of the corporation through the provision of timely, exclusive, and valuable information. Important considerations for these sites include creating awareness prior to the event and keeping the Web site current (Ibid).

**The Town Hall**

Town halls have traditionally been venues for assembling people to listen to famous speakers, attending a conference, or participating in a seminar. Public forums such as these are now found on certain Web sites. These attractions can have broad traffic potential depending on the forum members. Town halls have a potentially higher level of interactivity and participation may be more engaging than sponsorship sites (Ibid).

**The Club**

People generally have a need to be a part of a group and maintain satisfactory relationships with others, thus for some, a Web club may satisfy this need. Clubs such as these are electronic communities where visitors typically must register or become members to participate. Web clubs are engaging because they are interactive and recreational. Additionally, these attractors can potentially increase company loyalty, enhance customer feedback and improve customer service as members help other members (Ibid).
The Gift Shop

Gifts and free samples are generally successful in gaining attention. Web gifts regularly include digitized material such as software, photographs and research reports as well as some non-digital offerings. Sites such as these can have bursts of high attractiveness and traffic (Ibid).

The Freeway Intersection

Web sites that provide advanced information procession services, such as search engines, can present multi-dimensional Web freeway intersections of visitors moving in all directions. Also within this category are sites that focus upon specific customer segments, trying to become their entry point to the Web. The ultimate goal of these sites is to become a one-stop resource center (Ibid).

The Customer Service Center

A Web site can be very attractive to existing customers by directly meeting their information needs. Many organizations now use their Web sites to assist in the ownership phase of the customer service life cycle (Ibid).

Thus, organizations are taking a wide variety of approaches to making their Web sites attractive to a range of publics. Some Web sites' objective is to attract a broad audience, some of whom may never purchase any products but who may influence the perception of the company via word-of-mouth communication. Other Web sites focus more on serving only one constituency - the customer - by stimulating traffic to the site and offering superior customer service to those customers ((Ibid).
2.2 How can the publics served on the KCB Web site be described?

Stakeholder theory postulates that there are a variety of strategic publics that can influence an organization. Several organizational communication theories (situational, resource dependency and dialogic theory) help to explain the dynamics of organizational response to publics in general and organizational responsiveness through the Internet and WWW specifically (Kent et al., 2003).

Situational theory states that external publics exert influence on organizations (Kent et al., 2003). These external publics or stakeholders have specific information needs and enact specific communication behaviours. One of the strengths of Internet mediated communication is its ability to unite publics, or to help individuals recognize that they share interests with others. Kent et al (Ibid) maintains that in applying situational theory to the Internet, there is a shift in focus away from publics being organized around organizations and their problems and towards a realization that publics are formed, and reformed through mediated communication behaviors. While situations theory states how and why publics apply pressure to organizations, it is also important to understand why publics have power over some organizations. Hence, another way to understand the public is through resource dependency theory (Kent et al., 2003).

Resources dependency theory claims that organizations vary in their dependence on external publics and their environment. Pfeffer and Salancik (1978), as referenced in Kent et al. (2003), state, “organizations depend on their environments”. Many public relations managers inherently assume a resource dependency model when they theorize about the organization – public relationship; this dependency extends to Internet-mediated relationships as well. For example, Badaracco (1998), as referenced in Kent et al. (2003) stated that on account of new
communications technologies, “the individual enjoys unprecedented access to information and a newfound advantage in the sphere of public influence”. Thus the question, “How can organizations meet the information needs of mediated publics? Arises. Dialogic theory provides a set of communication assumptions to link the situational and resource-dependency theories discussed above (Kent et al., 2003).

Dialogic theory proposes that in order for organizations to create effective organization - public communication channels, they must be willing to interact with publics in honest and ethical ways (bid). Dialogic communication is the process of open and negotiated dialogue and is characterized by give and take of all parties involved. Organizations may initiate dialogue by providing their publics with contact information on the Web site so that publics may write to the organization with specific questions, and the questions must be answered (Kent, 1998). Kent et al. (2003) conclude that the more an organization depends on its publics for achieving its mission, the more it should employ dialogic features into its Web site.

Figure 2.1 shows the various publics with which the KCB Public Relations Officer (PRO) must interact.
Some key publics with which the KCB must interact

Community

These are the neighbors of the bank – people who may leave and work close to the institution. Each branch of the bank has a local community in which it must operate. A good neighbour policy makes good sense – better sense if it is driven by corporate strategy.

Goodwill is always valuable. You can’t have too much “in the bank” against the time when things may go wrong. Community relations are common sense for an individual. We know how close our neighbours are; how their actions impact on us, and ours on them. It is just the same for the bank.
Potential employees

We all need people to work with us, and for us. Creating a favourable image in the minds of the potential employees is a first step to securing applications from people of quality.

This is a long-term project that far-sighted organisations start to work on as soon as children can perceive. Each of us grew up with perceptions about jobs, and about the range of organisations that we could work for. Not many of us thought in terms of employment when we were 6 or 7, but the image were forming in terms of advertising, of course – but communications strategy, including advertising is formed by Public Relations at corporate levels.

The bank could use the strategy of visiting universities and colleges to promote the benefit of working for them. In times of high unemployment the scale of this “milk rounds” is less but organisations still want to attract the brightest and best.

Employees

All those working for the bank are its employees – even the directors. Usually, however, the term “employee” is taken to mean everybody except managers.

You will often meet the term “management-employee relations”. This exactly sums up the approach of many organisations to their workers. Some argue that this sets up an “us and them” position that leads to conflict. A bank’s public relations officer may sometimes be asked by the management to present their case as a directive – others will ask the PRO to help heal certain breaches and to help create a unified term of equal status.
Public relations does not, however, take sides. It represents the client – helps to achieve client policy. Public Relations can have a major role inside an organisation. Some employees claim they are “the last to know”. This can happen because the management assumes that everybody shares the same knowledge – but of course they don’t. They can’t. Management of the bank can also assume that what they understand will be easily understood by others. They forget that they have worked with a project for a long time. It takes time to understand a new concept, and this time must be allowed.

Rumours can also be a problem. It is not possible to keep a secret within an organisation, but only a part of the story will leak. This is likely to fuel rumours. Unfortunately, rumours tend to be negative, to suggest that problems are coming.

The wise management keeps lines of communication open and humming with the employees. Everybody is entitled to know what is happening.

**Suppliers and services**

These are external to the organisation and include, for example:

Suppliers of

- raw materials
- components
- print and packaging
- fuel
- transport
- bought-in goods
- specialized equipment.
Services such as:

- public – police, water, sewerage, waste disposal, electricity, gas, etc
- professional – public relations, advertising, sales promotion, legal, accountancy, etc
- educational – universities and colleges, training centers, training boards, etc
- advisory – research centers, government departments, trade associations, etc

All these are vital to the bank, and goodwill can mean the difference between a leak being fixed tomorrow, or next week. A warning can be given - or a prosecution started. Fees can be incurred without need if the proper person is not told in the proper form, at the proper time.

Money market

Financial and corporate public relations are vital and on-going concern for all managers who need financial support – even managers of very small business.

A bank's public relations manager is interested in the money market because he will want to raise capital for his organization in order to finance the various business tasks. He will be interested in getting low interest rates on the money he borrows, and as high as possible on any that he is able to invest. Exchange rates are also a concern for banks because it determines the success of the currency buying business.

Typical financial publics are:

- clerical banks
- merchant banks
- stockbrokers
- security buyers
- investment analysts
- financial journalists
- unit trust managers
- big investors (who have a lot of cash):
- insurance companies (who are amongst the investors)
- pension fund managers (also very big investors)

Consumers/account holders

Often the consumer/account holder has a major say in deciding to sign up for a bank’s account service. Even if he has little direct impact it still makes sense to build a favourable attitude. This is because an unhappy consumer/account holder can make life miserable for a customer who buys for him. Even direct sabotage is possible. A perfect product can be made to seem bad if the user deliberately mistreats it.

Mullin et al. (1993) claim that organizations are responsible for compiling, presenting, and disseminating organizational information to the general public or to special segments of the population (publics such as suppliers, government and electronic media). This includes publishing programs and manuals, working with special interest groups to ensure the accuracy of information and answering mail and other inquiries from the general public (Ibid).

Helitzer (2001) highlights four publics whose needs should be met on an organization’s Web site: media, staff, customers and revenue sources. With regard to the media, the Web offers the Bank’s PRO remarkable freedom, serving as a public relations machine for all the publics and
effectively placing the media world at its fingertips (Ibid). The top categories of information that a bank’s Web site should provide to the media are:

- News releases
- Annual reports
- Special feature suggestions.
- Staff contacts including all communication devices.
- Method of retrieving historical information
- Media alerts and brief news filters
- Statistical records and averages
- Financial results
- Product information
- Compilation of yearly financial reports and comparisons
- Digest of coverage by other media

Source: Helitzer, 2001

Web sites should provide business journalists with most of the necessary business information (Ibid). The 24-hour nature of the Web makes it an indispensable tool for reporters whose time-zone deadlines vary. The ease with which the Web can be updated permits the PR professional to deliver news whenever he/she wishes, and for reporters, it is waiting for them whenever they need it (Ibid).

The second public that a Web site should aim to serve is the online client/customer. Targeting the audience is important, so Web designs should be organized and easy to follow by whoever happens to be at the other screen and keyboard (Ibid). Key items in customer sites include: order form; historical records; action photographs; personnel bios of staff; research; outlet for
suggestions and complaints; marketing (turn visitors into customers); broadcast coverage;
periodic newsletter; contact titles, numbers and addresses; employment opportunities;
community involvement; customer/visitor chat rooms; and parking advice (maps); autographs,
photos, and sessions (Helitzer, 2001).

Thirdly, meeting the needs of the internal staff (publics) should not be overlooked on the Web
site. Chat sessions for the internal staff may allow them to talk among themselves and so oil
their informal relations so vital for organizational success. Chat rooms for internal publics also
serve a nice change from other PR techniques such as personal appearances and autograph
signing sessions (Helitzer, 2001). An additional Web site function includes serving as an
effective vehicle for recruiting staff. Potential bank recruits from all over the world may
virtually visit the Web site hence broadening the reach of the organizations who generally
recruit solely in the surrounding region (Ibid).

Finally, Web sites can serve as gateways to lucrative revenue sources. Web sites can serve as
profit centres in six major areas with the first area being advertising. Advertising on the web has
become a popular profit centre for most business-oriented bodies. It is the most rapidly
expanding revenue source because it offers the organization two important features: (a) pinpoint
precision in target marketing, and (b) the ability to measure each ad by the number of hits. A
second potential profit area is the subscription. Some home pages tease the visitor with the
home page, and then limit special features to those willing to pay a subscription. Contests,
fantasy games and exclusive columns by prominent business writers are also available for an
additional charge on some Web sites. A third profit centre involves fundraising. A fundraising
campaign on the Internet has much more reach and depth in terms of whom the message will
reach and what the target audience will learn about the campaign. The potential exists to
develop clients to the organization. Custom polls may be tailored for Web sites, with responses including demographic and financial data of each participant. This provides future further targeted mailing lists for promotions and fundraising events (Ibid).

2.3 How can the design of (the KCB) Web site be described?

The literature reviewed for this research question will be divided into three sections. First, Web site design characteristics will be examined, followed by an examination of Web site opportunities, and concluding with Web site limitations.

2.3.1 Web site design characteristics

Most public relations professionals believe that an effective Web site design has the potential to facilitate public interaction with the organization (Kent et al., 2003). Thus a Website should be viewed as an intentional act of communication that signifies an organization in its multiple facets to its multiple audience (Esrock and Leichty, 2000). Consequently, organizations should be strategic in the design of their Web sites to improve responsiveness to their publics’ information needs (Kent et al., 2003). As Web sites have increased in importance, various authors in public relations have proposed recommendations for designing effective Web sites (Hallahan, 2001).

To begin, it is important to identify the publics (Day, 1997). Before the site can be designed with text and pictures, a company must know whom its publics are and what they hope to gain from being on the company’s site. Additionally, the company must try to learn who is truly interested in the site’s offerings versus who is just passing through, and then focus on targeting
those who are truly interested. Such knowledge may be gained by using a registration page, a membership fee, or the specificity of the site’s content. The point is to measure the quality of the visitors and see if it matches the profile of the desired publics (Ibid).

Along similar lines, the site’s purpose must be distinctly articulated (Day, 1997). Every effective communication has a clearly stated purpose; thus, the company must tell the publics immediately why the Web site is there and what it will do for them. Web sites that do not state clearly “who they are” and what they offer customers reflect a high degree of ambiguity (Morris-Lee, 2000). Once the purpose is known and stated, companies may find out whether the right people are visiting the site, and whether they are doing what the company hopes they will do while there (1997).

An additional criterion of high importance in designing a user-friendly Web site is strong, relevant content. An important question to be asked is, ‘does the content serve the needs of the user?’ (Hallahan, 2001; Day, 1997). This question is answered by testing the content on a target group in order to gain a better understanding of the customers needs, behaviours and expectations (Day, 1997). According to Hallahan (Ibid) and Ashcroft and Hoey (2001), successful Web sites are those to which people return frequently, in turn placing a high importance on the addition of new content and frequent updates to permanent content. Public Relations professionals must help develop Web sites that contain newsworthy and credible information (Hallahan, 2001). The information housed on a Web site should also maintain an element of fun and excitement in line with the ethos of the new medium; Web sites should provide dynamic, engaging, value – adding experiences for users; they should never be repositories for passive, static marketing information (Ashcroft and Hoey, 2001; Breitenbach and Van Doreen, 1998). All information contained in a Web site must be brief, timely, accurate,
updated often, contain strong graphic design, and offer click-through links (Helitzer, 2001). Features and services should be unique to the Internet and not easily replicated in traditional marketing media (Breitenbach and Van Doren, 1998).

Moreover, effective Web documents are not merely print documents posted online (Hallahan, 2001). Significant differences exist between print and the Web in terms of layout, with computer screens having smaller "canvas" size, a horizontal orientation, resolution issues, scrolling, multimedia, and interactivity. Additionally, reading patterns are different online, so effective writing online uses about half the words found in print and with information arranged in inverted pyramids, similar to news stories. Equally concerning to PR practitioners is excessive or needless use of state-of-the-art devices such as banner, animations, and pop-up windows. Users are content-focused and suffer from "banners blindness"; thus, important public relations messages should not be placed in secondary banner positions. Additionally, PR practitioners should think carefully about how the placement and appearance of key messages on a Web page may influence the accessibility of the message by users (Ibid).

According to Kent (1998), Web sites should offer information that is of value to diverse publics, rather than just customer or industry specific publics. Web sites receive visitors because they offer services of ongoing value to a variety of publics, such as hosting online forums with organizational members. These forums create avenues for publicity in their own right (Ibid). Bulletin board and chat line discussion group systems develop a sense of shared interests. Such features cost very little to the organization running the Web site while in turn allowing visitors and customers to share in the organization's success. Other features of value include providing historical information about the organization, FAQ's (Frequent Asked Questions), and product information (Kent, 1998). Organizational Web sites that contain trivia
are very popular, as visitors can test their knowledge and even compete against other visitors, in some instances.

Hallahan (2001) maintains that regardless of how interesting or pertinent a Web site’s content might be to prospective users, the information’s utility will be diminished if the content cannot be accessed quickly, easily, and in a way that is subjectively pleasing. Thus coherent structure is a function of two variables: following the logic determined by the customer and purpose, and stating clearly along the way what you are doing. Anyone should be able to find the site, discern instantaneously what it is about, navigate quickly to key pages, understand what they can do next and decide whether or no to do it. A structure’s effectiveness may be monitored in two ways: first, by observing the behaviour of those entering the site and starting to move through it; second, by seeing whether those visitors return to the site. Additionally, a Web site must have a style that is appropriate for the audience’s needs. Simple design rules need to be followed on a Web site just as they do on a printed page. The first rule relates to integrity; the material needs to be presented in a consistent manner. The first rule relates to clarity; a good layout assists comprehension of the site, meaning rules about how text is laid out and why images are used become vital to the comprehension of the site (Ibid).

Kent (1998) notes that while the Web is a communication environment designed to be rich in content, graphics and sounds are not the most useful tools for providing publics with information. Thus PR professionals need to be wary of attempting to have the most sophisticated, technologically advanced Web site and instead focus on the user, bearing in mind that a well-designed Web site is one that works (Hallahan, 2001). However, used in moderation, some graphics and interactive capabilities can make for an effective Web site (Ibid).
Public Relations Professionals should look for the following benchmarks as indicators of design simplicity. First, systems compatibility, which refers to whether the site's configuration is technically compatible with the largest number of browsers monitor sizes, screen resolutions, colour system, and modem that might be used by target publics (Hallahan, 2001). Secondly, the importance of speed of use and decision-making cannot be overlooked (Hallahan, 2001; Ashcroft and Hoey, 2001; Kent 1998). Specifically it is important that the site allows for quick selections of desired items and timely decisions, avoiding items that require excessive loading time, long scrolls of text, or huge menus of choices. Thirdly, ease of navigation is important; users should be allowed to move easily from page to page, aided by navigational devices such as navigation bars and icons, colour and typographic coding, backlinks to tops of documents and main pages and simplified main menu (Hallahan, 2001; Ashcroft and Hoey, 2001; Kent, 1998). Finally, accuracy of use and success of search rates should be emphasized. The site should be logically organized and intuitive to users. Successful searches lead to user satisfaction, assuming the information ultimately obtained is complete, accurate and relevant (Hallahan, 2001; Ashcroft and Hoey, 2001; Kent, 1998).

2.3.2 Web site Opportunities

While Web sites can be used to disseminate messages like traditional media, they can also be used to collect data about target audiences and monitor public opinion on issues of interest to an organisation (Esrock and Leichty, 2000). Moreover, through a Web site, an organization can proactively engage publics in direct dialogue about a variety of topics, including organisational policies and customer opinions. Thus, the interactive features of the Web enable organisations to maintain closer contact with their customers than have previously been possible (Ibid).
Gordon and Macintosh (2000), as referenced in Ashcroft and Hoey (2001), described the potential benefits of this interactive medium:

“The fact that the Internet is an interactive medium is the key to the use PR professionals can make of it. It gives (PR professionals) the chance to engage with audiences in ways previously unknown. Traditional top-down one-way communication enables broad, but shallow, relationships with large numbers of people. Networking events, conferences, and briefing meetings allow rich relationships with small numbers of people. The potential of the Internet is to enable rich relationships with broad numbers and to target audiences at low marginal cost.”

As noted by several authors above (Esrock and Leichty, 2000; Ashcroft and Hoey, 2001), the basis for the powerful opportunities provided in an interactive medium as opposed to a one-way medium, is the potential to provide mutual communication (Kiani, 1998). Communication opportunities provided by the Web are illustrated in the four situations in Table 2.1 below. (Ibid).

**Table 2.1: Various solutions to a two-way communication medium**

<table>
<thead>
<tr>
<th>Publics</th>
<th>Company</th>
</tr>
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<tbody>
<tr>
<td>Publics to Publics</td>
<td>Company to Publics</td>
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<tr>
<td>Company to Company</td>
<td>Company to Company</td>
</tr>
</tbody>
</table>

Source: Adapted from Kiani, 1998,p.186.

In an interactive medium such as a Web site, PR practitioners and marketers may employ one or a combination of the communications alternatives shown in **Table 2.1**. These communications alternatives are described in detail below.
Company – to -Publics

Kiani (1998) states that marketing communications professionals can use interactive media to provide higher services at lower cost by delivering up-dated product and non-product-related information. As compared to marketing communication channels, the Web is a faster, less expensive, highly immediate communication medium, round the clock and global (Ibid). The immediacy of the Web becomes quite useful as a tool to respond to crises that require quick public relations action. For instance, a media alert posted on a Web site can deny a negative rumour to both the news media and general public in seconds (Helitzer, 2001). Furthermore, the Web offers wider and deeper material and richer advertisement content (Kiani, 1998).

Three advantages the Web offer organisations are addressability, flexibility, and accessibility. With concern towards addressability, Kiani (1998) states that the Web is able to track the visitor uniquely in time and space utilizing a type of “memory” to chart a visitor’s interests. Such memory works to the PR person’s advantage in terms of future targeting (Ibid). The low-cost and high-speed electronic management of dialogue is indeed new and value adding. Essentially, it represents the opportunity to customize and tailor either the product or the PR effort to one client at a time. This allows the PR practitioners learn about an individual consumer/public over continual interaction as well as the possibility to deliver personalized services or products (Kiani, 1998).

Regarding flexibility, when it comes to marketing communications, the Web is much more flexible than the traditional mass media (Ibid). The dynamic nature of Internet media allows information to be updated and expanded at relatively low cost (Ainscough and Luckett, 1996). A Web page may be weighed as an electronic billboard, electronic advertisement or catalogue is
much more flexible than a physical advertisement or in that it can gather updated information based on the immediate feedback received from the publics/consumer (Ibid).

With regards to accessibility, the Web offers companies the opportunity to expand their hours of business to include 24-hour access to products and (some) services on a global scale (Kiani, 1998). Such accessibility is important when conducting business across different time zones or internationally, increasing the potential number of customers. Additionally, the virtual value chain redefines economies of scale, allowing small companies to achieve low unit costs for products and services in markets generally dominated by large companies (Ibid).

**Publics-to-company**

The publics/consumer can actively choose whether to approach firms through their Web sites, making the public/customer now an active participant and partner in the production Kiani, 1998]. According to Kierzkowski et al (1996) as referenced in Kiani (1998), “In an interactive, two-way addressable world, it is the client and not the PR person who decides with whom to interact, what to interact about, and how to interact at all. PR professionals have to earn the right to the digital relationship, and they have to do so by continuously enhancing the value they offer consumers”. Thus, the opportunity for customer interaction is unprecedented (Kiani, 199).

The opportunity can be realized in numerous ways; for instance, the design of new products, the development of product and marketing communications strategies, and the innovation of content (Ibid).

**Publics-to-Publics**

Kiani (1998) claims that there is a new form of segmenting the publics, asserting that commercial success in the on-line marketing communications will belong to those firms that
organize electronic communities to meet multiple social and commercial needs. As stated by Kierzkowski et al. (1996) in Kiani (1998), “The more consumers invest time and develop familiarity in interacting with others, the less likely they are to start building these virtual relationships again elsewhere”. Kiani (1998) groups the various types of the electronic communities/publics into four distinct categories, with the first being a community of transaction which facilitates buying and selling of services and products and delivery of the relevant information. The second category is the community of interest, which brings together participants who interact with one another on specific topics. A community of fantasy constitutes the third category, whereby new environments, personalities, or stories are created. Finally, there exists a community of relationship around certain life experiences that are often very intense.

**Company-to-Company**

A key success factor in corporations is having the set of core competencies needed for excellence; however, that set of competencies is often too much for one firm, so companies often form partnerships (Kiani, 1998). The Web facilitates partnering, in that a small company can be part of a group that gives it access to more customers or new markets. Such access is currently gained via increased traffic on a company’s Web site. Traffic on a Web site may be made by linking “from” other sites, linking “to” other sites, or going under one roof (Ibid).

Breitenbach and Van Doren (1998) state that the following Web site elements constitutes opportunities for accompany to increase its Web site value.
In depth product/ company information

Web sites should provide users the opportunity to receive free information via post regarding a company’s offering (Ibid). Additionally, a company should dedicate a portion of its homepage to daily industry news or press releases regarding new product innovations. Moreover, a homepage must help users identify the location of dealers and/or outlets in the user’s area, as well as provide a toll-free number to contact for additional information and support. Furthermore, a company should make users aware of any community efforts and environmental projects in which the company is involved, as users may be more likely to purchase products from a socially responsible company. Finally, a company should also share information about the company’s history and culture, so that visitors become more familiar with the company with which they do business (Ibid).

Open communication

A Web site should allow users to offer comments and complaints via e-mail to the Web site allowing users to communicate directly with the company (Ibid). Additionally, Web sites should allow users to share their email addresses so that they receive electronic updates from the company. Likewise, Web site could also provide users with access to a company representatives while online via electronic media, or video conferencing (Ibid).

Real-time browsing/ transactions

Users should be able to browse a catalogue of offerings enhanced by digital pictures, audio or even video, while online. Moreover, users should also be able to complete transaction while online including managing, ordering, paying and the shipping logistics online. Also, digital products should be delivered immediately to add value to buying these products online as compared to buying in a store. (Ibid)
Club membership/forum
Web sites should provide members with the opportunity to join online clubs so that they may be eligible to receive extra benefits and offers. Companies should provide a special section of their website to members who then can exchange information and share stories. The forum provides a feeling of belonging for visitors and in turn solidifies their affiliation with a company. Furthermore, company homepages could have an area dedicated to real time discussions among users visiting the Web site, providing an engaging experience for users and also helping to "humanize" the Internet experience. (Ibid).

Give-a ways
Company Web sites could offer free computer-related accessories such as screen savers wallpaper and sound files that advertise the company's product or services (Ibid).

Entertainment
Homepages could contain a section that focuses on contests and sweepstakes, as most people welcome the opportunity to win something. This technique encourages multiple visits and feeds the word-of-mouth advertising that pulses through the Internet community. Additionally, users should be able to engage in interactive games and puzzles, as such entertainment engages youth and adult audiences alike (Ibid).

Virtual tour experience
Web sites could provide an experience whereby users control a virtual environment through the use of audio, graphical images and video. This is a unique way for visitors to share in the virtual experience. Likewise, some Web sites permit users to take real-time snapshots while they are on the company's site (Ibid).
Instructional support

Every Web site should dedicate a section of its site to addressing questions and problems, such as a Frequent Asked Question (FAQ) section (Ibid).

Complementary services

Company Web sites could provide links to other sites that contain information pertinent to the company’s products or services. Companies could also provide some support products and services for free, such as items that enhance or complement another of the company’s offerings (Ibid).

2.3.3 Web site limitations

To begin, one practical limitation of the Internet is that the user must actively decide to visit the Web site (Breitenbach and Van Doren, 1998). The element of choice exists on the Internet, as compared to the element of surprise, which is central to TV and Radio. Another limitation is that there is little selectivity of audience; the Web site can be accessed by anyone on the Internet. Moreover, the Web site must compete with thousands of other Web sites, all of which are trying to attract and maintain visitors. Furthermore, individuals on the Internet have well-defined demographics and psychographics which may be inappropriate for certain company Web sites (Ibid).

An additional limitation mentioned by Kent et al (2003) is that most organizations cannot determine whether or not their web sites are actually reaching their target audience. Moreover, the purpose of many organizations’ web sites is to serve as a “status symbol” or serve in an “image building” function as opposed to serving as a relationship-building tool. In this sense,
having a presence is much more important than having quality content. Kent et al (Ibid) reveal that while many public relations practitioners recognize the value of their web sites for media relations, reaching new audiences, and building relationships, most of the practitioners view their responsibility for the organization’s Web site design and content as a “B-list” job. According to research by Kent et al (Ibid), an organization’s Web site is infrequently updated (ranging from less than a month to more than two years) and generally fails to safeguard the privacy of its publics who use the site (97%). Thus public relations’ responsibility for Web site design and content emerges as tenuous at best (Kent et al., 2003).

Furthermore, there is an inconsistency between what practitioners believe is possible through the Internet and what they are actually doing to facilitate relationships building (Kent et al., 2003). Specifically, in the design of corporate Web pages, a gap appears between acknowledging the importance of the concerns of a public and actually engaging that same public interactively (Esrock and Leichty, 2000). If a corporate site is to truly serve as an interactive tool, email links and navigational features should be featured on the front Web page (Ibid). Thus, despite the recommendations of scholars to incorporate two-way (and dialogic) communication channels, most Web sites fail to effectively maintain open channels of communication with their publics. Hence, to make the Web a successful public relations tool, it is important to understand its potential as well as its limitation. Specifically, the potential with Webbed communication is for organizations to have direct communication with interested publics. The limitation, on the other hand, is that the actual design of a Web site can dramatically influence a visitor’s perception of an organization (Ibid).

Some authors are wary of the Web on the grounds that it is being misused and sometimes incorrectly integrated and implemented as a communication tool (Esrock and Leichty, 2000).
fact, the majority of Web sites fail usability tests because they are extremely slow to load or make it troublesome to locate information. This problem becomes heightened when the home page of a Web site fails to provide strong cues as to content and how it can be accessed. Accordingly, first-time visitors who encounter usability or slow-load problems of ten will fail to return to a site, rendering the medium a virtually useless communication tool (Ibid).

Public Relations Practitioners have recognized the difficulty that users encounter when utilizing Web site content (Hallahan, 2001). In a survey of 49 senior U.S. public relations officers in 1998, 11% of respondents either agreed or strongly agreed that the Internet was too chaotic (Ibid). Specifically, failure to provide clear content labels has been identified as a persistent design defect in many corporate Web sites (Esrock and Leichty, 2000). Twenty-six percent agreed or strongly agreed that the Internet content was too unwieldy. Additionally, difficulty in using information on the Web ranked fourth among Web-related problems named by 61 public relations professionals in a conference survey. Moreover, studies show that users find information only 42% of the time, even when users are taken to the correct page before beginning a search (Hallahan, 2001).

Thus, the public relations field might not be taking full advantage of the opportunities available on the Web (Ibid). The lack of readily available press contact information is a major complaint by press reporters, along with poor design and the lack of product information. Another pertinent issue deals with the perceived creditability of the Web. Specifically, journalists find Web sites to be sorely lacking in credibility, regardless of the sponsor of the site. An additional problem deals with the cultural appropriateness of a design. While one of the benefits of a Web site is to provide worldwide, 24-hour-a-day access to organizational information, Web design
criteria have not tended to reflect the preferences of people in those cultures. Thus, public relations practitioners need to be watchful to avoid ethnocentric practices (Ibid).

2.4 Conceptual framework

In the previous chapter, literature was reviewed for each of the three stated research questions. In this chapter, the emerged conceptual framework for the literature reviewed will be presented. The structure for this chapter will mirror that of the previous chapter, in that each research question will be addressed in turn.

A conceptual framework may be defined as the main dimensions, factors or variables to be studied, and the presumed relationship between them (Miles and Huberman, 1994). Of the theories presented in the literature review, the concepts that are perceived to be most pertinent for this research will be chosen in order to turn the research questions posed into something on which data may be collected. All selected concepts have been chosen on the basis of their potential strength as topics for data collection.

2.4.1 How can the objectives of the KCB Web site be described?

The first research question will investigate how the objectives of the Bank's Web site may be described. When collecting data, an attempt will be made to see to what degree the literature is applicable in this study. Specific objectives to be investigated include the eclectic list shown below:
Company/product awareness and information

- Provision of general information as well as detailed product information and specifications (Berthon et al., 1996; Kent et al., 2003).
- Creating/increasing awareness by introducing an organization and/or its product to a market(s) (Berthon et al., 1996; Ashcroft and Hoey, 2001; Breiteinbach and Van Doreen, 1998; Kim et al., 2003)
- Promotion of new initiatives (Ashcroft and Hoey, 2001).

Communication/customer support

- Communication with customers and the media (Kent et al., 2003)
- Establishing interactivity (Breitenbach and Van Doren, 1998)
- Building a customer database (Breitenbach and Van Doren, 1998)
- Providing a forum for two-way communication (Breitenbach and Van Doren, 1998).
- Improving communication within the organisation, its leadership; and between and its publics (Kim et al., 2003).
- Handling of customer complaints, queries and suggestions (Berthon et al., 1996).

The investigated objectives shown above were divided into two categories (company/product awareness and information and communication/customer support) by the author in an attempt to simplify the objectives into two general categories. The eclectic list of objectives will be investigated because together they can be used to develop a richer understanding of how the objectives of Banks Web sites can be described.

Additionally, Watson et al.'s (1998) discussion of Web sites as attractors will be investigated. Specifically, Watson et al. (1998) maintains that success in the electronic marketplace is due in
part to understanding how to attract and lure potential customers into repeatedly visiting a company’s Web site. The various classifications of Web sites depending on their objective, as attractors will thus be investigated in an attempt to classify the Bank’s Web site into one or more category (ies). Categories to be investigated include those described in Table 2.4.1 below.

Table 2.4.1: Web site attractors

<table>
<thead>
<tr>
<th>Type of Attractor</th>
<th>Approach</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Entertainment park</td>
<td>Offers entertainment and a high degree of participation. Interactive, recreational and challenging</td>
</tr>
<tr>
<td>The Archive</td>
<td>Aids in discovery of company’s history</td>
</tr>
<tr>
<td>Exclusive sponsorship</td>
<td>Provides timely, exclusive, valuable information regarding event</td>
</tr>
<tr>
<td>The Town Hall</td>
<td>Venue for forums and discussions; participation is engaging; High interactivity</td>
</tr>
<tr>
<td>The Club</td>
<td>Visitors must register to participate; interactive, recreational and social</td>
</tr>
<tr>
<td>The Gift Shop</td>
<td>Gifts and free samples used to gain attention; generally digitised products such as software or photographs</td>
</tr>
<tr>
<td>The Freeway Intersection</td>
<td>Present advanced information search services (search engines) may aim to become a user’s entry to the Web.</td>
</tr>
<tr>
<td>The Customer Service Centre</td>
<td>Meet customer information needs and assist in ownership phase of product life cycle</td>
</tr>
</tbody>
</table>

Source: Adapted from Watson et al. (1998)
The aim in investigating the attractors in Table 2.4.1 is to see whether one or more attractors may be used to describe the objective of the investigated Bank's Web site. While this study is also suitable to be investigated as it pertains to a Web site's design (i.e., under research question three), the decision was made to investigate the attractors as they pertain to a bank's Web sites' objectives. The researcher feels that the data collected on the attractors used to lure and engage visitors will aid in describing the bank Web sites' objectives.

2.4.2 How can the publics served on the bank's Web site be described?

This question aims to describe the publics of the Bank. Mullin et al. (1993) and Helitzer's (2001) theories will be investigated to determine their applicability to the Bank's Web site. Specifically, Mullin et al. (1993) states that organizations should interact with the following publics:

- Government
- Media.
- Competition/rival organisations.
- Money market
- Potential employees.
- Information seekers
- Local Business Community
- Community
- Suppliers
- Distributors
- Consumers
- Opinion leaders
- Staff/Employees
- Shareholders

The Bank's Web site will be investigated to see whether the publics listed above are addressed and served.
Helitzer (2001) states that the needs of four publics should be met by company Web sites: media, clients/customers, staff and revenue sources. With regards to the media, the top categories of information that company Web sites should provide are:

a) News releases
b) Special feature suggestions.
c) Staff contacts including all communication devices.
d) Method of retrieving historical records.
e) Financial results
f) Product Information
g) Media alerts and brief news filters
h) Statistical records
i) Compilation of yearly financial reports and comparisons
j) Digest of coverage by other media

The investigated Web site's inclusion or exclusion of the categories above will determine whether Helitzer's (2001) theory with regard to the media as a public is applicable. Secondly, Web sites should aim to serve the online customer (Ibid). Indicators of service to the online public/customers include:

- Historical records
- Action photographs
- Personnel bios of staff and directors
- Employment information
- Membership registration
- Research
f) Product Information

g) Media alerts and brief news filters

h) Statistical records

i) Compilation of yearly financial reports and comparisons

j) Digest of coverage by other media

The investigated Web site's inclusion or exclusion of the categories above will determine whether Helitzer's (2001) theory with regard to the media as a public is applicable. Secondly, Web sites should aim to serve the online customer (Ibid). Indicators of service to the online public/customers include:

- Historical records
- Action photographs
- Personnel bios of staff and directors
- Employment information
- Membership registration
- Research
- Individual email addresses
- Outlet for suggestions and complaints
- Marketing (turn visitors consumers)
- Periodic newsletter
- Contact titles, numbers and addresses
- Employment opportunities
- Community involvement
- Contest and free premiums.
- Broadcast coverage.
The investigated Web site's inclusion or exclusion of the categories above will determine whether Helitzer's (2001) theory with regard to customers as publics is applicable.

The third public which bank Web sites should aim to serve is the internal staff (Helitzer, 2001). Examples of serving these publics include offering chat sessions and recruiting information (Ibid) suggestion boxes, in-house newsletters, interdepartmental meetings. The investigated Web site will be examined to determine the degree to which these publics are being served online. Finally, Web sites can serve as revenue sources in the following areas (Helitzer, 2001): advertising, subscription, fundraising, sales, and research. The investigated Web site's inclusion or exclusion of information attractive to the revenue sources above will determine whether Helitzer's (2001) theory is applicable.

Helitzer's (2001) theory will be investigated due to the fact that it ties directly into online public relations. It must be noted that an investigation of the factors stated in Helitzer's (2001) theory could also be considered as they pertain to Web site design. However the researcher determined that how these publics are served on the Case Bank directly related to describing publics served on the Web sites of other banks.

2.4.3 How can the design of the bank’s Web site be described?

This question aims to investigate how bank Web sites’ design may be described. In contrast to the Literature Review, wherein Research Question Three was broken down into three sections (Web site design, Web site opportunities and Web site limitations), data collected on research
question three will be limited to factors relating to Web site design only. This decision was made because the number of factors to investigate for all three sections would be too broad; the time allowed for this project restricts the amount of research that may be completed. Additionally, as mentioned previously, parts of the first two research questions relate directly or indirectly to Web site design. Thus, the topic of Web site design will not suffer from the exclusion of the two additional sections.

The following is an eclectic list of guidelines mentioned by several authors with regards to Web sites as public relation tools. The eclectic list was chosen because it provides the richest description of a Web site’s design. The purpose in investigating these elements is to see whether the investigated Web site follows the authors’ (below) stated design criteria.

- Identification of the customers and their goals via registration pages, membership fees or the specificity of content (Day, 1997).
- Statement of the site’s purpose and value to customers (Day, 1997; Morris-Lee, 2000).
- Strong, relevant, updated, newsworthy and credible content (Hallahan, 2001; Day, 1997).
- Brief text (Helitzer, 2001; Hallahan, 2001).
- Placement of content may influence users accessibility (Hallahan, 2001).
- Provision of information and services of value to diverse publics (Kent, 1998).
- Online forums, bulletin board, chat line discussion groups, trivia (Helitzer, 2001).
- Historical company information, FAQ’S and product information (Kent, 1998).
- Design simplicity.
- Design rules of integrity and clarity must be followed (Day, 1997).
- Moderate and appropriate use of graphics and interactive features (Hallahan, 2001).
- Systems compatibility (Hallahan, 2001).
3. METHODOLOGY

In the previous chapter, a conceptual framework was presented which detailed theories of relevance to the purpose and research questions of this project. In this chapter, the research process will be described. Specifically, the research purpose, research method, research strategy, data collection method, sample selection, data analysis and quality standards will be
presented. Additionally, the considerations that have influenced the choices of methods and approaches will be presented.

3.1 Research Design

The research purpose and research questions of this project indicate that this study is primarily exploratory in that no studies have been conducted in Kenya on how bank Web sites are used as public relations tools. Exploratory research is suitable when a problem is difficult to structure and when there is uncertainty regarding what models to use and what characteristics and relations are important. The research is designed to allow an investigator to "look around" with respect to a phenomenon, with the aim being to develop suggestive ideas (Reynolds, 1971). The study becomes somewhat descriptive as data is collected and analysed. Descriptive research is often used when a problem is well structured and there is no intention to investigate cause/effect relations (Yin, 1989). These research designs have dictated the choice of research strategy as outlined below.

3.3 Research Strategy

The selection of research strategy depends upon the type of the research questions asked, the extent to which the researcher has control over behavioural events and the degree to which the focus is on contemporary events. Additionally, there are five primary strategies in the field of social sciences: experiment, survey, archival analysis, history, and case study (Yin, 1989). The relation of each condition to the five different research strategies can be found in Table 3.1.
Table 3.1: Relevant situations for different research strategies

<table>
<thead>
<tr>
<th>Research strategy</th>
<th>Form of research question</th>
<th>Requires control over behavioural events</th>
<th>Focus contemporary events</th>
</tr>
</thead>
<tbody>
<tr>
<td>Archival analysis</td>
<td>how, what, where, how many, how much</td>
<td>No</td>
<td>Yes/No</td>
</tr>
<tr>
<td>Case study</td>
<td>How, why</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Experiment</td>
<td>How, why</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>History</td>
<td>How, why</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Survey</td>
<td>Who, what, where, how many, how much</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Source: Adapted from Yin, 1989. P.17.

The strategy to use may be determined in part based on the formulation of the research questions. The most common forms of research questions are formulated as who, what, where, how, and why questions. When ‘how’ or ‘why’ questions are used, the researcher can benefit by using case studies, experiments, or historical studies (Yin, 1994).

An experiment is not a suitable research strategy in this study, because the study does not demand any control over behavioural events. A survey is not an appropriate strategy due to the fact that the aim is not to answer who, where, how many, or how much questions. Furthermore, due to the qualitative nature of this study, a survey is not appropriate because of its quantitative character. Archival analysis gives answers to how many and how much, yet this study is
qualitative and does not seek to answer these questions, thus this is not found to be a suitable research strategy. Finally, this study is focused on contemporary time, therefore ruling out the use of a historical research strategy. Therefore, the strategy chosen for this study is the ‘case study’.

Why a Case Study?

The case study is generally superior when answering how and why questions about a specific topic, when the researcher has little control over behavioural events and when the events under investigation are contemporary (Yin, 1994). More specifically, case studies investigate a contemporary phenomenon within real-life context; and in which multiple sources of evidence are used (Yin, 1989). According to Yin, (1994), there is a distinction between single and multiple case study design, in that evidence form multiple case studies also increase the validity of the research and create an opportunity to compare the cases (Ibid).

Therefore, in order to address the research questions of this study, two case studies will be conducted. Cases will be based on the publics, with one case investigating external publics and the other case investigating internal publics who will be commenting on the Kenya Commercial Bank Web site. The results will then be compared.

Additionally, it should be noted that the researcher has a certain pre-understanding of the studied institution. Pre-understanding, as described by Gummeson (2000), is a combination of two factors. One factor that contributes to the growth of one’s pre-understanding is an individual’s own personal experience from both private and working life. The other factor is the knowledge that has been obtained via intermediaries such as textbooks, research reports, and lectures. The combination of one’s own and other people’s experience comprises a store of
knowledge that represents the individual's pre-understanding at the start of the research project (Ibid).

Thus, it is important to note the aspects of the researcher's pre-understanding, which in this instance include personal experience with the institution's Web site on the Internet, personal study, library research and other people's experience. All these factors have impacted on my selection of the Kenya Commercial Bank's Web site as a topic of interest in doing research. Thus, through the researcher's interest in Web sites, having read a lot of literature on the Internet and Web sites, the researcher has used this acquired knowledge in the writing of this project. Additionally, the researcher is a long time account holder at the bank, having held the account number 127215353 for the last six years.

3.4 Data Collection Method

According to Yin (1994), there are six sources of evidence available for use in collecting qualitative empirical data: documentation, archival records, interviews, direct observations, participant observation, and physical artefacts. A major strength of case study data collection is the opportunity to use several different sources of evidence (Ibid). The use of multiple sources of evidence is called triangulation, which means that the researcher has the opportunity to obtain multiple measures of the same phenomenon, in turn increasing the validity of any scientific study. Findings or conclusions resulting from a case study are likely to be more convincing and accurate when based on several different sources of information. None of the different sources has a complete advantage over the others. Because different sources are highly complementary, as many sources as possible should be used (Ibid).
Each data collection method has its own set of unique strengths and weaknesses, shown in Table 3.2 below.

**TABLE 3.2: Six sources of evidence and their strengths and weaknesses**

<table>
<thead>
<tr>
<th>Source of evidence</th>
<th>Strength</th>
<th>Weakness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Documentation</td>
<td>Stable: can be reviewed repeatedly</td>
<td>Retrievability: can be low</td>
</tr>
<tr>
<td></td>
<td>Unobtrusive: not created as a result of the case.</td>
<td>Biased selectivity: if collection is incomplete.</td>
</tr>
<tr>
<td></td>
<td>Exact: contains exact names references, and details of an event.</td>
<td>Reporting bias: reflects the opinion of author.</td>
</tr>
<tr>
<td></td>
<td>Broad coverage: long span of time, many events and many settings</td>
<td>Access: may be deliberate blocking.</td>
</tr>
<tr>
<td>Archival Records</td>
<td>(Same as above for documentation)</td>
<td>(Same as above for documentation)</td>
</tr>
<tr>
<td></td>
<td>Precise and quantitative</td>
<td>Accessibility due to privacy reasons</td>
</tr>
<tr>
<td>Interviews</td>
<td>Targeted: focuses directly on case study topic.</td>
<td>Bias due to poorly constructed questionnaires.</td>
</tr>
<tr>
<td></td>
<td>Insightful: providers perceived casual inferences</td>
<td>Response bias.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Inaccuracies due to poor recall</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reflexivity: interviewee gives what interviewer wants to hear</td>
</tr>
<tr>
<td>--------------------------</td>
<td>-------------------------------------</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>Direct Observation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participant Observation</td>
<td>(same as for direct observations)</td>
<td>Insightful into interpersonal behaviour and motives.</td>
</tr>
<tr>
<td>Physical Artefacts</td>
<td>Insightful into cultural features. Insightful into technical operations.</td>
<td>Selectivity</td>
</tr>
</tbody>
</table>

Archival records are characterized as precise and quantitative, making them inappropriate for the qualitative approach of this study. Physical artefacts are described as insightful when it comes to cultural features and technical operations; however, because this study is concerned with attitudinal questions, this source of evidence is also inappropriate.

The data collection methods that will be used for this study include interviews, documents, and observations. Patel & Davidson (1994) claim that two types of data may be collected: primary
and secondary. Primary data is gathered for specific research in response to a problem through, for example, interviews, questionnaires, or observations. On the other hand, secondary data may already have been collected for another purpose. More specifically, secondary data may be obtained through various kinds of documents, such as research reports, annual reports, books and articles (Eriksson & Wiedersheim-Paul, 1999).

**Why personal interviews is desirable**

Interviews will be the primary data collection method in this study on account of their strength in focusing directly on the topic of the case study. As a data collection method, interviews are one of the most significant sources for use in obtaining case study information. Specifically, the interview method allows the researcher to focus directly on the case study topic. Additionally, interviews are insightful in that they give perceived causal conclusions (Yin, 1994). Potential disadvantages with interviews include the threat of bias due to poorly constructed questions as well as the risk of reflexivity, meaning that the interviewee tells the interviewer only what he/she wants to hear (Ibid).

Yin (Ibid) describes three different types of interviews: open-ended, focused, and structured. The most commonly used interview method is the open-ended interview, whereby the researcher asks the respondent unstructured questions, thus allowing the interview to stimulate a discussion. In this approach, respondents may be asked for facts as well as their own personal opinion. In a focused interview, the respondent is interviewed during a brief period of time. Similar to an open-ended interview, the character of the interview is open, and may be conducted via conversation between the respondent and the researcher. However, the researcher is most likely to be following a questionnaire. The purpose of a focused interview may be to confirm certain facts that are already known to the researcher. The third form of interview, the
survey, is a combination of an interview and a survey. The interview is structured and based on predetermined questions (Ibid).

A focused interview will be used for this study. An interview guide will be used enabling discussions within a limited number of issues related to the conceptual framework presented in the previous chapter. Consequently, the focused interview may be used to verify or dismiss the theories of this study. A focused interview can generally be conducted by telephone or in person. Telephone interviews are less costly and time-consuming, making them useful when contacting distant respondents; on the hand, personal interviews can be longer and include more complex questions. For this study, however, personal interviews will be favoured for reasons of convenience.

Interviews will be conducted over a short period of time, such as 20-30 minutes, and will be conducted in a face-to-face manner. First, respondents will be contacted to assess their interest in participating in the study and to judge their familiarity with the bank’s Web site. Only respondents familiar with the bank’s Web site will be interviewed. Once interested and qualified respondents have been located, an attempt will be made to set up an interview time. Following this, emails will be sent to the respondents that present subjects to be discussed in the interview, allowing the respondents to prepare themselves.

Why the direct observation method will be used

According to Yin (1994), making a field visit to the case study site provides the researcher with an opportunity for direct observation. Providing the object being studied is not purely historical, some relevant behaviours or conditions will likely be available for observation. This type of observation serves as yet another source of evidence, which is often useful in providing
additional information about the object that is being studied. If the case study, for example, is about a new technology, observation of the technology is important to the understanding of it. For these reasons, direct observations will be used as an additional source of evidence for this study. Direct observations of the studied Web sites will be conducted prior to interviewing the respondent.

**Why documents will be used**

Finally, documents, such as academic articles and previous studies on the research topic, have been used as a form of secondary data. As stated by Yin (1994), documentation offers the advantage of being static and thus may be re-examined when necessary. Additionally, documentation is exact, contains accurate references and other details. And has a broad coverage over time.

**3.5 Sample selection**

In performing research, it is often impossible, impractical, or too expensive to collect data from all the potential units of analysis included in the research problem. Hence a smaller number of units, called a “sample”, are often chosen to represent the relevant attributes of the whole set of units, termed the “population”. Because the samples are not perfectly representative of the population from which they are drawn, the researcher cannot be absolutely certain that the conclusion drawn will generalize the entire population (Graziano & Raulin, 1997).

According to Miles and Huberman (1994), examining contrasting cases can help further the understanding of a single-case finding by specifying “how” and “where” the studied concepts take place. Thus, authors maintain that if finding holds true in one setting as well as another
comparable setting, the finding may be said to be more robust. Furthermore, although contrasting cases are used, a sampling frame is needed. The sampling frame for this study will consist of the publics who have certain knowledge of the Kenya Commercial Bank.

Two case studies will be conducted for this study, each of which will be based on a public. The first case study will be based on internal publics, with the sample selection consisting of the bank’s public relations officer, who will be useful in questions of relating to the publics and the bank’s Web site; a senior IT specialist selected on the basis of his interest in Web sites, and his ability to speak knowledgeably on Web site design and usefulness; and a bank teller who uses the Web site often. These respondents will have worked at the bank for at least 3 years and will, therefore, have gained a reasonable knowledge of the bank’s Web site.

The second case study will be based on external publics, with the sample selection consisting of one longstanding customer of the bank who uses the Web site regularly to transact business – the researcher is familiar with this customer and understands his level of interest in Web sites; one media representative who in various discussions with this researcher often mentions getting his background information for his business stories from company Web pages; and one banker from a rival financial institution who is known to this researcher to be a Net enthusiast.

Thus, the appropriate respondents (those who will be able to provide rich information) have been selected in large part based on the researcher’s own knowledge of and connection to the bank. It is understood that this association with the respondents may threaten the reliability of the data collected. However, every effort will be made to reserve judgement and bias of the respondents’ comments and opinions so that the authenticity of the thoughts and opinions voiced by the respondents is held intact.
As stated by Gummeson (2000), the traditional research methods used in business research often do not provide satisfactory access. Access in this sense refers to the opportunities available to find empirical data (real world data) and information (Ibid). Thus there are times during research whereby a researcher’s access to certain individuals may positively affect the quality of empirical data that is collected. The individuals interviewed in this project are an example of such access. The researcher’s access to knowledge of the respondents roles both within the bank and external to it have helped the him find respondents who may not be the “absolute best” people to interview, but ones which the researcher can in good conscience determine are “good enough“ to provide accurate empirical data.

Before each interview, each respondent will be reminded of the purpose of the study and how the interview will be conducted. Furthermore, the respondents will be advised to speak freely of their thoughts and opinions on the subject, and that there will be no right or wrong answers to the questions posed. Finally, the bank’s Web site will be made available to respondents during the interview. Respondents may use the Web site to illustrate their thoughts or opinions by using the mouse or pointing to items of interest. The provision of the site may also help respondents think of things they may otherwise forget to mention.

3.6 Data analysis

Four different techniques will be used in analysing the collected data. The first will be pattern matching which will involve an empirical based pattern with a predictable one. The second technique is time-series analysis that refers to repeated measures of the dependent variable (s) in order to look at changes over time. The fourth and final technique is to use program logic
models, which is a combination of pattern matching and time-series analysis where the analysis stipulates a complex chain of patterns over time.

In order to analyse the empirical data in this study, the three steps detailed above will be followed. Additionally, the within-case analysis and the cross case analysis as discussed by Miles Huberman (Ibid) will be used. The data will be reduced through a within-case analysis whereby cases will be compared with conceptualised literature. Secondly, the data will be displayed through a cross-case analyses will be drawn based on the patterns of similarities and differences discovered in the data reduction and data display.

3.7 Quality standards

Validity and reliability are two measures useful in defining research quality. Validity is defined as an instrument’s ability to measure exactly what concepts it is supposed to measure (Ericksson and Wiedersheim-Paul, 1997). According to Yin (1994) there are three forms of validity: construct validity, and external validity. For construct validity, it is important to establish correct operational measures for the concepts that are being studied and to ensure that objective judgment is used to collect the data.

According to Yin (1994), there are three different tactics for increasing construct validity: using multiple sources of evidence, establishing a chain of evidence, and having key informants review a draft of the case study report. First, triangulation will be used to gain multiple sources of evidence. These sources will be interviews, observation, and documentation. Secondly, the project supervisor will view the interview guide and observation checklists before the interview guide prior to the interview that it is understandable. In addition, the respondents will view the interviews guide prior to the interview, ensuring that they will have the means to prepare for the
interview and avoid any misunderstandings ahead of time. Finally, the interviews will be audio taped and notes will be taken to enhance the construct validity, minimizing the risk of missing important information.

Internal validity means establishing causal relationships, whereby certain conditions are shown to lead to other conditions. Internal validity only concerns casual or explanatory studies, in which an investigator is trying to determine whether one event leads to another. Using pattern matching during the analysis will strengthen the Internet validity of this project. More precisely, the empirically based pattern for each case will be compared with the pattern predicted in the conceptualised literature (Yin, 1994). Because internal validity is of most concern for casual and explanatory studies, it is most applicable at the close of the study where conclusions are drawn.

External validity deals with discerning whether the findings from a case study can be generalised outside the immediate case study (Yin, 1994). This type of validity is often a problem in conducting case studies. Therefore, Yin (Ibid.) has suggested a tactic for increasing the external validity of a case study, which is to test theory through replications of the findings in other similar surroundings. If this kind of replication has been made, it might be possible to make generalizations on the findings to a larger number of similar cases (Ibid). In order to increase the external validity of this study, the tactic suggested by Yin (1994) will be followed, that is to use replication logic in multiple case studies. For this study, conducting two case studies will test the relevant theories, yet it may still be difficult to draw any generalizations based on the findings of this study.
Reliability is defined by Yin (1994) as the measurement that demonstrates that the operations of a study, such as the data collection procedures, have the ability to be repeated with the exact same results. The goal is to try to ensure that should a later researcher follow the exact same method and investigate the same case or cases, he or she should come to the same results as in the first study. Two things can increase reliability; the use of a case study protocol and the development of a case study database (Ibid). Regarding reliability of observations, Yin (1994) says that to increase the reliability a common procedure is to have more than a single observer making an observation, whether it is of the formal or the casual variety.

To increase the reliability of data collected for this research project, an attempt will be made to avoid leading and subjective questions by utilising a structured interview guide. In addition, the same interview guide will be used during each interview. However, when interpreting the answers, the reliability might be affected negatively by some personal biases, although an attempt to avoid these biases will be made. In order to develop a case study database, the audiotapes and notes from the interviews will be saved. The reliability may be further influenced by the fact that peoples’ perceptions and opinions vary over time, making it difficult for another researcher to achieve the same results even if the same sample group was to be used. Additionally, only one researcher will be conducting the interviews, listening to the audiotape, and observing the Web sites, possibly negatively affecting the reliability of this study.
4. PRESENTATION OF FINDINGS

In the previous chapter, the methodology for this research project was presented. In this chapter, the collected data will be presented. Data was collected through six interviews, of which three interviews were with internal publics and together represent one case; and three other interviews were with external publics and together represent a second case. The empirical data
will be presented in the order it was obtained, beginning with the internal publics and followed by the external publics. Additionally, direct observation was conducted in the form of the researcher’s observation of the Web site. The researcher’s observation will be included throughout the discussion of the external publics as the researcher is himself a client of the bank. The researcher’s observations will be noted clearly to avoid confusing his observation with the thoughts and opinions of the various publics. Each case will follow the order presented in the conceptual framework.

Case One: Internal publics

Three internal publics were interviewed for case one: the bank’s public relations officer; one senior IT specialist; and one middle level employee of the bank (the bank teller). Before each interview, each respondent was reminded of the purpose of the study, how the interview would be conducted, and was handed a copy of the Interview Guide (see Appendix ‘A’). Furthermore, the respondents were advised to speak freely of their thoughts and opinions on the subject, and that there were no right or wrong answers to the questions posed. Finally, the bank’s Web site was made available to respondents during the interview. Respondents could use the Web site to illustrate their thoughts or opinions by using the mouse or pointing to items of interest. The provision of the site may also have helped respondents think of things they may have otherwise forgotten to mention.

It should be noted that in this section, the data presented would include only data collected from the interviews with three Internal publics. Topics covered in interviews with both Internal and External publics focused on the broad issues under review. Other minor details noted in the conceptual framework will be investigated by researcher’s direct observation of the site and presented in section 4.2.
Case Two: External publics.

Three external publics to be interviewed in case two - one longstanding customer of the bank; one media representative; and one banker from a rival financial institution – will undergo the same procedure as the respondents in case one. However, details concerning Web site design - which are easily observed and likely to cause the respondents unnecessary stress – will be discussed by the researcher’s observation notes.

Data from Case One

4.1.1 Objectives of the bank’s Web site

Company / product awareness and information.

When asked to describe the objectives of the bank, the respondents agreed that the main objective is to provide accurate and up-to-date information about what is going on within the various departments at the bank. With regards to the bank’s Web site in particular, they stated the objective as being to provide information to staff, the suppliers, customers and the general public. Information provided include KCB news; and general information about Board of Directors of the bank; the exchange rates; bank products such as the savings account, the golden account, the goldplus account; financial reports, specialised services such as safe custody services, income collection, corporate actions administration, proxy voting; special loan schemes including the solar loan, small scale enterprise loan, insurance premium finance, among others. The PRO noted in particular that the site is taking advantage of technology, in that it provides one additional way in which to enhance public relations for the bank by asking customers to complete a questionnaire asking them about the level of the bank’s services.
The respondents went on to elaborate that the bank’s homepage is used to create awareness and provide information about the bank by placing the ‘KCB News’ front and centre on the homepage. This section details the latest developments in exchange rates as well as other newsworthy auxiliary happenings within the institution.

Communication/customer support

As far as providing customer support and communication with the publics and the media, the respondents agreed that providing communication and customer support is one of the main objectives of the site. For example, the IT specialist noted that the Web site provides communication to the current and prospective customers within and outside the country. Because they cannot come to the bank often, these people can find information about the bank whenever they need it. As far as the tool “KCB Customer Feedback form” is concerned, the bank teller, the PRO and the IT specialist agreed that external publics might find this tool useful, but in their current position within the bank, this tool does not serve them. They have more direct ways in which to communicate with the MD than by using this tool. Moreover, these respondents wondered just how often the bank’s emails were checked and who exactly responded to this email. The bank teller noted that the email addresses for the bank staff were not placed on the site at all. He commented that this indicates that the site discourages the public and the customers from contacting the staff members by way of email.

Regarding the factors the Web site uses to attract visitors, the respondents stated that the site primarily uses information provision to attract visitors to the site. The bank teller explained that the information the visitors are looking for might include product information, financial reports, specialised service information and loan scheme information, to name a few. Specific publics who could be looking for this information as mentioned by the IT specialist and bank teller
includes rival banks, prospective customers while the PRO mentioned the general curious members of the public. Additionally, the respondents all agreed that the site provides historical information and archival news about the bank to attract visitors. The PRO and bank teller noted that they had researched past bank records and statistics. Finally, the IT specialist and PRO noted that the site tries to attract visitors by offering easier opportunities to apply for the bank’s Savings, Transaction or Current Accounts products.

4.1.2 Publics served by bank Web sites

With respect to the publics served by bank’s Web site, the bank teller and the PRO agreed that account holders are the largest and most widely served publics by the site. These two respondents also agreed that the rival banks are the second largest group as this public may visit the Web site to not only to porch qualified staff but also customers. The IT specialist and the bank teller stated that they (IT specialist and the bank teller) might be interested in reading recent press releases to learn how the bank is performing financially, know the current exchange rates, learn about the bank’s future plans among others. Following these groups, the bank teller stated that staff, suppliers, prospective customers, government, investors, money market, among others are also likely visit the site. The IT specialist posed the possibility that PROs from other institutions may visit the Web site to get ideas on ways to change/improve their own Web site. In agreement with the first two respondents, the PRO listed the account holders as the first group targeted by the site, followed by the employees such as bank tellers and the general community.

Each respondent stated different ways in with the media might use the site. The bank teller claimed that the media likely uses the site to check on KCB’s breaking news archival stories, financial results, exchange rates and the bank’s products among others. The respondent also
noted that the site might be used for its links to KCB Tanzania and Blueice Technologies (Web designers) sites. The IT specialist noted that should a newspaper want to do a story about this bank, the newspaper journalist could use the site to find out about the bank and learn who to speak with to get the information sought for. This respondent also stated that the only other use the media would have for the site would be to use it to find information about the current exchange rates, banking services, history of the bank, among others. The PRO doesn’t think the needs of the media are fully served or that their needs should be fully served on the Web site. This respondent thinks and/or hopes that the media will visit the bank personally to gather information and speak with the bank staff. This respondent thinks of the Web site itself as a sort of “electronic newspaper” in its own right.

Regarding how customer/account holders are served on the Web site, the bank teller and the PRO agreed that they use the site to transact their account businesses, learn breaking news from the bank, receive the bank’s product information and learn about the bank’s current exchange rates. The IT specialist and PRO agreed that the site might be used to learn more about the bank’s products such as the savings accounts, current accounts, business accounts, foreign lines of credit and KCB special schemes such as Mavuno Credit Scheme and Solar loan, to name a few.

Concerning internal staff, which constitutes the group of respondents for this case, the bank teller stated that he/she uses the site to read about the bank’s news headlines. The other respondents stated that the site did not provide sufficient opportunity for them (internal staff) to learn about the goings-on in other departments within the bank.
With regards to revenue sources, the respondents noted that the Web site may be used to purchase products of the bank. The PRO noted that the Web site is an opportunity for a new revenue stream in that the bank’s products may be purchased via the link “Apply for a KCB Account”. The IT specialist noted that while there are links for products such as KCB Personal Loan Scheme, Documentary Letters of Credit and Documentary Collections on the bank’s various links, one is not able to actually purchase the product online. Instead, one is provided with the details of these products.

When asked whether all publics’ needs were being met on the site, the bank teller and PRO agreed that most, if not all, of the publics’ needs are met on the Web site. While the bank teller mentioned that there is always some way to improve in situations where some needs were not met, he noted that oftentimes if a visitor cannot find what he/she needs on the site, he/she could easily link back with the main bank site and can find their needs met there.

The IT specialist was not as pleased with the publics served by the Web site. This respondent claimed that while the site does have the archive for the bank, it is mainly dedicated to archival stories. It does not highlight the bank’s past outstanding employees, neither does it include the bank’s history. He says that although the bank’s history has been included in ‘About KCB’ link, it is inappropriately placed.

4.1.3 Design of bank’s Web site

Regarding the relevance and news worthiness of the site’s content, all respondents felt that the content is relevant and up-to-date. Elaborating on this, the bank teller states that there is greater depth of information to be found on the Web site than there would be in the newspaper, which
is why he chooses to read the site. The IT specialist noted that the content was relevant and the home page not so busy. Additionally, the bank teller and the IT specialist enjoy looking at the "---Card – O – Phobia, -----the fear of Credit Cards" advertisement that keep fleeting over the top of the home page. He says that this ad is aimed at informing the clients that the bank has found a solution to the fear of credit cards through the KCB Gold and Classic Cards. Concerning the relevance of the information on the Web site, all respondents felt the information was relevant to their needs. Specifically, the IT specialist noted that the customers often use the "KCB Customer Feedback Form" to raise queries about the bank’s level of service delivery. He added that these tools are also useful for present and prospective customers.

Regarding the brevity of the text, all respondents were pleased, noting that if one doesn’t want to read the whole article, reading the title and the briefing gives one an idea of the gist of the article. The IT specialist and the PRO noted that as experienced Web users, they are familiar with the meaning of the "KCB Feedback Form" link and appreciate its usage here. Regarding the placement of the text, the respondents stated that the even-placement of the content to cover the entire home page is appropriate and expected. It makes reading much easier. The IT specialist was happy to see the banner advertisement at the top, noting that the site’s placement of the item at the top is strategic and catches the attention of the reader. However, regarding the same ad, the bank teller noted it was so prominent that it often inhibited readers from noticing the bank’s logo and other links on the home page. Moreover, the bank teller and IT specialist stated that the design seemed a bit busy to them at first, especially with the banner advertisement at the top of the page. However, they have now become accustomed to the new site and located everything they need in it.
As for the design rules of integrity and clarity, the IT specialist noted that the links should be in large font size. However, the bank teller did appreciate how the navigation bar on the right and at the bottom of the home page was constant from page to page. The other two respondents also felt that the site maintains its integrity and clarity throughout.

The respondents generally felt that the graphics on this site were not very noticeable, with the PRO noting that he doesn’t pay attention to graphics on any Web site. However, when they began to take note of the graphics during the interview, they commented that when used, the graphics were appropriate. The IT specialist and the bank teller agreed that the colours of green and black were appropriate because these colours depict the bank’s financial stability, closeness to nature, vigour, and prestige. He says the use of black on the bank’s logo (lion) has helped the colour of green to vibrate. The bank teller stated that he particularly liked the colour as it was easy on the eye and hence enhanced vision. The bank teller also felt that the forward placement of the letters “KCB” and the mascot on the home page were appropriate. Additionally, the bank teller stated that the site is more exciting, mainly on account of the colours of green and black. This respondent feels that the black text actually helps the “News Headlines” section to stand out, catching the visitor’s attention.

The bank teller noted that he liked how the pictures of the “KCB Gold and Classic Cards” run across the top of the screen, as this is where he would expect them to be. The PRO noted that the pictures are of a higher quality than he expected, while the IT specialist wished there were more action photographs on the site.

As for system compatibility, the IT specialist was pleased with how the Web site took up the whole browser page. He was happy that the designers broadened the page so that they could
make use of all the space they had. Concerning load time, the respondents stated that with a
cable modern, the load time is not a problem. The bank teller elaborated, saying that when the
new site was first launched, he had some trouble getting the page to pull up, but now it comes
up faster than other sites. He added that the quick load time makes accessing other links on the
page less tedious hence allowing visitors to comfortably browse through the site at will.

When asked about navigation, all respondents stated that they find the navigation to be simple,
self-explanatory and easy to follow throughout the site. All respondents agreed that they liked
how the links are organized in the navigation bar at the top. As for the search button, the
respondents generally do not use it because they feel they already know where everything they
need to find on the site is located. The IT specialist added that search buttons are usually a pain
and generally inaccurate, so he prefers to search for things on his own.

Data from Case Study Two: External publics

Three external publics were interviewed for case two: one longstanding customer, one media
representative (a journalist from the Nation Media Group), and one rival banker. Before each
interview, each respondent was reminded of the purpose of the study and how the interview
would be conducted. Furthermore, the respondents were advised to speak freely of their
thoughts and opinions on the subject, and that there were no right or wrong answers to the
questions posed. During the interview, the bank Web site was made available to respondents.
The interviewees could use the Web site to illustrate their thoughts or opinions by using the
mouse or pointing to items of interest. The provision of the site may have helped respondents
think of the things they may have otherwise forgotten to mention.
It should be noted that in this section, the data presented will include data from the interviews with three external publics as well as the author's own direct observation data. Topics covered in interviews with both internal and external publics focused on the broad issues under review. Other minor details noted in the conceptual framework have been investigated by the researcher's direct observation of the site and presented in this section. Thus, direct observation will be used to “fill in the gaps” left by the interviews. These notes will make case-two longer and more detailed than case-one, yet will instil a richer perspective on the data collected.

4.2.1 Objectives of the bank’s Web site

Company/product awareness and information

When asked to describe the objectives of the bank’s Web site, the respondents all noted that the provision of accurate, up-to-date information was the main objective of the site. The customer and the rival banker agreed that this information was targeted towards current and prospective customers and other interested parties. The IT specialist also noted that bank’s product information, financial reports, exchange rates and KCB News found on Web site are what make visitors return to the site. He also noted that the Web site is for customers/account holders, and so the objective of the site is to serve and speak to the customer in order to persuade them to buy the bank’s products.

The media representative postulated that the PRO most likely has a two-fold objective: first, to inform the media of what’s going on at the bank and second, to promote the bank, making it more appealing to the customers and the general public.
The respondents, in describing how the site was used to create awareness and provide information about bank noted how they navigate the site. For instance, the customer said he would go to the site’s home page, become aware of a “Top story” featured in the centre of the page, and then follow this story to find out more information. Alternatively, he will use the link “KCB News”, to link directly to news he’s interested in. Once there, he will look within the bank “sub-site – KCB News” to find the news he’s looking for. The researcher also notes general and detailed product information on the site by the ticker “-----Card – O – Phobia, -----the fear of Credit Cards” running across the top right hand side of the home page. The centre part of the page (“KCB News Headlines”) provides information on recent news pertaining to the bank. The primary products in this case are the various KCB Account types; secondary products seem to include Specialised Services such as the Personal Loan Schemes, Documentary Letters of Credit and Documentary Collections among others. Product specifications in this case could be described as the benefits and requirements of the various products of the bank. For example, a KCB Golden Account accrues benefits such as low minimum account opening deposit and minimum balance; personal accident cover of up to Ksh. 5,000; withdrawals of up to Ksh.140, 000; waiver of joining fee for KCB Classic Visa Card; waiver of monthly maintenance fee; automatic loan of 8% of the deposit; free over the counter withdrawal and deposit. The requirements for accessing the product include a minimum balance of Ksh.100, 000, two quality colour passport size photographs and a national identity card. Regarding promotion of new initiatives on the Web site, the researcher notes that the site promotes KCB Gold and Classic Credit Cards in the banner ad at the top left side of the home page thus “-----the fear of credit card! The cure for Card-O-Phobia!”

Communication/Customer Support
All the respondents felt that providing communication/customer support with the publics and media is not one of the main objectives of the Web site. The rival banker elaborated by stating that “the Web site gives enough information on its own; there is no need for it to serve as a communication tool.” The customer saw providing communication and customer support as an intention of the site, but not primary purpose; instead, these functions serve as means to get people to come back. The media representative clarified his position by stating that the interactive feature, “KCB Customer Feedback Form”, make the Web site visitor feel like their voice is being heard by those in charge at the bank. He feels that the interactive feature offered by this site appear to empower the audience by giving them the opportunity to ask the management of the bank a question and rate the bank’s service delivery level by giving them the opportunity to complete the bank’s questionnaire.

The researcher, on his part notes that communication seems to be acceptable but on a limited basis. For example, there is the option of emailing the bank via the “KCB Customer Feedback Form”, but what is, however, unclear is how many emails the bank receives and whether replies to such emails are made; at any rate, the impression is made that the bank cares about the publics’ questions and concerns regarding the bank products. Thus, the researcher notes that interactivity on this site is low. Other than emailing the bank, interaction is limited to applying for a KCB Account. While the interaction is low and there is no registration page, a customer database may be under construction by way of collecting email addresses obtained from the completed “KCB Customer Feedback Forms”.

While the author notes that the Web site allows visitors to contact the bank, the site does not seem to provide a forum for real-time two-way communication. The site, however, does provide a service that enables two-way communication between the general public and the bank lending
credence to its aim of improving communication amongst the organization, its leadership and other publics. However, other communication features could be added that do not stretch to (only) the top of the organization. As far as the Web site’s ability to handle customer complaints, queries and suggestions is concerned, it seems the only way in which customers/visitors may complain is by sending an email to the bank via the “KCB Customer Feedback Form” link at the centre of the page. Upon further investigation into the links on the site, the researcher learns that people may only read product information available at the bank by clicking on the various links but cannot email the bank. Thus, the capability to contact administrators with complaints, queries or suggestions is available on the Web site only via “KCB Customer Feedback Form”.

Factors the Web site uses to attract visitors as stated by the respondents were broad. The customer sees the site as attracting visitors via provision of archival information such as old press releases and stories. The rival banker views the site as a place to find historical information; product information pertaining to retail banking, corporate banking, electronic banking; exchange rates; financial results; and the latest news, among others. The media representative feels the site attracts visitors by providing current news pertaining to the bank. All respondents stated that they generally think of the site as a place to go to gather information of some kind. The rival banker noted that the appearance of the site is used to attract visitors, adding that he thinks the Web site developers have made the site more advanced to better compete for visitors attention, pulling them away from other sites and towards the site. The media representative disagreed with the argument that the site is used for historical information; he noted that he would not rely on the archival information on the Web site to be the most accurate and up to date in terms of historical information. This respondent wouldn’t go to the site first for this information, but would instead get in contact with someone from the bank for
the information. The researcher has investigated the various attractors mentioned by Watson (1998). The researcher’s examination of these attractors and their employment by the KCB Web site is detailed in Table 4.2.1 below.

Table 4.2.1 Web site Attractors
<table>
<thead>
<tr>
<th>Type of Attractor</th>
<th>Approach</th>
<th>Author: Used on the bank’s Web site and to what degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Entertainment Park</td>
<td>Offers entertainment and a high degree of participation. Interactive, recreational and challenging</td>
<td>Yes, to a small degree</td>
</tr>
<tr>
<td>The Archive</td>
<td>Aids in discovery of company’s history</td>
<td>Yes, although the link to some products are more updated than others</td>
</tr>
<tr>
<td>Exclusive Sponsorship</td>
<td>Provides timely, exclusive, valuable information regarding a product or an event</td>
<td>Yes, provides updated product information, such as “KCB Gold and Classic Cards”</td>
</tr>
<tr>
<td>The Town Hall</td>
<td>Venue for forums and discussions; participation is engaging; high interactivity</td>
<td>No, not exactly</td>
</tr>
<tr>
<td>The Club</td>
<td>Visitors must register to participate; interactive, recreational and social</td>
<td>No</td>
</tr>
<tr>
<td>The Gift Shop</td>
<td>Gifts and free samples used to gain attention; generally digitised products</td>
<td>No</td>
</tr>
<tr>
<td>The Freeway Intersection</td>
<td>Present advanced information search services (search engines); may aim to become a user’s entry to the Web</td>
<td>No; search function is only for use on this site.</td>
</tr>
<tr>
<td>The customer service centre</td>
<td>Meet customer information needs and assist in ownership phase of product life cycle</td>
<td>Yes, this site contains much information various products of the bank.</td>
</tr>
</tbody>
</table>
Table 4.2.1 above details the researcher’s observation of the factors employed by the bank’s Web site. According to the researcher, it seems that the Web site uses archives and information provision to attract visitors to the site.

4.2.2 Publics served by the bank’s Web site

Concerning publics served by the KCB Web site, the customer and the rival banker mentioned account holders/customers, general public, money market, government and the shareholders among others. An additional group served by the site, as mentioned by the rival banker, is the media, while the customer mentioned the bank’s information seekers, prospective account holders and the opposing/rival banking institutions. Elaborating on this thought, the customer went on to state that he would be particularly interested in the site if the information he were seeking about the bank has not been publicised. In this instance, he would use the site to find the information. Finally, the media representative noted that the Web site serves the media and the prospective customers.

The researcher’s observation of the Web site served to investigate which of the following publics the bank Web site seems to serve. The data from this observation is in Table 4.2.2 below.
Table 4.2.2 The Web site's interaction with publics

<table>
<thead>
<tr>
<th>Public</th>
<th>Interaction With?</th>
<th>Public</th>
<th>Interaction With?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>No link to any government page</td>
<td>Rival banks</td>
<td>Yes, by information available on the page</td>
</tr>
<tr>
<td>Media</td>
<td>Link to “KCB News”</td>
<td>Staff</td>
<td>Yes, via “Financial Results and KCB News” links.</td>
</tr>
<tr>
<td>Suppliers/vendors</td>
<td>Yes, a banner ad at the top right side of the home page</td>
<td>The Bank’s information seekers</td>
<td>Yes, via the search button and the various links on the home page</td>
</tr>
<tr>
<td>Account holders/customers</td>
<td>Yes, links to the various products of the bank; KCB Customer Feedback Form link</td>
<td>Potential employees</td>
<td>No</td>
</tr>
<tr>
<td>Prospective customers</td>
<td>Yes, “Apply for a KCB Account online” link</td>
<td>Local Business Community</td>
<td>Yes, via ads</td>
</tr>
<tr>
<td>Shareholders</td>
<td>Yes, “Financial Results” link</td>
<td>Money Market</td>
<td>Yes, via link to “Exchange Rates”</td>
</tr>
</tbody>
</table>

When asked how the media’s needs are met on the site, all respondents agreed that the media would likely use the site as a means of verifying information and details of stories and events.
They elaborated on this issue, saying that the media may use the site to verify information from the bank such as the financial reports, exchange rates, breaking news and information pertaining to the bank's products. The customer noted that the media may use the site for its archives and to get press releases, however, he hoped that the media would contact the bank more directly than via the Web site for the information that they then present to the public. Moreover, this respondent stated that he would expect that the reporters would want to ask more questions of the bank than what was merely stated in the statistics/financial results, product information or press release online. This respondent also added that the Web site might be very useful to non-local media as far as serving as a low-cost conduit of information. Furthermore, the respondent noted that the site could also be used to find out whom to contact for more direct information or interviews.

Moreover, concerning the media, the media representative stated that he sees the site as a way to find out a more detailed and trustworthy account of what is truly "going on" within the bank. This respondent feels that this is one of the great advantages of the bank's Web site over the national newspaper. He stated "Recent information will not be posted on the national newspaper until the next morning, yet on the bank's Web site, the information is posted as soon as the bank officials know it. So the timeliness of the Web site is so valuable". He added, "You can get information on the bank's site before you can get it from any other major media source, which is valuable to the media as well as to the general public". The journalist also claims, "90% of the time I get on the Web site, the purpose is to get a statistic. I will generally know the other information before I get there". He also uses the site to substantiate information he already feels somewhat confident in, such as spelling, and other details. The respondent stated, "The value of the site to me is the research I am able to do before I write an article or meet with any bank official for an interview". The respondent feels that once he sees information reported on the
site, he feels comfortable reporting on that information. He notes that he certainly trusts the site and feels that journalists and other media sources trust it as well.

The researcher’s observation of the Web site indicates that information is provided to the media by the means described in Table 4.2.3 below.
Table 4.2.3: Provision of information to the media

<table>
<thead>
<tr>
<th>Category of info.</th>
<th>Provided?</th>
<th>Category of info.</th>
<th>Provided?</th>
</tr>
</thead>
<tbody>
<tr>
<td>News releases</td>
<td>Yes</td>
<td>Exchange Rates</td>
<td>Yes</td>
</tr>
<tr>
<td>Archival stories</td>
<td>Yes</td>
<td>Statistical records</td>
<td>Yes</td>
</tr>
<tr>
<td>Financial Results</td>
<td>Yes</td>
<td>Compilations of yearly financial reports and comparisons</td>
<td>Yes</td>
</tr>
<tr>
<td>News Headlines</td>
<td>Yes</td>
<td>Digest of coverage by other media</td>
<td>No</td>
</tr>
<tr>
<td>Media alerts and brief news filters</td>
<td>Yes</td>
<td>Current quote sheet</td>
<td>No</td>
</tr>
<tr>
<td>Special feature suggestions</td>
<td>No</td>
<td>Staff contact including communication devices</td>
<td>No</td>
</tr>
<tr>
<td>Product information</td>
<td>Yes</td>
<td>Method of retrieving historical records</td>
<td>No</td>
</tr>
</tbody>
</table>

With regards to customers/account holders, the respondents differed in the way they presumed customers could use the site. The customer offered the opinion that the “KCB Customer Feedback Form” feature was likely the most popular with customers. Another nice feature that this respondent felt customers might enjoy was “KCB News”. The rival banker remarked that customers who were far away from the bank were likely to use the Web site more than other customers. This respondent elaborated by saying that, “This may be the only way in which such customers could attain information about the bank which were not available elsewhere.”
The author’s observation of the Web site investigated indicators of service to the online customers. These indicators and their usage on the site are displayed in Table 4.2.4 below.

<table>
<thead>
<tr>
<th>Indicators of service</th>
<th>Used?</th>
<th>Indicators of service</th>
<th>Used?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership registration</td>
<td>No</td>
<td>Product information</td>
<td>Yes</td>
</tr>
<tr>
<td>Historical records</td>
<td>Yes</td>
<td>Action photographs</td>
<td>Yes</td>
</tr>
<tr>
<td>Personnel bios of the Bank’s members of staff</td>
<td>No</td>
<td>Branch Network and Contacts</td>
<td>Yes</td>
</tr>
<tr>
<td>Research</td>
<td>No</td>
<td>Fundraising and sponsorships</td>
<td>No</td>
</tr>
<tr>
<td>Product sales</td>
<td>Yes</td>
<td>Individual email addresses</td>
<td>No</td>
</tr>
<tr>
<td>Outlet for suggestions complaints</td>
<td>Yes</td>
<td>Marketing (turn visitors into consumers)</td>
<td>Yes, via “Apply for KCB Account”</td>
</tr>
<tr>
<td>News outlet</td>
<td>Yes</td>
<td>Periodic newsletter</td>
<td>No</td>
</tr>
<tr>
<td>Contact titles, numbers and addresses</td>
<td>No</td>
<td>Employment opportunities</td>
<td>No</td>
</tr>
<tr>
<td>Community involvement</td>
<td>Yes</td>
<td>Exchange rates</td>
<td>Yes</td>
</tr>
<tr>
<td>Fan clubs</td>
<td>No</td>
<td>Financial Results</td>
<td>Yes</td>
</tr>
<tr>
<td>Contests and free premiums</td>
<td>No</td>
<td>Archival stories</td>
<td>Yes</td>
</tr>
</tbody>
</table>
When discussing how internal staff uses the site, the media representative stated that these groups are likely served more marginally, and are certainly not targeted by the site, as these groups are expected to already be more familiar with the product information and current events at the bank. However, he adds, they may better be served through deep and incisive articles. In contrast, the rival banker felt that other banks use the site extensively to see how their peers at this particular bank (KCB) are doing in terms of new innovation, creativity and financial standing. Additionally, he commented that it’s always exciting to read what the media said about the competitor, as this is a good way to get an outside perspective. The customer postulated that the account holders use the site to learn about the bank products and breaking news so that they may make informed enquiries when they go to the bank. This respondent felt that the Web site served as a means of bringing the two (customers and the bank staff) together.

The researcher’s observation noted that service to internal staff on the Web site include ‘financial results and KCB News’. Employment information is not found on the site, however, general information on the bank is.

When discussing how the site meets revenue sources’ needs, the respondents felt that people who are interested in purchasing the bank’s products have the capability of doing so on the site, but the respondents do not feel that meeting this need is a main objective of the site. The rival banker stated that advertisers might use the site to view and judge the ads they already have on the site, but for no other reason.
The researcher found that certain revenue sources were served on the site, such as the bank’s advertisement whose ads were found on the page, both across the top in a banner format. Publics do not have to subscribe to the site to get information, so this is not counted as a revenue source served on the site. The link ‘Apply for a KCB Bank Account’ does create revenue on the site, although in an indirect manner: publics may apply for an account online yet must eventually get to the bank to finalise their transaction. Finally, fundraising and research were not served on the site.

All three respondents felt that most publics whose needs should be met on the site have been served. However, the media representative commented on some ways to enhance the methods through which the publics are currently served. For example, the respondent noted that perhaps prospective customers could have a special place on the site. This respondent felt that such a link would be one way to keep people who have an interest in the site involved. In fact, this respondent noted that keeping people who have a certain interest in the bank involved should be one of the cardinal goals of marketing and public relations.

4.2.3 Design of bank’s Web site

In generally describing the site, it was learned that “KCB Customer Feedback Form” link is the customer’s favourite feature, as it enables him to communicate his concerns to the bank’s management. The rival banker’s favourites include “KCB News and the Financial Results”. He enjoys being updated on the goings on at the rival banks. The rival banker feels that any visitor’s immediate concerns are taken care of on the home of the site. The media representative appreciates KCB News, the product information and the financial reports provided.
The researcher's observation of the site focused on whether the customers and their goals were identified on a registration page, whether membership fees are taken and to describe the specificity of content. The researcher concluded that the specificity of the content shows that the Web site serves the media, account holders and prospective customers, among others. He noted that the site does not use a registration page or take membership fees. Additionally, there was no statement of purpose found on the site.

All respondents find the site to be relevant and newsworthy, noting the news headlines and the exchange rates in the centre of the page. They stated that the Web site is the first place they would look online for information about the bank. The rival banker stated how pleased he was with the timeliness in which news stories and financial results were posted to the site. The researcher also noted that the featured stories on the home page are credible and newsworthy.

Regarding the brevity of the text, the three respondents disagreed; the customer prefers that the titles are all that is shown of the "KCB News Headline" articles, the media representative was indifferent and the rival banker likes the mini-paragraphs about the most recent "KCB News". The customer stated that he would rather not see the first paragraph of text shown under the "KCB News", but instead would like to see the headlines only, with a "read more" link. The rival banker stated that if only the headlines were featured, he might miss some news he has an interest in. However, with the one line paragraphs already on the homepage, he ends up reading about some stories he would not generally read about, simply because they are in front of him. However, the respondent says he enjoys reading other stories because he feels such a practice broadens his knowledge of the Kenya Commercial Bank. The researcher notes that the text that is featured under each heading on the home page is a synopsis of important aspects of the bank; the visitor may learn more about these aspects should he/she wish to read more at a later time.
As for the placement of text in the centre of the page, the customer and the rival banker stated that they like the placement in the middle of the page while the media representative stated that the placement of the text was unimportant. The customer stated that the bank’s logo and the banner advertisement together take up too much space on the page which should be used for content, while the rival banker stated that the advertisement does not belong at the top of the page but rather at the bottom so as to balance with the bank’s logo at the top. The researcher noted that the ‘KCB News’ placement in the centre of the page indicates their importance, with the most recent story at the top.

Concerning the provision of information and services of value to diverse publics, the researcher’s observation reveals that the Web site does succeed in this aspect. Information is provided to diverse publics via links such as ‘Branch Networks and Contacts, KCB News, Financial Report, Exchange Rates, Specialized Services, Retail Banking and Corporate Banking, among others.

The site does not, however, employ the tools of online forums, bulletin board, chat line discussion groups, and trivia. As for historical information and product information, the bank archives as well as ‘About KCB’ link serve this purpose. The tool of FAQs (Frequently Asked Questions) is, however, not provided for. Moreover, “product information” such as Specialized Services, Retail Banking and Corporate may be found in several places on the site.

With regards to design rules of integrity and clarity, the researcher notes that the site is easy to understand and that the integrity of the site’s design has been maintained throughout the site. Concerning the how the graphics affect the design of the site, the customer and media representative claim that the site comfortable with the eyes as it is not too “busy”. The media representative stated he wouldn’t mind a busier design. He stated, “In modern Web site design, being busy is the norm. Each year the internet is here, most sites seem to get busier”. The
customer and rival banker noted that they like the green background and the black text, with the customer noting that he thinks this makes the text easier to read. Additionally, the rival banker stated, "I like it, but I do not love it". He respects the bank administrators for taking a chance and using design techniques that are not common elsewhere, such as the green background. In agreement with the other two respondents, the media representative noted that the colours are appropriate and particularly likes the green background.

Also concerning the graphics, the customer and rival banker mentioned their dislikes for the banner ad at the top of the page. The rival banker felt that the banner was too "busy" and fleeting fast, making it difficult to read. Nevertheless, the rival banker commented that the new site’s updates have greatly enhanced the Web site. In fact, he would consider it a good advertising technique to change the site more often, as she feels that this keeps the site fresh and ensures return visits. The researcher notes that the graphics are used sparsely aside from the logo and heading on the home page- "KCB Making the difference", which the researcher finds to be busy and disturbing to the eye. He states that it should have been spread to cover the entire top of the page.

The researcher notes that the site takes up the same percentage of space when viewed on a laptop’s small screen in a navigator window as it does on a larger desktop computer in an Internet Explorer window. Concerning the Web site’s load time, all three respondents noted that the site loads quite quickly with a cable modem. The rival banker claimed that he does remember having problems with the site’s load time in the past. He went on to explain that, "Of course, it’s hard to know the source of the problem - whether it is the computer or the connection or the Web site." The media representative stated that he "always wants it to be faster than it is now, nonetheless, it is faster than many other sites. Not as fast as you may want it to be, but that doesn't deter me from going to the site." The researcher also noted that the load
time is fast and that visitors are not required to scroll excessively through long menus or choices.

Regarding the navigation on this site, all three respondents feel that the navigation is quite simple to understand. However, the customer noted that while he realizes that a Web site's home page needs to have links on it, he thinks there are too many links on this site. The researcher noted that the navigation resembles other bank Web sites and Web sites in general, making the site easier to understand and more immediately familiar to visitors.

Regarding the search tool, all three respondents have never used the tool and can't imagine that they ever will, as they think things are very easy to find on the site. The customer and the rival banker were curious about the Search tool's functionality during the interview and decided to give it a try. Both typed in 'KCB Staff Contacts' but both times the search did not yield any information. The rival banker stated, "I don't think the search tool is necessary on a site like this." The researcher's observation echoed the frustration of the respondents with the search tool, as every search entered was returned as "Error."
CHAPTER FIVE

5. DISCUSSION OF FINDINGS AND CONCLUSIONS

In the previous chapter, the empirical data gathered from the two case studies were presented. In this chapter, the research questions posed in chapter one will be answered by presenting the findings of this study. Thereafter, some general conclusions regarding each research question will be made.

5.1 How can the objectives of the KCB Web site be described?

The findings of this study suggest that the primary objective of the bank’s Web site is to provide information and product specifications. An ancillary objective was discovered to be the introduction of the bank and/or its products. Promoting new initiatives seemed to be truer in the case of the external publics than the internal publics. This could be because external publics view topics on the Web site as “news”, thus making much of the content appear to be “new initiatives”, while the topics may be “old news” to the internal publics due to their proprietary position within the bank.

Furthermore, as concerns communication and customer support, the study reveals that communicating with the media is not an important objective of the KCB Web site. However, the findings of this study maintain that improving communication between the bank and its customers is a more important objective of the KCB Web site than communicating with media. This finding is in variance with Hypothesis (a), which had predicted that the most important objective of the Kenya Commercial Bank’s Web site is to improve communication between the bank and the media. It also disagrees with Hypothesis (c), which had singled out the media as
the most important constituency the KCB Web site aims to reach. Establishing interactivity and providing a forum for two-way communication seems to be less true in the case of external publics than internal publics. This could be because external publics are more suited to handling these issues in an offline format. Handling customer complaints, queries and suggestions seems to be truer in the case of external publics than internal publics. This could be simply because of the differing perspectives; while the internal publics may never consider going to the Web site to handle a complaint, going instead straight to the source, the external publics may have no choice but to use other media, such as the Web site. Thus, the external publics see the Web site as a vehicle for this type of communication, while the internal publics do not.

Regarding whether a database is being built on the site, it seems that the potential is there to build a database, and one may in fact be in the process of being built through the completed “KCB Customer Feedback Forms”. The internal publics did not discuss the possibility of this functionality, while the external did, making the concept of this possibly being an objective truer in the case of the external publics than internal publics.

The data collected in this study maintain that the bank’s Web site objectives include providing visitors with historical information about the bank through the link “About KCB” (archives). This particular finding confirms Hypothesis (b). The study also found that the site provide limited opportunities to purchase the banks products through the link “Apply for a KCB Account” (gift shop). Additionally, it was discovered that serving as a virtual town hall, electronic community/“club”, or as a one-stop resource centre for Web surfers (freeway intersection) does not comprise the objectives of the Web site. Providing exclusive sponsorship to events as depicted in “KCB News Headlined: KCB hosts Nairobi Stock Exchange Golden jubilee luncheon” and serving as a customer service centre seems to be truer in the case of
From the basis of the findings for research question one, the following specific conclusions have been drawn:

- Improving communication between the bank and its customers is a more important objective of the KCB Web site than communicating with the media. Other conclusions indicate that;

- Serving as a virtual town hall, electronic community/“club”, or as a one-stop resource centre for Web surfers (freeway intersection) does not comprise the objectives of the Web site. However, providing exclusive sponsorship to events and serving as a customer service centre is true in the case of external publics than in the case of internal publics.

- Providing information and product specifications are more important objectives for the bank’s Web site than promoting new initiatives.

- Archival information and current news are the main design features used by the site to attract visitors.

5.2 How can the publics served by the bank’s Web site be described?

The publics served by the bank’s Web site may be described in various ways. To begin, it was determined that account holders/customers, general public, money market, government and the shareholders are all served by the Web site. It was also determined that the bank staff and the Board of Directors are not served by Web sites. This finding disagrees with Hypothesis (d).
which had predicted that publics closer to the bank (such as rival banks, customers, potential employees, the staff) are the main targets of the KCB Web site as compared to those far away from it. Similarly, it is a deviation from the proposition of Hypothesis (e), which said that the site has been designed to meet the needs of internal publics more than the needs of external publics. An explanation for the difference in these two groups is that one is seen to be more closely involved with the bank in terms of running it, as opposed to the other group, whose activities are linked more indirectly. Thus, it seems that the closer the individual is to the bank, the more that person is served by the Web site. This finding conforms to the prediction of Hypothesis (d). An additional discovery was that prospective account holders, information seekers and opposing banking institutions might also be publics served by Web site.

The study revealed that the KCB Web site provides information to the media through financial reports, exchange rates, and news headlines and via information pertaining to the bank’s products. Additional ways in which the media may use the Web site includes researching the stories relating to bank’s products and learning the details of breaking news in a timely fashion. The explanation behind this finding is that journalists tend to use the site to “back-up” information they have already received from the bank; they will then create their own story, as journalists do, based on what they themselves witness in person.

Data collected in this study also revealed that online customers are served by the bank’s Web site by providing action photographs, news outlet, outlet for suggestions and complaints, community involvement, product information. Moreover, the findings show that product sales, branch network and contacts, marketing, exchange rates and financial reports are other ways in which the online customers are served.
The findings of this study also indicate that the internal staffs of the bank are not the main targets of product information posted on the Web site. In contrast, this public is likely better served by the content in the articles. This finding can best be explained by the natural human tendency to want to read about things in which they are involved or interested in. Thus this public maintains an interest on the site via in-depth articles found on the ‘KCB News’ link.

Moreover, regarding revenue sources served by the site, it was found that the link “Apply for a KCB Account” is the main revenue source targeted by the Web site. Fundraising and research, it was also discovered, are not the main ways in which a bank seeks to generate revenue from its Web site.

The study also found that while the media, online customers, internal staff and revenue sources are all served by the Web site; other publics whose needs also should be met are former account holders and personnel of the bank. Thus those that were once closely involved with the bank (former publics) need to be served online as well. And, therefore, the timeline, which the Web site targets, needs to be broadened, in a sense; it has room to expand from simply serving present to serving past and future publics as well.

From the basis of the findings for research question two, the following specific conclusions arise:

- The closer the public is to the bank (such as rival banks, customers, potential employees, the staff) the more these publics are served by the Web site. Other conclusions that can be drawn include the fact that;
- The media is best served on the KCB Web site through the provision of financial reports, exchange rates, archival/current news and product information.
- The online customer is best served on the site through the provision of action photographs, news outlet, outlet for suggestions and complaints, community involvement, product information and exchange rates, among others.
- Internal publics, such as staff and the Board of Directors are not the main targets of the Web site.
- The KCB Web site does not have adequate revenue sources. The link “Apply for a KCB Account seems” to be the only revenue source at the site.
- Publics currently involved with the bank are served on Web site, while past and future publics also ought be served on the site.

5.3 How can the design of the KCB Web site be described?

The design of a Web site can be described in a variety of ways. One important variable, which was considered in designing the KCB Web site, was found to be that of identifying customers via the specificity of the site’s content. Identifying customers via the specificity of the site’s content was found to be more important than via registration pages, membership fees, or a statement of the site’s purpose. This could be because the designers felt that the content and graphics of the page immediately identified the site’s purpose. Additionally, it is possible that the site designers knew that visitors to the site may be “turned off” should they have to register to log in.

Moreover, strong, relevant, newsworthy and credible content, the provision of information and services to diverse publics and the provision of historical company information, and product
information were found to be more important on the Web site than FAQ’S, bulletin boards and chat line discussion groups. This finding partly agrees with the proposition of Hypothesis (e), which had predicted that provision of strong and relevant content is the most emphasized design rule on the KCB Web site than other Web site design characteristics. The reason for this could be that publics view the site as an information source (as noted in the findings for research question one) and thus would not consider visiting the site to have discussion, which they are used to having off line. Web designers may have sensed this and thus left such features off the Web site.

Finally, the data in this study reveals that the design rules of integrity and clarity have been followed on the bank’s Web site, as well as appropriate load times, scrolls of text, and navigation. These features were found to be more important than graphics and interactive features and search tools. Moreover, search tools were found to be unsuccessful/unnecessary on the bank’s Web sites.

From the basis of the findings for research question three, the following specific conclusions may be deduced:

- Provision of strong, relevant, newsworthy and credible content to diverse publics were found to be more important on the Web site than FAQ’S, bulletin boards and chat line discussion groups. Other conclusions include;
- The KCB Web site identifies and track visitors more by the specificity of the site’s content than by registration pages, membership fees or statements of the site’s purpose.
- The design rules of integrity and clarity have been given more emphasis on the site than graphics, interactive features and search tools.
- Search tools are not necessary on the bank's Web site.
CHAPTER SIX

6. IMPLICATIONS ON THEORY AND FUTURE RESEARCH

The implication for practitioners can be seen as suggestions for companies that design Web sites for various publics. The following implications are based on the findings and conclusions from this study.

To begin, practitioners should keep in mind that internal and external publics feel that a bank’s Web site main objective is to improve communication between it (the bank) and its customers. Secondly, practitioners should use an organization’s Web site to improve communication within the organization itself. Finally, practitioners should strive to create Web sites that aim to provide visitors with historical information and product specifications. Although not presented as an objective of the KCB Web site, practitioners should design Web sites that avail exciting entertainment opportunities and instances to purchase products and obtain free samples.

Additionally, practitioners should note that account holders/customers, general public, money market, government and the shareholders should be the “main” publics served by bank Web sites. The media, online customers, internal staff, revenue sources, and former account holders should also be served by bank Web sites.

Specifically, practitioners in the banking sector should aim to serve the media by providing information on financial results, exchange rates, products, contact persons and details, and the bank’s breaking news, among others. Practitioners can serve the online customers by providing historical records of the bank, online product sales, outlet for suggestions and complaints, news
outlet, exchange rates, financial reports and archival stories. Practitioners may serve the internal staff via the content found in the site's articles. In terms of revenue, practitioners should know that the sale of the bank's products through 'Apply for a KCB Account' link and the KCB Credit Card at the top left side of the page are the main revenue sources of the KCB Web site.

Finally, practitioners should bear in mind that customers on Web sites may be identified by the specificity of the site's content, thus bank Web sites should be designed with strong and relevant content. Additionally, practitioners should take into consideration that brief text is desirable on bank Web sites. Practitioners should not neglect the design rules of integrity and clarity on bank Web sites, as well as appropriate load times, scrolls of text, and navigation. Finally, practitioners should remember that, in this study, search tools were found to be unnecessary on bank Web sites.

6.1 Implications for Theory

This study's contribution to theory regarded applying existing theories concerning Web sites and public relations and testing their validity. More specifically, for research question one: 'How can the objectives of the KCB Web site described', it was determined that the empirical findings generally agreed with Kent et al (2003) and Berthon et al (1996) theory that most organizational Web sites are designed to provide detailed product information and specifications. Similarly, the empirical data gathered in this study was generally in tandem with Ashcroft and Hoey's (2001) theory that organizational Web sites ought to provide communication and customer support by introducing the organization and its products to a wide audience, creating corporate and product awareness in the market. Moreover, the empirical data
agreed with the theory on Web sites as attractors, as the theory served as a guideline to describe functions of the KCB Web site.

Regarding research question two: ‘How can the publics served on the KCB Web site be described’, the majority of findings for this study do not support theory on the way in which the Web sites ought to serve publics such as the media, online customers, internal staff, and revenue sources. However, the empirical data did note that these publics are served to some extent on the investigated Web site, although not to the extent described by theory. For example, according to Helitzer’s Theory on Web sites, the top five categories of information that should be availed to the media on a Web site includes news releases, annual reports, special feature suggestions, staff contacts including all communication devices, method of retrieving historical information, among others. Most of these features are not built into the KCB Web site. The empirical data was successful in uncovering some new findings concerning this topic, such as the concept that prospective account holder, information seekers and opposing banking institutions should also be included in the list of publics served by the KCB Web site.

Concerning the third and final research question: ‘How can the design of the KCB Web site be described’, the findings in this study reveal that previous theories were only supported minimally. The most notable finding was that, in contrast to Hallahan (2001), Ashcroft and Hoey (2001) and Kent (1998) who posit that successful searches on a Web site lead to user satisfaction, the search tools on this site were found to be unnecessary.

In addition, it should be noted that this study has contributed to previous theory by increasing the understanding of how a bank’s Web site can be used as public relations tool.
6.2 Implications for Future Research

During the course of this study, issues that were not within the scope of this study were uncovered. Many of these issues would make interesting propositions for other researchers; thus, they have been included as implications for further research. Issues that may require further investigation include:

- The effectiveness of Web sites of banks in Kenya could be investigated with the aim of discovering how the country’s bankers assess the effectiveness of their Web sites as public relations tools.
- The purpose and research questions of this project could remain constant while altering its focus to a comparative analysis of bank and non-bank financial institutions.
- The purpose and research questions of this project could remain constant while altering its focus to another institution such as a university.


7. CCK Report of February 2004 available online at www.cck.go.ke


28. NICI Reports are available online at http://www.uneca.org/nici/


Appendix A: Interview Guide

Investigated Web site: THE KENYA COMMERCIAL BANK

Research Question 1: How would you describe the objectives of the Kenya Commercial Bank Web site?

- Describe how the bank’s Web site is used to provide awareness and information about its banking activities. If it is not used in this way, why not?
- Do you feel that providing communication and “customer” support is an objective of this site? Why? Kindly state other objectives, if any, of this site. Which objective(s) do you feel is the most important for this site?
- What factors do you feel the Web site uses to attract visitors? How are these factors used?
- Is there anything you would like to add on this topic?

Research Question 2: Describe the publics served by this Web site:

How are the needs of these groups met on this Web site?

- Media
- Customers
- Internal staff
- Revenue sources

Why are these groups important? Are there other groups whose needs are not met by the site?

Is there anything you would like to add on this topic?
Research Question 3: Describe the design of this Web site.

- Do you find the content to be relevant and newsworthy? Explain how.
- Describe the placement and length of the text (content) on the home page.
- Describe the placement and purpose of the graphics. How are they (in) appropriate?
- Do you feel the navigation is easy to understand, in terms of search capability, accuracy, and menus of choices? Explain.
- Do you feel the load time is too long? Explain.
- Is there anything you would like to add on this topic?
Appendix B: Observation Checklist

Research Question 1: How can the objectives of the Kenya Commercial Bank Web site be described?

- Provision of general information as well as detailed product information and specifications.
- Promotion of new initiatives
- Fostering and encouraging consumer interaction with the product range
- Handles customer complaints, queries and suggestions
- Provides a forum for two-way communication

<table>
<thead>
<tr>
<th>Type of Attractor</th>
<th>Approach</th>
<th>Used on the Bank's Web site, &amp; to what degree?</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Entertainment</td>
<td>Offers entertainment and a high degree of participation. Interactive, recreational and challenging</td>
<td></td>
</tr>
<tr>
<td>Park</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Archive</td>
<td>Aids in discovery of company's history</td>
<td></td>
</tr>
<tr>
<td>Exclusive Sponsorship</td>
<td>Provides timely, exclusive and valuable information regarding an event</td>
<td></td>
</tr>
<tr>
<td>The Town Hall</td>
<td>Venue for forums and Discussions; participation is engaging;</td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>Interaction with?</td>
<td>Public</td>
</tr>
<tr>
<td>----------------------------</td>
<td>----------------------------------------------------------</td>
<td>-----------</td>
</tr>
<tr>
<td>The Club</td>
<td>Visitors must register to participate; interactive, recreational and social</td>
<td></td>
</tr>
<tr>
<td>The Gift Shop</td>
<td>Gifts and free samples used to gain attention; generally digitized products such as software or photographs</td>
<td></td>
</tr>
<tr>
<td>The Freeway Intersection</td>
<td>Present advanced information search services (search engines); may aim to become a user’s entry to the Web</td>
<td></td>
</tr>
<tr>
<td>The Customer Service Centre</td>
<td>Meet customer information needs and assist in the ownership phase of product life cycle.</td>
<td></td>
</tr>
</tbody>
</table>

Source: Adapted from Watson et al. (1998)

Research Question 2: How can publics served on the bank’s Web site be described?

Interaction with the following publics:
<table>
<thead>
<tr>
<th>Category of info.</th>
<th>Provided?</th>
<th>Category of info.</th>
<th>Provided?</th>
</tr>
</thead>
<tbody>
<tr>
<td>News releases</td>
<td></td>
<td>Exchange rates</td>
<td></td>
</tr>
<tr>
<td>personalized for</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>or broadcast</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Archival stories</td>
<td></td>
<td>Bank’s products</td>
<td></td>
</tr>
<tr>
<td>Media alerts and</td>
<td></td>
<td>Staff contact</td>
<td></td>
</tr>
<tr>
<td>briefs news</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Filters</td>
<td></td>
<td>Method of retrieving historical records</td>
<td></td>
</tr>
<tr>
<td>Special feature</td>
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<td>Product Information</td>
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<td>Statistical records</td>
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<td>Staff contacts</td>
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Indicators of service to the online public:

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<th>Indicator of service</th>
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<tr>
<td>Membership registration</td>
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<td>Outlet for suggestions and complaints</td>
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<td>Historical records</td>
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<td>News outlet</td>
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<td>Personnel bios staff</td>
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<td>Contact titles, numbers and addresses</td>
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<td>Exchange rates</td>
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<td>Marketing (turn visitors into consumers)</td>
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<td>Research</td>
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<td>Periodic newsletter</td>
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<td>Exchange rates</td>
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<td>Employment opportunities</td>
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<td>Product sales</td>
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<td>Contests and free premiums</td>
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<td>Community involvement</td>
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<td>Financial results</td>
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<td>Archival stories</td>
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<td>Branch network</td>
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<td>Action photos</td>
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<td>Contests and free premiums</td>
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</tbody>
</table>
Service to internal staff:

- Chat sessions
- Employment information
- Service to the following revenue sources:
  - Advertising
  - Fundraising
  - Research
  - Others

Research Question 3: How can the design of the Bank's Web site be described?

With regards to Web site design, the following factors will be investigated:

1. Identification of the customers and their goals via registration pages, membership fees or the specificity of content.

2. Statement of the site's purpose and value to customers

3. Strong, relevant content
   - New, updated, newsworthy and credible content.
   - Brief text
   - Placement of content

4. Provision of information and services of value to diverse publics
   - Online forums, bulletin board, chat line discussion groups, trivia
   - Historical company information, FAQ's and product information
5. Design simplicity

- Integrity and clarity
- Moderate and appropriate use of graphics and interactive features
- Systems compatibility
- Avoid excessive loading time, long scroll or text, or huge menus of choices
- Ease of navigation; quick, easy and subjectively pleasing access to content
- Accuracy of use and success of search rates