Chapter I: Introduction

Modern public relations practitioners are facing more difficulties and challenges as information speed and globalization alter the pace and landscape of the profession. Modern business, characterized by globalization, requires organizations to understand the intercultural and international aspects of public relations while operating in a global market. The internationalization of public relations is both an opportunity and a challenge for professionals (Taylor, 2001, p.629). Understanding the traditional social culture might still be one of the most difficult challenges for public relations practitioners working in international contexts. In fact, Sriramesh and White (1992) suggest that international public relations would have to reflect the cultural and societal norms of the host nation. Furthermore, Taylor (2001) suggests, "[C] ultural variation, different norms of conduct, and different levels of social-political development all will demand different approaches to the practice" (p.630).

In addition to cultural challenges, public relations practitioners are facing technological challenges as well. The days when press releases served as the primary tool for public relations practitioners have long passed. Instead, "Internet, digital technology and e-commerce" (Gofton, 1999, p.23) present technological challenges that significantly alter modern public relations. In fact, websites are quickly becoming a widely adopted public relations tool.

While organizations, ranging from production to service to technology, are adopting websites, public relations are a particularly important consideration for organizations as they begin to serve their various constituencies through the Web. Public relations have demonstrated to be especially vital for banks given the extremely competitive banking environment. As Morvis (1991) identified,

Banks must integrate public relations into the decision-making and business planning process if they wish to deflect rising public concern over the financial stability of the industry. Effective issues management, corporate identity protection, and systematic crisis communications are key strategies, which can be used to defend a banking institution's credibility before negative publicity weakens its reputation. (p.7)

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The purpose of this thesis is to explore and compare web-based public relations strategies between Chinese and American banks operating in China. The thesis also explores cultural differences and the impacts of cultural variability in an in-depth case study on websites of China Industrial and Commercial Bank (ICBC), Citibank, and Shanghai Pudong Development Bank (SPDB). The first section of the thesis consists of the relevant literature in public relations, which addresses the two-way symmetrical public relations model and the personal influence model as a framework for understanding international public relations practice. Furthermore, the literature review includes a discussion of the Chinese/American cultural variation that has great impact on international public relations practice. Since Confucianism plays a significant role in Chinese culture, its foundations are explored briefly as well. The literature review is divided into sections that cover public relations and banking, public relations and the Internet, and intercultural communication comparison of Chinese and American cultures. The literature review concludes with a set of research question that guide the research project.

The second section of the thesis addresses research methods, including cases selected and the criteria for evaluating the websites. In the third section of this thesis, a descriptive case study will be utilized to compare and contrast the identifiable aspects of the two-way symmetrical public relations model on the Chinese and American bank Websites. The comparison focuses on similarities and differences resulting from cultural variation. In the final conclusion section of this thesis, limitations of this study are addressed, and suggestions for future studies in the area of international public relations and Internet technology are presented.

Chapter II: Literature Review

Two-way Symmetrical Model and the Personal Influence Model

Two-way Symmetrical Model

J. Grunig (1989) identified the two-way symmetrical model as a way of practicing public relations through "us[ing] bargaining, negotiating, and strategies of conflict resolution to bring about symbiotic changes in the ideas, attitudes, and behaviors of both the organization and its publics" (p.29). It is this two-way symmetrical model, which is characterized as most ethical and effective in practice, which provides a normative theory for achieving excellent communication management. Thus, Grunig regards the two-way symmetrical model as excellent public relations.

A prominent theme in public relations research and commentary since the articulation of Grunig's model has focused on "either supporting or challenging James Grunig's symmetrical model of public relations as most ethical way to conduct public relations" (Taylor, Kent & White, 2001, p.264-265). The significance of the two-way symmetrical model can be found from the following two aspects.

First, the two-way symmetrical model makes organizations more effective. From a directional perspective, two-way communication, such as two-way symmetrical model, allows for the exchange of information – information flows freely between systems, such as organizations, publics, managements, and employees. From a purposive perspective, symmetrical communication, seeks moving equilibrium through cooperation and mutual adjustment. In contrast, asymmetrical communication "leaves the organization as is and tries to change the public" (Grunig, 1992, p.289). It can be generalized that organizations will become much more effective through two-way symmetrical public relations than through one-way communication or asymmetrical positions. Grunig presents several reasons why a two-way symmetrical relationship is best including (1) there are no clear boundaries between organizations and other systems due to free flow of information; (2) conflicts will be resolved through negotiation and communication due to thoughts of

cooperation and mutual benefits; and (3) the input of all people, including employees, is valued.

Second, the two-way symmetrical model makes organizational public relations more ethical. As Lindeborg (1994) argues, two-way symmetrical public relations "serve as a mechanism by which organizations and publics interact to manage interdependence and conflict for the benefit of all" (p.9). It implies that everyone involved is equal. Everything can be solved through dialogue, discussion and negotiation. By promoting bonds of mutual trust between the organization and its publics by empowering them to shape and collaborate on organizational goals through feedback, the organization-public relationship is strengthened (Grunig & Hunt, 1984). On the contrary, the other three models, press agentry / publicity, public information, two-way asymmetrical, tend to be less ethical. As Grunig and Hunt (1984) proposed, the press agentry / publicity model is dominated by one-way, persuasive communication aimed at manipulating audience attitudes and behaviors, while the public information practitioner provides accurate information about her or his organization to the public but does not volunteer negative information. These two models established communication as one-directional, from organization to public. Although the emergence of the two-way asymmetrical model shifted communication from one-way to two-way, which significantly altered communication relationship; the primary goal for feedback under this model is to refine persuasive message strategies toward specific targeted publics in an effort to predict behavior.

Personal Influence Model

The personal influence model, known as the fifth model of public relations, coined by Sriramesh (1992), has been shown as prevalent in Far Eastern countries (Sriramesh, 1992). In this model, interpersonal communication is argued to play a large persuasive role in attitude. According to Sriramesh (1992), in many nations in the developing world, organizations tend to ignore the attitudes of mass publics and instead focus specifically on the attitudes of journalists and government officials. Thus, the personal influence is a "pervasive public relations technique" (Sriramesh, 1996, p.186).

Furthermore, Taylor (2001) suggested "[P] ractitioners traveling to countries with hierarchical cultures should keep this in mind when developing public relations strategies" (p.631). For example, the hierarchically-structured Chinese culture represents a model for public relations practitioners to conduct the personal influence public relations. Culbertson and Chen (1996), through interviewing with Chinese female public relations practitioners, found that the achievement of many professional, personal, and social goals rests on a concept of *gao guanxi*, which means "establishing connections, creating obligations and favors among interactants, and enjoying privileges through relationships"(p.280).

Performing the *gao guanxi* role in the Chinese society has an instructive purpose of helping practitioners to identify key publics. Taylor and Kent (1999) found that "multiple publics may be an important part of public relations communication in the developed world, but in the developing world, specific publics such as journalists and government officials may actually be more important publics" (p.134). Specifically, "the offices of government are the key publics" (p.131). Therefore, "government becomes the target of most public relations efforts, rather than the source of them" (p.140).

Thus, public relations practice in various cultures demands that practitioners understand the very real cultural differences as well as the structural obstacles that challenge their goal of reaching target publics.

Culture Variation

The term culture has many definitions. Kroeber and Kluckhohn (1952) analyzed 160 definitions of the concept of "culture." After their analysis, Kroeber and Kluckhohn presented a definition of culture they felt encompassed the way scholars have operationalized culture as follows:

> Culture consists of patterns, explicit and implicit, of and for behavior acquired and transmitted by symbols, constituting the distinctive achievements of human groups, including their embodiments in artifacts; the essential core of culture consists of traditional (i.e., historically derived and selected) ideas and especially their attached values; culture systems may, on the one hand, be considered as products of action,

on the other as conditioning elements of further action. (p.181)

Obviously, culture is one of the most complicated but more influential factors that guide human behavior and human thoughts. As Kim and Gudykunst (1998) noted, "we say persons belong to a similar culture, we are saying they share certain psychological, sociological, and technological trappings" (p.27). Thus, in the area of public relations practice, as many researchers (Sriramesh, Grunig & Buffington, 1992; Sriramesh, Kim & Takasaki, 1999; Sriramesh & White, 1992) propose, culture influences the practice of public relations in every nation and region of the world.

Geetz Hofstede (1984) proposed one of the hallmark theories about culture, in which he defined culture as "the collective programming of the mind which distinguishes the members of one human group from another. Culture in this sense, included systems of values; and values are among the building blocks of culture" (p.21). Furthermore, Hofstede extensively observed culture in the workplace and identified four dimensions of culture − collectivism/individualism, masculinity/femininity, uncertainty avoidance, and power distance, which "offer a means to examine practices in different cultures" (Taylor, 2001, p.631). Among these four dimensions, collectivism versus individualism is more applicable to this specific study on viewing the website as public relations tool employed by Chinese and American banks in the Chinese society.

To present a foundation for the case studies in this thesis, it is essential to review individualism versus collectivism. Additionally, an overview of Confucianism, personal influence in Chinese society, and the uniqueness of the Chinese culture will be reviewed to provide a framework for the foreign situation that American banks will face in China.

Individualism versus Collectivism

Hofstede (1984) defined individualism versus collectivism as one of the four dimensions of culture. Furthermore, Hui and Triandis (1986) conducted a survey of cross-cultural anthropologists and psychologists from all parts of the world and concluded, "the dimension of individualism −collectivism can be used as a powerful theoretical construct to explain the degree of international differences and similarities between cultures" (p.224).

Given the differences between individualism and collectivism in definition, the countries which embedded either in individualism or collectivism will value human thoughts, behaviors, beliefs, and even the social norms in entirely different ways. Hofstede (1984) found out that the United States and China are the representatives on the either side of the individualism versus collectivism index. Specifically, the US has the individualistic culture, whereas China is a country of the collectivistic culture. Some other empirical studies (Chung & Mallery, 1999; Triandis, 1995) have provided the evidence that there are four major differences between individualism and the collectivism.

First, both cultures define the "self" differently. The individualistic culture, such as the US culture, defines the self as "an autonomous entity, independent of groups" whereas the collectivistic culture, such as the Chinese culture, defines the self in terms of its connectedness to others in various in-groups. Second, both cultures define personal goals in different ways. The individualistic US culture views the personal goals prior to the group goals, whereas the collectivistic Chinese culture regards the personal goals as a subordinate to the group goals. Third, both cultures define social behavior differently. Individualistic culture believes that social behavior is more likely to be driven by their own beliefs, values, and attitude; whereas the collectivistic culture proposes that social behaviors are more likely to be driven by social norms, duties, and obligations. Finally, both cultures weigh relationships differently. The individualistic culture is more oriented toward task achievement, sometimes at the expense of relationships, whereas the collectivistic culture emphasizes harmonious relationships, sometimes at the expense of task accomplishment (Triandis, 1995). And these differences will definitely affect communication in the workplace (Hofstede, 1984).

Chinese Culture: Confucianism as Analytical Framework

Chinese culture is influenced greatly by Confucianism, the philosophy named after the Chinese philosopher Confucius of 500 BC. In the book *Culture and Organizations: Software of Mind*, Hofstede (1991) added the Confucian Dynamism as the fifth cultural dimension, which demonstrates the fact that "people in a particular culture have a long and a short time frame"(p.54). Confucianism is important to the Chinese culture and thus

the public relations practice because it has served as the basic social and political value system for more than 1,000 years. As Huang (2000) noted, "Confucianism has long been regarded as a secular religion, a teaching, or a doctrine of human wisdom that philosophically guides people toward fulfillment and perfection" (p.221).

The key point of Confucianism is that it is a philosophy of human nature that considers proper relationships as the basis of the society (Huang, 2000). Specifically, Redding and Wong (1986) suggested four traits consistent with Confucian ideology that have "significant impact on present day organizations in overseas Chinese" (p.267). These traits are as follows:

1. Socialization within the family unit in such a way as to promote sobriety, education, the acquisition of skills, and seriousness about tasks, job, family, and obligations.
2. A tendency to help the group (however it might be identified).
3. A sense of hierarchy and of its naturalness and rightness
4. A sense of complementarities in relationship, which combined, with the sense of hierarchy, enhances perceptions of fairness and equity in institutions. (p.221)

Based upon these four traits, Hwang (1987) defined the Chinese society as "relational orientation." Given the fact that relational orientation plays important roles, traditional Chinese decide their relationships with others from two aspects: relationship hierarchy and relationship closeness (Bond & Hwang, 1986).

First, as Huang (2000) identified, the Chinese society is hierarchically structured and the basic relations follow an asymmetrical norm. There are five basic relations in Chinese society – sovereign and subordinate, father and son, elder brother and younger brother, spouse and spouse, and friend and friend. In each pair, the latter one will subordinate to the former one, the former is superior to the latter one. It is basically a priority-subordination relation. "To a Confucian, all human relationships in the society can be derived from one or combination of these five fundamental relationships" (Huang, 2000, p.224). For example, a teacher-student relationship in China is usually perceived as a father-son relationship. The old saying, "*Being a one-day teacher means a life-long*

father of the student," is a good illustration. Obviously, with the power of a father, what a teacher says is always right, and students should obey the teacher as they would a father.

Bond and Hwang (1986) found that Confucianism, which emphasizes hierarchical authority and justifies the unequal distribution of power and wealth, has been the "major and most powerful source of legitimacy for the upper classes to rule Chinese society" (p.214). Furthermore, "The paternal authoritarian culture has developed a superior-subordinate bureaucracy where the paramount leader is the center of the power" (Huang, 2000, p.215). The patriarchal nature of Chinese banking industry is a good example that depicts the asymmetric relationships among Chinese. The public considers the bank's president as the sovereign. What the president says to the public will be viewed as authority or power, and will not be challenged on merit or value. For instance, in the first half-year of 1999, both China Construction Bank (CCB) and Bank of China (BOC) were planning to conduct individual buying and selling of foreign exchange. In order to compete with BOC, which was known as the top one to manage China's foreign exchange and to conduct international payments, the CCB carried out a series of promotions. One of the promotions was that the president of CCB addressed the publics on television, whereas BOC issued news releases for newspapers. Consequently, CCB won more customers than BOC. Later on, a survey showed that there was a high correlation between the president's television address and the reason why the public chose CCB as their bank.

Second, with respect to the extent of relationship closeness, Hwang's model of face and favor -- "the means that people use the most in this tie to expand their human network and obtain resources from resource allocates" (Huang, 2000, p224) -- provides a clear picture. Specifically, the face and favor model categorized human relationship into three types on the basis of their expressive and instrumental components (Hwang, 1987).

The first category is expressive tie, and the most important expressive tie in Chinese society is the relationship between members in a family or other congenial groups. The second tie, mixed tie, characterizes the relationship outside an individual's immediate family. The third category is instrumental ties. In this category, an individual establishes temporary and anonymous relationships with people, such as customers, salesperson, taxi drivers, and so forth.

Obviously, these three categories of social ties in Chinese society briefly delineate the basic relationships among the Chinese. The people will behave based on identifying which tie they have with each other. Basically, the face and favor model of social ties has provided a positive framework for daily public relations practices. However, there are downsides as well when the face and favor model is over emphasized by public relations practitioners.

First, the clear and stereotyped relationship in Chinese society helps public relations practitioners identify and understand relationships among the public, the organization, and the media. According to Hwang's idea, the relationship between an individual customer and a bank is usually categorized as an instrumental tie. The relationship between the customer and the bank in this stage is supposed to be very loose. However, the strong competition makes the organization have to think about how to strategically win customers and the competition ultimately. Strategically, a bank should attempt to engage into other tighter ties, such as the mixed tie and the expressive tie, because when a Chinese perceives himself or herself to be in such situations, the notions of "loyalty, obedience, respect, and service" (Shih, 1998, p.606) will be expected in these ties.

Although the task is even harder for American public relations practitioners in the Chinese society, they have ways to solve this problem. Huang (2000) notes, "Confucianism provides human beings with a society in which people can quickly recognize the reality (the specific relationship with certain others) and can easily adapt themselves to their changing environment" (p.225).

This relational issue is even harder for the public relations practitioners of the US banks in China for two reasons. First, the notion of "relational orientation"(Hwang, 1987) in Chinese society is alien in the US. The Chinese consider man as a relational being, "socially situated and defined within an interactive context" (Huang, 2000, p.222); whereas the Americans see man as an independent individual. Such fundamentally different viewpoints of human definitely influence the practice conducted by the public relations practitioners of the US banks in China. Second, those public relations practitioners of the US banks in China will encounter the conflicts of ethical issues. The way that most Chinese conduct public relations based upon the personal influence model,

which is more common in China, will not appear to be ethical to the US public relations practitioners. The fact that public relations practitioners take advantage of personal relations causes the ethical problems in terms of the Western view. Therefore, the social ties are to some extent negative toward the public relations practices in the real setting.

Banking Environment in China

Ever since the economic reform began in 1978, the banking sector has undergone great changes, both in the infrastructure of banking system and the business scope. The addition of foreign banks operating in China has enhanced such changes since the mid 1980s.

China Banking System

Except for the central bank – People's Bank of China, there are two tiers of all the commercial banks in China. The first tier is usually referred to the *Big Four* – Industrial and Commercial Bank, Agricultural Bank, Bank of China, and China Construction Bank. These four most important state-owned commercial banks control 70% of all financial assets in China with a total of 1.6 million workers (Chowdhury, 2000). To some extent, these "Big Four" have no competitors in terms of their priority and long-standing honor in the public. The bulk of outstanding loans in China belong to the "Big Four" state banks. When restrictions on foreign banks are presented later, the central banks set those strict rules, mainly to protect the domestic banks. Despite foreign bank presence, the *Big Four* are still the major players in China's banking environment, particularly because they have the government on their side.

A second tier of commercial banks has emerged since the early 1990s, which has provided new banking models for consumers. The four famous commercial banks are Shanghai Pudong Development Bank (SPDB), China Communication Bank (CCB), China Minsheng Banking Corporation Limited, and China Everbright Bank. These banks squeezed into the banking market with the sponsor of a state institute. In many ways, these new banks are more efficient than the *Big Four* and offer a much better quality of service. Due to their highly-educated management groups, these commercial banks are

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modeled after the Western banking system. Dai Xianglong, governor of the People's Bank of China, wants to "give banks freedom to set their own interest rates and let more of them to follow SPDB onto the stock market"(Chowdhury, 2000, p.249). The discussion on this second tier of commercial banks will contribute to the identification of opportunities for foreign banks. This new second tier of banks is competitive with foreign banks, because they are not under as much governmental restriction as the *Big Four*. Furthermore, they are comparable to Western banks in services they provide to their customers.

China Banking Policies for Foreign Banks

China opened the door to foreign banks in the early 1990s. Leung (2000) described the situation in which the foreign banks stepped into the China market as follows:

> Scarce capital has been allocated to relatively inefficient and loss-making state-owned enterprises (Sues), while small and medium-sized firms have often been denied the funds. At this juncture, foreign capital from or through international banks have bridged the gap between savings and investment. Foreign banks, entering China mainly to follow and serve their clients from home countries, have been restricted to foreign currency business – until recently. (p.3)

There are three stages of foreign banks' development since the Chinese government permitted foreign banks to enter the China market, and within each stage, foreign banks became less bounded. The first stage began in early eighties, during which the Chinese government allowed foreign banks to set up representative offices to engage in "liaison service" (Leung, 2000, p.3) in Beijing. Eight foreign banks, including Citibank, got the first operation licenses. The second stage began around the early 1990s. With the second boom of China economy after the 1978 reform, foreign banks started to gain more operational rights. First of all, foreign banks began to set up branches instead of representative offices. As Leung (2000) noted, "a physical branch in China has emerged as the best 'institution' for internalizing the country's various advantage" (p.4). Second, nearly all foreign banks in China have been allowed to provide loans only to joint ventures and engage in trade finance. Others beyond this scope were strictly prohibited.

Foreign banks at that time still had no access right to local currency business. Although real changes were clear, the changes represent small steps in the banking environment (Chowdhury, 2000).

The third stage is the most prosperous one among these three, symbolized by the 1997 more in which People's Bank of China permitted five foreign banks to do business in the local Renminbi (Renminbi--China currency) in China. Citibank NA, the Hong Kong and Shanghai Bank, the Bank of Tokyo-Mitsubishi, and the Industrial Bank of Japan became the first license holders. In March 1997, the New Pudong area of Shanghai was designated as the first location to allow foreign banks to engage in Rmb (Chinese currency) business, though on a very restricted basis. "[T] hose banks can undertake local currency business only with joint ventures in Shanghai, however; consumer banking with Chinese citizens is prohibited" (Leung, 2000, p.5). By the end of 2000, 32 of the 178 foreign banks have local currency business licenses. Though some restrictions obviously were lifted, most of the foreign banks still "can only watch with envy as Chinese banks swoop in on foreign clients increasingly seeking yuan currency loans to avoid exchange rate risk and to pay lower rates" (Leung, 2000, p.3).

The foreign banks in China have advantages in the competitive environment. First, the foreign banks in general have competitive edges in the areas of financial soundness, risk management, and financial innovations, which the Chinese government must consider when it attempts to balance the attraction of foreign banks with the protection of local banks. As Chowdhury's (2000) research on Citibank reveals, "[A] s Chinese households realize that the foreign banks can provide better products and services, they start to take their money out of Chinese banks and put it in foreign ones"(p. 223). In terms of business operation, Chinese banks have few competitive capabilities with foreign banks to date.

Another big hope for foreign banks is China's accession to the World Trade Organization (WTO). Accession to the WTO will result in fewer restrictions for foreign banks. The market segmentation between domestic and foreign banks is to be gradually eliminated. "Foreign banks will be able to conduct Rmb business with Mainland firms and citizens in phases after China's WTO entry" (Leung, 2000, p. 5). Yet as Citigroup Chairman Sandy Weill acknowledges, the twin deadlines of 2002 (opening of the

corporate market) and 2005 (opening of the retail market) will be critical to the banking environment in China.

Public Relations and Banking

Many studies (Lunt 1994; Merrick, 1986; Morvis, 1991; Wall, 2001) reviewed how crucial public relations is to the banking industry. Although there are no specific studies conducted in the China banking market, the findings mostly reviewed through U.S. and Australia researchers offer much insight to the industry.

As Morvis (1991) proposed, maintaining and communicating a strong corporate identity is now essential for successful banks. Today, banks have become more homogeneous in the public eye. Customers are more apt to change banks at a moment's notice to get a better deal, better service or more conveniences. Thus, creating a reputable image means much more than developing a tag line to use behind the corporate name. Traditionally, "[B] anks can enhance their image by publicizing their commitment to the community and their customers" (p.9).

Morvis (1991) also recognized that, today's banker is forced to defend his institution's fiscal strength as well as its credibility before customers, shareholders, employees and the community. One of the primary mechanisms banks use to accomplish credibility is through coordinating public relations. Since interest rates, the economy, and fiscal issues are prominent among citizens, media attention and handling of these issues is crucial to consumer confidence and spending choices. Most bankers, therefore, seek communications strategies to help manage relations with the press and other critical publics. One of the examples comes from a study done by Sarah Wall (2001) in Australia. After studying the big four banks in Australia, Wall stated, "[E] ffective public relations, therefore, are vital for the banks to combat the forces of bank bashing, and it's here that the media relations heads, or spin doctors as they are known to cynical media, come into play" (p. 3). The major Australian banks have shown to deal with the image problem largely via public relations. As a result, the people in each of Australia's big four banks, to a large degree, "control what image the banks project" (p.3).

Merrick (1986) reviewed public relations within the banking industry from the perspective of the characteristics of banking. He proposed that "[I] n the banking industry public relations is important, since the public has become more concerned about the safety of their investments and accounts" (p.21). Furthermore, Merrick (1986) suggested that bank communicators should monitor newspaper articles and radio announcements for accuracy, since local media is the key to maintaining local support. A bank should also keep all of its employees informed. "This confidence crisis must be faced with absolutely honest public information" (Merrick, 1986, p. 21).

In China, the concept of public relations is a new idea to most of Chinese banks. Previously there was no certain public relations division in banking structure. The China banking system consists of a central bank and the four big state-owned banks mentioned previously. These banks do not need to compete with each other since the central bank and the government have defined their business scope. Things changed a little in 1996, when the China Construction Bank (CCB) launched the first public relations department in its Beijing Branch in order to meet the requirements of its system reform – transforming into a commercial bank through establishing its new image. The success of the PR campaign of CCB intrigued many bankers and popularized public relations practice among banks in China.

However, although there is no certain public relations division in traditional banks in China, some of the PR jobs were allocated in other divisions. For instance, the Office of Secretaries typically is charged with delivering publications, while Foreign Affairs Department deals with the information exchanging with foreign customers or foreign cooperators. The primary functions of these departments center on information-oriented public relations activities. On the surface, these functions look much like Grunig's public information model, which is characterized as one-way information delivery (Grunig, 1984). Most Chinese banks conduct their public relations practice this way due to their long history of centralization and exclusive priorities. However, with the competition enhanced, more banks are starting to observe their public, attempting to identify what customers really want, and how to cater to their needs. Public relations in Chinese banking will play a tremendous role in such a competitive and changing global context.

Public Relations and the Internet (Website)

As the Internet becomes a more dominant communication medium, not only in the business industry, but also in individual communication, the field of public relations will inevitably be transformed. Many studies (Bobbitt, 1995; Cowlett, 1999; Kiloran, 1999; Marken, 2000; Mickey, 1998) reviewed how important the Internet is towards the field of public relations, and why those public relations practitioners are adopting the Internet as a primary public relations medium in the modern age. All the studies done under the rubric of Internet and public relations focus on two major aspects: the form and function of the Internet as a public relations tool. It is important to review the technical, practical, and problematical issues these studies address as follows.

The first group of studies concentrated on why the Internet is becoming a popular public relations tool. As Hill and White (2000) identified, the World Wide Web is becoming a significant communications tool for businesses and organizations. They proposed, "Web sites are used to keep stakeholders up-to-date, provide information to the media, gather information about publics, strengthen corporate identity, and a host of other public relations functions" (p.46). In fact, the three major entities in public relations – media, corporations, and publics – may be linked by the structural opportunities that websites provide. Certainly, these features, in addition to the relatively low cost, are reasons the Internet has developed so rapidly as a public relations tool, and should emerge as superior to other tools in the near future.

One of the fundamental challenges for public relations professionals is to ensure favorable media coverage and attention for their organization's goals. Traditionally in public relations, controlled messages are sent through newsletters, annual reports, and other vehicles that are written by communication professionals in an organization. Prior to the Internet, the only way to design these messages to meet specific customers' or potential customers' needs was through mass media or direct mail. Media gatekeeping can significantly alter organization messages and an organization's ability to reach its targeted publics through mass media. Thus, advertising and direct mail, more expensive endeavors for organizations, are relied upon by many organizations. White and Raman (1999) noted the trend to use the web for public relations type activities. They contend,

"the web is the first controlled public relations mass medium in that content reaches a mass audience, but is not filtered through gatekeepers" (p.47). This less expensive form of controlled communication is a feature that will undoubtedly make the web a primary public relations tool.

However, using the website does not mean replacing all other kinds of traditional public relations tools. Instead, a website is seen as enhancing the performance of other public relations tools used by practitioners (Hill & White, 2000). The web provides visitors additional information or offers easy access to the organization.

However, the use of modern technologies in public relations field is not well developed or well balanced either in practice or in research. A survey of public relations practitioners found that although the use of technology is identified as a leading public relations trend, its "impact and value are mixed" (Hill & White, 2000, p.47). Furthermore, Johnson (1997) noted that rigorous public relations research about the use of new technologies has been limited.

The second group of studies focused on how public relations practitioners or professionals deploy the Internet technology in daily practices. As the study done by Cowlett (1999) identified, organizations like Shell and British Airways are pushing the Internet as a public relations tool. Shell launched its site (www.shell.com) in response to attacks over issues such as its controversial involvement in Nigeria. The site explains Shell's stance on such sensitive issues and encourages both positive and negative feedback via e-mail and online discussion.

Another study by Hill and White (2000) identified the importance of e-mail used for public relations. They stated that the e-mail function is seen as offering two-way communication opportunities. Randy Bobbitt (1995) proposed that electronic mail, the World Wide Web (WWW), Usenet, ListServ, Gopher and TelNet are most beneficial features for PR professionals. He emphasized that, "e-mail can be used for intracompany or intradepartment communication, communication between agencies and clients, communication between PR professionals and media people, and interviews with spokespersons" (p. 27). In sum, e-mail is attractive because it can be used to provide information both to the internal and external publics.

Although public relations practitioners and researchers are highly in favor of the Internet as a new tool for practice, they still debate over the ability of the Internet to replace some traditional public relations tools. According to Hill and White (2000), most people are suspect about the Internet's ability to replace traditional public relations tools, such as a press release, a public service announcement, or a brochure. For instance, most organizations routinely post news releases to their sites without abandoning traditional methods of distributing releases. They did not think the audiences of their newsletters would visit the website to get the same information and did not believe the web replaced face-to-face communication. Cowlett (1999) found that the use of traditional public relations strategies are re-emerging in the UK, as companies return to traditional public relations to help mitigate the spread of misinformation on the Internet. Furthermore, Daniel Dern (1997) expressed "[D] on't think that the Internet can replace good PR people – it can't"(p.28). Thus, e-mail and the Web can help public relations departments transmit information to the press more quickly, but the Internet needs to be carefully managed as a public relations tool.

Based upon the research on public relations and the Internet, along with the evolving context of the banking environment in China, the research presented here aims to explore the websites of three banks operating in the Chinese market. The goal of the in-depth analysis of the websites is to explore questions regarding similarities and differences based on cultural features, dialogic features, and other design aspects that appear to position the organization to engage in two-way communication with its various publics.

Chapter III: Research Methods

In order to explore the research question of this study, a case study analysis of three banks websites was completed.

Selection of the Case Studies

The three case studies are purposively selected from over one hundred banks in China, including both Chinese banks and the foreign banks and representative offices in China. The data, including both visual and textual data on websites, were collected from the websites of the Industrial and Commercial Bank of China (ICBC), Citibank, and Shanghai Pudong Development Bank (SPDB) during spring 2002. Chen's (1996) exploratory study of public relations practitioners in Mainland China has provided fundamental criteria for selecting these three case studies.

Chen (1996) conducted an exploratory study based on the fact that the development of public relations practice in China has paralleled a sea change of social norms, political system, and the economic model during the past twenty years, and found that these changes have inevitably influenced the practice of public relations in China. Public relations with Chinese features, then, must develop in accordance with unique Chinese characteristics (An, 1990), which will result in the fact that "the basic philosophies, principles, roles, and functions of public relations in China would be expected to differ from those in the United States and other Western countries" (p.123).

Specifically, the relationship between the economic system and the public relations practice in China has conveyed some ideas on how to select cases for this study. There are three basic economic systems in China. They are Chinese state-owned, Chinese private-owned and foreign banks operating in the country. Due to the different social status, organizations with different economic systems perform differently in establishing relations with the various publics (Chen, 1996).

Hence, the Industrial and Commercial Bank of China (ICBC) was selected as a case, since it represents a Chinese stated-owned bank. And ICBC's shift from a state-owned bank to a state-owned commercial bank illustrates how public relation

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practitioners in ICBC have to shift from a typical Chinese "one-way, persuasive model" (Chen, 1996, p.126) to a two-way symmetrical model in public relations practice, in order to be competitive. ICBC is the second oldest and the largest bank in China. Originally as a part of state government, ICBC has provided loans to other industrial and commercial companies, as well as conducted the private deposits business throughout the country. This quasi-governmental feature has resulted in the fact that the ICBC's previous performance in public relations practice was like that of the government, for example, public relations was "used as an information control agent in government institutions" (Chen, 1996, p.126). However, this one-way press agent/publicity or public information model could not fit when ICBC started to shift to a commercial bank that might encounter more challenges, competitions, and difficulties. The Web site of ICBC was selected to assess the way that ICBS attempts to establish a two-way symmetrical model for its new public relations practice.

Shanghai Pudong Development Bank (SPDB) was selected as a case for this study because it represents the private commercial banks in China that emerged in the early 1990s. Due to its non-state-owned stature, SPDB has more flexibility in terms of both business scope and promoting itself to the public. Actually, non-stated owned banks, like SPDB, have not had to shift their public relations practice from a one-way persuasive model, as did the ICBC type of bank (Chen, 1996). The strong notion of promoting itself to the public has become the major feature of SPDB in competing with the *Big Four* and other foreign banks in China. Thus, the website of SPDB will be used to determine its web strategies that encourage and strive for a two-way symmetrical model.

Citibank was selected as a representative of American banks in China as a case not only because Citibank celebrated its one hundred anniversary in Hong Kong, China in 2002, but also because it is a testable case of integrating home cultural and societal norms with those of host nation. However, as Chen (1996) identified, "[A]lthough some basic Western public relations tenets carry over into the Chinese environment , many others are politically, socially, and culturally bound and do not transfer well" (p.147). Thus, either similarities or differences in establishing a two-way symmetrical model of public relations, especially resulted from cultural environment, are expected to be seen on the website of Citibank.

Criteria for the Evaluation of the Website

To identify how ICBC, SPDB, and Citibank establish features that may enhance a two-way symmetrical model of public relations on the website, this study used some of the five principles of dialogic relationship building operationalized by Kent and Taylor (1998). Taylor, Kent and White's (2001) article on activist organizations' websites also provided the main criteria for evaluation used in this study: the principles of ease of interface, usefulness of information, and encouragement of return visits.

Ease of Interface

Ease of interface relates to the fact that site visitors should have an easy time navigating and finding information. As Taylor, Kent and White (2001) proposed, "ease of interface is a prerequisite for Webbed dialogue"(p.269). Site maps, major links to rest of site, search engine box, and low reliance on graphic are four major features that facilitate this principle.

Usefulness of Information

Taylor, Kent, and White (2001) identified that the usefulness of information on a website is necessary for dialogic relationship building, because "home pages often target a variety of publics and attempt to provide information of interest to each group targeted"(p.269). Thus, statement of philosophy/mission, details of how to become affiliated, links to political leaders, and prominence of organization logo are going to be evaluated in this specific study.

Return Visits

Return visits reflects the interaction between organizations and the public. As Taylor, Kent, and White (2001) stated, "relationships are not established in one-contact communication interactions. Relationship building requires time, trust, and a variety of other relational maintenance strategies that can only occur over repeated interactions" (p. 270). Thus how to encourage site visitors to return becomes vital to banks. This principle includes explicit statement invites user to return, news forum, FAQ's, calendar of events, downloadable information, things that can be requested by mail/e-mail.

Meanwhile, to identify the cultural influences on ICBC, SPDB, and Citibank in establishing a two-way symmetrical model of public relations via the website, a couple of

additional criteria are employed in describing the cultural similarities and differences conveyed by the websites.

Visual reflection

Color

Color arouses the first-sight attention from the public and plays a very important role in webpage design, especially in representing and reflecting cultural differences. Colors have different connotations. As Ning and Bone (1995) identified, color was not a mere aesthetic tool but an all-important aspect of Chinese culture. The "developments occurred within China's culture, which had been in existence for more than five thousand years, and led to the unique concepts of color held by the Chinese of the past" (Ning & Bone, 1995, p.160). For instance, white means death, red symbolizes happiness and luck, green means refreshment and activeness, and blue means stability and sophistication, and so forth.

Photo

In addition to color, photographs have become one of the favorite choices for any webpage designer. As personal computers develop technical sophistication, more photos and graphics are being posted by organizations. Moreover, like the influences resulted from color, the use of photos is a cultural reflection. In Chinese tradition, photos have implications. For instance, an office building usually symbolizes power and authority; a family photo implies harmony; a baby photo implies the hope of life, and so forth.

Logo Identification

Logo identification becomes important in this study because it is a symbol of an organization. A logo can provide visitors with an understanding of the organization when they are designed effectively. And spontaneously, the public will associate their personal need with the image the organization set through the logo identification. Meanwhile, logo identification may be viewed as a cultural reflection as well. In order to avoid possible damage resulting from cultural differences, a successful business organization should adjust or even design a new logo for this new market that is quite different from its home culture.

Chapter IV: Case Analysis

ICBC: Conveying the Chinese Culture

Introduction to ICBC

The Industrial and Commercial Bank of China (ICBC) is the second oldest but the largest bank in China. The bank was originally founded as one of the specialized banks focusing on cities. Specifically the bank had two major priorities: gaining the individual's savings, and issuing loans to the state-owned industrial and commercial entities. Today, ICBC has enlarged its business scope, and as is posted on its website, ICBC is committed to "serving the national economy by raising funds both at home and abroad, strengthening the management of credit, supporting industrial production and commercial circulation, and promoting technical renovation and up-grade of enterprises in compliance with the state's laws and regulation." Obviously, ICBC has undergone dramatic changes in terms of its business scope that might result in a shift of its attitude towards the public.

As indicated previously in the literature review, ICBC, one of the *Big Four* in China's banking industry, originally acted just like a governmental institution rather than a consumer service institution. Public relations, under such a circumstance, operated in a "one-way, persuasive mode" and was used as "an information control agent" (Chen, 1996, p. 126). Under such a model, "a practitioner serves a limited, one-way function to begin with, thus his or her intentions are totally directed toward passing a message along a downward path without investigating or fulfilling the information needs of the recipient"(Chen, 1996, p.127).

However, things changed ever since 1996 when ICBC started to shift to a commercial bank, under which ICBC played a role of a service institution rather than the previous governmental institution. Service industries should be somewhat more open and innovative in public relations practice. The bank's new structure and new positioning required ICBC to target its various publics. Under such a circumstance, ICBC began to realize the importance of two-way communication for effective public relations.

Overview of the Homepage

Overall, ICBC's website (Figure 1 & 2) is a good illustration of how the Chinese culture affects the development of two-way symmetrical public relations strategies between ICBC and its various publics. At first glance, the design of the entire website does not show too much variance from other western websites in terms of color, layout, and content links. However, upon careful review, the ICBC's website does convey the Chinese cultural tradition as prominent in its public relations to attract the various publics.

In general, the homepage of ICBC's website is neat and appealing in terms of color and layout. There are four major colors on the entire homepage. The entire background is white with the headings and the logo in red. The other textual information is black with the date in blue. Besides all textual information, the homepage posts pictures and flash banners as well, which enhances the dynamics of the homepage. The entire layout is just like a three-panel brochure with the important banking information on the middle and the other supplementary information, such as stock market and interest rate, is on the symmetrical right-handed and left-handed sides. Specific and detailed features are addressed below, and are followed by an analysis of the particular features that enhance ICBC's website and promote two-way symmetrical public relations.

Figure 1. Chinese Version of ICBC's Website (Update. The original one has the picture of its office building right in the upper middle of the page. Figure 4).

Figure 2. English Version of ICBC's Website (Update. The original one has the picture of its office building right in the upper middle of the page. Figure 5).

Color

As indicated previously, there are four major colors on the entire homepage. Besides the white background, red, black, and blue are employed for headings, text, and date for each piece of news respectively. And each icon linking to the business is red as well, such as *Personal banking, Corporate banking E-banking, On-line Financing, and On-line Shopping*. Overall, the color red dominates the homepage. ICBC's choice of the color red as the major color on its website has two implications: (1) it implies that people who will do their banking business in ICBC will have a pleasant experience; and (2) it implies that ICBC has a prosperous present and future. There are several reasons why the above implications are justified.

First, from a cultural tradition, the color red is the most favorable color for most Chinese. For them, red means happiness and good luck. The traditional "Chun Lian," a kind of red poster posted on the door with best wishes in black, is one of Chinese traditions to celebrate the Chinese New Year's Day. This is only one example. Actually, all happy events or festivals in China are associated with the color red. For instance, at a

festival event, people could find that the tablecloth is red; the host dresses in red, and so forth. And in a traditional wedding ceremony, almost everything is red. The flowers are red, the bride's dress is red, and all furniture and utensils should be covered with a red paper. In fact, the Chinese's love for red originates from the respect of ancient Chinese for blood. In the ancient times, people realized that they would die without blood. Given the origin of the love for red, modern Chinese employed it in various aspect of the daily life, especially in the political life. The communist party calls itself a red party; and its army once in the Chinese Civil War during 1945 to 1949 was named as Chinese Red Army. Additionally, China's national flag is symbolically red.

Besides these major reasons, there might still be another reason that ICBC chooses the color red as its major color on its website. ICBC intends to achieve a kind of balance and consistency on its website by employing the color red between its standard format of name and logo and the other information on the web. The standard format of ICBC's name and logo contains the red Chinese symbol for the word "Industry," which is two characters on the left with ICBC in Chinese characters on the right (Figure 3). The English version of ICBC's name is positioned directly below the Chinese version and the two are separated by a red line. The remainder of the site, especially the headings, employs the color red as well. The logo and name are most prominent at the site. This fact might not be directly related to public relations activities; however, an eye appealing website does help attract the audience, and may indirectly affect the audience's willingness to explore the information that ICBC posts on its site.

中国工商银行
INDUSTRIAL AND COMMERCIAL BANK OF CHINA

Figure 3. ICBC's Logo.

Layout

Overall, the ICBC's homepage is designed in a symmetrical way. The ICBC's logo and its name, as well as a banner advertisement of recruitment are on the top of the homepage. Right below these, there are five icons linking to ICBC's key businesses.

They are *Personal Banking, Corporate Banking, E-banking, On-line Financing, and On-line Shopping*. The remainder of the site resembles a three-panel brochure, with the middle part larger than the right and left sides. Actually, the right and left sides are two equal-size columns.

The overall symmetrical design of the ICBC's homepage illustrates the cultural influence. In Chinese cultural tradition, designing symmetry is a staple. For instance, in architecture, Chinese design their temples, palaces, and houses symmetrically. In the Forbidden City, the historical palace of Qing Dynasty, all the major palaces where the emperor and empress lived and worked, the Chinese so called *Zheng Dian*, are on the middle axis in the city; whereas the other places where the servants lived, as well as the places for kitchen, storing room, and so on, the Chinese so called *Pian Dian* are along the right side and left side of the city. And those places are symmetrical in terms of the same design. Even people could find that the stone barrels full of water, which were used to cease the unexpected fire at that time, are symmetrically standing in front of each palace. The symmetrical design of ICBC's website, therefore, is typical and well acceptable for Chinese. Such a cultural harmony and coincidence between ICBC's website and its public understanding do help ICBC establish the two-way symmetrical public relations via the website, at least apparently.

Specifically, ICBC posts a picture of its office building of ICBC's headquarters in Beijing, as well as its URL address and its mission statement, right on the top of the middle section of the homepage, the most conspicuous part on that page (Figure 4). This picture has cultural implication as well. In Chinese culture, people usually focus more on a thing's appearance than on its content, especially when people have no chance to know it more. Namely, a splendid building itself means power, prosperity, and longevity. The emperor's palace in Ancient China is a good illustration. Each emperor of each dynasty built the palace as luxurious as he could. Actually, with over 5, 000 years history, Chinese culture is inevitably intertwined with the political system. In modern society, although there is no emperor or emperor's palace any more, Chinese still believe that an entity's office building is a kind of sign of prosperity and power, and thus reliability. Particularly, in the banking industry, banks need to build up a reliable image in the public. Chinese accept the idea that the most luxurious and the highest building in every

city belong to banks. Such a physical sign of reliability conveyed by the building has been virtually reflected on ICBC's website. This picture of ICBC's office building on the homepage is one of the Chinese public relations strategies to establish the organization's reliable image among the publics, especially when the picture is posted together with the organization's mission statement or commitment to the public.

Figure 4. ICBC's Office Building on its Website.

In this case, ICBC does post its mission statement and commitment along with the picture of its office building on the homepage (Figure 4). ICBC's mission statement and commitment is that "*A reliable bank that always stands by your side*." This statement reflects the Chinese culture as well. As indicated previously in the literature review, Huang (2000) identified that the Chinese culture categorized relationship closeness as three ties: expressive tie, mixed tie, and instrumental tie. People behave themselves differently based upon the associations these ties imply. If the ties that bind individuals to groups are altered, the relationship aspect of public relations is also altered. According to Huang's (2000) distinctions, the relationship between a bank and its customers should be classified as an instrumental tie in which "an individual establishes temporary and anonymous relationships with people, such as customers, salesperson, taxi drivers, and so forth" (p.226). As Huang (2000) suggested, in an instrumental relationship, a person often uses social exchange theory as a rule of thumb: "How much reward can I obtain from the opposite side? How much must I pay in order to obtain the goal? Is my final benefit comparable to that of the other side's after the cost is subtracted from the reward"

(p.227)? Obviously, social exchange theory is concerned with benefits and costs associated with relationships. In Chinese society, the repositioning seems not very difficult, since the social ties elaborated by Huang serve as a structural framework to relationships. As a fundamental standard – the closer the tie between different groups of people is, the more loyal they will be to each other. Strategically, a bank could attempt to move beyond an instrumental tie and attempt to engage in a closer tie, such as mixed tie, to achieve more benefits, including material benefits, such as money and business, and non-material benefits, such as loyalty, reliability, and trust. The non-material benefits may be more precious than those material benefits because they establish a relational foundation and help a long-term achievement of financial benefits. However, are the benefits of changes in relational ties always manifested? As Huang (2000) stated, the relationships in a 'mixed tie" occur chiefly among "relatives, neighbors, classmates, colleagues, teachers and students, people sharing a natal area, and so forth"(p.225). He maintained that the rules of favor and face are the means that people use the most in this tie to "expand their network and obtain resources from resource allocation" (p.225). There could be advantages for banks to engage in the relationship of mixed tie with its customer. While the strength of a mixed tie relationship is more pragmatic, and produces understanding, loyalty, and trust, especially when a crisis occurs, banks could expect their publics to understand mistakes. Clearly, if a bank has a mixed tie with its customers, the bank will have unofficial relationships rather than the originally official or formal relationships, which will help build loyalty, trust, and understanding.

The ICBC's mission statement and commitment well illustrates ICBC's intention to establish a closer tie with its customers. ICBC's positioning as a bank always standing by the customers' side indicates that ICBC is hoping to be like a relative, a classmate, or colleague, since these kinds of relational bonds provide support in times of need. Thus, the ICBC's mission statement and commitment is a good reflection of the Chinese culture. Furthermore, this Chinese culture-oriented statement enhances ICBC's efforts at a two-way symmetrical relationship by providing publics with a comparable environment suitable for collaboration with the organization.

In addition, the picture of ICBC's office building is a reinforcement of its mission statement and commitment. While ICBC identifies itself as a reliable bank that always

stands by its customers, its building implies the prosperity, power, longevity, and reliability of the bank. Thus, the building is a symbolic representation of power and reliability.

Link Arrangement

Overall the links on ICBC's website are clearly categorized and easy to navigate. Links to major businesses can be found on the homepage along with the other links to non-ICBC businesses, such as the link to *Online Shopping*. In general, the way that ICBC set up their links on the homepage reflects the Chinese cultural tradition of symmetry or balance, which has deep implications for the establishment of a two-way symmetrical relationship.

The ICBC's website has substantial information. Taylor, Kent, and White (2001) identified that the usefulness of information on a website is necessary for dialogic relationship building, because "home pages often target a variety of publics and attempt to provide information of interest to each group targeted" (p.269). As described previously, ICBC does post its statement of philosophy/mission on the home page. Actually, *A reliable bank that stands always by your side* is the focal point on the homepage. Likewise, ICBC posts its logo, the first initial of "industry (this word is a two-character word in Chinese)" in a red circle, on its homepage.

One of the most conspicuous reflections of Chinese culture on ICBC's homepage is the link to *Financial and Economic News*. Actually this link concerns all the information on finance and economics. This is in essence a link to governmental policy and activity. This phenomenon is related to what Taylor and Kent (1999) identified in the developing world as follows: "government becomes the target of most public relations efforts, rather than the source of them" (p.140). The basic framework for it is the personal influence model, which has shown to be influential in Far Eastern countries. As Taylor (2001) describes, "practitioners cultivating good relationships with external publics to restrict government regulation, secure government approval, and ensure positive press coverage" (p.630) is essential in environments with strict government. Furthermore, as Sriramesh (1996) identified in the developing world, organizations tend to ignore the attitudes of

mass publics and instead focus specifically on the attitudes of journalists and government officials.

The personal influence model is represented in Chinese culture by the concept of *Gao Guanxi*. *Gao Guanxi* is a Confucian philosophy that defines specific behaviors as appropriate for specific people in specific relationships defined largely on the basis of the participants' level of intimacy, their status, and the situational context (Yum, 1991). Chinese culture tends to mix personal and public relations (Chen, 1996). This point is obviously reflected in the definition of public relations with Chinese features by the *Zhongguo Gonggong Guanxi Da Cidian* [Encyclopedia of Chinese Public relations] (1993, pp 45-46). The definition emphasizes "human touch" as the essence of Chinese public relations. "Human touch places personal and human approaches far above businesslike attitudes in dealing with people" (Chen, 1996, p.147). Thus, "interpersonal relationships serve as the main basis for strong public relationships, all of which leads to the saliency of relationship building, also called *guanxi,* in Chinese culture in general, and public relations practice in particular" (Chen, 1996, p. 147).

This *Gao guanxi* is applicable especially to establish the relationship between an organization and the government because in China the government is the most important public to the organization. If an organization can establish *guanxi* with the government, the organization will gain more benefits. *Guanxi,* as Chen (1996) defined, is "a network of personal relationships that has become so important that people often could not get anything done without connection" (p.147). And thus "obligations and favors are created through guanxi" (p.147). In the ICBC's case, setting the link to governmental policies and activities has two major implications for its public relations. First, this link is a symbolic showing to the government that the government is the key public that deserves more attention. This is as well the First Step for establishing an interpersonal relationship between the government officials and the bank's administration, because the government can catch the idea from the website that ICBC knows the important role that the government plays. In Chinese culture, to establish *guanxi* in a business setting, the initiator should show to the other party that the initiator understands the importance of the other party. In this case, ICBC is the initiating party that hopes to establish *guanxi* with

the government. This is one of the reasons why ICBC set these links to governmental policies and activities.

Second, ICBC's setting links to governmental policies and activities on its homepage enhances its authority and reliability in the public eyes. Demonstrating a commitment to government is important as ICBC attempts to establish relationships with other publics, particularly in its shift to a commercial bank. In Chinese culture, the government is considered most trustable due to the thousands of years of centralized ruling system. The government means power and authority to the public (Chen, 1996). Thus, if an entity that shows a kind of correlation between the government and itself, the public will not question the entity's real capability. ICBC, which faces challenges and competitions from the other *Big Four,* as well as other private-owned banks and foreign banks, should consider the governmental role in its public relations strategy. And ICBC does show its realization of the importance of government by setting such links on its homepage, which help establish credibility through association.

Navigation

In addition, ICBC's homepage is easy to navigate. The easy navigation is a good feature for any website to attract return visits, which does help establish the two-way symmetrical public relations or dialogical relations. As Taylor, Kent, and White (2001) stated, "relationships are not established in one-contact communication interactions. Relationship building requires time, trust, and a variety of other relational maintenance strategies that can only occur over repeated interactions" (p.270). Specifically, there are three search engines on ICBC's homepage: one is a link to ICBC's branches all over the country; one is a link to other related entities; and the other is a link to stock quote. Additionally, the ICBC's homepage contains a *FAQs* link and contact information as well. According to Kent and Taylor's (1998) principles of evaluating the establishment of dialogical relationships, both *FAQs* and contact information are important criteria to help entice return visits, which reflects the interaction of organizations and the public.

Language Issue

The ICBC's website has both a Chinese and English language version. Overall, the two versions of homepage are quite similar in terms of color selection, layout, and content link arrangement. However, slight differences exist, which are a reflection of cultural differences that influence the public relations.

The first identifiable difference between these two versions of the ICBC's homepage is the mission statement (Figure 5). In the Chinese version, the mission statement is a two-part statement: *The bank that always stands by your side; The bank that is always reliable*. In the English version, in contrast, the mission statement is *The bank that always stands by your sides.*

Figure 5. ICBC's Mission Statement on Its Chinese/English Version of Websites.

The second identifiable difference between these two versions of the ICBC's homepage is one of the content links. In the Chinese version, there is a link to *Financial and Economic News*, which is employed as a tool to target government, as analyzed

previously. Right on the same place in the English version, in contrast, is a link to *Brief Introduction*, which is an overview of ICBC's history and an introduction of ICBC's mission.

From the above description of the two differences between the Chinese version and the English version of the ICBC's website, cultural differences can be identified. The Chinese culture that "distinguishes strongly between in-group and out-group members" (Chen, 1996, p.147) affects the different content arrangement in the two versions. Specifically, the Chinese who are defined themselves as in-group members will behave quite differently from those who defined as out-group members. The in-group members have their own language, which usually is quite informal, though in a very formal setting. In fact, the Chinese culture is quite family-oriented (Chen, 1996), which implies that particular words may be used only in particular settings. In ICBC's case, the mission statement is a good illustration of this culture tradition. Why doesn't ICBC express *The bank that is always reliable* in the English version of the homepage as it does in the Chinese version? From a cultural perspective, Chinese favor implicit messages and modest behavior (Hofstede, 1984; Huang, 2000). Chinese will seldom praise themselves in the public, and neither will the Chinese organization. However, there is an exception which occurs when the two communicators who both define themselves in the same group. In this case, obviously, ICBC defines the domestic customers as its in-group members compared with its foreign audiences. And thus ICBC posts *The bank that is always reliable* as a part of its mission statement on its Chinese-version homepage.

In addition, concerning the comparison between the link to *Financial and Economic News* in the Chinese version and the link to *A Brief Introduction* in the English version, ICBC strategically arranged the content in accordance with different target publics. As previously indicated, the link to *Financial and Economic News* is a way to cater to government, which is the key public for every organization in China. However, in the English version of the ICBC's homepage, which is positioned to attract foreign publics, these governmental policies and activities do not make so much sense as to the domestic publics, since these governmental policies and activities are usually confined to be circulated to domestic organizations. Thus, a brief introduction of ICBC replaced *Financial and Economic News* is posted on the website as follows:

The Industrial and Commercial Bank of China (ICBC) has become the largest state-owned commercial bank in China. It is committed to serving the national economy by raising funds both at home and aboard, strengthening the management of credit, supporting industrial production and commercial circulation, and promoting technical renovation and up-grade of enterprises in compliance with the state's laws and regulations.

Such an introduction is a good promotion strategy to attract foreign publics, as well as a kind of reinforcement of the credibility of ICBC's image in the foreign public eyes.

SPDB: "Hybridizing" the Cultures

Introduction to SPDB

The Shanghai Pudong Development Bank, SPDB, incorporated on January 9, 1993 with the approval of the People's Bank of China, is a joint-stock commercial bank with its headquarters located in Shanghai, China. SPDB launched a 400 million A-share offer on September 23, 1999 on the Shanghai Stock Exchange to become the first shareholding commercial bank since the enforcement of "Commercial Bank Law" and "Securities Law" to list with both central bank and China Securities Regulatory Commission's approval. As a result, the registered capital reached RMB2.41 billion and 320 million shares of the stock were listed on the Shanghai Stock Exchange on November 10, 1999.

The objectives of SPDB are to provide service to shape Shanghai into one of the world's leading economic, financial, and trade centers in the shortest possible time and to contribute to the national economic development and social progress. According to SPDB's Web site, by the end of the year 2000, the bank's total assets reached RMB 130.7 billion, the outstanding balance of all deposits stood at RMB 106.1 billion and outstanding loans of RMB 69.9 billion yuan. The bank has set up 15 directly subordinate branches and sub-branches with a total 200 business network sites. The bank has basically founded its developing structure: "based in Shanghai, serving the nation," supporting the mutual development of local economy and encouraging social progress.

As indicated previously in the literature review, SPDB didn't undergo the reform on banking system and structure as did ICBC. Actually, as it was founded in 1993 as a

commercial bank, SPDB should be more self-reliant. Its administration and operation are in compliance with western banking. Given these uniqueness in terms of banking structure and system, as well as the competition with *Big Four*, SPDB employs different public relations strategies to attract and cater to its various publics. Its website as a public relations tool well illustrates this point.

Overview of the SPDB's Website

    Overall the SPDB's website (Figure 6, Figure 7) is very brief and concise. It doesn't contain every aspect of its business scope. From a cultural perspective, the SPDB's website does not convey so much Chinese cultural implications, especially in its English version of the homepage. In many cases, the SPDB's website conveys a strong idea of hybridizing western culture and Chinese culture in trying to establish two-way symmetrical public relations via its website. In the following paragraphs, details will be addressed in terms of color, layout, link arrangement, and language along with an evaluation of component for building a dialogic relationship.

Figure 6. Chinese Version of SPDB's Website.
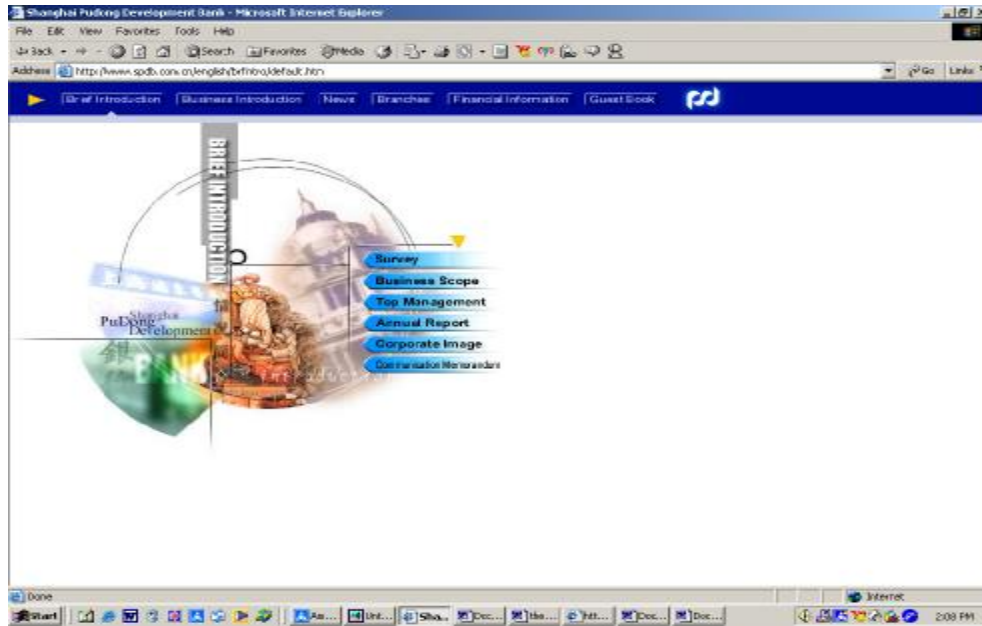
Figure 7. English Version of SPDB's Website.

Color

The SPDB's website is striking at the first sight, since the entire background of the site is dark blue. There are three major colors on the website. Besides the blue background, there are light blue and white for the text. In the Chinese cultural tradition, the color blue is a positive color; however, it has a different connotation from the color red. Unlike red, which connotes happiness and luck, the color blue has a strong correlation with the features of sea – sophisticated, deep, and stable. Furthermore, Chinese consider the color blue as a professional color ever since the economic boom over the past 20 years. SPDB's employment of the color blue as the major color on its website tries to convey the idea to its various publics that SPDB is stable and well developed, though very young. More importantly, SPDB tries to establish a professional look or business look to the public. Again, the color blue most likely reflects influence from western business climate.

Layout

The entire layout of the SPDB's website does not follow the traditional Chinese way of symmetry. The bank's name and logo, as well as a picture of its office building

are on the very top of the homepage. For the rest of the homepage, the right section is twice as large as the left and encompasses about two-thirds of the page.

The SPDB's website design does not show any apparent Chinese culturally-oriented elements due to its non-symmetrical design. As analyzed previously of ICBC's website, symmetrical design is very favorable among Chinese. It is a kind of strategy that SPDB designs its website in a non-symmetrical way, because the website successfully attracts people's attention to focus on the larger section of the homepage, which contains information more important than the smaller section does. Specifically, *What's New* and *Bank's Report* are on the right side, whereas the financial information, such as foreign exchange rate and savings interest, as well as the number of visits is on the left side.

One of the culturally-oriented features on SPDB's website is that SPDB posts a picture of office building on the very top of the homepage (Figure 8). As analyzed previously of the ICBC's website, large office buildings convey power, stability, and authority to the public. To this point, SPDB is affected by the Chinese cultural tradition.

Figure 8. SPDB's Office Building on its Website.

Figure 9. SPDB's Logo on its Website.

The logo of SPDB is designed in accordance with the Chinese understanding of sea, as well as in harmony with the entire background color of the website (Figure 9). Specifically, character "P", "S" and "D" twist with each other to form the bank logo. Looking straight at the logo, it is easy to identify the English influence as the logo is English characters "P", "S" and "D." The letters play off the blue symbols of the sea by curving in such a way as to reflect a wave surge. SPDB's explanation on the logo design posted in the *Corporate Image* of its website illustrates the cultural connotation of the logo.

Thus the bank logo shows the modern atmosphere of the bank as well as the connotation of value-added effect of finance industry. At the same time, the bank logo embodies the trend that Shanghai Pudong Development Bank will get great progress and fast development in the wave of China's reform.

Link Arrangement

Overall, the link arrangement is very simple on SPDB's homepage. All links on SPDB's website are business related. There are no links to current or government policies and activities. The major links on the homepage are *Introduction, Online Banking, SPDB's News, Business Scope, Branches, Human Resources,* and *Guestbook*. Actually, reviewing the link arrangement on SPDB's website, people can catch some new concepts introduced by SPDB. *Human Resources* and *Guest Book* are two new concepts that reflect the Western culture.

The concept *Human Resource* originates in management in Western countries. It is a new idea to most Chinese. This fact does not mean that there is no human resources management in China previously. In China, there is a division in every entity to deal with employment, promotion, resignation, and so forth. However, as indicated previously in the literature review, the personal influence model plays a key role in building relationships in the daily life; this kind of job is very much relation-oriented. Thus, the introduction of the *Human Resources* concept is very meaningful, since it is the first time in China that this kind of job is considered as a management function. In the SPDB's case, therefore, setting a link to *Human Resources* has two major implications: (1) from a public relations perspective, this link enhances the business image of SPDB; and (2) from

a cultural perspective, this link reinforces the fact that SPDB is not very Chinese culture oriented. Specifically, the link to *Human Resources* enhances the business image of SPDB because the concept *Human Resources* is a concept that originated with the modern economic boom in the Western developed countries. It is one of the management mechanisms in the modern economy. Furthermore, the link to *Human Resources* reinforces the fact that SPDB is not very Chinese culture oriented because people rarely can find a *Human Resource* department either identified on a website or existing in any state-owned or private-owned entity in China.

The link to the *Guestbook* is another example that illustrates the non-Chinese culture oriented feature of the SPDB's website. Actually, this Guestbook functions as a bulletin board, on which a customer can post his/her comments, complaints, or any other thoughts or discussion points. Originally, guestbook used for comments, complaints, and thoughts was a Western phenomenon. Guestbook indicates the interaction between the organization and its customers is welcome. In China, in contrast, due to the state-owned organizational system, there are almost no interactions of this sort between an organization and its customers. Based on the relational tie system, Chinese organizations are considered more powerful and knowledgeable than their constituents. Thus, individual's position to comment or to make suggestions to an organization is very much limited. In fact, Chinese organizations in the past were largely perceived as equal to government based on the regulatory restrictions to business. This is the reason that there is no such guestbook used for comments, complaints, thoughts, and so forth, in China. In addition, the face and favor model described by Huang (2000) states that Chinese do not intend to criticize or complain to others very explicitly. Chinese prefer a kind of implicit message. Namely, the individual customer doesn't want to complain to the company. Instead he/she prefers to wait until the organization realizes the problem or other individuals protest the same problem. While a Chinese entity such as SPDB has a Guestbook for complaints, it is expected that Chinese visitors would not likely engage such a feature. Thus, the link to *Guestbook* in an indicator that the SPDB's website is not very much culture oriented. It shows the SPDB's intention to enhance the interaction between the customers and SPDB. This is a good public relations strategy in building an optimal relationship between customers and organizations.

However, the rules on how to use this guestbook contained in the *Guestbook* submission section demonstrates the Chinese culture influence by its strong and authoritative wording. Here are the rules:

1. You should be responsible for your words and deeds. You should obey the related laws and regulations promulgated by the People's Republic of China.

2. You should respect the web morality and never express sensitive topics and illegal speech.

3. You are forbidden to make commercial advertising activities and hostile attacking action by the use of Guestbook.

These rules are very explicit and authoritative. Chinese will not feel uncomfortable about the wording, because in the Chinese culture, organizations are viewed as power and authority. As indicated previously, individuals even consider organizations as the government, which has been seen in Chinese society as the patriarch, a role that was "almost like a father to his children, in that he disciplined and rewarded, and was responsible for the livelihood of his children, but also can take away from those who disobeyed his order" (Shuang, 1993, p.238). This stereotypical image of organization results in the fact that organizations are superior to individuals. Organizations can say what they want to say, regardless of individuals' feelings. Although the Chinese culture is a culture that favors implicit message and moderate expression, things change when put in a hierarchical situation. Many researchers (Hofstede, 1984; Huang, 2000; Triandis, 1986) indicate that there is a strong notion of hierarchy in the Chinese culture. "Confucianism, which emphasizes hierarchical authority and justifies the unequal distribution of power and wealth, has been the more and most powerful source of legitimacy for the upper classes to rule Chinese society" (Huang, 2000).

Navigation

Like ICBC, the SPDB's website is very easy to navigate. However, according to Kent and Taylor's (1998) criteria for evaluating websites for dialogic relationships, the SPDB's website does not meet all the requirements of *Usefulness of Information.* However, the SPDB's website meets requirements of *Return of Visits.*

Basically, Kent and Taylor (1998) state, there are four major requirements for the evaluation of *Usefulness of Information*: statement of philosophy/mission, details of how to become affiliated, links to political leaders, and logo of organization. In the SPDB's case, SPDB does not express its statement of philosophy/mission on the website. And the details of how to become affiliated have not been elucidated very clearly either. However, the SPDB's website does post its logo of which the character "P", "S" and "D" twist with each other like a wave surge. In addition, there are links to the top management of SPDB on its website.

The principles for the evaluation of *Return Visits* include explicit statements inviting user to return, news forums, FAQ's, calendar of events, downloadable information, and things that can be requested by mail/e-mail. As analyzed previously, the *Return Visits* is very important to build the dialogic relationship between an organization and its customers, because "[R] elationship building requires time, trust, and a variety of other relational maintenance strategies that can only occur over repeated interactions"(Taylor, Kent & White, 2001, p. 270). The statement inviting users to return is not very explicit on the SPDB's website. Instead, SPDB posts the visitors statistics on its homepage, which might be an implicit message to attract customers to make a return visit. The SPDB's website does have news forum, including the news posted by SPDB and the news gathered from individual customers via the Guestbook. There is a calendar of events and downloadable information on the SPDB's website. In addition, the contact information is very explicit on the homepage.

Language Issue

The SPDB's website has both a Chinese version and an English version. Unlike the ICBC's website, of which the English version and the Chinese version are almost the same, the Chinese version and the English version of the SPDB's website are designed completely differently in terms of both the visual and textual arrangements.

Visually, the English version is much more concise than the Chinese version. The homepage has a white background, on which only a graphic in the upper left corner, with a picture of the SPDB's office building and a western artistic stature overlap is posted. Along the right side of graphic, there is a column of six links, which have blue

background with the characters in black. Actually, the circular graphic covers almost s quarter of the entire homepage. And the rest of the homepage is blank. This homepage looks very neat, eye appealing and not noisy due to the large size and white background.

Textually, there are only six links on the homepage of the English version. They are *Survey*, *Business Scope, Top Management, Annual Report, Corporate Image*, and *Communication Memorandum.* Overall, there is no link to any business functions. Instead, all these links form a brief introduction to SPDB. Specifically, the link to *Survey* concerns the assets information of SPDB, the link to *Business Scope* is an introduction of various types of businesses that SPDB offers to the public, the link to *Top Management* tells customers about the bank's administration and the presidents, the link to *Annual Report* is related to the SPDB's performance in the stock market, the link the *Corporate Image* tells the public the connotation of the bank logo, and the link to *Communication Memorandum* is the contact information.

There is cultural implication on the English version of the SPDB's website. As discussed in the overview of the SPDB's website, the entire SPDB website conveys the idea of hybridizing Western culture and Chinese culture. The English version illustrates this point as well. While it is a stretch to argue that the English version of the SPDB website is a hybrid of Western and Chinese cultures, it has a Western look and attempts to emphasize as much Western elements as possible (Figure 10). For example, one of the pictures is the SPDB's office building of its Headquarters in Shanghai, which is the same picture on the homepage of its Chinese version. The only difference is that the office building is very clear on the homepage of the Chinese version, whereas the office building is very blurry, almost like wallpaper graphic on the English version. In contrast, the English version shows a picture of a Western artistic stature very clearly and conspicuously. This Western artistic stature is a signal that indicates SPDB's intention to embrace Western ideas and operation philosophy.

Figure 10. Pictures on SPDB's English Version of Website.

It is not very strange that there is no link to business on the English version of the SPDB's website, while there are business links in the SPDB's mission and its business scope confines its business touch with the foreign corporations. According to the website, the mission of SPDB is "based in Shanghai, serving the nation." Its business scope includes:

taking deposits from the public, extending short-term and long-term loans, handling domestic and overseas settlements, discounting of bills and notes, issuing financial bonds, acting as an agent for the issuing, cashing and underwriting of government bonds, trading government bonds, conducting inter-bank financing, trading in, and acting as an agent for trading in foreign exchange, providing letter of credit services and guarantees, acting as an agent for accounts receivable and payable, acting as an agent for insurance, providing safe boxes services and other financial services as approved by the People's Bank of China.

Actually, currently SPDB does not have much permission and rights to conduct business internationally. Namely, SPDB's current key publics are domestic customers. And its English version of the website is in essence an on-line image promotion to perspective foreign publics. Given the fact that SPDB is currently not allowed to conduct business to foreign publics, it is a public relations strategy to build an image ahead of building business networks. This image building in advance helps save lots of time, so long as the People's Bank of China will grant more rights to SPDB to engage into foreign business in the near future. Thus, SPDB selects *Survey, Business Scope, Top Management, Annual Report, Corporate Image, and Communication Memorandum* to

provide perspective foreign publics a brief introduction to SPBD. Particularly, SPDB pays attention to the wording of these content links. Comparing these two versions of the website, some of the contents or information are quite similar, though worded differently. For instance, *Communication Memorandum* on the English version is called contact information (translated from Chinese directly) on the Chinese version. Likewise *Business Scope* on the English version has the same content with *Business Introduction* that is on the Chinese version. The concepts of communication memorandum and business scope are well accepted and adopted in Western economy and corporate management.

Citibank: an American Bank Deeply Rooted in China

Introduction to Citibank in China

Citigroup, the preeminent global financial services company, provides some 120 million consumers, corporations, governments and institutions in more than 100 countries with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, insurance, securities brokerage and asset management. Major brand names under Citigroup's trademark umbrella are Citibank, CitiFinancial, Primerica, Salomon Smith Barney and Travelers.

Citibank has a deep root in China. Citibank's history in China can be dated back to a hundred years ago in Hong Kong. In 1902, seven expatriates and eleven local staff worked at Citibank, which was then called the International Banking Corporation (IBC) in Hong Kong. They and their successors together have set many milestones for the local banking industry. Citibank is the first US bank that opened for business in Hong Kong, with its first office located in the old Prince's Building at 10 Charter Road Central. Citibank has expanded very much during the past century. In 2002, Citibank celebrates its Centenary in Hong Kong. With China's new open door policy, Citibank became one of the first five foreign banks to do business in the local Renminbi (Chinese currency) in Mainland China in 1997 (Leung, 2000). Since Citibank has been in Hong Kong for over a hundred years, the Citibank, Hong Kong branch became the home of all business that related to Hong Kong, Taiwan, and the Mainland China. Thus, there is no specific website for Citibank in Mainland China. To review the website as a public relations tool

in establishing the two-way symmetrical public relations in this specific study, the website of Citibank, Hong Kong branch is going to be analyzed and addressed.

Overview of the Website of Citibank in China

Overall, Citibank's website (Figure 11, 12, & 13) is very comprehensive and complex due to its various business scopes ranging from consumer banking and credit, corporate and investment banking, insurance, securities brokerage to asset management. Although there is a large amount of information posted on the website, Citibank successfully arranged the content, avoiding any noise and messy clutter. One of the examples that illustrate the complication of the website is that there are three versions of Citibank's website: English, Chinese Simplified character that is mainly used in the Mainland China and Chinese traditional character that is used in Taiwan and Hong Kong. The website is very professional and presents a reliable image to the public. The entire website provides an impression of stability, expertise, reliability, and energy with a dynamic design combing text, graphic, and photographs.

Figure 11. English Version of Citibank's Website.

Figure 12. Chinese Traditional Character Version of Citibank's Website.
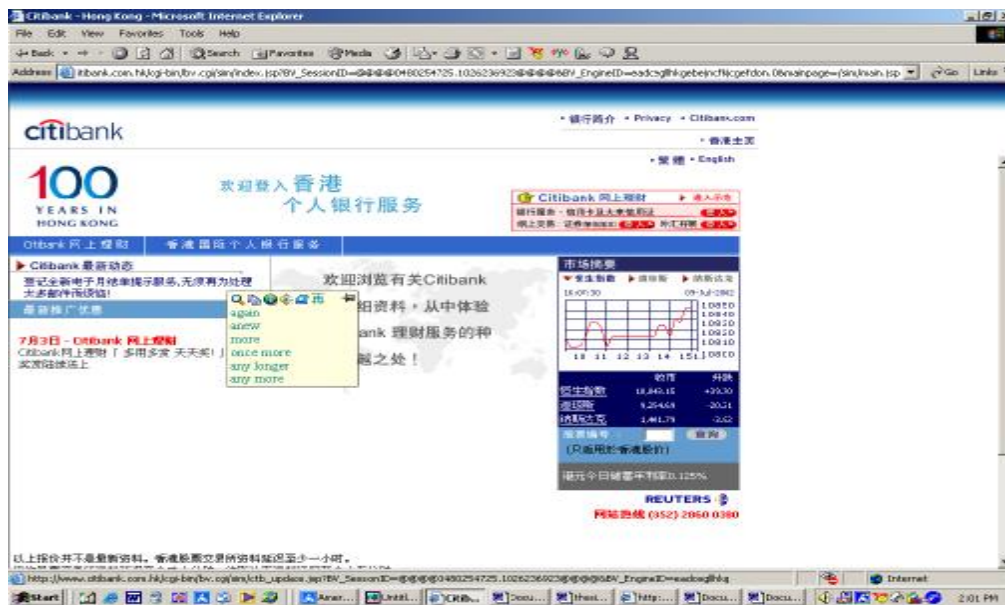

Figure 13. Chinese Simplified Character Version of Citibank's Website.

Color

The website is very neat and eye appealing. The entire background is white, with blue used as the background for headings or links. Dark blue is employed for headings, while the black is used for text. As discussed previously, the color blue is very positive in

Chinese culture that means sophistication, depth, and profession; however, Citibank does not use the color blue as the major color on the website as did SPDB. One of the reasons might be that Citibank is trying to avoid a noisy look, since Citibank has provided substantial information on its website. A business-oriented look is much more important than a fancy one in banking industry, especially when a bank faces a collectivistic culture, which favors a relation-oriented philosophy.

As Huang (2000) states, the Chinese culture is very relation-oriented, which "see man as a relational being, socially situated and defined within an interactive context" (p.223). Furthermore, Chen (1996) reminds us that Chinese culture is a culture that distinguishes strongly between in-group members and out-group members. These premises become drawbacks when foreign banks enter into the Chinese market. First, foreign banks will have no benefit from relationships with the Chinese publics, including the government and governmental institutions, media, companies, and individual users. And it will take time to establish relationships. Second, foreign banks are assumed as out-group members due to the completely different cultural backgrounds. Thus, one of the ways that can help foreign banks stand out is to impress the Chinese publics with a business-oriented look, because a business-oriented look is a way to show expertise, professionalism, and authority. After all, relation-oriented essence does not mean personal influence is the only way to deal with each other. The notion of the "global village" has necessitated changes and adaptations in China as it has opened its door to the world. Cultural differences will be shortened due to the development of new technology, which enables people all over the world to watch the same TV programs at the same time, for instance. Thus, the business-oriented look conveyed by the color selection is a successful public relations strategy that will translate well as Citibank targets Chinese publics. In many ways, Citibank's website is appealing simply because it so strongly represents Western business, which is viewed as very successful by many Chinese organizations.

Meanwhile, Citibank clearly exemplified concern for various public culture units website. The slight difference of the color blue that employed for the English version and the Chinese version of the website illustrates Citibank's efforts to cater cultural needs in

addition to its efforts in building a business-oriented image. Specifically, the English version of the website, which uses the very dark blue, looks more business-oriented than the Chinese version using bright blue. One the other hand, the Chinese version in bright blue, in along with the Citibank's logo in red makes the entire website happier and more pleasing. This slight change in color enhances the satisfaction of customers' cultural and psychological need, as well as helps Citibank build an image and establish relationships with the publics. Although the changes are subtle, to the Chinese visitor the color differences and the red logo have significant symbolic meaning.

Layout

The entire layout of the website does not follow the Chinese traditional symmetry of design. Citibank's name, its logo, as well as welcome words are on the top section of the website. The rest of the website is equally divided into three columns with different focus and format. Details of the layout are addressed section by section.

The bank's name and logo do not make much sense for this specific study, since they are the registered logo for every branch of Citigroup all over the world. It is not particularly designed to cater to the Chinese public. Nevertheless, the reputation and weight behind this logo make it a very recognizable and powerful tool no matter what the culture. However, there is a conspicuous feature on this section that needs to be discussed. On the right of the logo there are welcome words -- *Welcome to Hong Kong Consumer Bank.* This is usually a sign showing courtesy to customers. However, a cultural implication might be identifiable in these simple words (Figure 14).

Figure 14. Welcome Words on Citibank's Website.

Specifically, *Welcome to Hong Kong Consumer Bank* indicates the relationship between Citibank and its customers, which is amicable and equal, and in compliance with the saying *Customers are the God*. It is quite common to say *Welcome* in America, since banking is considered as service industry. However, in China, banks have played a role of governmental institution rather than service entity for quite a long time. Both banks and customers used to consider the relationship as a hierarchy, with banks as sovereign and the customers are subordinates. Under such a circumstance, how can Chinese customers expect that banks behave as a service provider?

The rest of the website is equally divided into three columns. As discussed previously, Citibank employs different formats in accordance with the different topics to avoid a boring and repetitive impression. The left column is movable through use of the mouse, which enables the visitors to enlarge this section containing recent news and Citibank promotions. This section looks conspicuous on the website due to its movable feature. The middle column is a section consisting of links to various business services. Specifically, there are five major sections relating to *CitiGold, Credit Cards, Investments, Offshore banking, and Citibank Ready Cash*. The good feature of this column is that there is a small black-and-white picture for each business section (Figure 15). These five pictures are very straightforward to illustrate the businesses. For instance, on the picture for *Credit Cards*, there are all kinds of Citibank credit cards. On the picture for *Investments*, a businessman is portrayed in front of a graphic. On the picture for *Citibank Ready Cash*, there are two arrows forming a circle symbolizing the circulation of the cash. Citibank strategically employs pictures on its website, which breaks the boredom that too much text might produce. Unlike the pictures shown on the ICBC's website or on the SPDB's website, these five pictures convey the modern look of banking business, as well as the advanced technology, which ultimately enhance the buiness-oriented and expert image to the public.
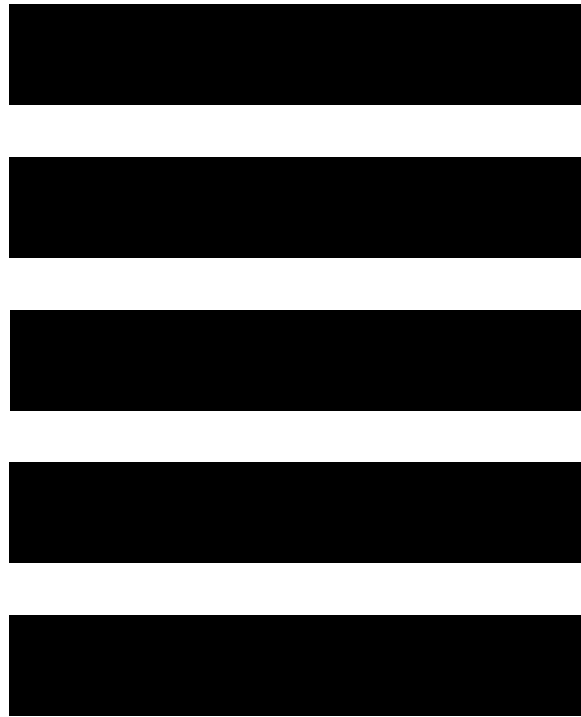
Figure 15. Shortcuts to Popular Business on Citibank's Website.

The right column contains *Market Watch* and is concerned with the stock market, Citibank Consumer Savings Rate, as well as three additional links to such topics as *Market Update, Mutual Fund NAV Enquiry, and Financial Needs Analysis*. To make this section more active and vivid, Citibank employs a graphic indicating the indexes on HSI, DJIA, and NASDAQ stock markets. One of the advantages of a graphic is that the graphic elucidates the facts pretty straightforwardly. Modern consumers are too busy to read too much text. To this point, Citibank has successfully understood its customers' needs and tackled the problem strategically. According to Grunig's idea of two-way symmetrical public relations model, an organization's efforts in understanding its customers are first and key step to form a long-term relationship with the publics.

Link Arrangement

Overall the link arrangement looks very complicated, but is easily navigated when you begin to work through links. Due to the substantial information of various kinds of businesses that are posted, Citibank arranges the links into two major sections. The first

section, that is on the very top of the website, is the introduction information of Citibank, including *Branch Locations, About Us, Site Map, Careers, Search, Contact Us, Privacy, HK home*, *Asia Home, Citibank.com.* The second section of links is located right under the logo section. These are links relating to major business. They are links to *Citibank Online, Banking Services, Deposits, Investments, Credit Cards, Diners Club, Loans, and Insurance.* Whenever any link is clicked on, a tiny menu will show up with very detailed subheadings on that topic. Although these links seem very complicated, the content is clearly and precisely categorized. Specifically, there are a couple of features of link arrangement that need to be addressed.

First, the link to Reuters not only indicates the international essence of Citibank's business, but also reflects Citibank's efforts to provide a comprehensive and an entire package of financial and banking service to its customers. According to Citibank's website, **"**Citigroup, the preeminent global financial services company, provides some 120 million consumers, corporations, governments and institutions in more than 100 countries with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, insurance, securities brokerage and asset management." Based on such a preeminent standpoint, Citibank's efforts to understand and tackle problems for its customers are incomparable. This small example of a link to Reuters shows that Citibank sees the banking industry from a broader and deeper standpoint than the Chinese banks. It provides all sources that might be needed by any individual customer. From the public relations perspective, Citibank has built a trustable and business-oriented image very strategically and successfully, since Citibank pays attention to every tiny and subtle point that might affect customers' psychological needs and consuming behavior. The link to Reuters is a good illustration. Thus, although Citibank does not culturally cater very much to its Chinese customers, people still trust Citibank. The one-hundred-year rooting in Hong Kong provides proof.

Second, the link to *Contributions to Community* is a typical American way of building the organization's image. In China, although the Chinese culture is quite family-oriented (Huang, 2000), there is seldom a link or a section on the website of Chinese organizations indicated the relationship with the community. Or at least contributions to

community are not a very key topic in building organizational reputation. Actually, showing the contributions to community on the website is a strategy to build the organization's image among various publics. To individual users, this section implies that Citibank is a dedicated member of the community – part of the community. This phenomenon is pragmatic. According to marketing psychology, a customer needs not only the service or a product, but also the psychological satisfaction. In this case, the contributions to community show a human feature of Citibank to the public, and show concerned citizens that the organization shares many community values.

This implication is effective and applicable in China, because the government evaluates whether or not an organization is good mostly based on its image rather than the actual economic profits that are earned. And assumedly as the organization gains the favor from the government, it will gain more benefits due to the support and priority from the government.

The section regarding Citibank's contributions to community is linked with media, which implies that Citibank's good citizenship will get more publicity. The link provides both mutual benefits for both Citibank and media, providing ease of information and distribution for both. In sum, the small link to contributions to the community does help Citibank build image as well as relationships with its various key publics.

Third, the link to *Privacy* not only enhances the business-oriented image of Citibank, but also reassures its customers that privacy and security will be protected. The privacy and security of online transaction is a controversial issue discussed among different group of people, such as marketers, consumers, technical specialists, and policy makers. Thus, to reassure customers about the privacy and security measures is a key for an organization to maintain long-term online relationships with its key publics. This is especially crucial to banking industry, given the value of personal and   corporate financial information.

Navigation

While Citbank's website is comprehensive and can be navigated easily, according to Kent and Taylor's (1998) criteria for evaluating the website as a tool to build dialogical relationships, Citibank's website is excellent in terms of *Usefulness of Information* and *Return Visits*.

First, Citibank's website meets all requirements for the evaluation of *Usefulness of Information.* Specifically, Citibank provides details of how to become affiliated. Actually, Citibank provides details for various groups to become affiliated. For instance, for a general user or a perspective customer, Citibank provides links showing a panorama of the Citigroup and the Citibank in Hong Kong. The logo of Citibank is prominent on the website. This umbrella-like logo conveys Citibank's business scope and operation philosophy very well − an umbrella covering Citibank, CitiFinancial, Primerica, Salomon Smith Barney and Travelers.

Second, the Citibank's website meets the requirements for the evaluation of *Return Visits.* These criteria are very important foundations for dialogical relationships (Taylor, Kent, & White 2001). Specifically, Citibank proposes explicit statement to welcome users and to invite users to return. Citibank has news forum on its website as well. In addition, FAQ's, calendar of events, downloadable information, and contact information are provided on Citibank's website.

In addition to these two major criteria employed for the evaluation of building the dialogical relationship, the previous analysis and discussion on how Citibank makes efforts to understand its help draw the conclusion that Citibank successfully builds the image among the publics and offers dialog for a two-way symmetrical public relations.

Language Issue

Citibank's website has both an English version and a Chinese version. And the Chinese version includes a version in Chinese simplified, which mainly is for the users of Mainland China, and a version in Chinese traditional that is for the users from Hong Kong, Taiwan. Overall, the English version and the Chinese version of the website are same, in terms of both format and content. Even pictures and photos posted are the same. The only difference between the two versions is that the color blue used for the Chinese version is a little bit brighter than that used for the English version.

However, although there is no difference between the English and the Chinese version of the Citibank's website, there is difference between the two Chinese versions of the website. Specifically, the version in Chinese traditional character is exactly the same as the English version of the website; the version in Chinese simplified character is modified by reduction in terms of both content and format. As indicated previously, there are two sections of links. In the first section that relates to the general information of Citibank, the version in Chinese simplified character only covers three links: *Introduction, Privacy*, and *Citibank.com*. In the second section concerning the various kinds of banking business, the version in Chinese simplifies character only has two links: *Citibank Online* and *Consumer Services*. The only thing that the version in Chinese simplified character shares with the English version and the other version in Chinese traditional character is the *Market Watch* section. Except for this section, there is no movable news and promotions, and no business links with the pictures. Actually the version in Chinese simplified character appears under construction right now. First, there are no business links like the other versions. Second, the only news on it has not been updated. The reason that there is so much distinction between the versions in Chinese simplified character and the other two versions might result from the different target publics and the business scope in that area.

Specifically, as indicated previously, the Chinese simplified is the official language in the Mainland China, whereas the Chinese traditional is popular in Taiwan and Hong Kong. Therefore, the version in Chinese simplified mainly targets the users from the Mainland, while the others target the users from Taiwan and Hong Kong. This fact does not mean that Citibank operates discriminately. Instead it is a premise for the further discussion. Actually, the Citibank's business scope in Mainland China is not as comprehensive as it is in Hong Kong and Taiwan. Compared with one-hundred-year history in Hong Kong, Citibank's business in Mainland China since 1997 is still in its infancy. Although the Chinese government keeps open the door to foreign banks and financial institutions, there are still many constraints and obstacles for foreign banks. As Leung (2000) found, foreign banks still can only watch with envy as Chinese banks swoop in on foreign clients increasingly seeking yuan currency loans to avoid exchange rate risk and to pay lower rates. Thus, although Citibank is one of first five foreign banks

that gained the license to do business in the local Renminbi in China, there are still many fields that Citibank cannot engage. However, the Chinese simplified version already has the same framework as the other two versions have, and assuming more rights are granted, it is assumed that the Chinese simplified version will expand to match the other language versions of Citibank's websites.

In addition, the fact that there are no differences between the English version and the Chinese version of Citibank's website indicates that banking industry in Hong Kong is not a governmental operation that distinguishes it from ICBC and SPDB. The business administration and operation of Citibank is commercial-oriented and meets all commercial requirements. Thus, the website has the same content for users of different language backgrounds. This fact proves as well the consistency of the Citibank's business all over the world. In contrast, both ICBC and SPDB are Mainland China-based banks that are affected greatly by Chinese culture and political system; they are still not as commercial as Citibank. More specifically, ICBC still plays quasi-governmental and quasi-commercial roles in China. Under such a circumstance, ICBC will treat its domestic users and the international users differently via the website. After all, China is a nation that distinguishes strongly in-group members from out-group members (Chen, 1996).

Similarities and Differences

There are similarities and differences among the websites of ICBC, SPDB, and Citibank in terms of the cultural influence and foundations for two-way symmetrical public relations. In the following section, the overall situation is examined and analyzed first, followed by an analysis of pairs on similarities and differences conveyed by each website from a cultural perspective, then the conclusion on the relation between culture difference and the two-way symmetrical public relations will be drawn.

Overview

Overall, the websites of ICBC, SPDB, and Citibank have followed the basic standards for a business website in terms of color selection, layout, content link

arrangement, navigation, and language issues. All of these three websites are successfully designed to cater to their various publics, though their efforts to understand the key publics and the means employed are quite different from each other.

There are not very many differences among these three websites in terms of the basic website design. However, reviewed from a cultural perspective, more differences are expected to occur, not only between Chinese bank and American bank, but also between the two Chinese banks. Compared with ICBC and SPDB, Citibank has developed a very business-oriented website in terms of catering to both customers' business and psychological needs. In addition, the Citibank's website is more comprehensive and more advanced than those of ICBC and SPDB. In contrast to the professional image conveyed by the Citibank's website, those of ICBC and SPDB seem not so mature in terms of employing the new technology to enhance the image building and business development.

However, this fact does not mean that ICBC's and the SPDB's websites have not performed well in their attempts to build two-way symmetrical public relations. The social context should be considered as a premise for judging whether or not a website works. In this specific study, Chinese culture and Chinese society are premises. In terms of paying attention to the specific culture and tradition, both ICBC and SPDB have performed well.

Meanwhile, the websites of ICBC and SPDB are not quite similar either, though both banks are Chinese banks. As indicated previously, ICBC and SPDB are completely different in terms of the organization structure and system, which might be a key point for the top management to reconsider when building relationships with the publics. Thus, the information conveyed by the website, which is viewed as one of the public relations tools, is not very similar at all.

Similarities and Differences between ICBC and Citibank
<u>Similarities</u>

Both ICBC and Citibank are large banks. ICBC is the largest bank in China in terms of assets, business scope, branches, and employment, whereas Citibank serves some 120 million consumers, corporations, governments and institutions in more than 100

countries. The similar background in terms of the bank size affects the means that both ICBC and Citibank employ to build relationships with the publics via the website.

First, visually the websites of ICBC and Citibank are very neat and eye appealing. Both of them use white as the background. Both of them pay attention to reassure the harmony in color choice between logo and the entire website. For instance, the ICBC's logo is red, and thus the color used for headings are red as well. The same thing happens on the Citibank website. The major color for Citi's logo is blue, and thus blue is used for all headings and important links on the website.

Second, both ICBC and Citibank provide substantial content links on the website, and the way they post on the website are quite similar as well. Specifically, both ICBC and Citibank design two sections of content links on their website. The first section, which relates to the general information of each bank, such as Introduction and Site Map, is on the top right side with smaller typeface and font. The second section that relates to the specific business is highlighted and designed right after the logo section. In addition, both ICBC and Citibank provide external information that relates to banking business. Stock market quotes are one of the examples.

Third, both ICBC and Citibank pay attention to every subtlety to cater their various publics by selecting color, layout, navigation means, and so forth. For instance, ICBC employs the color red to meet the Chinese cultural tradition, since red means happiness and good luck. To avoid the boredom and repetition on the website, Citibank designed the three content columns dynamically. As indicated previously, the *News and Promotions* are designed in a movable box and posted in chronological order; the business shortcuts include text and picture, while the *Market Watch* provides graphics that are visually identifiable.

Differences

Although ICBC and Citibank share some similarities due to the fact that both of them are large banks in terms of assets, branches, and business scope, there are still many differences between the websites of ICBC and Citibank in building the two-way symmetrical public relations via the website, especially from a cultural perspective.

First, faced with the disadvantage of culture differences, Citibank successfully built a business-oriented, expert image on its website. As indicated previously in the literature

review, the United States and China are the representatives on the either side of the individualism versus collectivism index (Hofstede, 1984). To cross such a big gap is not an easy thing to do, especially considering language and political features as well. Citibank has wisely solved the problem brought by culture difference by building a business-oriented image that might convey authority, trust, reliability, and satisfaction to its Chinese customers. Namely, Citibank is successful not because it made many efforts to cater culturally to Chinese customers, but because it strategically built a business-oriented image, which will bring excellent traits, such as trust, reliability, satisfaction, and so forth, the same as what a culturally appealing image might do. Thus, Citibank relied on reputation instead of image.

Specifically, as analyzed previously in the Citibank's website, Citibank built a business-oriented image by various means. Citibank selected a business-oriented combination of color, blue, white, and light gray, to attract the public's eyes at the first look. To avoid making the customers lost because of excessive information posted, Citibank clearly and precisely categorize content on the website. In addition, Citibank set some shortcuts linking directly to popular business functions, such as links to *Credit Cards* and *Citibank Ready Cash*. Due to complicated and broad essence of each business, Citibank designed some small menu for each of the content link. These menus are very convenient for customers to target the information they need without getting frustrated by information overload.

Second, compared with the Citibank's website, the ICBC's website is very Chinese-culture oriented. The ICBC's website reflects that Chinese culture has deeply influenced the building of relationship between ICBC and its customers. Except for those visually appealing to the publics, such as color, layout, pictures, and so forth, there are a couple of deeper meanings from the cultural perspective illustrating this point. First, the personal influence model affects ICBC's website. As indicated previously, the government is the key public for most Chinese organization. Showing an affiliation with the government helps ICBC gain more support from the government, which will result in more benefits for ICBC. Thus, ICBC set the link directly to the government policies and activities. Second, in the Chinese culture, Confucianism has significantly impacted present day organization in Chinese (Redding & Wong, 1986). The ICBC's mission statement well

illustrates this point. "*The bank that always stands by your side, the bank that is always reliable*" positions ICBC as an entity around the customers. This mission statement conveys the idea that ICBC is an in-group member to its publics. According to Chen's idea, Chinese culture distinguishes strongly the in-group members from the out-group members. If the publics consider ICBC as the in-group members, the publics tend to be very loyal to ICBC, thus results in the development of the banking business.

In addition, both Citibank and ICBC are very successful to target their various publics. ICBC is not able to offer what Citibank does in terms of reputation, but showing a business-oriented image is a good strategy. As Chen (1996) identified, Confucian emphasis on *li* – adherence to propriety and respect for social order – requires all people to follow accepted rituals in relating to others. Because of the Confucian concept of *li,* "Chinese find it difficult to accept purely business dealings. They prefer that transactions be carried out on a personal, warm, human level" (Chen, 1996, p.147). Thus, we know that ICBC cannot try to build merely a business-oriented image like Citibank does to achieve a satisfactory relationship with its various publics, because Chinese will not accept that a Chinese bank offers purely business dealings.

Similarities and Differences between ICBC and SPDB

Similarities

Both ICBC and SPDB are Chinese banks. They share similarities in terms of culturally appealing to the Chinese publics while employing the website as a public relations tool to build the two-way symmetrical public relations.

First, the websites of both ICBC and SPDB reflect the cultural influences. For instance, both ICBC and SPDB post photos of their office buildings on the websites to reassure power, authority, and trust – all traits that are conveyed by the office building in Chinese culture tradition.

Second, the idea of in-group and out-group members has affected the websites of both ICBC and SPDB. Specifically, Chinese have a strong notion of distinguishing the in-group members from the out-group members. As a result, both ICBC and SPDB design different versions for their English website and Chinese website in terms of format and content. The English version of the ICBC's website does not change very much;

however, a couple of major parts are completely different. For instance, the link to government policies and activities on the Chinese version has been changed into *A Brief Introduction* on the English version. Posting the mission statement differently on both versions of the website is another illustration of this point. As indicated previously, the mission statement on the English version is *The bank that always stands by your side*, while on the Chinese version, *The bank that always reliable* is posted in addition to *The bank that always stands by your side.* SPDB does the same thing, yet its English version is completely different from its Chinese version in terms of both visual and textual information. Except for the photo of the office building, there are few similarities between the two versions.

Differences

Although both ICBC and SPDB are Chinese banks and share something in common, they employ their website as a public relations tool to build relationships with the publics quite differently. Actually there are more differences than similarities.

First, due to the different position in Chinese banking industry, the websites of both ICBC and SPDB employ different strategies to target different audiences. ICBC, the largest bank in China and for a long time government entity, designs its website much more professionally and officially than SPDB does. Its intentional display of government affiliation by setting a link directly to governmental policies and activities illustrates that the government is the key public, especially for a state-owned bank. Thus, the ICBC's website is very government- oriented. SPDB, on the contrary, is a joint-stock commercial bank with the mission "Based in Shanghai, serving the nation." It does not have much affiliation with the government and will not be constrained by the government. Namely, SPDB has more flexibility and choices in terms of both business scope and marketing. Its striking color selection might be proof of its informality and unofficial essence. Thus, on SPDB's website, there is no governmental affiliation identified. Instead, the SPDB's website is commercially oriented.

Second, due to the different length of history and different operation structure, the websites of ICBC and SPDB are affected differently by Chinese culture. As indicated previously, the ICBC's website is a site that conveys Chinese culture, while the SPDB's website is a hybrid of Western culture and Chinese culture. Specifically, ICBC has a long

history in the banking industry. It has undergone all three stages of banking development in China. Most importantly, ICBC underwent the system shift from a state-owned governmental institution to a commercial bank, which resulted in a big shift in reconsidering the publics and repositioning of itself. The long history determines that ICBC should make efforts to culturally cater to its various publics to maintain its very Chinese image. And the shifts on system and the understanding of service and the publics require ICBC employ more public relations means on its website to target the public who might have been ignored previously when ICBC was much like a governmental institution. These reasons appear to be why ICBC designed its website very delicately in terms of color selection, layout design, content link arrangement, navigation, and so forth.

SPDB, in contrast, has not shown many cultural influences on its website. Actually, more Western cultural features are identifiable on it. SPDB was founded in 1993. It has undergone no shift either on operation structure/system or on the attitudes towards the customers. It is unwise for SPDB to establish a very Chinese image to its various publics, since SPDB is unable to compete with ICBC if SPDB operates and promotes itself in the manner as ICBC. Namely, like what Citibank does, SPDB should figure out a strategy, which helps it stand out, to build its image and build the relationship with its various publics. However, SPDB should not take the same strategy that Citibank takes, since Citibank is an American Bank and SPDB is a Chinese bank. It is unexpected for Chinese that a Chinese bank completely has a Western face, which will widen the gap and push SPDB over the edge to out-group members. To avoid the above downsides and enhance the competitive strength, thus, SPDB does carry out a public relations strategy to fulfill its image building – a strategy to cater the publics by hybridizing Western culture and Chinese culture.

Chapter V: Conclusion

The two-way symmetrical model has been described as the excellent model in the workplace (Grunig, 1989), which "using bargaining, negotiating, and strategies of conflict resolution to bring about symbiotic changes in the ideas, attitudes, and behaviors of both the organization and its public" (p.29). The Web has increasingly been described as one of the effective tools for public relations, because "the Web is the first controlled public relations mass medium in that content reaches a mass audience, but is not filtered through gatekeeper"(White & Raman, 2000, p.47). In merging both of these areas this study has provided insight into the use of the Web for building the two-way symmetrical public relations.

Meanwhile, this study also highlights cultural influences that affect building the two-way symmetrical public relations. Specifically, Hofstede's individualism versus collectivism (1984), Confucianism proposed by Huang (2000) and Chen (1996), as well as Sriramesh's personal influence model, have provided the basic framework for this evaluation of the cultural similarities and differences among host banks and guest bank.

This thesis has provided a comparative case study to illustrate how cultural differences affect the banks with different cultural ground yet in the same cultural context to employ the website as a public relations tool to build the two way symmetrical public relations. The detailed descriptions of each case as well as a comparative analysis in pairs do indicate that there are both similarities and differences among the websites of ICBC, SPDB, and Citibank. However, differences are not only found between a host bank and a guest bank, ICBC and Citibank, but also found between the host banks, ICBC and SPDB. Specifically, the ICBC's website is a site that is very Chinese culture oriented, which conveys much cultural implication and tradition. The SPDB's website, though a Chinese bank as well, does not reflect very much Chinese culture. Instead, people could find Western features on its website. Therefore, the SPDB's website is a hybrid of Western culture and Chinese culture. The Citibank website conveys little Chinese culture to its Chinese publics. However, Citibank's website is very successful to target its Chinese customers by proposing a business-oriented and expert image to the public. Citibank's

success has been proved by its deep rooting in Hong Kong, China, for it just celebrated its centenary in 2002 in Hong Kong.

Given the identified similarities and differences among the websites of ICBC, SPDB, and Citibank, it is clear that culture difference does play a key role to affect public relations practitioners to practice internationally. Every aspect on the website, such as color selection, layout, content link arrangement, navigation, and language, are affected greatly by culture. And this cultural influence will not only occur for the guest bank, but also occur for the host bank. Actually, ICBC has much cultural implication than the other two cases.

However, after reviewing Citibank's website in this specific study, a couple of questions need to be reconsidered. Is it really necessary for a guest bank to culturally cater its host customers on its website? And how much is it proper for a guest bank to employ culture implication on the website? In the Citibank's case, it does not take many efforts to avoid cultural conflicts on the website. Instead, realizing that Citibank will face obstacles especially brought by the personal influence model of business and Confucianism, Citibank strategically established its business-oriented image completely different from an expected cultural-oriented image, and gains the success in building the relationship with the various public. This case implies that culturally catering to the host public is not the only way for a guest organization to do public relations practice. Namely, a guest organization does need to focus on or at least pay attention to, the host culture. However, it really doesn't need to design itself completely like a host organization to meet cultural satisfaction. The important thing for a guest organization is how to make itself distinguishable in a long-term sense in building public relations via the Website. Different cases need different solutions. In this specific study, Citibank performs very well to build relationship with its publics on its website. Culture obstacle does not hinder it at all.

Future studies that incorporate a quantitative means of testing and measuring the effectiveness of website for building the two-way symmetrical /dialogue are necessary, as are comparative studies that including in-depth interviews with public relations practitioners in both countries.

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Vitae

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