The Indonesian Bank Websites' Interactivity for Corporate Social Responsibility Communication

Gregoria Arum Yudarwati
Universitas Atma Jaya Yogyakarta
Jl. Babarsari No.6, Yogyakarta 55281
Email: yudarwati@staff.uajy.ac.id

Abstract: *Based on case study in the Indonesian bank websites in Indonesia, this article aims to see how important is the information related to corporate social responsibility, seen from the aspect of accessibility and its placement on the websites. This article is purposively made to see the interactivity offered by each of the website. The result shows that the three government-owned banks consider that the CSR information is vital, shown by the dedicated page for CSR communication. Though, the interactivity level in each website is still low. These banks still apply monologue model of cyber-interactivity, which indicates company-centric strategy.*

Keywords: *bank, communication, corporate social responsibility, interactivity, website*

Abstrak: *Berdasarkan studi kasus terhadap website perbankan di Indonesia, artikel ini bertujuan untuk melihat sejauh mana informasi terkait tanggung jawab sosial perusahaan dianggap penting, dilihat dari aspek aksesibilitas dan penempatan dalam website. Artikel ini juga bertujuan untuk melihat interaktivitas yang ditawarkan oleh masing-masing website. Hasil analisis isi terhadap tiga bank terbesar milik pemerintah menunjukkan bahwa ketiga bank menempatkan informasi CSR sebagai informasi yang penting, ditunjukkan dengan adanya halaman khusus yang didedikasikan untuk komunikasi tanggung jawab sosial perusahaan. Meskipun demikian, tingkat interaktivitas ketiga websites tersebut masih rendah. Ketiga perusahaan masih menerapkan monologue model of cyber-interactivity, yang mengindikasikan company-centric strategy.*

Kata Kunci*: interaktivitas, komunikasi, perbankan, tanggung jawab sosial perusahaan, website*

In light of the many corporate scandals, society has put pressures on companies to act in a more responsible. Meanwhile, each stakeholder has different expectations towards companies (Conrad & Thompson, 2013). In addition, stakeholders expect companies to disclose their social responsibility commitments (Podnar, 2008). They demand companies to explicitly confirm, demonstrate and embrace corporate social responsibility (CSR). Increasingly, CSR is also associated with transparency and accountability (Christensen, Morsing, & Thyssen, 2011).

This condition has challenged companies to be perceived as socially responsible companies across stakeholders. Companies are increasingly communicating their efforts in integrating social, environmental, and ethical issues into their business strategy to stakeholders. A report from KPMG (2013) towards 4100 biggest companies in 41 countries shows an increasing number of companies that reveal their CSR commitments. The report also shows a significant increase in CSR reporting rates in the Asia Pacific, from

49% of companies based in Asia Pacific in 2011 into 71% in 2013 (KPMG, 2013). Another study conducted by the MIT Sloan Management Review, the Boston Consulting Group, and the United Nations Global Compact (Kiron, Kruschwitz, Haanaes, Reeves, & et al., 2015) also shows an increasing number of companies that put sustainability as their top management agenda, from 46% of companies in 2010 into 65% in 2014. The main goal of such communication is to gain or maintain organizational legitimacy (Arvidsson, 2010) as well as reputation (Nunez, 2007).

In spite of this, over communicating about CSR activities might be contra productive (Arvidsson, 2010). Research suggests that the more companies expose their ethical and social goals, the more likely they are to draw critical stakeholder attention (Morsing & Schultz, 2006). There is scepticism among stakeholders (Elving & Vuuren, 2011), which is based on a suspicion that CSR is something companies talk about but not act on (Morsing & Schultz, 2006), or simply a window dressing or rebranding (Harding, 2005), or some sort of PR invention (Frankental, 2001), or a green-washing (Walker & Wan, 2012). This scepticism can be reduced if companies have a clear, transparent and demonstrable CSR communication that discloses both progress and failures.

The way companies communicate their CSR commitment is critical for organisational success and legitimacy. CSR communication has two dimensions: CSR and communication. This is "a process via which organisations communicate their commitment to social and environmental concerns" (Nwagbara & Reid, 2013, p. 401). CSR communication is also about anticipating stakeholders' expectations and articulating CSR policy into actions. As stated by Podnar (2008), CSR communication is

> A process of anticipating stakeholders' expectations, articulation of CSR policy and managing of different organisations communication tools designed to provide true and transparent information about a company's or brand's integration of its business operations, social and environmental concerns, and interactions with stakeholders (Podnar, 2008, p. 75).

Within this process, it is important for companies to understand key issues related to CSR communication, which include message content, message channel, and an understanding of the expectations of stakeholders (Du, Bhattacharya, & Sen, 2010).

Nevertheless, Morsing, Schultz and Nielsen (2008, p. 98) observes that in conducting CSR communication, the difficulty is in "how to make it known, and acknowledged by stakeholders, that the company is dedicated to a path of social responsibility, and further, to what extent and how the company deliberately should communicate it". Further, Arvidsson (2010) adds that the communication problems might occur in determining which and how CSR information should be communicated in order to satisfy the information needs of stakeholders and, by this means, to legitimate companies' behaviours.

The coming of new media has brought

about an alternative approach in CSR communication. CSR Communication is changing from a traditional practice of providing general printed or audio visual materials arranged for all stakeholders towards an online approach (Capriotti, 2011). The domination of traditional media is gradually being scoured as new media offers speedy, multiple and innovative ways in which companies can better engage with other stakeholders (Nwagbara & Reid, 2013). The new media gives an opportunity to companies to disseminate information about organisational responsibilities in a quick, easy, and controlled manner. It allows companies to design their CSR messages and set their own CSR agenda without being controlled by gatekeepers like in print and electronic media (Chaudhri & Wang, 2007). At the same time websites also permit the audience to actively seek information about CSR. Antal, Dierkes, MacMillan & Marz (2002, p.34) observes that the new media allows "an ongoing and interactive process rather than a static annual product" in the CSR communication.

Further, with the increased focus on CSR transparency, the dissemination of CSR information is not enough. Companies need to engage and involve stakeholders into their CSR communication. In relation to this, the new media allows a transformation from a static information disclosure into an ongoing and dialogic communication process (Chaudhri & Wang, 2007). The new media permits the audience to actively seek information about CSR. It has changed communication from "a sender-based model to a receiver-based model" (Capriotti, 2011, p.360). This also often includes CSR blog that gives opportunities for stakeholders to comment and exchange ideas about CSR activities. These online tools lead to direct and personal interactions between companies and stakeholders (Capriotti, 2011).

Given the development of the World Wide Web, a corporate website has become a communication channel that companies use to show their identity, to manage external impressions on the companies and to legitimate corporate behaviours towards stakeholders through CSR communication (Bravo, Matute, & Pina, 2012). A study conducted by Kim and Rader (2010) showed that among top 100 of the Fortune 500 companies, CSR-focused communication strategy has become the main topic of their website. Their study reveals a significant trend among top companies to use corporate website as alternative media to address social responsibilities issues. Corporate websites have been recognized as important tools to raise stakeholders' awareness of a company's CSR actions because they can provide comprehensive information about companies' CSR practices and allow companies to engage in multi-stakeholders dialogue. Morsing & Schultz (2006) note that the form of dialogue has become the core of the stakeholder involvement strategy in CSR communication. Dialogue allows companies to learn which issues are important for stakeholders, how to ascribe meanings to them, and how to integrate them into CSR strategy.

Further, Parker, Zutshi, & Fraunholz (2010) propose four categories of website contents and features for CSR communication:

1. "Identification and image (e.g. company contact details, background of the company, its staff, industry, mission and policies).
2. Promotion and contract (e.g. news and press releases, supporting multiple languages, calendar of events, online advertising for other companies, and information about products/services).
3. Relationship enhancement (e.g. FAQs, links to sites/information, customer reviews, newsletters, online forums, online memberships/clubs, customisation, and incentives such as gift certificates).
4. Transactional interactivity (e.g. online enquiries, order forms, ordering, payments, order status checking, downloading of electronic products, collecting customer information, search facilities, and after-sales customer support)." (Parker et al., 2010, p.512)

Another factor of CSR communication through corporate website that is also important is the accessibility which is mainly shape by a process of hierarchisation. Moreno & Capriotti (2009) assert that hierarchisation is the most common and effective way to organize information on a corporate website. The information on corporate website must be organised and hierarchised according to its importance, with the most general or important topics on the main page and then followed by more specific and detailed sub-topics. This is articulated into its design (Parker et al., 2010). This structure not only indicates the level of importance of a certain topic or issue within the site, but also facilitates its usability and accessibility for visitor. Parker et.al. (2010) note two indicators are used to identify the accessibility: (1) navigation: whether there are web pages devoted to CSR and prominent navigation links to CSR content within the site; and (2) layout: whether there are CSR-related texts on the home page, CSR-related headings and/or multimedia in page content

The increasing use of corporate websites as an alternative media in CSR communication raises fundamental questions about how companies use their websites as tools to build an interactive CSR communication (Capriotti, 2011). Do organisations really use internet tools to build a CSR communication model based on dialogue and interaction? Or do organisations use this new media simply as another tool to portray their social responsibility image, which may lead to a more scepticism from stakeholders?

Sundar, Kalyanaraman, & Brown (2003) classify definitions of interactivity into two groups, which are the "functional view" and the "contingency view." The functional view suggests that interactivity exists in technological aspects of the medium (Sundar et al., 2003). The level of interactivity is measured based on the degree to which its feature assures several functions, such as email links, feedback

forms, chat forums, or audio video downloads, that not only enable interaction by a receiver but also hold out the potential of a dialogue or mutual discourse (Sundar et al., 2003; Sundar & Kim, 2005). Sundar & Kim (2005, p. 6) explain, "these functions are specified in terms of particular features (such as audio and video), attributes (such as the presence of choice and control), processes (e.g., reciprocal communication), or outcomes (e.g., user satisfaction)". The higher the number of functions included on a website, the greater its interactivity. The functional view, however, has been criticized for not sufficiently specify the outcomes of interactive communication and only focusing on fostering an appearance of interactivity (Sundar et al., 2003).

Unlike the functionality view, the contingency view emphasizes the behavioural nature of interaction between user and system (Sundar et al., 2003; Sundar & Kim, 2005). Under this view, interactivity is achieved when messages are reliant upon previous messages in an interlinked manner. Interactivity is a process involving users, media, and messages, with an emphasis on how messages relate to one another. As stated by Rafaeli (1988), interactivity is

> an expression of the extent that in a given series of communication exchanges, any third (or later) transmission (or message) is related to the degree to which previous exchanges referred to even earlier transmissions (Rafaeli, 1988, p. 111).

Interactivity is conceptualized as a communication process drawn from its origins in cybernetic theory that emphasizes on the importance of communication feedback (Kiousis, 2002). For full interactivity to occur, communication role needs to be interchangeable. In line with this, Williams, Rice, & Rogers (1988, p. 10), define interactivity as "the degree to which participants in a communication process have control over, and can exchange roles in, their mutual discourse." Rafaeli & Sudweeks (1997) add that interactivity is the condition of communication in which simultaneous and continuous exchanges occur, and these exchanges carry a social, binding force. Within this contingency view, interactivity reflects "a situation in which content of media system is selectable or customizable by the user" (Straubhaar, LaRose, & Davenport, 2010, p. 22). Thus, under the contingency view, interactivity is conceptualized as "a process involving users, media, and messages, with an emphasis on how messages relate to one another" (Sundar et al., 2003, p. 34). Essentially, both the functional and contingency views stress the role of interactivity as one of supporting users engagement with content.

In relation to interactivity, Hoffman and Novak (1996) distinguish two levels of interactivity: (1) person interactivity that occurs between humans through a medium and (2) machine interactivity, which occurs between humans and machines. In line with this, Aoki (2000, p. 3) proposes two types of interactivity on the website: (1) interacting with the medium, that refers to "the user's ability to interact with Web servers or its databases through hyperlinks embedded in

a Web page, search engines, and multimedia capabilities" and (2) interacting through the medium, which means "the ability to allow users of a particular website to interact with the publisher of the content or to interact among one another".

Interactivity with the medium denotes the ability of users to interact with web servers or its databases through hyperlinks embedded in a webpage, search engines, and multimedia capabilities (Aoki, 2000). This represents the control of users over what kind of information he/she receives. Based on their content analysis study of business websites, Ha & James (1998) identify playfulness, choice and connectedness as three dimensions that can be classified under this type of interactivity. Ha & James (1998) also note the importance of fulfilling the needs of communicator and audience as another indicator of interactivity. Play has been acknowledged as one purpose of communication, which represents "an inner talk or conversation within oneself that provides pleasure for an individual (Ha & James, 1998, p. 461)." Accordingly, interactivity devices are characterized by "to the extent a communicator is able to electronically satisfy the self-communication needs of the audience, the games and other curiosity arousal devices on web sites (Ha & James, 1998, p. 461). The choice dimension of interactivity is also able to fulfil the self-communication needs of the audience. This dimension refers to the availability of choice and of unrestrained navigation in the cyberspace (Ha & James, 1998). The more choices offered to users the more users feel empowered as they can choose from among several different available alternatives that may fulfil their needs. The third dimension is connected, which refers to the extent websites, through its hypertext or images, can create a feeling of connectedness to the world by allowing visitors to jump, with little effort, from one point in cyberspace to another (Ha & James, 1998). An interactive website should offer highly connected information about the product, the company, third-party information, and other content of interest to the users.

The second type of interactivity on the website, interacting through the medium, indicates "the ability to allow users of a particular website to interact with the publisher of the content or to interact among one another in the forms of e-mail links, message boards or discussion forums, chat rooms, Web telephone, and video conferencing" (Aoki, 2000, p. 3). This includes two other dimensions proposed by Ha & James (1998), which are information collection and reciprocal communication. The information collection dimension of interactivity contains audience's willingness to provide information, such as through visitor registration or the automatic recording of audience data, such as through cookie files (Ha & James, 1998). Reciprocal communication dimension represents the ability of websites to promote two-way communication process by encouraging response and feedback from users in return to the companies' information on websites (Ha & James, 1998). The reciprocal communication dimension of interactivity was indicated by the existence of response

mechanisms on a website, such as email address, survey links, provision of a toll-free telephone number, or chat rooms, through which users could communicate with the website owner (Ha & James, 1998).

The interactivity definitions also include control over the information traffic (McMillan, 2002). This control includes control of information source, and control of time and choice of subject. The resulting four-part typology based on these two control dimensions is illustrated in Figure 1.

The allocution model refers to situations in which information is simultaneously distributed from a centre to many receivers and is typically one-way communication with very limited feedback opportunity. The consultation model occurs when an individual searches for information at a central information store. The registration model is, in principle, the opposite of consultation, since the organisation at the centre receives information from a participant through communication technology without reference to, or knowledge of, the individual. Finally, the conversation model occurs when individuals interact directly with each other, without central controls or intermediaries, choose their communication partners as well as the time, place and topic of communication.

In addition to the control over the communication process, direction of communication has been considered as the other factor that build model of interactivity. Based on these two primary dimensions, McMillan (2002) proposes a four-part model of cyber-interactivity: monologue, feedback, responsive dialogue, and discourse, as shown in Figure 2.

Control of Information Source

Control of time and choice of subject		Central	Individual
	Individual	CONSULTATION	CONVERSATION
	Central	ALLOCUTION	REGISTRATION

Figure 1 Models of Information Traffic
Source: McMillan (2002, p. 273)

Direction of communication

Level of receiver control		One-way	Two-way
	High	Feedback S R	Mutual discourse P P
	Low	Monologue S R	Responsive S R

S = sender; R = receiver; P = participant

Figure 2 Four-Part Models of Cyber-Interactivity
Source: McMillan (2002, p. 276)

Capriotti (2011) notes that there is a little research dedicated to examine this matter. Therefore, this study is conducted to provide a better understanding the actual interactivity of corporate websites in communicating their CSR initiatives.

Indonesia was chosen due to its significant progress in CSR activities and reporting (Djajadikerta & Trireksani, 2012; KPMG, 2013; Wanderley, Outtes, Lucian, Farache, & de Sousa Filho, 2008). In spite of this, there is still limited data about the CSR communication in Indonesia. In addition, Fukukawa (2010) states that CSR theories and practices heavily focused on European and American culture. Meanwhile, CSR is always embedded within specific social and cultural contexts (Blowfield & Frynas, 2005). The cultural and linguistic diversity of communities in Indonesia, combined with the wide array of business practices as well as social, economic and political situations, presents challenges in engaging with stakeholders in the CSR communication process.

Further, banking industry is chosen as a case study due to its position as a financial facilitator of industrial activities, which may cause social and environmental damage (Amine, Chakor, & Alaoui, 2013; Branco & Rodrigues, 2006; Hinson, Boateng, & Madichie, 2010). Banking has become main industry that concerns about CSR in eight emerging countries, including Indonesia (Wanderley et al., 2008). CSR communication is strongly related to the issue of transparency, which is also very strong associated with banking industry.

Based on this background, this paper aims to examine the importance given by Indonesian banking companies to CSR issues on their corporate websites and the interactivity potential of their websites. This study focuses on the actual interactivity, which could be described by focusing on the features of a medium, or capabilities of creating interactive content or messages, or potential for interaction in general (Wu, 2005).

METHODOLOGY

This study is developed based on a case study towards CSR Communication on Indonesian Banking companies' websites. From 119 bank companies in Indonesia, four of them are state-owned bank and 115 are private owned bank companies. Three state-owned bank companies, i.e. Mandiri Bank, Bank Rakyat Indonesia (BRI) and Bank Nasional Indonesia (BNI), were chosen due to its ownership and visibility. As state owned companies, these three banks are obliged to conduct the partnership and environmental development programs, which are equated with CSR programs, and are more expected to disclose their CSR programs. These three bank companies were chosen also because of their highest assets in Indonesia, as mention by Hinson, Boateng, and Madichie (2010) that bank companies with greater assets and braches are expected to behave responsibly due to their visibility and brand image.

A content analysis method (Krippendorff, 2013) was used and applied to the corporate websites of the three bank companies studied. Based on categories derived from the conceptual framework, a spread sheet was developed, as follow:

Table 1 Category of Website Contents and Features for CSR Communication

Element	CSR Communication Features	The Website Includes...
Website Content and Features	Identification and image	Describing CSR-related policies and positions, how staff are supported to engage in CSR, and the CSR mission/philosophy of the owner-manager
	Promotion and contract	Describing the CSR features of products/services and internal business processes and any CSR accreditations and awards
	Relationship enhancement	Describing the CSR features of external business processes and how the company supports external CSR initiatives, including links to external CSR sites, and offering CSR-related customer reviews, FAQs, memberships, clubs, forums and newsletters.
	Transactional interactivity	Allowing CSR-related payments, as well CSR-related online purchases and help/support, and downloading of CSR-related (software) tools.

(Adopted from Parker et al., 2010, p. 512)

Table 2 Categories of Website Accessibility for CSR Communication

Element	CSR Communication	The Website Includes...
Website Design	Navigation	Having web pages devoted to CSR and prominent navigation links to CSR content within the site.
	Layout	Having CSR-related text on the home page, CSR-related headings and/or multimedia in page content.

(Adapted from Parker et al., 2010, p. 512)

Table 3 Categories of Interactive Features/Tools on the Corporate Website

INTERACTION WITH THE WEB (User Control)	INTERACTION THROUGH THE WEB (Communication)		
	Interaction between the publisher and users		Interaction among users (Community Building)
	From the publisher to users (Publishing)	From a user to the publisher (Feedback)	-
hypertext links keyword search movie video/audio animations 3D display push media software/files download games FAQ trouble-shooting order status checking price quotes	Web page publishing Machine-to- machine auto-responders	visitor registration online feedback/comment forms request-for- information forms online ordering online polls surveys Machine-to- machine cookies hit counters	online forums/ bulletin boards news groups online greeting cards guest books chat rooms online videoconferencing

(Adapted from Aoki, 2000, p. 6)

FINDING

CSR-Related Information

In general, three bank companies use their websites to show their commitments to improve community's lives and to support the Indonesian economic growth. The content and features of their CSR websites are as follow:

a) BRI

Table 4 CSR Communication Features on BRI Websites

CSR COMMUNICATION FEATURES	CONTENTS	DETAILS
Identification and image	CSR Identification	▪ The background of their CSR commitment ▪ Vision and mission ▪ CSR-related words in the company name, which is "BRI Peduli" (BRI Care)
	CSR-related position	▪ Organizational structure which explain units that manage their CSR programs.
	CSR Image	▪ CSR awards received by the company
	CSR reporting	▪ Sustainability Report which can be downloaded from the "download" link. Its Sustainable Report follows the Global Reporting Initiative (GRI) G4.0 guidelines and financial service sector supplement (FSSS), which is also published by GRI.
Promotion and contract	CSR programs and activities	▪ CSR activities which are described under the navigation links: "Program" and "Kisah Indonesia" (Story of Indonesia). The activities are reported using news format with the 5W1H format: What, When, Where, Who, Why, and How.

b) Mandiri Bank

Table 5 CSR Communication Features on Mandiri Bank Websites

CSR COMMUNICATION FEATURES	CONTENTS	DETAILS
Identification and image	CSR Identification	▪ Vision and mission ▪ CSR strategy, which indicates its CSR commitments and how these commitments were fulfilled. ▪ The commitment to support a government directive program, i.e. Partnership and Community Development Programs.
	CSR Image	▪ CSR awards received by the company ▪ News about their CSR activities and successful programs or people
	CSR reporting	▪ Annual report of the Partnership and Community Development Programs
Promotion and contract	CSR programs and activities	▪ Explanation about the implementation of CSR strategy through a government directive program, i.e. Partnership and Community Development Programs.

c) BNI

Table 6 CSR Communication Features on BNI Websites

CSR COMMUNICATION FEATURES	CONTENTS	DETAILS
Identification and image	CSR Identification	▪ CSR is implemented through a government directive program, called "Program Kemitraan dan Bina Lingkungan" (the Partnership and Community Development Programs)
	CSR image	▪ CSR awards received by the company
	CSR reporting	▪ Sustainability Report which can be downloaded from a sub-link financial report under the navigation link "investor relations". Its Sustainable Report follows the Global Reporting Initiative (GRI) Core guidelines
Promotion and contract	CSR programs and activities	▪ CSR programs and activities, which are part of the Partnership and Community Development Programs. These are featured under a sub-link "Corporate Social Responsibility" under the navigation link "About Us". The CSR activities are described using news format.
Relationship enhancement	Relationship enhancement	▪ Partnerships with other institutions, such as NGO, local government, or other companies, in conducting CSR programs ▪ Links to external CSR-related organization, such as UNEP-Finance Initiative, WWF, and *Green Works Asia* and *Climate Change Capital Limited.* ▪ Supports external CSR initiatives, such as Roundtable Sustainable Palm Oil Discussion with WWF, Clean Energy, Clean Development Mechanism, etc. ▪ Member of signatory UNEP-Finance Initiative, founder of "Indonesian Business Council for Sustainable Development Association" (IBCSD)

Websites Accessibility and Interactivity for CSR Communication

Accessibility of CSR-related information on corporate website was identified through its navigation, whether there are web pages devoted to CSR and prominent navigation links to CSR content within the site; and its layout, whether there are CSR-related texts on the home page and CSR-related headings in page content. When navigating through these corporate websites, this study identifies whether CSR-related information featured in major or minor headings, and determined the easiness of finding these links.

In general, design of a website can be illustrated as shown in Figure 3.

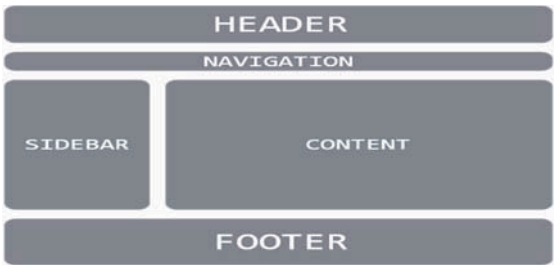

Figure 3 Website Layouts

a) BRI

BRI has a CSR-devoted page, which is linked to its main navigation (Figure 4), together with five other links: corporate site, career, investor relations, corporate images, and company's branches. Its CSR heading, which is "CSR BRI", is visible. The audience easily find and click the heading and it will take them to a new window, which is www.

bangga-berindonesia, which is a dedicated CSR page (Figure 5). The audience easily accesses any information about CSR and their attention won't be disturbed by any other unrelated CSR-information. This bank website has an Indonesian and English version of information, which enhances its accessibility to non-Indonesian speaking audiences.

BRI website also includes multimedia, mainly in the form of interactive photos, to enhance the CSR character of its website. The website uses running pictures which show BRI's CSR activities as the heading of its website. There are also running texts or titles found on its website. The webpage accordingly looks very dynamic.

Another aspect of layout which was found during the study was the layout of CSR logos and the use of website taglines or slogans. Bank BRI has its CSR-related logo:

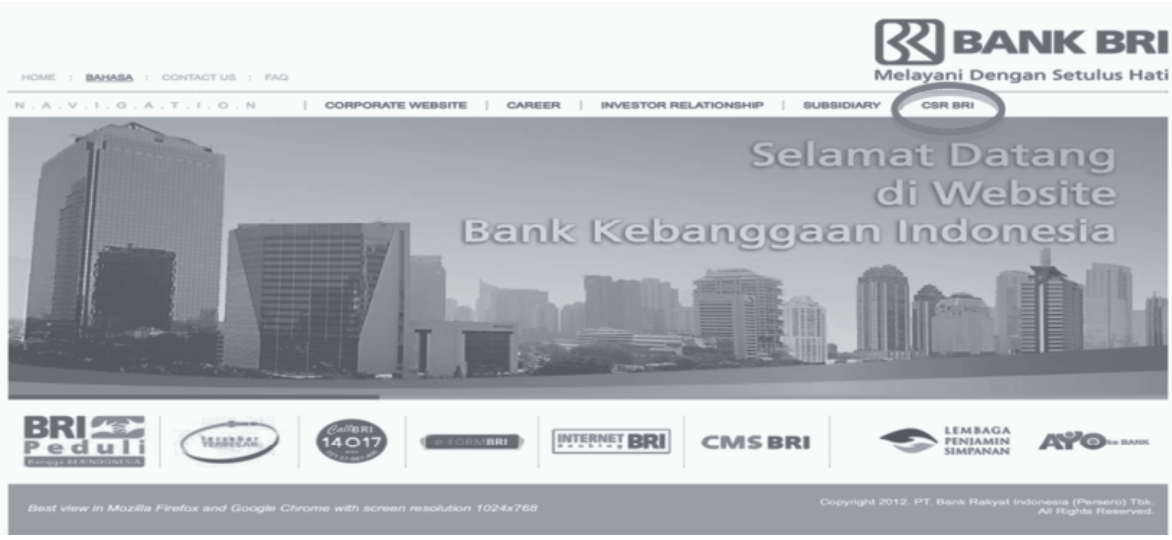

Figure 4 BRI Main Webpage

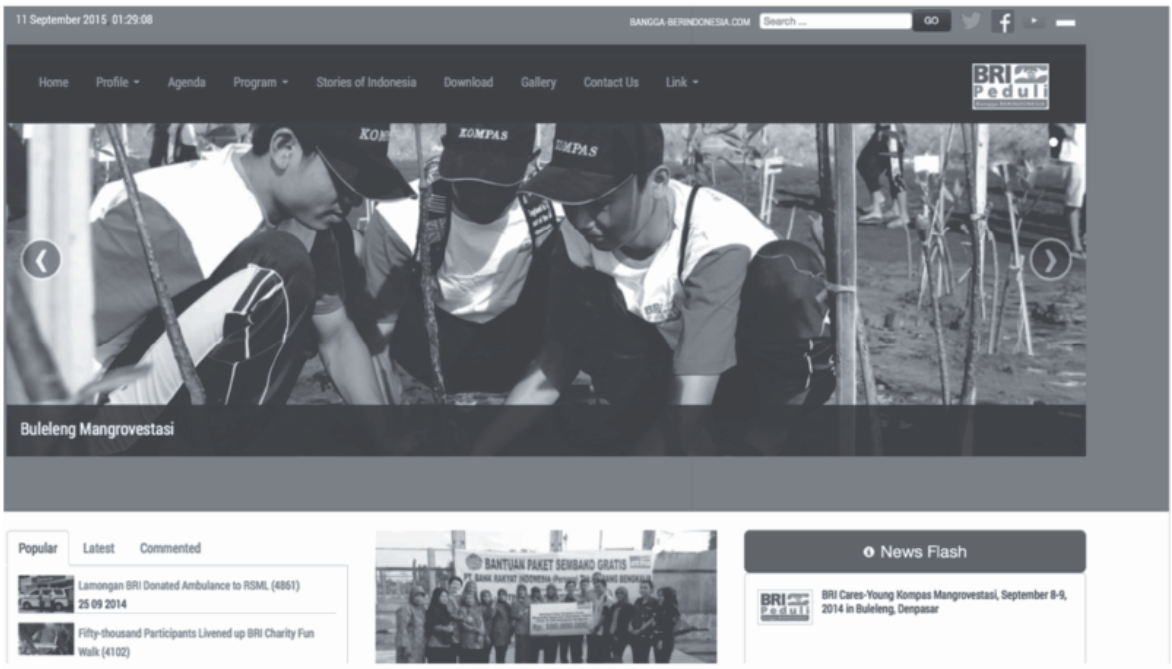

Figure 5 A CSR-dedicated Webpage of BRI

BRI Peduli or in English means BRI care in the bottom of each page of the website. The bank creates its slogan: "Bangga Berindonesia", which means "proud to be an Indonesia", and is used it as the name of its CSR-dedicated webpage: www.bangga-berindonesia.com.

In term of interactivity, BRI has three social media elements, which are a Facebook page "Bangga BerIndonesia", a Twitter @ BanggaBerINA, and a YouTube channel "CSR BRI" with videos about its CSR engagements. These social media elements are placed on the top of its webpage, enable audiences to directly go to these social media platforms. BRI is active in managing its social media, especially with frequent updates on Facebook and Twitter. It is identified that there are 553 people like its Facebook page, and 2322 followers of its Twitter. These three social media are only used to deliver messages about BRI's CSR activities. To invite participation from the audiences, there is a polling section at its sidebar to invite the audiences to vote which CSR program that has become their main priority. After the vote, there is a link where the audiences are able to see the polling results. There is also a keyword search and a hypertext link on this website. The hypertext link feature, however, only links to the corporate website of this company and to the Yayasan Baitul Maal, a not for profit foundation that manages this company's CSR donation program.

b) Mandiri Bank

Mandiri Bank also has a dedicated page for CSR. Its link is placed at the sidebar. It is not as visible as the one at BRI. Its CSR-devoted page is a minor heading. Even though its heading is visible, it requires more effort to find among any other menu options. Only if the audience searches for the link for CSR they will find it. When the audience clicks this link, it will take the audience to a new CSR-dedicated window called: www.csr.bankmandiri.co.id. This webpage allows the audience to access only CSR-related information of Mandiri Bank.

Figure 6 Mandiri Bank Main Webpage

Figure 7 A CSR-dedicated Webpage of Mandiri Bank

Mandiri Bank website also includes multimedia, mainly in the form of photos, to show its current CSR activities. When the audience clicks the photo, it will give the audience further information about the activity. This bank website also has an Indonesian and English version of information to support its accessibility to non-Indonesian speaking audiences. There is no social media elements found on its website neither specific slogan, except a title ”Our Recent CSR”, shown at its main CSR page (Figure 7).

c) BNI

Different from the websites of BRI and Mandiri, a devoted page for CSR was

Figure 8 A CSR-link of BNI

difficult to find on BNI's website. The CSR page is placed as a minor heading under a major heading, which is "About Us" (Figure 8). This minor heading is not visible unless the audiences click it. The multimedia features, such as photos, are not found in this minor webpage. Only tables are found to support information about their CSR activities. BNI relies more heavily on textual information in their CSR communication. Its CSR information on website demonstrated the lowest level of media richness, with predominantly textual information and some supplemental pictures.

Other CSR-related information is also placed under the link "investor relations". Bank BNI places its sustainable report under this link.

DISCUSSION

The web not only facilitates quick spread of huge information to a global audience, but it also offers the organizations the opportunity to design and control messages without intervention from gatekeepers as in print and electronic media. This study finds that the content of the companies CSR webpages are very similar. In terms of website content and features, three bank companies deliver messages regarding CSR communication aspects of CSR identification, CSR image building, and CSR promotion. The information delivered through these webpages mainly refers to a directive government program called "partnership and environmental development program. The contents of their websites are mostly reports on the results of their programs rather than the management process of designing and implementing the programs.

This is understandable since the companies studied are state owned companies, which are obliged to carry out this program to support the government development project under the Ministry of State Owned Enterprises. This government program is in two parts. First, partnership programs are designed to support and increase the capability of a community's micro business to be independent. Community development programs are designed to develop public infrastructure, education and training programs. This program also includes supports to recover from the impact of natural disaster and other environmental issues. The government has provided the guideline of this program. Accordingly, the company does not have to allocate so many resources to design the program or to gain inputs from stakeholders. Their websites have become a medium to show what the companies have done to develop the country. A slogan "Bangga BerIndonesia" (Proud to be an Indonesian), which is used as the heading and name of the website of BRI has supported this finding.

These companies also feature their CSR report on their website. Unlike the Mandiri Bank CSR's report, which is named as "Annual report – Partnership and Community Development Program", BNI and BRI published sustainable reports, which were developed based on the Global

Reporting Initiative (GRI) standards. The contents of their reports are more comprehensive as required by the GRI. This can be argued that these companies try to reach international audiences, especially investors.

These companies have placed CSR as a prominence issue. BRI and Mandiri Bank have their CSR devoted pages, which are connected through their major navigation links. The way in which CSR information is structured not only facilitates its accessibility for audiences but also allows the companies to determine the level of importance that CSR has within their website. Even though the accessibility to their CSR-related information is high, it is debatable that this is part of the companies' strategy to persuade audiences to see the companies' attractiveness rather that to facilitate interaction with stakeholders.

The actual interactivity of the three bank websites, however, is still considered low. As noted by Wu (2005), an actual interactivity could be defined by focusing on the features of a medium, or potentials of creating interactive content or messages. The interactivity tools on the web are characterized into two broad categories, which are tools for interacting with the web and tools for interacting through the web (Aoki, 2000). In terms of interactivity through the web, the study finds that all three websites are mainly used to inform stakeholders about their CSR engagements and activities. News format and CSR reporting approaches in featuring their CSR activities indicate that the companies want to tell their story about CSR activities to their audiences. This indicates the use of websites to communicate from companies as the publishers to users. This kind of communication tends to by an asymmetric communication.

The three companies predominantly transmits more information through their website while users of their websites have to rely on the feedback tools that the websites provide in order for them to communicate back to the companies. The only tool provided by the companies for users to interact with the companies was only found on BRI's website, under the heading of 'polling' and was aimed to get a preferred CSR program from users. There is a 'contact' feature on all three companies, but the feature only contains the companies' addresses and phone numbers, but does not allow users to directly interact with the companies.

Social media features were only found on Bank BRI's website. This bank has created CSR-devoted Facebook, Twitter, and YouTube. Nevertheless, these media are not utilized by this company to proactively seek stakeholder's feedback neither to respond to stakeholder comments and inquires. Instead, these social media have become other channels for one-way, company-to-stakeholder, communication. In addition, there are no features on all three companies' websites that allow users to interact among themselves. Meanwhile, as noted by Aoki (2000), websites have capabilities to provide users with the settings where users can interact among

themselves, which eventually help build virtual communities.

The other dimension of interactivity is the interaction with the websites. Media richness and users control are two major concepts that are often linked to this type of interactivity (Aoki, 2000). Multimedia capability and hyperlinks are considered to be the features of media richness (Aoki, 2000). ''Rich'' media are not only distinct and able to grab audiences' attention, but also more effective in transferring any complex information (Palmer & Griffith, 1998). The use of various multimedia technologies, such as videos, graphics or animation can raise the media richness of a website and increases the effectiveness of communication. The findings of this study, however, indicate that the presentation of CSR information of three companies is still far from supporting an effective company-stakeholders communication. The three websites only demonstrate a low level of media richness, with predominantly textual information and some supplemental pictures. The users control over the websites is also very low. Users control features should allow users to have control over what kind of information they receive (Vickery, Droge, Stank, Goldsby, & Markland, 2004). Only hypertext link feature, which was only found on the Bank BRI website, and keyword search feature, which was found on the Bank BRI and BNI websites, were provided by these companies.

What the findings suggest is that the three bank websites have not offered the actual interactivity, either in term of interactivity with the medium or interactivity through the medium. From the functional view, these websites have not enabled interaction between companies and users, neither to hold out the potential of a dialogue or mutual discourse (Aoki, 2000). These websites are also far from supporting a contingency view, which emphasizes the importance of communication feedback (Sundar et al., 2003; Sundar & Kim, 2005). Interactivity through these websites, which should lead interactions from the companies to users and vice-versa, as well as interactions among users that may create online community, is mostly dominated by interactions from the companies to users only. These websites do not allow the communication participants, i.e. companies and users, to exchange roles in their mutual discourse (Kiousis, 2002).

Features that allow users to control over what kind of information they receives were hardly found on these three websites. Meanwhile, fulfilling the needs of both, companies and users is also another indicator of interactivity (Williams, Rice, & Rogers, 1988). Playfulness, choices offered on the websites, as well as hypertext links that create a feeling of connectedness to the world with little effort, are functions that websites could offer to satisfy the self-communication needs of users (Ha & James, 1998). The lack of these features may lead to the websites failure to attract more visitors.

Using McMillan's (2002) model of information traffic, the three companies websites are categorised into the

allocution model. This model refers to situations in which information is simultaneously distributed from companies to many receivers and is typically one-way communication with very limited feedback opportunity. Only the companies have control over the information traffic. This is also considered as a monologue model of cyber-interactivity, which leads to a low level of interactivity (McMillan, 2002).

This company-centric strategy will not be able stimulate stakeholder engagement. Morsing & Schultz (2006) identify this CSR communication model as the stakeholder information strategy model. It is more a sender-oriented rather than receiver-oriented mode of communication. This is asymmetric and predominantly one-sided approach since the companies have their main objective of convincing their stakeholders of their attractiveness through CSR-related information. The companies use their presence on their websites to build their CSR reputation through informing stakeholder about their CSR activities.

This approach is also considered as a strategic action, which is a special form of instrumental action oriented towards success, rather than a communicative action, which promotes cooperation to seek a common understanding (Elving, Golob, Podnar, Ellerup - Nielsen, & Thomson, 2015). In a strategic action approach, the action is not oriented towards understanding but towards influencing the other to achieve a specific outcome. In terms of CSR communication this action would involve persuading others about the "good" actions or using the language as a medium of self-presentation of the organization as responsible and sustainable, as shown on the three companies websites studied. In a strategic action, companies might manipulate the language as well as instrumentalise users for their own advantages (Elving et al., 2015). This approach leads to more skepticism (Elving & Vuuren, 2011) from stakeholders that CSR is something companies talk about but not act on (Morsing & Schultz, 2006), or simply a window dressing or rebranding (Harding, 2005). It can further create cynicism among stakeholders as well as reducing credibility and trust in all CSR communication efforts.

CONCLUSION

The three Indonesian bank companies have placed CSR-related information as an importance issue. These companies have their CSR devoted pages, which are connected through their major navigation links. The contents of their CSR website, however, mainly refers to a directive government program called "partnership and environmental development program, since all state owned companies are obliged to carry out this program to support the government development programs. Even though corporate websites are potentially powerful communication tools to build interactive relationships with stakeholders, these companies have not used advantages that a website offers as an interactive, multidirectional, and symmetrical means of communication. The interactivity of their websites is still low.

This study mainly focuses on the actual

interactivity, which could be defined from websites' potential for interaction, and is in line with the functional view of interactivity. The functional view, however, has been criticized for not sufficiently specify the outcomes of interactive communication and only focusing on promoting an appearance of interactivity. A further study, accordingly, will be needed to explore perceived interactivity, which is based on users' experience in using the websites to interact with the companies as well as with other users, and is able to support the contingency view of interactivity.

REFERENCES

Amine, M. E. A., Chakor, A., & Alaoui, A. M. (2013). Corporate ethical and social responsibility and relationship marketing: A content analysis of the websites of Moroccan commercial banks. *International Journal of Business and Management, 8*(3), 71-102.

Antal, A. B., Dierkes, M., MacMillan, K., & Marz, L. (2002). Corporate social reporting revisited. *Journal of General Management, 28*(2), 22-42.

Aoki, K. (2000). *Taxonomy of interactivity on the web*. Paper presented at the Association of Internet Researchers Conference, Lawrence, Kansas.

Arvidsson, S. (2010). Communication of corporate social responsibility: A study of the views of management teams in large companies. *Journal of Business Ethics, 96*(3), 339-354. doi: http://dx.doi.org/10.1007/s10551-010-0469-2

Blowfield, M., & Frynas, J. G. (2005). Setting new agendas: critical perspectives on corporate social responsibility in the developing world. *International Affairs, 81*(3), 499-513.

Branco, M. C., & Rodrigues, L. L. (2006). Communication of corporate social responsibility by Portuguese banks, a legitimacy theory perspective. *Corporate Communications, 11*(3), 232-248.

Bravo, R., Matute, J., & Pina, J. M. (2012). Corporate social responsibility as a vehicle to reveal the corporate identity: A study focused on the websites of Spanish financial entities. *Journal of Business Ethics, 107*(2), 129-146.

Capriotti, P. (2011). Communicating corporate social responsibility through the internet and social media. In Y. Ihlen, J. Bartlett, & S. May (Eds.), *The Handbook of Communication and Corporate Social Responsibility* (pp. 358-378). Chichester, West Sussex ; Malden, MA: Wiley-Blackwell.

Chaudhri, V., & Wang, J. (2007). Communicating corporate social responsibility on the internet: A case study of the top 100 information technology companies in India. *Management Communication Quarterly : McQ, 21*(2), 232-247.

Christensen, L. T., Morsing, M., & Thyssen, O. (2011). The polyphony of corporate social responsibility: deconstructing accountability and transparency in the context of identity and hypocrisy. In G. Cheney, S. May, & D. Munshi (Eds.), *Handbook of Communication Ethics* (pp. 457-474). Hoboken: Taylor & Francis.

Conrad, C., & Thompson, M. E. (2013). *The new brand spirit : How communicating sustainability builds brands, reputations and profits*. Surrey, UK: Gower.

Djajadikerta, H. G., & Trireksani, T. (2012). Corporate social and environmental disclosure by Indonesian listed companies on their corporate web sites. *Journal of Applied Accounting Research, 13*(1), 21-36.

Du, S., Bhattacharya, C. B., & Sen, S. (2010). Maximizing business returns to corporate social responsibility (CSR): The role of CSR communication. *International Journal of Management Reviews, 12*(1), 8-19.

Elving, W. J., Golob, U., Podnar, K., Ellerup - Nielsen, A., & Thomson, C. (2015). The bad,

the ugly and the good: new challenges for CSR communication. *Corporate Communications: An International Journal, 20*(2), 118-127.

Elving, W. J., & Vuuren, M. v. (2011). Beyond identity washing: Corporate social responsibility in an age of skepticism. *Akademija MM, 17*, 40-49.

Frankental, P. (2001). Corporate social responsibility - a PR invention?. *Corporate Communication: an International Journal, 6*(1), 18-23.

Fukukawa, K. (2010). Global crossroads - corporate social responsibility in Asia. In K. Fukukawa (Ed.), *Corporate Social Responsibility in Asis* (pp. 1-22). London, UK: Routledge.

Ha, L., & James, E. (1998). Interactivity reexamined: A baseline analysis of early business websites. *Journal of Broadcasting and Electronic Media, 42*(4), 457-474.

Harding, R. (2005). Corporate social responsibility. *Business Strategy Review: Special Report: Corporate Social Responsibility, 16*(2), 71-73.

Hinson, R., Boateng, R., & Madichie, N. (2010). Corporate social responsibility activity reportage on bank websites in Ghana. *The International Journal of Bank Marketing, 28*(7), 498-518.

Hoffman, D. L., & Novak, T. P. (1996). Marketing in hypermedia computer-mediated environments: Conceptual foundations. *Journal of Marketing, 60*(3), 50.

Kim, S., & Rader, S. (2010). What they can do versus how much they care. *Journal of Communication Management, 14*(1), 59-80.

Kiousis, S. (2002). Interactivity: A concept explication. *New Media & Society, 4*(3), 355-383.

Kiron, D., Kruschwitz, N., Haanaes, K., Reeves, M., & et al. (2015). Joining forces: Collaboration and leadership for sustainability. *MIT Sloan Management Review, 56*(3).

KPMG. (2013). *The KPMG survey of corporate responsibility reporting 2013*. Swiss: KPMG International.

Krippendorff, K. (2013). *Content analysis : An introduction to its methodology* (3rd ed.). London, UK: SAGE.

McMillan, S. J. (2002). A four-part model of cyber-interactivity. *New Media and Society, 4*(2), 271-291.

Moreno, A., & Capriotti, P. (2009). Communicating CSR, citizenship and sustainability on the web. *Journal of Communication Management, 13*(2), 157-175.

Morsing, M., & Schultz, M. (2006). Corporate social responsibility communication: Stakeholder information, response and involvement strategies. *Business Ethics: A European Review, 15*(4), 323-338.

Morsing, M., Schultz, M., & Nielsen, K. U. (2008). The 'Catch 22' of communicating CSR: Findings from a Danish study. *Journal of Marketing Communications, 14*(2), 97-111.

Nunez, E. L. (2007). *Unintended effects of corporate social responsibility on corporate reputation: When is doing "good" not good for business?* (PhD Thesis), Lynn University, Ann Arbor. Retrieved from http://search.proquest.com/docview/304700664?accountid=44396

Nwagbara, U., & Reid, P. (2013). Corporate social responsibility communication in the age of new media: Towards the logic of sustainability communication. *Revista de Management Comparat International, 14*(3), 400-414.

Palmer, J. W., & Griffith, D. A. (1998). An emerging model of Web site design for marketing. *Communications of the ACM, 41,* 44-51.

Parker, C. M., Zutshi, A., & Fraunholz, B. (2010). *Online corporate social responsibility communication by Australian SMEs: A framework for website analysis*. Paper presented at the The 23rd Bled eConference : eTrust : Implications for the Individual, Enterprises and Society, Bled, Slovenia.

Podnar, K. (2008). Guest editorial: Communicating corporate social responsibility. *Journal of Marketing Communications, 14*(2), 75-81.

Rafaeli, S. (1988). Interactivity: From new media to communication. In R. P. Hawkins, J. M. Wiemann, & S. Pingree (Eds.), *Advancing*

communication science: Merging mass and interpersonal processes. (pp. 110-134). Newbury Park, California: Sage Publications.

Rafaeli, S., & Sudweeks, F. (1997). Networked interactivity. *Journal of Computer-Mediated Communication, 2*(4).

Straubhaar, J. D., LaRose, R., & Davenport, L. (2010). *Media now: Understanding media, culture, and technology* (6th ed.). Boston, MA: Wadsworth Cengage Learning.

Sundar, S. S., Kalyanaraman, S., & Brown, J. (2003). Explicating web site interactivity: Impression formation effects in political campaign sites. *Communication Research, 30*(1), 30-59.

Sundar, S. S., & Kim, J. (2005). Interactivity and persuasion: Influencing attitudes with information and involvement. *Journal of Interactive Advertising, 5*(2), 5-18.

Vickery, S. K., Droge, C., Stank, T. P., Goldsby, T. J., & Markland, R. E. (2004). The performance implications of media richness in a business-to-business service environment: Direct versus indirect effects. *Management Science, 50*(8), 1106-1119.

Walker, K., & Wan, F. (2012). The harm of symbolic actions and green-washing: Corporate actions and communications on environmental performance and their financial implications. *Journal of Business Ethics, 109*(2), 227-242.

Wanderley, L. S., Outtes, Lucian, R., Farache, F., & de Sousa Filho, J. M. (2008). CSR information disclosure on the web: A context-based approach analysing the influence of country of origin and industry sector. *Journal of Business Ethics, 82*(2), 369-378.

Williams, F., Rice, R. E., & Rogers, E. M. (1988). *Research methods and the new media*. New York, NY: Free Press.

Wu, G. (2005). The mediating role of perceived interactivity in the effect of actual interactivity on attitude toward the website. *Journal of Interactive Advertising, 5*(2), 29-39.