

Public Relations in the Online Environment. Transilvania Bank's Online Promotion

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Abstract: *This paper sets out to study the site as a form of corporate communication with a role in promoting the company's image. At present, the Internet is no longer just a new way to build relationships, to search to gain understanding, goodwill, sympathy and public support by communicating with certain well-defined target audiences; the Internet is a new living environment, one in which each participant has the potential to be both a consumer and a sender of messages. This paper aims at presenting, in addition to the theoretical aspects of the public relations online, a case study showing the importance of the online promotion in a company that wants things to be well done, ideas to be capitalised and dreams to be fulfilled, supporting people who have the courage to do things differently. To exemplify these things, we must first talk about the notion of the Internet, namely public relations, and only then about promotion. Basically, the case study highlights a promotion strategy, at this moment Transilvania Bank going through an intense stage from the beginning of March, when it had to decide and implement a lot of actions adapted to the new reality.*

Keywords: *online environment, promotion, online banking, public relations.*

1. Introduction

The development of the electronic communication, especially the Internet, has thus opened another way, much easier and offering more possibilities than all the others, for those who want or need to disseminate to the public the information about their own organisations. However, the need to have a website also implies a new type of challenge for the organisation: by accepting to be more visible through the internet, the organisation must also agree to become much more transparent, both in relation to the external audiences and to its own members. Also, the unprecedented proliferation of the information sources and the considerable increase in the speed of the information dissemination make the reputation of organisations more vulnerable in the Internet age, a threat that requires careful monitoring of the presence of an organisation in cyberspace. Moreover, unlike the printed material, the Internet is not something you once browse and then put on a shelf or throw in the trash. Thus, in addition to the fact that the information on the Internet is in a continuous process of updating, the internet offers the chance of the permanent exchange of information, of the interactive dialogue. It is known that the public relations specialist must act without benefitting from the advantages of the direct communication, such as eye contact or non-verbal communication. In addition, the Internet offers an organisation the opportunity to communicate directly with the audiences it targets, giving up the contribution of the media. However, this possibility is both an advantage and an assumed risk: an advantage because the organisation decides upon the most appropriate ways of communication and the opportunities it will use; a risk because no one guarantees that the target audiences will access the information it provides, just as there is no guarantee that there will not be a very large proportion of visitors that were neither expected nor wanted.

2. Research

Banking without coming to Transilvania Bank

- The story of Transilvania Bank started 26 years ago in Cluj-

Napoca.

- 79% Romanian capital and 21% foreign capital.
- The first Romanian bank with a branch in Italy and the Republic of Moldova.
- 4 main business lines: -Large Corporate; -Corporate; -SMEs; -Retail.

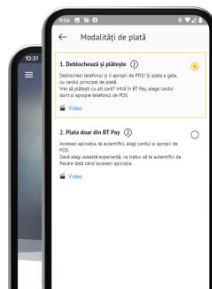
It is important to have more time for yourself and at the same time to know that you have control over your money in a safe, fast and easy way. Thus, Transilvania Bank has self- banking options, meaning ways to do banking ‘without coming to the bank’.

BT Pay application – it is free and helps you pay with your Android phone, and regardless of the phone, it allows you to transfer money, check your balance and control your cards directly from the phone - change the trading limits, you can block them or unlock them.



Pay by phone

There is no need to stop talking to your friends or close other applications that you use when you want to pay by phone. It is enough to unlock the phone and bring it closer to the POS, without opening the application.

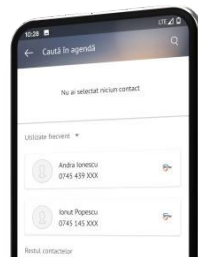


Unlock & Pay - fast and simple and you will not be asked for the PIN code. You can see all the payment methods in the application settings and it is good to know that you do not have any commission when you pay by phone.

Do you want to send or request money from a friend?

If your friends also have BT Pay, all you have to do is select the person or persons in the phone book and fill in the amount you send or request. If not, it is just as easy to transfer money to them through the IBAN.

You can also transfer money between your cards easily, in one go.



Digital card? Yes, any card is visible for the first time in BT Pay.

What is a digital card? It is your newly issued card, which has exactly the same characteristics as the one you will receive physically after a while. Any BT card will arrive in BT Pay for the first time. You will be able to do absolutely any operation with it - including withdrawals or online payments.



Save with BT Pay. How?

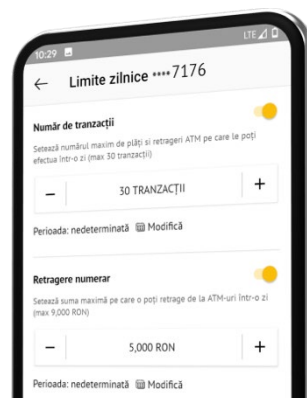
From now on, it is easy to watch how you spend your money. You will see in the application, for each card, a graph of your expenses, by areas: utilities, supermarket, transport, leisure, etc. This will make it easier for



you to know where you can save.

Take control of your cards, digitally & physically

Yes, sometimes you want to know that everything is safe and in your control. From now on, you can change the limit of your online and offline transactions, cash withdrawals from ATMs and the number of transactions that can be made with the card.



Easily manage payment obligations on your credit card

Do you write in your calendar when you have to pay your monthly obligation? From now on there is no need. You can set the automatic payment of the monthly obligations on the credit card, on the due date or you can pay when you want, until the due date, through the special 'Feed

the card' button.

You will decide whether to pay the mandatory minimum amount or you will pay the full amount used at the end of the previous month, so that you no longer pay the interest.

In addition, the chart will help you see exactly what the balance and payment obligations



Split the Bill

Did you go out with friends in town and realise you did not have cash? Did you get a gift and want to share the cost with the rest of your friends? All you have to do is pay by card and request money from the rest of the people, selecting them from the list of contacts on the phone. The amount can be divided equally or a different amount can be requested. People from whom you request money must also use BT Pay.



Transfer between cards

Whether you want to transfer money from your non-BT card to your BT card or between your BT cards, you have the option to transfer between cards. It is simple: choose the card you want to send money from,



and then the card you want to send.

Add non-BT card

From now on, you can add cards issued by other banks in Romania. What can you do with them in BT Pay?

- Instant transfer from these cards to your BT cards;
- You will be able to send money instantly to your friends with BT Pay.



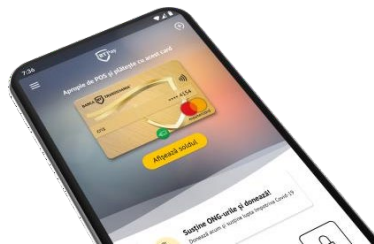
Cash withdrawal

You will be able to generate a code, which can be used at any BT ATM, to withdraw a certain amount of money. This functionality helps you in situations when you do not have contactless ATMs and you do not have the card with you, but you definitely need cash. Because sometimes it's a mustache.



Expert sources consulted Support your favourite NGO and donate

Now it is easier than ever to donate to the causes you support. In BT Pay you have a list of partner NGOs to which you can donate money directly from the debit card, and the transaction is not commissioned. We encourage good deeds.



Research results

In order to find out the clients' opinion about Internet Banking, a questionnaire was created, being addressed to all clients, regardless of age, but who use the bank's services in the online environment.

The questionnaire has 14 questions, with different answers. The first 3 questions are related to age, gender and occupation. The average age of the 70 respondents is 35.1 years, 27 men and 43 women.

To the first question "How often do you access Transilvania Bank's website, 31.4% answered daily and 24.3%, less than once a month.

To the second question, "How long have you been using our products or services?", 85.7% said that for over 12 months.

To the third question, "When was the last time you bought a product / service?", over 32 respondents said they had more than 6 months since the purchase.

To the fourth question, "What applications do you use most often", over 50% of the answers were BT Pay.

To the question number 5, "What services do you benefit from BT?", almost 50% of the respondents chose the Current Account option.

When asked question no. 6 about the services accessed during the pandemic, the results were shared almost equally between all the Bank's online services.

For question 7, where the quality of the bank had to be evaluated, the result was 6.57 out of a maximum of 7.

Question 8 on the quality of services during the state of emergency was evaluated with a grade of 6.61 out of a maximum of 7.

To question 9, 23 respondents believe that Transilvania Bank's services are much better than those of the competing banks.

When asked question no. 10, 78.6% of the respondents recommended BT products and services to others.

In questions 11 and 12, the degree of satisfaction with the bank's products and their quality is over 60%.

For question no. 13, "What are the most important measures taken by BT for safety and customer support during the Pandemic?", most of the answers were "BT tried to reduce as much as possible the physical contact with the clients, guiding them on the electronic channels, introducing new online methods of enrollment and opening of products and services, sending cards at home, and in case of physical contact in the BT agencies, protective measures were taken, masks, gloves, protective glass, entry into the agency one by one, daily disinfection."

To the last question "Comments, suggestions and recommendations", most respondents had no comments to make, and the suggestion was to further develop the online part.

Conclusion

Internet advertising allows any company the chance to be known internationally, its website can be accessed by users around the world. This offers targeting possibilities that no other form of advertising can offer, monitoring, interactivity (the consumer does not only see advertising, s/he can interact with the product, s/he can find out the other buyers' opinions).

- By means of the internet advertising, the company can obtain various information about site visitors, such as the area of origin, which captures their attention on the site, the number of clicks and demographics. Due to these advantages of the online communication, the website can be adapted to the visitors' needs, while TV or press advertising does not allow you to know the exact number of people who saw the ad.

Given the benefits of the online environment for promoting the company's products and image, anyone who advertises should also use online advertising with confidence, and those who already use it, should give it more importance and a higher percentage of the promotion budget.

- Transilvania Bank benefits from all forms of promotion; this is the reason why it was also found on Facebook. At a glance, it could be noticed the number of users who follow them and the attention their fans receive every day. Facebook interacts with consumers and customers, knows their behaviour and receives responses very quickly.

- The useful tricks that were noticed while studying Facebook were the importance of the profile and cover photo to represent the company as it is the first impression it leaves on the customer; an introduction about the company on the profile is very important, as well as updating the frequency of the state so that people can know what you are doing and find out the latest news, to be active and interactive by getting involved in discussions. All these things lead to a better development of the activity.

Following this analysis, one proposal has been postulated: Transilvania Bank's website should try to increase the number of posts

per day, so that the public can interact with them more. Over time, this issue could lead to a loss of readership.

In conclusion, Transilvania Bank benefits from all forms of online promotion and is a real success, using non-aggressive advertising. In the current situation, if they manage to maintain and solve their small problems, they can have the first site in Romania in the banking field.

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