



Cape Peninsula
University of Technology

**THE POWER OF TWITTER:
A CONTENT ANALYSIS STUDY OF
PUBLIC PRESSURE ON
CORPORATE COMMUNICATION AND
CRISIS MANAGEMENT**

by

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Date:

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ABSTRACT

In academic research as well as in the industry, there is little doubt about the potential impact of social media on any brand and its equity or reputation. While this impact or effect cannot always be fully quantified, it seems clear from relevant studies that the full bearing of negative social media posts or reports can potentially have devastating effects on any organisation or company and their brand.

This study aims to explore the impact, effects and consequences experienced by South African organisation, Momentum, on Twitter between 18 and 22 November 2018, following its decision not to pay out the life insurance policy of Nathan Ganas. Mr Ganas died in a botched hijacking in his driveway during November 2018. Consequently, Momentum refused to pay out his life insurance policy based on the grounds of non-disclosure of a pre-existing medical condition. Momentum faced severe backlash for this decision on Twitter, and public opinion suggested that non-disclosure of a medical condition was irrelevant to Mr Ganas's cause of death. For the purpose of this research, a corpus of 2 442 direct tweets to Momentum between 18 to 22 November 2018 is explored to better understand how the pressure faced by Momentum attributed to the organisation's about-turn announcement to pay out the life insurance policy of the late Mr Ganas. A qualitative content analysis, design and methodology is used to reveal critical factors such as key words, hashtags, popular Twitter handles contributions and a description of the critique on Momentum. This fierce social media storm reveals valuable lessons pertaining to crisis communication management that can be adopted by other companies and organisations. What is known from a huge collection of published studies, is that the popularity and growth of social media platforms have undoubtedly changed the nature of Public Relations (PR) practice. It is thus vital for all organisations and practitioners to understand how to effectively harness these social media platforms for crisis communication, as it forms an increasing part of how internal and external stakeholders interact and communicate.

The prominent findings of this case study emphasised proactiveness, engagement and the importance of following due diligence. The research analysed further highlights the importance of understanding your audience and social listening. Momentum's main focus and crisis communication unfortunately revolved around its decision not to pay out the insurance policy – it was thus purely based on financial and economic objectives. As is often the case, humanitarian interests clash with financial decisions. The online and public community connected with Mrs Ganas on an emotional level, and applied an enormous amount of pressure the organisation, who failed to address the ethical and humane element, as well as the lack of empathy in its crisis communication.

Exploring this case study highlights the importance of understanding social media as a communication tool, as well as its power. Although an organisation's reputation is built over time, Momentum's crisis emphasised how quickly and easily an organisation's reputation can be tarnished. It appears that Momentum did not fully preempt the effect that the crisis would have on its reputation.

A number of international case studies prove how failure to understand emerging crises trends via social media will have detrimental and even disastrous consequences for companies and organisations across the globe. Aaker emphasises that brand loyalty and equity are not commodities that can be remedied quickly once it is lost. Business leaders and public relations practitioners, and even people working in marketing and branding need to educate themselves and practice how to manage and harness the social media – like Twitter – in their favour, as it is evident that crisis management cannot be addressed anymore with traditional media and public relations methods and management only.

KEYWORDS: Public relations management; social media; crisis management; reputation management; Momentum; Ganas; Twitter; social platforms.

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DEDICATION

This research document is dedicated to the (forever student) Jesse Hess, who was murdered in Cape Town, South Africa during Women's Month in August 2019. This work is also dedicated to every other female murdered, abused or traumatised by the rife increase in femicide in South Africa.

To my daughter, Kayla: you are capable of everything you set your mind to.

I promise to invest in you... self-love, courage, ambition and confidence.

ABBREVIATIONS AND ACRONYMS

Term	Definition/Explanation
CEO	Chief Executive Officer
CMP	Crisis Management Plan
CMT	Crisis Management Team
EFF	Economic Freedom Fighters
HOD	Head of Department
PR	Public Relations
PRO	Public Relations Officer
ROI	Return on Investment
SMCC	Social Mediated Crisis Communication

GLOSSARY

Term	Definition/Explanation
Brand	It is the immediate mental picture which comes to mind when thinking of an organisation. A brand differentiator, where an organisation actively projects its promises and aspirations, whereas reputation is earned and not actively projected (Griffin, 2014:6).
Content	Refers to words, meanings, pictures, symbols, themes or any messages that can be communicated (Mouton, 2011).
Content analysis	A detailed and systematic examination of the contents of a particular body of material for the purpose of identifying patterns, themes, or biases (Leedy & Ormrod, 2014:150).
Crisis communication	The core function and task of public relations, which involves not only the act of responding to the organisational crisis', but fully understanding the crisis and formulating integrated concepts to communicate organisational messages, thus managing the crisis (Coombs, 2015).
Momentum	A financial services provider based in South Africa who commit to fulfil lifelong financial needs of its clients by offering product solutions include life insurance, medical aid, car, and home insurance, savings and investments, funeral cover, wills, trusts and estate administration. (Momentum website, www.momentum.co.za).
Public relations management	To strategically convey and influence official key points and messages on relevant organisational communication channels for a positive outcome (Veil et al., 2011).
Reputation	Emerges where a thread of consistent images or messages result in a clear set of expectations about an organisation in terms of what it does, how it behaves and what it states and claims (Balmer, 2017:1484). A good reputation can thus change – from good to bad, or vice versa - as a result of certain decisions or actions.
Social media	A rapidly evolving remote, online environment which allows immediate interaction between stakeholders without any physical or verbal face-to-face communication to generate content. It transpires at a fast pace and instantly allow

	users to share information and to participate in online communication (Hunt, Atkin & Kirshnan, 2012; Hajli, 2014).
Social media platforms	Key online locations which offer users access to networking, communication, information sharing, socialising and reflecting on all aspects of everyday life (Townsend & Wallace, 2016:3).
Twitter	Real-time/online microblogging, and a specific popular social media platform which allows for real-time and instant communication and collaboration. This popular platform has also afforded the public an opportunity to present and voice their opinions and criticism (Hunt et al., 2012). An interesting characteristic is that the number of characters in a "tweet" are limited, which makes the speed of exchange quite fast.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

The popularity and growth of online social media platforms like Twitter, Facebook, Instagram and YouTube, have significantly influenced traditional Public Relations (PR) practices, as well as the nature, speed (response time and feedback) and direction of communication between organisations and its stakeholders in times of crisis communication (Hunt, Atkin & Kirshnan, 2012). Social media have dramatically opened up online collaboration and stakeholder engagement, and “enables organisations to receive feedback and learn about their publics through social listening and data mining activities” (Neill & Lee, 2016:6). Social listening assists organisations with analytics and the monitoring of its brand, product, stakeholders and social engagements.

Since the advent of the Internet and social media, ‘platforms’ real-time’ and instant communication have increasingly forced PR practitioners to adapt to the ‘new’ online environment and to respond to correspondence instantaneously, at a much quicker pace (Civelek, Cemberci & Eralp, 2016). PR strategist Hannah (in Wigley and Zhang, 2011) view PR as the theoretical and trained function of providing organisational information and context by communication/PR professionals. Bernays (in Grunig, 2014) defines PR as the “practice of social responsibility”. Ryan (in Grunig, 2014:2) endorse Bernays’s definition and further argues that PR acts as an organisation’s social conscience and highlight that social impacts should calculated prior to major decisions and actions. According to Neill and Lee (2016) PR is being dramatically transformed, especially in the realm of crisis communication due to the Internet and social media, bringing into question the relevance of traditional PR theory.

The immediacy the Internet and social media have afforded the public and stakeholders the opportunity to present and voice their opinions and criticism,

potentially influencing an organisation and its brand position – for better or for worse (Hunt et al., 2012). The importance of corporate reputation and brand equity are increasingly critical “intangible assets for companies, yet simultaneously difficult to manage in an era with hard-to-control online conversations” (Dijkmans, Kerkhof & Beukeboom, 2015:2). According to Aaker’s (2009:6) model, brand equity is defined as “a set of brand assets and liabilities linked to a brand, its name and symbol, that add to or subtract from the value provided by a product or service to a firm and/or to that firm’s customers”.

Traditionally, PR practice had the ability to manage organisational information and crisis locally to an extent, without it spreading nationally or even globally. A communication crisis could be investigated, researched and analysed from all possible angles, followed by a comprehensive and considered communication response from an organisation or company. The topic would remain relevant for a limited time, where after it, to some extent disappear from the radar. However, this reaction time of the traditional media has been challenged with the popularity and the speed of the internet, smartphones and social media platforms, which allows consumers instant messaging and the ability to respond instantly.

1.2 Background

During the week from the 18th to the 22nd of November 2018, South African Life Insurance company, Momentum, faced social media outrage on the social media platform in particular, Twitter, following its decision not to pay out the life insurance policy of Mr Nathan Ganas, a policyholder who was brutally killed in his driveway in Shallcross, Durban, during a botched hijacking (*The South African*, 2018). Momentum’s decision not to pay out the policy was based on the condition of non-disclosure of a pre-existing medical condition by the client (Momentum website, 2018; Cf. Chapter 2.3.2).

Following pressure from the widow, Mrs Denise Ganas, and to further ensure the validity of its legal decision, Momentum approached the Insurance Ombudsman, who ruled in favour of the company’s decision. Despite the refusal to pay out was declared legally valid and even understandable from a business perspective, the

media erupted in criticism, and Momentum faced a particularly severe backlash on Twitter when confirming that the organisation will be standing by its original decision.

Outraged South Africans, including high-profile politicians and media professionals, vocally expressed their shock, dismay, anger and disappointment regarding the organisation's decision. Countless Twitter users from all over the country were of the opinion that the life insurance policy should be paid out based on ethical and humanitarian grounds, highlighting that the insured's cause of death had no relation to his health and medical condition, but was the result of a violent hijacking and murder (Sowetan, 2018). Whitfield (2018) says that the company was branded as "heartless and money-grabbing – it lost the PR war even before it had started". In a crime-riddled country such as South Africa, lots of people have been affected at one time or another by personal experiences with crime (such as highjacks, assaults, thefts and shootings), and it superficially seemed that many of the tweets were emotionally-driven empathy, as they felt that nobody wishes this on anyone, least of all themselves.

After all was said and done, Momentum's refusal to honour the policy to payout caused many South Africans, including current and potential future clients, to lose trust in the brand, with policyholders threatening to end their business with the organisation due to its non-empathetic attitude, callousness and decision. The reaction of the public is understandable in a crime-riddled country which is infamous for its vicious offences and law-breaking: in a matter of minutes, a wife, mother and daughter were turned into a widow and fatherless young girl simply as a result of a random incident on a Sunday afternoon. Even though Momentum announced a sudden about-turn on November 20th, 2018, confirming that they will in fact pay out the R2.4 million life insurance policy to Nathan Ganas's widow, Denise Ganas (EyeWitness News, 2018), the public's feelings were running high.

This crisis revitalised the urgency of understanding the power of social media during any critical event. Even though the organisation responded relatively fast with an official communication and announcement to pay out in an attempt to reposition themselves, it will never be able to recall the number of negative posts and re-posts, comments or hashtags which were shared via Twitter, as these tweets (and all the

associated press coverage) remain online indefinitely (*Business Day*, 2019). An analysis of the case in this study abundantly shows how the practices of traditional PR and crisis communication are challenged in the new era of profuse and instant social media messages that are visible to, and shared by many people.

This case study is just one example of the many online crisis scenarios where the advancement of technology and social media have irrevocably evolved the traditional roles assumed by PR practitioners (Townsend & Wallace, 2016). It will benefit all public relations practitioners, branding and marketing specialists and even business leaders to learn from this event. Significant damage to the organisation's brand and its equity occurred, in turn causing the organisation to hypothetically lose millions of rands (*Business Insider South Africa*, 2018). A loyal supporter and brand follower cannot be bought – respects need to be earned through trust over time.

1.3 Statement of the problem

There is little doubt about the enormous impact of social media on any brand and its equity and reputation (Eriksson, 2018). Not only did the social media, and more pertinently Twitter, contribute to Momentum's storm but it also created coverage in all the major news media in South Africa. South African PR practitioners witnessed the full effect of comments and attacks in mainstream and online media in November 2018, with Momentum at the receiving end. It is thus vital for all PR practitioners to understand the use of social media as a tool for effective crisis communication, given that it is an integral way of internal and external stakeholders' networking and communication.

Failure to understand emerging crises trends via social media can (and probably will) have detrimental and disastrous consequences for PR practitioners and organisations who do not heed this lesson – brand loyalty and equity are not commodities that can be remedied that quickly (Aaker, 2014:10). Communication cannot get taken back or fully reversed ever. It is abundantly clear that companies and organisations need to practice how to harness social media, like Twitter, in their favour, as it is clear that crisis management can no longer be addressed via

traditional media and methods. It will probably benefit all businesses to have a set of protocols (or holding statements) in place that can be consulted during a potential communication crisis. To do this, PR people and companies have to have set guidelines and rules in place for potential crises, which is one of this study's objectives.

1.4 Research questions

1.4.1 Primary research question

The fall-out of Momentum's communication catastrophe on the World Wide Web, via social media and traditional media reports intrigued the researcher. The question emerged as a result of the Twitter skirmish around Momentum and the Ganas case that had seen an unusually high number of media discourse and coverage. Academic experts emphasise the importance of a well-formulated primary research question, particularly when content analysis is being used as a method. After much deliberation, the following primary research question was formulated.

What can corporate public relations practitioners learn from the controversial social platform's Twitter storm and discourse caused by Momentum in November 2018 to guide their future management of social media and crisis communication?

1.4.2 Secondary research questions

The importance of a well-formulated and encompassing research question with smaller secondary research questions are vital for any research study, according to Leedy and Ormrod (2014:53). They advise that an encompassing research question, based on the problem that the researcher experiences, should be divided into more manageable sub-research questions. Each sub-question or problem should be a researchable unit; it should be tied to the interpretation of the data under question; it must add up to the totality of the problem and big question; and should not be too many in number.

In order to answer the above primary research question, the following secondary research questions (SCRs) were formulated as follows, which also serve as objectives of the study.

SRQ 1: What transpired around Momentum and their initial announcement on the social platform, Twitter, to not pay out a life insurance policy to the widow of a hijack victim, the late Mr Ganas, during 18 to 22 November 2018?

SRQ 2: What can be learned from the reaction of Twitter users (on the social platform, Twitter) during the week of 18 to 22 November 2018 in reaction to the Momentum's decisions regarding the Ganas insurance payout?

SRQ 3: Which themes and aspects can be identified from tweets and participants in the Twitter discourse following Momentum's first announcement and consequent change of heart regarding the life insurance payout to Mrs Ganas?

SRQ 4: How can these themes and elements (identified in SRQ3) be applied by public relations practitioners in plans for crisis communication and social media management of platforms like Twitter?

1.5 Research objectives

1.5.1 Primary objective

What can corporate public relations practitioners learn from the controversial social platform's Twitter storm and discourse caused by Momentum in November 2018 to guide their future management of social media and crisis communication?

The primary research objective of this study is to explore and understand the impact of social media (in this case, Twitter) on a brand's reputation and crisis brand and media management during an organisational crisis. The researcher will specifically use the case study of Mrs Denise Ganas and Momentum during the period of 18 to 22 November 2018.

1.5.2 Secondary objectives

- 1.5.2.1 The study firstly attempts to understand the unfolding events on the social platform, Twitter, around the initial announcement of Momentum, refusing to pay out a life insurance policy to the widow of a highjack victim during 18 to 22 November 2018.
- 1.5.2.2 The second objective of the study is to explore the reaction of Twitter users and brand followers of Momentum and their decision on the social platform, Twitter, during 18 to 22 November.
- 1.5.2.3 The study consequently aims to identify specific themes and aspects from the tweets and participants in the social discourse on Twitter with reference to Momentum's first and changed decisions regarding the life insurance payout of a former client (during November 2018).
- 1.5.2.4 The fourth objective include guidelines to public relations practitioners which can be used and applied (based on the themes and aspects in SRQ3) for future plans for crisis communication and the social management of platforms like Twitter.

1.6 Literature review

In this brief preview of relevant literature (that is discussed in broader terms in Chapter 2), the concept of crisis communication and the impact of social media on brands will be addressed as a context for the positioning chapter. In particular, the impact of social media and the use thereof for PR practitioners in the communication industry, both in South Africa and globally, will be studied by means of a secondary reading of academic scholars/publications and the relevant popular media's understanding and insights.

1.6.1 Defining crisis communication

Coombs (2015) defines the management of crisis communication as the core function and task of public relations, as ineffective communication, and particularly crisis communication, prevents the full understanding and integration of connections,

ideas and concepts. Crisis communication involves not only the act of responding, but sits at the very heart of crisis management; an ongoing process, involving a “before, during and after” communication strategy, a range of organisational dynamics, as well as crisis management and strategic functions (Civelek et al., 2016:113). According to Sellnow and Seeger (2013), the goal of crisis communication is to manage harm and limit damage to an organisation’s reputation, as well as to repair the damage caused by the crisis.

1.6.2 Global perspective of social media’s impact on crisis communication

In a global context, significant research has been done on the impact of social media on crisis communication. According to Civelek et al. (2016:113), the differences between the conventional and contemporary communication channels are important. Traditionally, content was mostly controlled through formal bodies and communicators such as managing editors, commentators and journalists at media houses. In the era of social media any person is able, however, to be a content writer and share information via their social media platforms. All one needs is a smartphone, device or computer, and the apps for the various social media platforms.

In the past organisational information in the public domain, including crisis responses, were measured via media clippings and became available via media monitoring agencies, libraries and archives. With the ‘new’ social media communication tools, information is delivered directly to PR practitioners and even stakeholders, causing it to be out of direct control in terms of space and time. The term that is currently being used is applicable: “to have control over the narrative”. Veil et al. (2011:111) are of the opinion that social media have significantly influenced mainstream news coverage, as reporters, agencies and even PR practitioners often monitor and follow influential bloggers for trending stories. Eriksson (2018) made a similar statement by pointing out that influential bloggers and commentators on social media platforms such as Instagram, Facebook and Twitter, with a large ‘following’ themselves, are becoming opinion leaders and

“influencers”, which significantly impacts contemporary PR practice models and theories.

Wigley and Zhang (2011:2) further argue that social media impacts all of the traditional media’s “two-step flow theory, the conceptual model, agenda-setting theory, spiral of silence theory and excellence theory”. They emphasise that it is crucial for PR practitioners to be on the front foot and “stay on the message” by controlling the information flow, disseminating information and developing key messages for prompt circulation to stakeholders and the media. Jaques (in Coombs, 2010:12) state that “issues may linger and even fester after a crisis has ceased to attract media attention”, as advanced technology and social media make provision for information to remain online. It is therefore crucial that PR practitioners regularly scan and monitor their online environment. This will assist with the assessment of threats before engaging during effective crisis communication (Coombs, 2015).

1.6.3 South African perspectives relating to the impact of social media on crisis communication and reputation management

Scholars such as Erasmus (2012), Le Roux (2013), and Hussain and Rawjee (2014) all researched local incidents of crisis communication, but without much focus on social media. Hussain (2015) studied the impact of social media within the sporting industry. Unfortunately, it seems that not much focus has been placed on crisis communication in South Africa; nonetheless, “it is acknowledged that PR plays a key role with regards to social media as a communication tool” (Hussain, 2015:228). Hussain’s study highlights Facebook, Twitter and YouTube as the leading social media communication tools in South Africa.

Further research investigating the impact of social media in crisis communication, as well as exploring the speed and influence of daily online conversations will be favourable in a South African context. The researcher would like to respond to the need for further research in this area, specifically to a present and controversial South African case. This may contribute to a comparison between global incidents and South African PR practitioners’ experiences in social media crisis communication. South African social media crisis and disaster campaigns such as

Fees Must Fall (*Mail & Guardian*, 2016) and Cape Town's Water Crisis (Department of Water and Sanitation, 2018) are definitive examples that trended on Twitter with hashtags such as:

- Fees Must Fall: #FeesMustFall, #FreeEducation, #FreeKhayaCekeshe.
- Cape Town's Water Crisis: #DayZero, #ThinkWater, #SaveWater, #WaterCrisis.

Chris Messina (2018), the inventor of the hashtag, describes a hashtag as a 'pound sign', followed by a phrase or words typed together, without any spacing or punctuation. Hashtags allow for the filtering and searching for specific campaigns and events on social media, as it is grouped together under one individual theme (Messina, 2018).

Upon reflecting on the #FeesMustFall and #DayZero online crisis communication incidents, the researcher is of the opinion that the extent to which PR practitioners are adjusting to social media as a potential crisis communication tool is not fully understood. Research in this area can certainly provide PR practitioners, especially those who are entering the industry, with protocols and guidelines on how to respond to a social online media crisis and development.

1.6.4 Impact of social media on PR

According to Civelek et al. (2016:113), any organisation's PR practitioner should generally have an understanding of emerging crisis issues and have a preventative crisis communication strategy on hand for "immediate intervention", as this will assist with the prevention and management of negative effects to the organisation. It is important for organisations to tell their side of the story, and for PR practitioners to convey their personal understanding through key messages about the crisis. Official crisis communication should be "up-to-date, fast and timely", as a crisis could negatively affect an organisation or brand's finances, operations and services (Eriksson, 2018:533). This underlines the need for a thorough and detailed understanding of which steps and actions are indicated in times of an erupting communication emergency.

According to Veil et al. (2011), the advancement of technology in respect of social media has triggered problems for PR practitioners in the discovery of information and stories, as well as the ways in which stakeholders learn about it. Civelek et al. (2016) recommend that PR practitioners investigate “where, when, how and in what way a crisis” occurs, as well as to consider “where, when and how” stakeholders gather information. (Cf. Chapter 5.1).

It is further proposed that PR practitioners strategically influence key points on these communication channels. Veil et al. (2011) are of the opinion that it is essential for PR practitioners to have crisis communication policies in place and to know where, when, how and on which social media platforms to communicate information such as news, stories, photographs, videos or media releases prior to any perceived crisis.

According to Veil et al. (2011:114), a “new” challenge for the PR practitioner role is the influence of stakeholder responses, or self-corrected information prior to an official PR response. This places additional pressure on PR practitioners to be available in ‘real-time’ – often 24 hours of the day. MediaShift (2009) maintains that social media often force PR practitioners into reactive mode, leaving them unable to strategise, before or during a crisis reach stakeholders and the media.

Two-way communication and transparency are crucial for PR practitioners to succeed in crisis communication. Online visibility and building stakeholder relationships prior to the start of a crisis on social media platforms such as Twitter, Facebook and Instagram is important for best practice in the new era of PR practice (Eriksson, 2018). It is important to note that although social media comes with challenges, it has also naturally afforded PR practices and practitioners the opportunity to address critical issues immediately and timely. According to Eriksson (2018:533), PR practitioners should strategically plan and adapt to “social media logic” to promote their cause in a transparent way, before and even during a crisis.

1.7 Theoretical framework

According to Coombs (2015), crisis communication is inherently associated with PR, with the objectives to reduce harm, re-establish an organisation’s image or

reputation, as well as to develop informative responses for distribution. Online crisis communication and mass notification systems can be beneficial to organisations in respect of media crisis coverage, by allowing PR practitioners to provide quick responses, as well as sharing greater amounts of information to publics (Coombs, 2007). PR practitioners are still to fully adopt the advanced tools, such as insights, adverts, publications, review platforms and page quality, offered by social networking, as well as the challenge of information control. Social media and technology have given stakeholders and the public an important voice in respect of crisis communication, which has caused the gatekeeping function of media to disappear (Wigley & Zhang, 2011).

The researcher is of the opinion that the Theory of Disruption supplies perspective to the crisis communication challenges faced since the introduction of social media. The core concept of Christensen’s (1997) Disruption Theory highlights how the innovation of technology, and in this case social media, have disrupted the traditional crisis communication process. According to Christensen (2006), disruptive technologies precipitated the failure of organisations by enabling new ‘markets’ to emerge. In this case, stakeholders and the public are likely to be seen as the new ‘markets’, as traditionally they were not involved in the crisis communication process. These new ‘markets’ have since gained an important foothold in crisis communication.

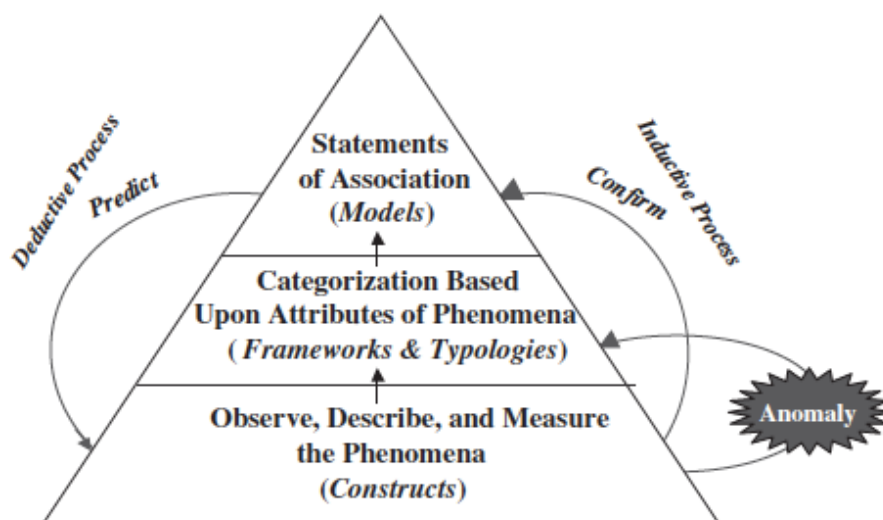


Figure 1.1. Theory-building process (Christensen, 2006:40)

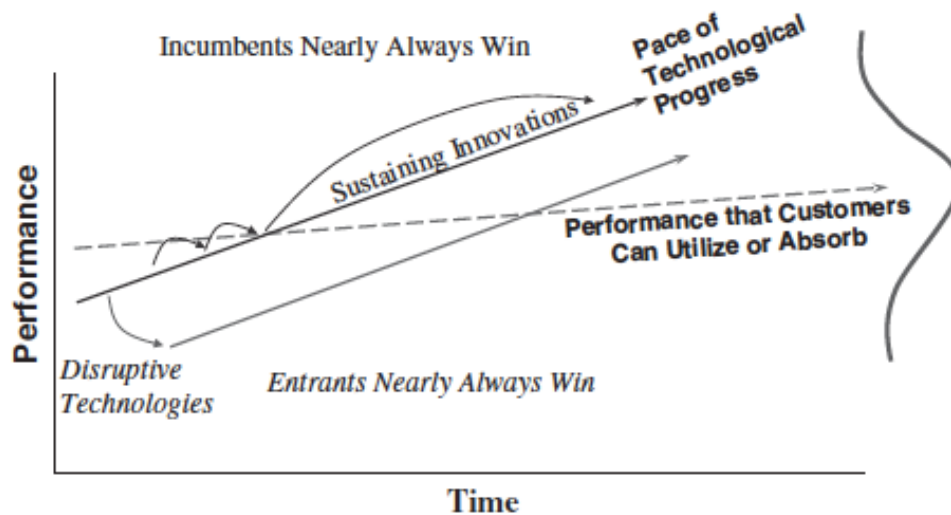


Figure 1.2. Constructs of performance trajectories and classification of sustaining and disruptive innovations (Christensen, 2006:40)

As can be observed, crisis communication cannot continue in the traditional way or return to the way it used to be, hence it becomes disruptive. Christensen (2006) recommends that organisations be proactive and use this model to predict future disruptions or threats prior to it becoming a crisis.

Also relevant here is the communication perspective of classical “the medium is the message” statement by Marshall McLuhan (in Schultz et al., 2011:23), which implies that it is not so much the content, but rather the actual format and channel/medium in which a message is contained that causes certain effects and asks for a unique approach and understanding. This implies that PR practitioners need to have specific knowledge and understanding of the nature of each social medium and platform to appropriately respond to it. Twitter is faster than Facebook; Instagram is rather geared for appearance and influence; YouTube is visual and Facebook is more suitable for older audiences and personal interaction with unlimited character space.

1.8 Research design and methodology

1.8.1 Research design

A qualitative research method is proposed for the purpose of this study. Chapter 3 will discuss the research design and methodology in detail, and broadly explain how these were applied to the case study of Momentum and the ensuing Twitter crisis. Berger (2020) explains that the term qualitative is derived from the Latin term, *qualitas*, or “of what kind?”. “Quality, when it comes to texts carried by one or more of the media, involves matters such as the text’s properties, degree of excellence and distinguishing characteristics. There is an element of evaluation and judgment ... connected to the term *quality*” (Berger, 2020:28). This greatly explains what the researcher was interested in with reference to the Momentum/Twitter discourse.

According to Creswell (2014:185), “qualitative researchers collect data themselves through examining documents, observing behaviour, or interviewing participants”. One of the “major features of well-collected qualitative data is that they focus on naturally occurring, ordinary events in natural settings, so that we have a strong handle on what ‘real-life’ is like” (Miles et al., 2014:11). After having studied the various possible methodologies available to study this case, qualitative research method by means of content analysis of social media messages by brands will best assist in uncovering the perspective of PR practitioners who are currently executing crisis communication in the new era of social media.

According to Klauer and Phye (2008), the prescriptive theory of inductive reasoning is common in qualitative research, as it attempts to identify various cognitive patterns and processes. Inductive reasoning is defined as aiming to detect “generalizations, rules, or regularities” by observing, and best describes and compare the emotions, thoughts and opinions (Klauer & Phye, 2008). This approach will produce meaningful data, as well as highlight and identify patterns relating to the Twitter debate which took place between 18-22 November 2018, relating to Momentum. Inductive reasoning will further assist in establishing how posts on Twitter influenced Momentum’s initial decision and outcome.

Denzin (in Creswell & Miller, 2000:128) states that “thick data descriptions, are deep, dense, detailed accounts which will appear in this report. Thin descriptions by contrast, lack detail, and simply report the facts”. Ponterotto (2006) further highlights the importance of establishing credibility by collecting thick data, as this assists with

fully understanding the research problem from a qualitative perspective, unlike quantitative analysis.

1.8.2 Research methodology

For the purpose of this case study, the researcher proposes the content analysis methodology to focus on in order to qualitatively interpret the content in the posts shared on Twitter. According to Leedy and Ormrod (2014: 150), content analysis “is a detailed and systematic examination of the contents of a particular body of material for the purpose of identifying patterns, themes, or biases”. The aim is to analyse forms of human communication: newspapers, social conversations, blogs and websites. The focus is not so much in quantifying particular units, as it is to determine the main characteristics and qualities of the topic under investigation. The researcher opted for manual, traditional content analysis, by reading the content, making notes and creating categories, and not software such as Atlas. Manual content analysis “is open to an infinite range of verbal representations”, unusual language and expressions in observing the human and social elements of a case study (West, 2001:107).

The main focus of the study was on social media platform Twitter, and while traditional media articles, interviews and broadcasting clips (which were used in transcribed mode) were studied, the same themes and aspects which emerged from the Twitter discourse and controversy, were highlighted in the traditional media. The above themes and categories were established, in some instances confirming what transpired on Twitter. Supplementary information gained here was mostly used to describe the unfolding of events

Babbie and Mouton (2005:384) state that content analysis is particularly well suited to the study of communications: “... to answering the classic question of communication research: Who says what, to whom, why, how and with what effect?” Mouton (2011) simply defines content analysis as “studies that analyse the content of texts or documents ... Content refers to words, meanings, pictures, symbols, themes or any message that can be communicated”. Mouton (2011) stresses the

fact that content analysis can be qualitative (thematic or chronological) and quantitative (descriptive statistics) or even both.

Leedy and Ormrod (2014:152) specify the following steps in a typical content analysis study:

- Identifying the specific body of material to be studied;
- Defining the characteristics or qualities to be examined in precise and concrete terms;
- Breaking down each item into smaller and manageable segments that can be analysed separately, if necessary;
- Scrutinising the material for instances of characteristics or qualities defined in the second step. This can include the mention of certain words, names, themes or categories in which to divide the analysis for purposes of discussion; and
- Making generalisations and forming conclusions about the analysed content.

The particular units of analysis in this study will be tweets or online messages: the tweets relating to the Momentum case study on the Twitter platform; reports and articles; blogs and online news releases. Only online, open and public content such as media releases, broadcasting media interviews, blogs and online articles will form part of the content to be analysed. (This negated the need for ethical clearance.)

Online social media research for the platform of Twitter only will be conducted for the period 18 to 22 November 2018, as these are the days which featured Momentum's initial decision not to pay out the life policy, as well as their turnabout to honour the client's insurance pay-out days later. Only tweets in response to Momentum's Twitter crisis posts and online material on these five days will be included in the analysis. Cluster sampling (Babbie and Mouton, 2005) will include all online Twitter messages, newspaper and blog articles, news releases and interviews (featured online), but only from the 18th to the 22nd of November 2018, and only material that directly relates to the Momentum decision and turnabout.

For the purpose of this study, the researcher will be making use of the TweetDeck application. TweetDeck is an extension of Twitter, and offers advanced user functions such as analytics, insights, hashtags and stream searches for archived content. This application specifically monitors and analyses information categorically by Twitter handles, hashtags and words/phrases. The researcher believes that this content analysis tool is best suited to achieve the objectives of this study. The Google news archive search engine will be used as an analysis tool for all online content and news articles. Once logged into the Google News Archive search engine, the user is able to search for news articles by order of country, date, media houses and trends. The author is familiar with both search engines and has secure user accounts with TweetDeck and Google.

According to Gibbs (2007:73), it is important to compare the various data sources available, as this will assist the researcher with the identification of common views and emerging patterns which is a typical objective and outcome of text or data analysis. As part of the review process, the researcher will arrange the content into categories that “cut across all of the data sources,” by organising data from bottom-up, into abstract units or groups of information (Creswell, 2014:186). This will assist with providing evidence through observations, comparisons and available research in line with the objective of identifying major and minor themes (Creswell & Miller, 2000). By analysing content in such a manner, the researcher will better understand and interpret the more personal experiences and views of Momentum, Denise Ganas, the media and South African Twitter users who participated.

The study’s qualitative focus will specifically consider negative remarks and leanings in response to Momentum’s Twitter posts confirming its stance and decision – explaining the crisis for Momentum. Positive remarks from Twitter users will be noted, but the opinion of the South African press and online users, who engaged in the furore on Twitter will be analysed, as well as the lead up to Momentum’s turnaround and apology. Related tweets under the hashtags #Momentum, #BoycottMomentum, #MomentumMustFall, #PayBackTheMoney, #IntegrityMatters, #DeniseGanas, #MomentumHasFallen, etc. will give insight into the pressure applied to Momentum, as well as Twitter users’ ability to encourage Momentum to rethink their initial decision to not pay out. It will investigate Momentum’s responses as well.

To ensure validity and credibility of the study, the researcher will record all content to be analysed on a database in the form of a Google Master Document. This database will be secured with a password only known to the researcher and will be used to qualitatively understand and clarify the impact of a social media crisis communication. Regardless, the material itself is all online and open for public access by anyone. This arrangement, however, also contributes to an ethical openness about all available content.

1.9 Ethical considerations and clearance

It is important for organisational spokespersons and PR practitioners to remain honest and transparent, as they are often seen as the 'conscience' of organisations. According to Parsons (2016:18-20), it is important for PR practitioners to remember that "truth is the cornerstone of PR", as they are often referred to as advocates of "fairness and social responsibility" for organisations.

In line with the above and to prevent personal opinion from obscuring the findings, the researcher will cross reference online content from various reporters and news houses, social media users, as well as the Momentum website to elaborate on important themes. This will assist with the interpretation of facts, truth and data. Grunig (2014) is convinced that digital media is a useful source for data research, as it avails a platform for the public to be heard and acts as a tool for making organisations aware of opinions. The researcher is in agreement with Grunig's (2014:11) theory that digital media provides "fertile ground for studying ethical problems" and developing further theories that could assist PR professionals.

There will be no cost involved and this research will be purely academic, with no obligation to or from any parties. The necessary ethical clearance has been submitted, although no permissions are needed from any participants, as is the case with open and public online documentation.

1.10 Conclusion

In this first and introductory chapter, the researcher highlighted the phenomenon of crisis communication on social media platforms, and in particular Twitter. Between 18 and 22 November 2018, South African PR practitioners and media professionals experienced first-hand the importance of, and power of online crisis communication in this new era of social media. Insurance company Momentum was at the receiving end when it refused to pay out the life insurance policy of Nathan Ganas, but then reversed this decision due to pressure from the public on the Twitter platform.

The researcher will investigate and analyse the online content with respect to this case. The researcher would further like to explore the events surrounding this case, in order to establish guidelines that could help South African PR professionals understand the online changes and challenges to traditional PR practice and the profound effect a social media crisis can have on an organisation's brand.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

In preparation for the primary research in Chapter 3, the researcher will investigate literature on contemporary crisis response and the dissemination of information (Wright & Hinson, 2008).

2.2 Literature review

In this section, the secondary literature pertaining to reputation management of online social media, and how it has developed as a result, will be explored. The timeline of crisis communication's development is one of the discussion points, and the impact of social media on other companies in similar situations as Momentum in this dissertation will be used to form an integrated picture of literature.

2.2.1 Historical crisis communication

Bundy, Pfarrer, Short and Coombs (2016:3) define an "organisational crisis as an event perceived by managers and stakeholders to be highly salient, unexpected, and potentially disruptive." A crisis is understood as an event that could significantly impact an organisation negatively in respect of finance, reputation, operation and services. According to Coombs and Holladay (2010:30), "a crisis violates stakeholder expectations of how an organisation should operate, thus calling its social legitimacy into question". Coombs further states that a crisis is the "perception of an unpredictable event that threatens important expectations of stakeholders and can seriously impact an organisation's performance and generate negative outcomes".

These descriptions capture the events relating to Momentum's crisis and the ensuing events from 18 to 22 November 2018.

By definition, crisis communication is an organisation's (or person's) response to a crisis or disaster. "A crisis occurs when an event increases in intensity, falls under close scrutiny of the news media or government, interferes with normal business operations, devalues a positive public image, and has an adverse effect on a business's bottom line" (Penrose in Harrison, 2005). Crisis communication with stakeholders is crucial in times of crisis and it is important for organisations to note that it always communicates through both their words and actions (Coombs, 2015:11). According to Griffin (2014:205), crisis communication should "get to the heart of matters as quickly as possible. It has to think beyond the incident or issue that is being managed and understand why the company is in crisis mode, rather than just incident or issue management mode". Sellnow and Seeger (2013) believe that crisis theories and communication should be constantly adapted and assessed to assist PR practitioners and departments with best practices in risk communication, as well as proactive pre-planning for strategic crisis responses. No organisation or person should ever believe that nothing can go wrong in terms of their reputation and brand in minutes, or even faster during the era of social media such as Twitter.

In times of crisis, be it a traditional media or online crisis, PR professionals and Communication Management Teams (CMT) are of utmost importance, as research and investigation are forming the backbone for organisational evidence-based guidelines (Jin, Liu & Austin. 2011). Similarly, Griffin (2014) highlights that the Head of Communication should be a core role in any organisation or company and that it is never an optional role in times of crisis, as most aspects of any crisis require constant management of communication. Jin et al. (2011:364) are of the opinion that it is important for any organisation to "provide evidence-based guidelines" for crisis communication as the stakes are usually high. According to Coombs (2015:5), crisis communication and management "comprises a set of four interrelated factors: prevention, preparation, response and revision". From this, it is clear that it is a coordinated process of steps and actions. They are defined as follows:

- Prevention: represents observation, assessing and acting on ‘warning signs’, as well as the steps which will be put in place to avoid a crisis.
- Preparation: It is important for organisations to have a Crisis Management Plan (CMP) in place to prevent and reduce the damage inflicted should any crisis occur.
- Response: “the application of the preparation components to a crisis” (Coombs, 2015:5).
- Revision: represents the monitoring and evaluation of the organisation’s response, as well as comparing ‘what went well, and what did not’.

According to Griffin (2014:208), “in a crisis, political, societal and stakeholder context is key.” The author agrees with the above statement and as seen during the Momentum crisis, high profile political leaders and key stakeholders publicly raised their opinion regarding Momentum’s decision not to pay out the life insurance policy.

2.2.2 Modern crisis communication: social media

The advancement of Web 2.0 has assisted application developers to create a social environment online, in the form of social media. This newer and remote social online environment allows immediate interaction between stakeholders (Hunt, Atkin & Kirshnan, 2012), without any physical meetings to generate content (Hajli, 2014). Social media work at a fast pace and instantly allow users to share information and to participate in online communication.

The social media phenomenon exploded soon after the arrival of the Internet, and online platforms and applications such as Facebook, Twitter, YouTube, Instagram and Skype are used to interact and communicate daily. In addition to these big four apps, there are many others such as Snapchat, MySpace, Slack and Trello. Organisations could not contemplate the magnitude of ignoring social media and in April 2006, when Facebook opened registration to organisations, over 4 000 people signed up within two weeks (Waters, Burnett, Lamm & Lucas, 2009:1). As active members on social media, organisations are forced to start incorporating social media strategies into their PR plans, programs and activities.

According to Cheng (2016:1), as with traditional communication strategies, social media ushers in a new era of crisis' for organisations, which require specific social media strategies. Consideration should be given to the application and integration of the different phases of communication, including crisis communication, as well as the emerging and substitutions required for social media. A social media strategy should incorporate "interactive, dialogic and fast communication" which traditional theories and crisis communication strategies do not always make provision for (Schultz, Utz & Goritz, 2011) in Cheng (2016).

Social media networking is a collective of online communication channels, which allow users to connect online for purposes such as social networking, content sharing, self-expression, interaction, relationship maintenance and building of trust (Hunt et al., 2012). According to Townsend and Wallace (2016:3), "the number of people engaging with social media has rapidly exploded, social media platforms are now utilised as key locations for networking, socialising and most importantly, for reflecting on all aspects of everyday life." In fact, many organisations and business people will probably not be able to conduct their daily business anymore without these channels.

The "communications landscape has changed thanks to social media, especially during times of crisis" (Baruah, 2012:9). It has also significantly influenced the traditional role of PR practitioners. Irrespective all of the changes which came with social media, Coombs (2007:1) highlights that social media is still not a substitute for PR, as "practitioners are an integral part of crisis management team", be it online or in a traditional setting with older media.

Jin et al. (2011:363) introduced the Social Mediated Crisis Communication (SMCC) model which helps "crisis managers decide if and how to respond to influential online content creators through considering the crisis origin as well as the crisis information form and source". This SMCC model "impacts how publics anticipate an organisation should respond to a crisis and what emotions they are likely to feel when exposed to this crisis information". This model places emphasis on its four key variables: crisis

origin, message strategy, crisis information form, and crisis information source (Jin et al., 2011:366).

- Crisis origin looks as if the crisis is initiated by and issued internally or externally to an organisation.
- Crisis message/response strategy encourages accommodating strategies which reduce damage to an organisation and increase repairs to the brand and image.
- Crisis information form looks at how the crisis message/response is conveyed (e.g. Facebook post, Tweet, media release, etc.). This refers to the channel of communication.
- Crisis information sources look at who sends the information and its credibility to establish trust (e.g. organisation, PR practitioner, journalist, etc.).

According to Jin et al. (2011:364), it is no longer optional for organisations to “integrate social media into crisis management; the only choice should be how to do so” and ideally every organisation should have a social media policy. Eriksson (2018: 521) is of the opinion that “effective social media crisis communication is also about choosing the right social media message”. He highlights that “social media crisis communication is also about choosing the right source for social media messages” (Eriksson, 2018:532).

2.2.3 Impact of social media on traditional corporate communication

Social media have the ability to impact the “direct relation between brands and their public in an online environment” (Baruah, 2012:1), and can be used to assist organisational communication channels to solve business, marketing and communication challenges. Social media can also be a new source for organisations, where organisational spokespersons and CMTs can obtain information and feedback from its stakeholders. This information can be “used to inform and corroborate traditional sources of information” (Cameron, et al. 2012:696). Kelleher (in Waters et al., 2009:2) encourages PR practitioners,

spokespersons and CMTs to use social media networks to promote their organisation's causes in a transparent way. He recommends that organisations use social media to "streamline their management functions, interact with volunteers and donors, and educate others about their programs and services". It is clear that social media can be a tremendous asset in their communication with all their stakeholders. The conversation can constantly be managed.

According to Jin and Liu (2010), social media provides unique emotional support, which publics and online users seek and desire, in times of crisis. Jin et al. (2011:367) are of the opinion that "publics feel more attribution-independent emotions when the crisis is external".

Similar characteristics were noted in South Africa during the Momentum crisis when followers took to Twitter in support of Denise Ganas. Twitter is a "real-time microblogging platform" which was launched in July 2006 (BusinessofApps). This application's defining feature is its limited length allocated per post, or more commonly known amongst Twitter users as a tweet. "Publics tend to experience anger when facing a demanding offence from an organisation against them or their wellbeing" (Jin et al., 2011:368). The social media platform Twitter afforded Momentum the opportunity to "receive feedback and learn about their publics, through social listening and data mining activities" (Neil & Lee, 2016:6) - although this feedback was drenched in emotion in this case. This could have assisted the organisation's crisis communication process with "potential dialogue, choosing the right message, source and timing, making preparations, and understanding social media logic" (Eriksson, 2018:540).

Social media networking challenges the traditional communication process, as well as the way in which organisations collaborate and engage with its stakeholders (Hunt et al., 2012). It affords PR practitioners the opportunity to manage crisis' and address critical issues immediately online. Research done by Diga et al. (2009) in (Neill & Lee, 2016:9) confirms that "the rise of social media has increased PR practitioners' power and influence" in organisations - however, it does not come without challenges.

One of the biggest social media challenges for organisations, companies and personalities is the spreading and circulation of negative and unverified information. Social media platforms consist of large followings, which allows for content to spread worldwide at an incredibly fast pace, making it almost impossible to control. Marken (in Veil et al., 2011:113) refers to social media as the most “undiluted, most direct and most cost-effective” means of learning about stakeholders, and what they have to say, be it positive or negative about an organisation.

Burrows (2010) argues that social media can significantly impact communication in a negative way. Prior to social media, PR practitioners were able to manage communications to an extent; however, with social media, negative and unverified information spread worldwide at an alarming rate. This makes it imperative for PR practitioners to be visible online to engage, monitor and pursue best practice and to exert damage control should a situation arise (Veil et al., 2011:115).

“Effective practice of social media strategic crisis communication has not yet fully been systematically explored and aggregated” (Eriksson, 2018:527). He further highlights that “up-to-date, fast and timely communication is the final ingredient in the first overall lesson for effective social media crisis communication”.

2.2.4 Organisational reputation

Reputation is not something that an organisation owns, it is “assigned to you by others” (Griffin, 2014:6). Fombrun and Van Riel (in Steyn, 2011a:11) define reputation as a “subjective, collective assessment of an organisation’s trustworthiness and reliability”, founded on past services and experiences, whereas Helm, Liehr-Gobbers and Storck (2011:10) define reputation as stakeholder-driven, by conveying “legitimacy of corporate activities and corporate conduct in respect to a wide range of stakeholder groups.” An organisation’s reputation is deeply rooted in its “historical behaviour and associations but can be abruptly changed if new information about the organisation’s past behaviour comes to light or if the organisation’s latest behaviours or associations are jarring to observers. An organization’s reputation and changes in its reputation influence the organisation’s relationships with its stakeholders” (Lange, Lee & Dai, 2011:154). Honey (2016:4) makes an interesting point by highlighting that reputation does not have to rely on

truth or even reality, but for many stakeholders “a combination of experience, knowledge and belief”.

According to Helm et al. (2011), it is imperative for organisations to understand that its reputation is one of its most important corporate assets, which can be lost and damaged if not properly managed. Organisations should think about their reputation proactively, as it is a valuable strategic asset (Griffin, 2014). The researcher is in agreement with the above opinions and believes that stakeholders who are invested in any organisation observe its decisions, share price, public opinion and changes in reputation, as stakeholders generally enter into business with an organisation due its services, products, public opinion, perception and just general confidence in an organisation.

Organisations should distinguish between their brand and reputation. “Brand is a differentiator where an organisation actively projects its promises and aspirations, whereas reputation is earned and not actively projected” (Griffin. 2014:6). Similarly, Balmer (2017:1484) highlights that an organisation’s brand image is the “immediate mental picture which comes to mind” and reputation is what emerges “where a thread of consistent images result in a clear set of expectations about a firm in terms of what it does and/or how it behaves and/or what it says and claims”. Brand image drives an organisation’s brand equity and according to Zhang (2015:60), emotional branding, too, has become a very “influential manner of brand management” as “brand emotion is the bond between the brand and the customer”. According to Honey (2016:4), reputation and brand image “could not be more different in terms of ownership, control or purpose”. An organisation’s characteristics consist of its personality, much like individuals; both have identifiable characteristics (Johnson & Zinkhan, 2014).

2.2.5 Crisis management response and feedback

According to Coombs (2015) the appointed and official spokesperson, preferably the Chief Executive Officer (CEO) in times of severe crisis, and CMT are the ‘face’ and ‘voice’ of the organisation, as they have the necessary skills and knowledge to work

on a Crisis Management Plan (CMP). Ideally, this team has technical experience, as well as traditional media training and some background in the new social media 'realm' - with the ability to monitor 'real-time' crisis information.

Coombs (2015:129) believes that the priority of the CMT is to "prevent the crisis from spreading to other areas and environments of the organisation". The CMT should be informed and have the ability to make prompt and informed decisions, by collecting internal and external information. Internally, information must be collected and processed to make informed decisions, whilst externally, the CMT must inform stakeholders about the crisis and the steps which the organisation will take to remedy the crisis (Coombs, 2015). Griffin (2014:206) similarly highlights that the CMT should be a large part of the decision making and not "sit in glorious isolation from the response or unique context" in which a crisis is managed.

In any crisis, it is important for an organisation's CMT to constantly scan the environment, be it conventional or online for perception cues, which might assist with predicting what might happen next. According to Cameron, Power, Robinson and Yin (2012:696), the CMT's focus on situation awareness and perception cue scanning should include:

- reasoning about these cues
- connecting
- hypothesizing, and
- testing and comprehending these cues.

Such continuous scanning will assist the CMT to "effectively plan and implement responses, anticipate and manage requests for information about incidents" (Cameron et al., 2012:696). It is important for organisations to have a crisis response strategy in place. Rhee and Kim (2016:16) agree with the above and are convinced that an organisational crisis response strategy could be more effective if paired with "sincere internal efforts to remedy the problems that led to the crisis". Social media and the increased growth of online platforms pose additional challenges to crisis management (Coombs, 2015:129). Social media provides new resources such as

analytics, insights and data, which can assist the CMT with monitoring of developing situations, as well as highlight focus areas (Cameron et al., 2012:695).

Cameron et al. (2012:696) are of the opinion that the following tools will greatly assist the CMT with compiling, addressing and responding to social media crisis.

- Detecting unexpected and unusual incidents, possibly prior to an official organisational response.
- Condense and theme posts about the crisis, “maintaining awareness of aggregated content without having to read individual messages”.
- Understand the crisis impact on stakeholders by monitoring posts with high volume and post likes.
- Be proactive by monitoring, identifying, managing and addressing issues as they arise.
- Analyse incidents and social media content prior, during and post-crisis.

This will assist the spokesperson and CMT with getting the correct information to the correct audience, in ‘the right place and at the right time’ (Endsley in Cameron et al., 2012:695). In support of the above, Austin and Jin (2017:102) maintain that it is important for a spokesperson and CMT to understand the “concerns raised by stakeholders, analyse the nuances in online conversations, and address the concerns in a prompt and professional manner”. This is critical for an organisation, as it will ultimately determine the success of restoration and recovery (Cameron et al., 2012).

Coombs (2015) encourages organisations to be the first to communicate relevant crisis information to its stakeholders. This communication should be done on the relevant social media channels and platforms, as well as the traditional media. According to Schultz, Utz and Goritz and Utz in Austin and Jin (2017:102), “studies have shown that the use of social media by organisations in a crisis has resulted in an increase in the organisation’s reputation, with less boycotting by publics, and at the same time with lowering its likelihood of a secondary crisis”. Hence it is paramount that an organisation be visible and on the front foot of its crisis. Griffin (2014) highlights that communicating with stakeholders directly during this time is

essential, as it not only reassures the stakeholder but also give them the confidence knowing the organisation is aware, in control and working to resolve the crisis.

2.3 South African case study: Momentum

2.3.1 Momentum

MMI Holdings Limited was founded in 1966; however, “through strategic acquisitions and mergers, the company became known as Momentum in 1973 when Momentum Assurance Corporation was acquired” (Momentum official website). Momentum provides financial advice, insurance and various product solutions to South Africans. The organisation’s vision is to partner with businesses and individuals as a “preferred and insurer of choice”. According to Momentum’s website, the organisation is driven by its commitment to its values. “As a value-driven organisation they define how we do business and engage with our clients and internal stakeholders” (Momentum official website).

Momentum is a South African household name which had a relatively good reputation prior to November 2018. The organisation have a social media presence and since the registration of its Twitter handle @Momentum_za in May 2012, the organisation has acquired a following of over 14.4k Twitter users. During 18 to 22 November 2018, however, Momentum faced a severe online crisis due to its decision to not pay out the insurance claim of the policyholder Nathan Ganas.

In the insurance industry, it is common practice for an organisation to investigate a claim prior to the processing of payment. Momentum’s investigation revealed that Mr Nathan Ganas, the policyholder and client, was diagnosed and on medical treatment for elevated high blood sugar levels, which can be an indicator of diabetes. According to Momentum, Mr Ganas did not disclose this condition upon taking out the life insurance policy in 2014. Investigations revealed that Mr Ganas never indicated any medical conditions on his application form (Fin24, 2018).

According to Jeanette Marais, one of Momentum’s CEO’s, it is very unlikely that the organisation would have issued a policy contract to Mr Ganas, had the above

information been known Marais also stated in an interview with eNCA news anchor, Uveka Rangappa, that had Momentum agreed to continue with the policy knowing Mr Ganas' medical condition, it would likely have had an increased premium, as well as an option to include certain exclusions (eNCA, 2018). In this interview, Marais also confirmed that it is the non-disclosure which led to the decision to not pay out the life insurance policy of Nathan Ganas.

To further confirm the organisation's decision, Momentum approached the Ombudsman for Long Term Insurance, who ruled in favour of Momentum's decision. According to Ombudsman spokesperson, Nceba Sihlali (SABC, 2018), from a legal standpoint Momentum was within their right not to pay out the claim for the life insurance policy of Nathan Ganas.

Although the decision was legally justified, many South Africans were up in arms on social media, and of the opinion that Momentum missed empathy, or as commonly known in South Africa, Ubuntu. Ubuntu is a philosophical term used by South Africans, which highlights "humanity towards others" (Brand South Africa). South Africans believed that Momentum's lack of empathy toward the Ganas family, irrespective of the cause of Nathan Ganas' death, was disgraceful. Nathan Ganas was violently killed by criminals and his cause of death had no relation to elevated high blood sugar levels or diabetes.

Momentum stuck to its decision and highlighted the importance of disclosure and good faith, by answering and completing application forms truthfully. The organisation's legalistic, pedantic and firm communication on Twitter enraged South Africans even more, causing a social media uproar between 18 to 20 November 2018.

2.3.2 The late Nathan Ganas and widow, Denise Ganas

Nathan Ganas was a life insurance policyholder with Momentum. The forty-two-year-old (42) South African male from Shallcross in Durban was brutally killed in his driveway in March 2017 during a botched hijacking. Family man, Mr Ganas and his

wife, Denise, returned to their home from an outing and was met by intruders in their driveway. In an attempt to protect his family, Nathan Ganas was gunned down in a hail of bullets. His eleven (11) year old daughter Carmen, was also injured in the incident, as bullets “ripped through the front of their house” (Fin24, 2018).

Following Mr Ganas’s death, his wife Denise Ganas approached Momentum for the life insurance policy payout. As per standard procedure, an instant cash benefit of R50 000 was paid out by Momentum for the funeral arrangements of Nathan Ganas. Upon further assessment of Nathan Ganas’ policy documents, Momentum discovered that Mr Ganas was diagnosed with elevated high blood sugar levels and on medical treatment for this condition. However, according to Momentum he did not disclose this medical condition at the time of taking out the life insurance policy. Due to the above, Momentum declined payment of the claim and requested for immediate repayment of the initial R50 000 paid out after Mr Ganas’ death (Citizen, 2018).

Denise Ganas disputed the above and confirms that at the time of the policy commencement, Mr Ganas, had passed the medical tests required for Momentum, as well as medical examinations for a separate policy which he applied for (Radio 702. 2018). According to Denise Ganas, Momentum only requested an HIV test to be done. Irrespective of the above, Momentum insisted that full disclosure of pre-existing medical conditions is compulsory and stood by its decision not to pay out the policy.

Mrs. Ganas shared her story in the public domain and it soon dominated the South African news agenda and trended on social media. Many South Africans were up in arms and of the opinion that Momentum should pay out the life insurance policy, as Nathan Ganas’s cause of death had nothing to do with his health or his own behaviour.

2.4 Conclusion

In this chapter, the research reviewed some of the literature available for a better understanding of how the new era of social media have impacted traditional crisis

communication. The literature also highlights that social media have made crisis and crisis communication more challenging for PR practitioners, spokespersons and CMTs, as the circulation and sharing of information is harder to control. South African organisation Momentum, experienced such a crisis in November 2018, due to its refusal to pay out the life insurance policy of the late Nathan Ganas. This assisted the researcher to understand the broader practical difficulties and to compare Momentum's communication and actions during its crisis to the literature reviewed, in an attempt to establish areas of improvement and provide future guidelines for companies and organisations.

This literature can add to the existing body of knowledge in terms of crisis communication and highlight the challenges of crisis communication in this new era. It will further benefit PR practitioners, spokespersons and CMTs to understand the impact of social media on crisis communication from a South African perspective.

CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

In this chapter, the researcher will explain the primary research which forms the backbone of the study. The research design and methodology will be defined, and the corpus of data to be examined will be demarcated.

The study consists of a qualitative content analysis, with the purpose to establish themes and patterns about the Momentum crisis. In line with the goal of this study the main objective is to investigate Momentum's corporate decision about a significant event that happened during November 2018, that was followed by a huge media furore in the public domain regarding this decision. The research design and methodology of any study forms the backbone of any scientific and empirical study of communication and all other fields of research.

To ensure the validity and reliability of this study, the researcher would like to address critical aspects of ethics in the realm of qualitative design. Ethical issues are increasingly being recognized as essential and as an "integral aspect of research" (Christians in Maxwell, 2013). To eliminate any possible influence in respect of the researcher's personal feelings or opinion in respect of the Momentum crisis, data collection measures and content analysis will minimise bias and draw realistic conclusions.

3.2 Research problem and questions

It is well known that the objective of corporate communication is to keep clients, customers and all stakeholders happy. In reference to this, corporate communication, PR and in essence crisis communication, as well as reputation

management and branding which all form part of the PR practitioner's duty, will form a large part of the investigation. The online content to be explored on Twitter offers a first-hand opinion of stakeholder, clients or customers thoughts and feelings. The researcher would like to construct and rule out and disseminate any inaccurate data.

Social media contributed to Momentum's storm and South African PR practitioners witnessed the full effect of mainstream and online media in November 2018, with Momentum at the receiving end. Failure to understand emerging crisis trends via social media have detrimental and disastrous consequences for PR practitioners and organisations – brand loyalty and equity are not commodities that can be remedied that quickly (Aaker, 2014:10). It is abundantly clear that companies and organisations need to practice how to harness social media, like Twitter, in their favour, as it is clear that crisis management can no longer be addressed via traditional media and methods.

The researcher believes that the qualitative research method is the best approach to present findings for the backlash which Momentum received on Twitter in November 2018. It will further bring understanding in terms of Momentum's refusal to pay out the life insurance and present lessons for social media management and crisis communication, which will be beneficial for PR professionals and other organisations. In addition to the above, a qualitative research approach will also present findings to the following secondary research questions:

SRQ 1: What transpired around Momentum and their initial announcement on the social platform, Twitter, to not pay out a life insurance policy to the widow of a hijack victim, the late Mr Ganas, during 18 to 22 November 2018?

SRQ 2: What can be learned from the reaction of Twitter users (on the social platform, Twitter) during the week of 18 to 22 November 2018 in reaction to the Momentum's decisions regarding the Ganas insurance payout?

SRQ 3: Which themes and aspects can be identified from tweets and participants in the Twitter discourse following Momentum's first

announcement and consequent change of heart regarding the life insurance payout to Mrs Ganas?

SRQ 4: How can these themes and elements (identified in SRQ3) be applied by public relations practitioners in plans for crisis communication and social media management of platforms like Twitter?

3.3 Qualitative research

The research design for the study is qualitative research. According to Gibbs (2007), qualitative research is an investigation to understand and explore social phenomena by analysing information, material and experiences. Creswell (2014:4) defines qualitative research as an approach which explores “the understanding and the meaning individuals or groups ascribe to a social or human problem”. Qualitative research involves data collection, the analysis thereof, and categorising it into different themes for interpretation. In contrast to the above, Leedy and Ormrod (2016:6) explains that qualitative research involves the analysing of “characteristics, or qualities, that cannot be entirely reduced to numerical values”. For the purpose of this study, the researcher proposes to measure the size of Momentum’s incident, and also investigate the challenges faced with crisis communication management and PR.

Due to the various formats of information available pertaining to the Momentum study in traditional media like hard-copy newspapers and magazines, radio and television, and online (web) and social media platforms (Twitter), the researcher is of the opinion that a structured, qualitative research approach is best suited. As per Creswell’s definition above, the human element of the qualitative research method will bring understanding and perspective, to the backlash received. Analysing and understanding Momentum’s crisis and the extent of damage to its reputation, will further assist and guide other organisations with crisis and reputation management, as well as highlight focus areas for reputation repairing.

Maxwell (2013) highlights that it is important for any primary research design to be so integrated with the secondary research or literature review, that it compliments all

components of the study. Hammersley and Atkinson (in Maxwell, 2013) suggest that in qualitative studies “research design should be a reflexive process operating through every stage of a project.” It is important to ensure that any selected research design tool answers the research questions, as well as reduce “bias, distortion and random error” (Heppner, Wampold & Kivlighan, 2008:66). The purpose of the research design should “describe a phenomenon or identify relationships between constructs while ruling out as many plausible rival hypotheses or explanations as possible” (Heppner et al., 2008). In qualitative research, the issue is rarely about quantity, frequency or incidence, but rather about aspects such as intensity, emotion and description.

3.4 Research methodology

The research methodology, according to Leedy and Ormrod (2016), “is the general approach the researcher takes in carrying out the research project; to some extent, this approach dictates the particular tools the researcher selects”. The following research cycle by Leedy and Ormrod (2016:3) outlines the systematic process which will best assist the researcher with formally analysing, understanding and interpreting the phenomenon.

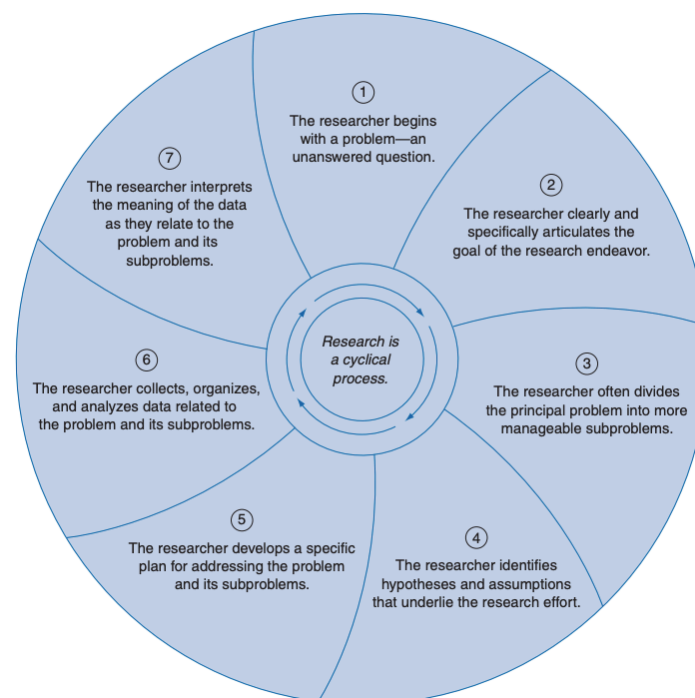


Figure 3.1: The systematic process of research (Leedy and Ormrod, 2016:3)

The focal phenomenon for a research study could be an intricate and rare occurrence which captures attention (Siggelkow, 2007). The researcher is of the opinion that the controversial incident in which Momentum found itself during November 2018, is of such occurrence, hence a content analysis study research methodology is adopted. The use of this method will explore the context of 'what went wrong' in Momentum's crisis, by analysing the content available on the web, traditional and social media, with a strong focus on crisis communication, reputation and PR. Official content such as Momentum's media statements and broadcasting interviews with its senior officials will also be taken into consideration. The above will serve as supportive background content.

Conversations on social media platforms Facebook and Instagram also took place, however the primary focus for this study is what transpired on social media platform Twitter, as this is where the furore erupted with Momentum receiving severe backlash for its decision. The demarcated area for content analysis will be tweets, retweets and hashtags directly linked to Momentum from 18 to 22 November 2018. To best achieve the research objective and for the purpose of this study, a content analysis method deems most appropriate.

Positive and negative criticism will be considered, however, only the 2442 tweets, 954 retweets and trending hashtags in response to Momentum's communication on Twitter, during 18 to 22 November 2018 will form part of the content analysis for this study.

3.5 Data population

The time frame for examination of Momentum's study is limited to 18 to 22 November 2018, as the crisis scenario climaxed rapidly over these days. Media houses highlighting Denise Ganas's plight for pay-out of the life insurance policy and Momentum's public refusal to pay out. The organisation experienced severe backlash on Twitter, as regular South Africans expressed anger in response to the

payment refusal. In this scenario, social media was “able to give a voice to people who do not normally have one” (Alexander, 2013:720).

Various communication and information ‘texts’ circulated during this crisis week, which makes this case study ideal for textual analysis. In order to answer the research question, the researcher will analyse the available ‘text’ to better understand and interpret the significance of content which led to Momentum essentially paying out the life insurance policy. As part of textual analysis, the structure for the organisation will include hashtags created, categorisation of data into themes and patterns, in order to identify key concepts.

According to Eriksson (2018:536) several studies highlight “Twitter as the most effective tool for social media monitoring”, as it easily detects “expressions such as anger, blaming others, etc.”. This sentiment especially aligns with Momentum’s social media crisis, as it is on this social media platform Twitter where the public took its position in highlighting their viewpoint.

TweetDeck, an extension of Twitter and a credible social media content analysis tool that monitor, measure and evaluate online profiles and metadata has the ability to filter samples to be analysed (TweetDeck Twitter). Organised metadata and social media content are accessible via TweetDecks’s online database which can be accessed using a secure connection. Statistical model, TweetDeck is selected as the researcher’s preferred analysis tool for its advanced features and ability to access archived content. TweetDeck also has the ability to theme, interpret and examine anagram words and hashtags in tweets. When conducting research, “a researcher needs a systematic way of measuring the phenomena” (Leedy & Ormrod, 2016:9). The researcher believes that this data collection tool will make available practical, accurate evidence which will assist with meeting the objective and answering the research questions of this study.

3.6 Requirements for authentic qualitative research

The traditional requirements or conditions for scientific research – reliability and validity – have in recent years seen expansion according to some researchers.

Certain academic studies even advise a change of terms when it comes to the conditions and demands for qualitative research (which are important when it comes to the assessment of the research) (Hammarberg, Kirkman and de Lacey, 2016).

Choosing a qualitative design and methodology is no less rigorous than empirical quantitative research. As in this study, the research still involves the systematic collection, organisation, description and interpretation of textual, verbal or visual data.

Hammarberg, Kirkman and de Lacey (2016) mention that the terms of reliability and validity have become contentious among qualitative researchers even since the 1990s, and that many prefer the aspects of verification, research integrity and robustness. Nonetheless, the qualitative researcher still needs to adhere to the demands of his/her qualitative research as “ethical, important and intelligibly described, and use appropriate and rigorous methods” (Cohen and Crabtree, 2008 in Hammarberg, Kirkman and de Lacey, 2016).

It is understood that the researcher in qualitative research from a purely objective stance is obsolete – instead, the researcher becomes the “instrument” to an extent, and subjects in quantitative studies rather become participants. Hayashi, Abib and Hoppen (2019) refer to Dube and Pare (2003) in their article. The latter authors have expanded the demand of typical quantitative research in terms of validity to ascertain that the following aspects ensure scientific rigour:

- a strongly formulated research question,
- a well-described theory,
- a research design that potentiates the scientific aspects of the study, and
- a well-described process of collecting and analysing data.

In this study, the researcher attempted to honour all the above demands, with special attention to the use of scientific processes and terms to ensure ethical truth, traditional validity and reliability. The ethical and practical assurances demanded of empirical and qualitative research such as trust, honesty, credibility and transferability were also attained and adhered to. The researcher strongly believes

that given the same corpus and artefacts for research, other researchers would observe similar themes and aspects, even if interpreted and described differently. Conclusions to the qualitative themes used to analyse the tweets regarding Momentum and the impact of Twitter on their crisis communication, has a very strong current running through the media content and tweets as presented below.

3.7 Conclusion

It is vital for organisations and PR practitioners to understand the contextual conditions of social media crisis communication to better identify lessons learned. This research methodology chapter leads up to the qualitative content analysis of tweets, to eventually discover guidelines that could help PR professionals with crisis communication management and reputation control.

CHAPTER 4

CONTENT ANALYSIS AND FINDINGS

4.1 Introduction

In this chapter, the researcher will discuss the results of the analysis, as well the findings, interpretation and implications thereof.

For the purpose of this study data will be collected in two phases. Primary archival social media content from Twitter relating to the controversial Momentum discourse during November 2018 under discussion in this thesis, will be screened and the researcher will specifically investigate the following units under analysis on Twitter:

- Tweets
- Retweets, participants and
- Hashtags

Secondary data in the form of media releases, articles, interviews and broadcasting media clips will be analysed by means of content analysis methods in order to fully understand Momentum's crisis.

4.2 Primary research: analysis of Momentum discourse on Twitter

Interaction in respect of Momentum's crisis peaked between 18 and 22 November 2018, as South Africans from all walks of life took to Twitter. For the purpose of this study, the researcher will focus on the 2 442 direct responses to Momentum's crisis communication on Twitter posted on 18, 19 and 20 November 2018. These are the dates on which the main discourse between Momentum and members of the public took place. TweetDeck's archive has not recorded further communication from Momentum themselves for the dates of 21 and 22 November 2018, the days

following the organisation's announcement confirming payment and policy amendments. The following insert is an extract of Momentum's archived tweets from the above mentioned three (3) days.

4.2.1 Tweets and media release posted by Momentum

Momentum @Momentum_za · Nov 20, 2018
We've listened to your feedback & understand that this tragedy spans far beyond one victim. Therefore, we'd like to offer a solution for life cover claims related to the loss of a loved one due to violent crime. This includes the Ganas family: bit.ly/2TnSUX7 #Momentum
389 replies 452 retweets 529 likes

Momentum @Momentum_za · Nov 18, 2018
We acknowledge the tragic circumstances of Mr Ganas' death. We would like to clarify the detail that led us to make this very difficult decision, please read our full statement here: bit.ly/2Bf4tZK
738 replies 147 retweets 141 likes

Momentum @Momentum_za · Nov 18, 2018
1/2: We are very sorry for the tragic death of Mr Ganas. Our principle is to consider all facts at the start of a policy for which we require full disclosure of all material info. Unfortunately the client did not provide this.
503 replies 175 retweets 93 likes

Momentum @Momentum_za · Nov 18, 2018
2/2: We carefully considered our decision and the Ombudsman came to the same conclusion that no claim is payable, regardless cause of death. We continue to responsibly provide information, specifically about the importance of full disclosure.
543 replies 157 retweets 104 likes

Momentum @Momentum_za · Nov 19, 2018
In light of the ongoing conversation, we would like to address some of the questions. Click here to view the FAQ's we have prepared: bit.ly/2Bh5al3 #Momentum
269 replies 23 retweets 29 likes

Figure 4.1. Tweets posted by Momentum (Twitter, 2018)

Momentum emphasises the importance of full disclosure in response to media reports on declining a death claim

MOMENTUM | 18 NOVEMBER 2018

TAGS:

MYRIAD, MEDIA RELEASE, ANNOUNCEMENT

We acknowledge the tragic circumstances of Mr Ganas' death and would like to clarify the detail that led us to make this very difficult decision.

> [Momentum's FAQs addressed \(PDF\)](#)

We are truly sorry for the tragic death of Mr Ganas. We also have sympathy for the views that the cause of death is not related to the non-disclosure. Because the cause of death is not related to the non-disclosure, many ask why the claim is not simply paid. Our position on this matter is the following: once we have evidence that a client has not acted in good faith, we rectify the matter in an objective manner, and in the interest of fairness to all our clients. If we do not do so, we indirectly encourage the practice of non-disclosure. This will in turn result in a worsening claims experience which would ultimately increase the premiums for all our clients.

At the start of a policy, we rely on the quality of information that is provided by the client when completing the medical questionnaire, which determines whether or not further medical information is required, and whether there are any pre-existing conditions which could lead to a decision not to extend cover at all. The strict requirement for full disclosure is a fundamental principle of insurance, and a breach of this duty, however innocent, obliges the insurer to decline the claim and to deal with the policy as if the non-disclosed information had in fact been disclosed.

When it comes to insuring lives, we consider all facts at the start of a policy so that we make an informed decision about the terms of the policy, or whether we are willing to extend cover to the client. This is important to all our clients as we underwrite with the intention to pay claims, and to this end we require clients to fully disclose all material information before inception of a policy. Clients who fully disclose relevant information have complete peace of mind.

Unfortunately, in this instance, the client did not disclose material information. The rejection of the claim was referred to the Ombudsman for Long Term Insurance, who determined that Momentum's decision was the correct one under the circumstances. In this instance, had the information been known to us, no cover would have been issued in the first place, and no claim would have been paid, regardless of the cause of death. In line with our standard practice in non-disclosure cases where we repudiate the claim, we will reimburse the premiums paid over the course of the contract.

We have a proud history of paying all valid claims. In 2017 we declined very few claims (only 0.4%) based on non-disclosure of material facts, and only once we've established beyond doubt that there was material non-disclosure of known conditions by the client. Over the past 15 years we have paid out more than R42 billion in claims.

Very few claims are declined as the vast majority of our clients fully disclosed all relevant medical information during application stage and they can rest assured that their claims will be honoured. If a client was not aware of a medical condition prior to the commencement of their policy, it is not viewed as non-disclosure. If a client finds out later that they have a condition, they are also not obliged to notify the insurer regarding the existing policy, but will have to notify the insurer if they take up additional cover.

The insurance industry has an obligation to existing clients to act on a consistent basis to manage the shared pool of risk. In spite of the fact that we have absolute sympathy with the widow, it is important to treat non-disclosure in a consistent way and not prejudice the benefits of clients who act in good faith by making concessions to accommodate claims where important information was withheld. We unfortunately have to make this difficult decision, in order to protect the integrity of our business - in the interest of all our clients who complete their applications with full disclosure.

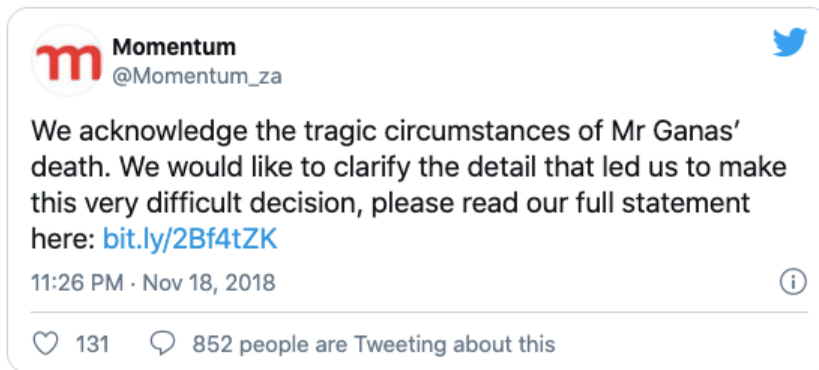
[Media contacts](#)

Figure 4.2. Media release posted by Momentum (Momentum, 2018)

Twitter was not having it. From declaring the “callous loathing” of insurers to threatening consumer revolt, Twitter was raging after Momentum declined to pay out to Ganas’s widow. He had the policy for three years before the fatal shooting at his home in Shallcross.

Hillie Meyer, CEO of MMI, told Talk Radio 702 on Monday morning if Ganas had answered truthfully at application there would not have been a contract. He denied Momentum was trying to find reasons not to pay out.

Momentum’s tweet with statement:



His answers may be perfectly legal, but “the question is, is it just and ethical?” asked former public protector Thuli Madonsela as she weighed in on the debate alongside many other high-profile people. Below is some of the reaction on twitter:

Figure 4.3. Article reference to Momentum’s media release (Sowetan, 2018)



Figure 4.4. High profile South African, Redi Tlhabi reference to the media statement (The Citizen, 2018)

On 18 November 2018, following Momentum's media release emphasising the importance of full disclosure, the online community took to Twitter to express their opinions relating to the Ganas claim. The organisation had little choice, but to post three (3) tweets following, explaining the implications which lead to its decision to decline the death claim of Nathan Ganas. On November 19th, the organisation tweeted a link referring users to a list of frequently asked questions, which highlighted issues such as the legalities of disclosure, processes and procedures of the life insurance industry. Momentum still stood firmly by its decision on the 19th and widely stated their side of the story with the broadcasting and press media.

Minimizing communication was available from Momentum on the morning of November 20th, however, in an abrupt about-turn (late afternoon), the organisation confirmed that it will, in fact pay out the R2.4 million life insurance claim. The organisation further announced "a solution for life cover claims related to the loss of a loved one due to violent crime" (Momentum, 2018). In a television interview with SABC News (2018), Momentum's CEO, Johan Le Roux, further states that the organisation has "learned to listen to the market and sentiment in the industry" and acknowledges that Momentum now understood that they needed to "respond to the needs of South Africans" (SABC News, 2018).

Figure 4.1 further specifies the number of times which Momentum's posts have been retweeted. Retweeting is the sharing or reposting of a tweet from someone else. According to Twitter, its retweet feature helps users to quickly share their own or someone else's tweet, with other users or groups of fellow Twitter users (Twitter). Although Momentum only posted five (5) tweets during the 18th to 22nd November 2018, those tweets combined were further retweeted an additional 954 times, which led to renewed debates, arguments and conversations. This scenario highlights information control challenges faced by organisations on social media, particularly during a crisis of such magnitude.

4.2.2 Direct responses to Momentum

Direct responses to Momentum

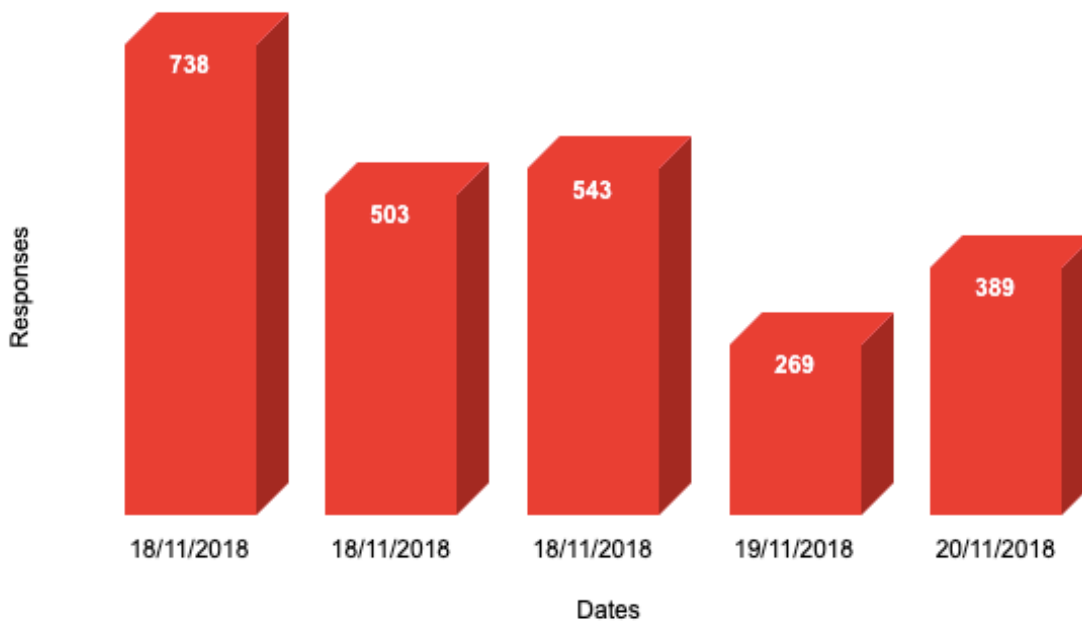


Figure 4.5. Direct responses from Twitter users to Momentum (constructed by Alkana-Wakefield, 2019).

Separate to traditional and broadcasting media coverage, direct responses to Momentum's tweets (figure 4.1) on 18, 19 and 20th November 2018 are highlighted in the above graph (figure 4.3). Direct responses to Momentum's three (3) tweets posted on November 18th, peaked at a total of 1784 direct responses recorded. Traditional and broadcasting media reported on Momentum's Twitter trend of November 18th and highlighted the demands and emotions of Twitter users on their media platforms.

Although direct responses to Momentum's (frequently asked questions) tweet posted on November 19th were recorded at only 269, it is important to note that on this day most users called for the boycotting and cancellation of policies (Twitter, 2018). This call was in light of a radio interview by Radio 702 host, Eusebius McKaiser with MMI CEO Hillie Meyer on November 19th. Described as an "incredible display of callousness and a PR disaster", radio listeners and social media users were left outraged following Hillie Meyer's statement that "it would be wrong to pay out" the life insurance policy to Mrs. Ganas (Radio 702).

Communication from Momentum was limited to November 20th, however late afternoon, the organisation posted a tweet announcing a solution to payout life insurance claims if a death was related to a violent crime. The 389 direct responses to Momentum’s tweets on November 20th were mainly Twitter users celebrating Momentum’s “bow to social media pressure” (Twitter, 2018). Indirect responses without Momentum’s twitter handle (@Momentum_za) were not analysed for this study.

4.2.3 Interpretation of responses prior to payout

Interpretation of responses prior to payout

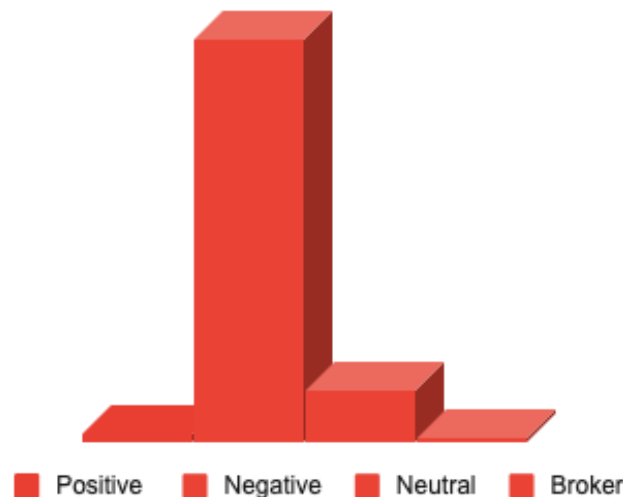


Figure 4.6. Interpretation of responses to tweets (constructed by Alkana-Wakefield, 2019).

The above figure illustrates the emotion reflected on Twitter in response to Momentum’s decision not to pay out the life insurance policy. Of the content analysed, the breakdown in Figure 4.4 emphasises that the majority of the tweets were of a negative nature by far, which highlights the mammoth task Momentum’s PR and Crisis Management Team (CMT) had to deal with immediately or very soon. Figure 4.4 also indicates that a small percentage of Twitter users responded positively in favour of Momentum’s decision and were of the opinion that the organisation was fully within their right not to pay out the policy due to non-disclosure of a pre-existing condition.

This small percentage of Twitter respondents were of the opinion that Mr. Ganas acted unethically when applying for the policy and due to his own actions, no claim

payment was due (Twitter, 2018). Of the tweets analysed, 5% of the responses were of a neutral opinion. This group understood Momentum’s legal standpoint and reason for refusing the claim payment, as well as Mrs Ganas’s plight; that the death of her husband was of a violent and criminal nature and not due to poor health.

The smallest percentage of respondents on the Twitter feeds were a few brokers who saw an opportunity when the call came to cut ties with Momentum. As Momentum clients were threatening to cancel policies or move insurance portfolios over to other providers, brokers were on hand to market their organisations and even offered assistance with portfolio moves.

Observing the content analysed on Twitter and the interpretation thereof, indicates to the researcher what a highly emotional crisis Momentum was engaged in, as well as the power of a single tweet to a united plight.

4.2.4 Most popular negative adjectives used

As an individual who works in the PR/Communication industry, the researcher is of the opinion that the following insert (Figure 4.5) is one of the most remarkable pieces of content analysed. Figure 4.5 illustrates the most negative adjectives used on Twitter during Momentum’s crisis (Fin24, 2018).

Which negative adjectives were used the most?



Figure 4.7. Adjectives of criticism used most in Tweets (Fin24, 2018).

The above figure gives perspective into the emotional climate of the Twitter users who were engrossed in this crisis. From the language used, one cannot deny the passion felt, anger and blatant frustration aimed at Momentum. It becomes clear that the organisation's PR practitioner and Crisis Communication Team (CMT) had a mammoth task at hand to manage the communication, and direction to address the potential damage to its reputation. Considering the position of the PR practitioner, especially, the researcher would feel most perturbed by the expressions and innuendos listed in Figure 4.5, as it penetrates directly into the organisation's corporate brand, image, morals and values. An updated PR strategy which prioritises crisis communication, reputation management and official corporate communication to all stakeholders immediately comes to mind as an urgent step.

Any organisation's corporate identity should always be a constant for its leadership and it has to be managed and maintained at all times, especially in times of crisis. Failure to do this "can mean that there is a considerable risk or inconsistent, contradictory and even false manifestations of their corporate identity" (Balmer 2017:1481). The researcher is in agreement with the above as it states on Momentum's website that they identify "As a values-driven organisation they define how we do business and engage with our clients and internal stakeholders" (Momentum), however the above adjectives used in the Twitter discourse clearly states the opposite sentiment.

One cannot put in ZAR or any monetary value the financial or economic damage done to an organisation's reputation or image. Due to this, and in the capacity of a PR practitioner, the researcher would strongly have recommended paying out the life insurance policy immediately and reassuring existing, and especially new clients, who might have recently entered into business with Momentum. Further to the above, embarking on a marketing campaign inclusive of strong corporate advertising, updated and relevant marketing material, as well as a direct mailout reaffirming the organisation's morals and values would have been recommended.

4.2.5 Influence from high profile individuals

High profile tweets



Figure 4.8. Profile and personalities tweeting in reaction (graphic constructed by Alkana-Wakefield, 2019).

The above tweets are indicators of the magnitude at the time of Momentum's crisis. The researcher's immediate instinct as a PR practitioner would be to inform the organisation's top management of the dramatic and radical nature of the social media content. A review and analysis of the social media evidence e.g. posts, messages and comments are critical and of utmost ongoing importance, especially if it has caught the eyes of such high-profile politicians as mentioned in the figure above. It would have been beneficial if the organisation's Crisis Management Team (CMT), along with its top management and PR practitioner, immediately implemented a crisis communication strategy which address best practice for crisis management, with an emphasis on social media.

It is interesting to note that the online presence of high profile South Africans such as Professor Thuli Madosella, Economic Freedom Fighters (EFF) leader Julius Malema, Radio 702 presenter Eusebius McKaiser, award-winning journalist Iman Rappetti, as

well as producer, journalist and former radio and television presenter, Redi Tlhabi, added additional pressure and further highlighted Momentum's crisis in Figure 4.6.

Generally, the opinions of high profile individuals can be significantly influential as they have a large following on and off social media. According to Neill and Lee (2016), the online community is more empowered than ever, as social media profiles make available data of where audiences are congregating, as well as the topics of interest to influencers, whether it has a negative or positive sentiment. Alexander (2013:728) is of the opinion that, "differences are put aside for the duration of the emergency, as the community faces a large external threat".

Above we see that even though the mentioned high profile South Africans do not have the same political views and various different opinions, "social media can produce a very robust consensus" (Alexander, 2013:728). According to *Times Live* (2018), Julius Malema's tweet "Please warn #Momentum" served as a warning to the organisation and was one of the highest trending posts. This tweet was retweeted 1 600 times and caused a further spike with engagement at 5 400 within 24 hours (*Times Live*, 2018).

As a self-proclaimed "revolutionary activist for radical change", it is not surprising that this tweet has trended, as Malema has proven to be a 'rebel' in the South African political arena and his handle @Julius_S_Malema sports a following of 2.9 million (Twitter).

The general consensus amongst the tweets in Figure 4.6 was increasingly one that Momentum ethically failed Mrs Ganas and lacked integrity.

4.2.6 Hashtags

According to Alexander (2013:728), "in the immediate aftermath of a sudden-impact disaster, there tends to be a greater consensus in the community on what is right, good and ethical to think, say and do." In the height of the communication crisis, Twitter users expressed their demands and intentions for the organisation by making use of hashtags.

The hashtag, created by social technology expert Chris Messina, is a hash or number sign (#) followed by a word or topic, which groups specific words together, much like a theme or pattern, and allows Twitter users to find conversations which are of interest to them. Twitter's advanced analytical engine also allows users to track how, where and by whom hashtags are used.

The following trending hashtags were recorded via Twitter analytics during the Momentum crisis:

- #Momentum,
- #BoycottMomentum,
- #NathanGanas,
- #Diabetes,
- #IntegrityMatters,
- #PayBackTheMoney,
- #MomentumMustFall,
- #MomentumWillFall,
- #DoTheRightThing,
- #MomentumIsTrash,
- #JusticeForMrGanas,
- #CorporateGreed
- #ByeMomentumMonday,
- #WithdrawFromMomentum,
- #MomentumBowsToPressure
- #PowerOfSocialMedia.

Initially, the hashtags started off quite aggressive, filled with anger and frustration, followed by a call to action – encouraging clients to cancel policies and end business with the organisation.

Jason Macfie @Jason_mac08 · Nov 18, 2018
 Get shot dead and your claim is refuted because of unrelated undisclosed pre-existing conditions. Honestly disgusting @Momentum_za #boycottMomentum

Chanton Petersen @chanton2p · Nov 19, 2018
 Who all will join me to ensure the downfall of @Momentum_za ? This company clearly does not care about the people they suppose to ensure. #NathanGanas

Charles @Tarantism14 · Nov 19, 2018
 @Momentum_za
 Absolutely disgusting. The guy was killed by a gunshot wound and not sugar. You are thieves!!!!
 #justice #ganas #MomentumMustFall

Bongani Bingwa - @bonglez · Nov 19, 2018
 How did we go from a hail of bullets to elevated blood sugar levels? Was #Momentum looking for a way to NOT pay? Are you convinced by CEO Johan Le Roux's explanations? Why is non-disclosure such a big deal here? #702Breakfast

Figure 4.9. Reactions on Twitter driving a call to action (graphic designed by Alkana-Wakefield, 2019)

4.2.7 Crisis management questions raised on Twitter

The debacle on Twitter started festering further when Momentum failed to take responsibility, engage or respond to the following queries on Twitter:

- *Medical tests process and procedures at inception:* Should Momentum not have picked up and, or addressed the elevated blood levels prior to Mr Ganas' death? Why was it only highlighted after Mr Ganas' death?
- *Transparency:* How long did Momentum know about the medical condition and how did the organisation find out?
- *Claim payouts:* Did the organisation look 'dig' for a reason not to pay out? Is there a standard process e.g. a postmortem?
- *Follow up service in respect of medicals:* Does Momentum have a standard follow-up process with clients? What would be the situation if a condition is developed post-policy application and the client himself/herself is unaware of it? What does this mean for other clients with undiagnosed or developing diabetes or high blood sugar levels?

- *Security for current policy holders:* What does Momentum intend doing regarding current policy holders, who might be suspicious of the company's ethics? Also, clients who fear they might not be covered for similar undiagnosed or unknown conditions?

Following a series of online questions and suggestions by Twitter and then the call to cancel policies (#BoycottMomentum), the organisation publicly announced and confirmed its new decision to in fact pay out the life insurance policy of the late Mr Nathan Ganas. The researcher is in agreement with Neill and Lee's (2016:15) statement that social media come into its own and provides the opportunity for organisations to "hone in on strategic thinking skills", much earlier than would normally be the case. Townsend and Wallace (2016:4) further argues that technology, and in this case, social media avail valuable "user-generated content" to researchers and organisations at the "touch of a button".

In reference to the analysis of direct responses and hashtags to Momentum, it is obvious that customers and fellow South Africans lost trust in the organisation, hence the call to cancel policies. According to Honey (2016:5-6), although an organisation do not "set out to damage" its own reputation or reduce its own value, "reputation management requires constant vigilance." Social media's incorporation into online crisis management policies, procedures and strategies, is inevitable based on the consensus and sheer weight of social media users (Alexander, 2013:730). In the case of Momentum, the organisation's reputation suffered severely in the fierce discourse and the outcry of Twitter users forced Momentum to take action. It was impossible for the company to remain silent and lay low during the ensuing social media discourse.

4.3 Crisis communication and the speed of reputation management

Social media networking challenged the traditional communication processes, as well as the way in which organisations collaborate and engage with its stakeholders (Hunt et al., 2012). Real-time crisis management was not really possible prior to the social media evolution, and stakeholders, especially customers and consumers had

limited access and ways of getting information and communication to organisations. Irrespective of position or stature, anyone is now able to communicate online, directly to an organisation.

According to Wigley and Zhang (2011:2), the success of crisis communication and management is “controlling the flow of information to the media and one’s publics”, as well as disseminating key messages. CMT and PR practitioners are often the people responsible for the management of a crisis, as evidence-based information is important and PR practitioners are trained to provide context for communication. In respect of the Momentum crisis, even though social media dominated the online discourse and conversation, traditional media still also contributed to highlighting Mrs Ganas’ plight by broadcasting and filming interviews on television. Traditional media are still broadly trusted and relied on for its proof-based element, hence the researcher is of the opinion that the above certainly added additional pressure on Momentum. South African media houses published online and press articles, highlighting not only the crisis, but the outcry on Twitter too.

4.3.1 Traditional media headlines

SOUTH AFRICAN HEADLINES

south africa 19.11.2018 12:32 pm

Momentum shamed into letting Nathan Ganas' family keep R50K payout

#Momentum responds to social media backlash over R2.4m claim

Twitter backlash after Momentum's R2.4m pay-out snub

Momentum won't pay widow R2.4m & Twitter is not impressed

Integrity vs logic: interview with Momentum boss gets heated

Momentum CEO digs company further into trouble with "insensitive" interview

Momentum needed some good PR on Monday. But this ain't it. They sent Hillie Meyer into bat, and he's come back for a duck.

by **Tom Head** — 2018-11-19 13:25 in Finance & Business, News

Figure 4.10. Reactions on Twitter driving a call to action (constructed by Alkana-Wakefield, 2019).

Momentum was further challenged as its crisis was not only raging on social media, but on traditional press and online media platforms too. Google's News Archive Analytics recorded around 4 130 filtered online articles relating to the Momentum crisis and separate to the above, social media platform YouTube hosted a series of video content in the form of news reports and interviews. The above information highlights the magnitude of Momentum's crisis, as it trended on Twitter and dominated traditional media – placing immense pressure on the organisation to respond quickly. According to Eriksson (2018:534) organisations should avoid “information vacuums” in times of crisis. Coombs (2015) further recommends that organisational responses should not only be defensive, but accommodating too.

Research by Bradfort and Garrett in Schultz et al. (2011:5) reveals that accountability, acceptance of responsibility, and an apology by an organisation, may lead to more “positive reactions and higher organizational reputation”.

In Momentum's case, questions in regard to integrity, heart, sympathy, humanity etc. were rampant; however, the organisation failed to address it. Kelleher, in Shultz (2011:7), found that a human tone, even if communicated online positively correlates “with relational outcomes such as trust, satisfaction, or commitment” in particular Twitter, “because Twitter allows immediate reactions to crisis situations”. The organisation did not show empathy or accept part accountability to appease public opinion, as questions regarding Momentum's medical process and follow up are highlighted too. Publics were adamant to find out why the organisation did not highlight or address the non-disclosure of Mr Ganas prior to his death. Harrison (2005) suggests that instead of just managing the public's response in crisis, organisations should investigate it and strategically compile informative content which can be creatively communicated.

4.4 Conclusion

The illustrations and images in this chapter aim are to highlight the mammoth task faced by Momentum to first address the unexpected communication crisis, and as an extension, to try and salvage some of its reputation. As it stood at this time of the

controversy, existing clients were disappointed, probably scared, and incensed at the company's lack of humanity and empathy. Even more importantly, it could deter future clients of the company that is dominant in the insurance sector. There is ample evidence that word of mouth can be a powerful factor in damaging not only a company's brand name and reputation that they have built over many years, but also impact on their return of interest (ROI), the bottom-line for any company who aims to make a profit.

Although Momentum first stood by its initial decision, the overwhelming response from South Africans forced the organisation to reconsider and pay out the insurance claim to Denise Ganas. The organisation further offered a solution to its current and future policyholders, which guarantees policy claim payouts if the life insured die due to a violent crime. Momentum confirmed that it will pay claims, even if "medical non-disclosure impacts the legitimacy of the contract" (*SABC News*, 2018). Beneficiaries who have lost loved ones due to violent crime prior to this decision, will also qualify for the claim payouts.

In the following chapter, the researcher will address the answers to the research questions and proposed recommendations.

CHAPTER 5

FINDINGS AND RECOMMENDATIONS

5.1 Introduction

In this last chapter, the researcher will discuss the findings in respect of the research questions posed in Chapter 1. Broadly speaking, it is evident that social media is no longer an option for organisations – the phenomenon of instant online communication and the imperative disseminating of messages are here to stay. The researcher is of the opinion that in this day and age, organisational presence and feedback on social media and other online platforms are critical.

In the case of Momentum, South African's online community from all walks of life congregated on Twitter, for a specific cause and to effect change. Traditionally, this would have been near impossible, as stories were mainly received via broadcast media and press and were reported and featured at a much slower pace of feedback.

PR professionals and CMTs were not as pressured to compile instant crisis communication, as traditionally a crisis could be somewhat contained. With social media, however, news spread as fast as people can press the “send” button on their phones or computers in uncontrolled environments, and organisations are not always first to learn about an online crisis. This scenario brings about different challenges, making it imperative for a strong online presence, which infringes on traditional PR and media. The evolving of social media further highlights the need and provision for new roles within the PR industry. Neill and Lee (2016) identified the following social media roles that are currently associated to, and performed by PR practitioners in most instances.

- Social media technician
- Social listening and analytics

- Online media relations
- Social media policy maker
- Policing
- Internal social media manager

Although the evolution of social media have had a direct impact on PR practice, the traditional evidence-based role and trained PR knowledge is still imperative. Traditional media are trusted for, the evidence which it provide and research will always be required.

5.2 Responding to the research problem and questions

Primary research question: *What can corporate public relations practitioners learn from the controversial social platform's Twitter storm and discourse caused by Momentum in November 2018 to guide their future management of social media and crisis communication?*

In order to answer the above primary research question, the following secondary research questions (SRQs) were formulated as follows, which also serve as objectives of the study.

SRQ 1: What transpired around Momentum and their initial announcement on the social platform, Twitter, to not pay out a life insurance policy to the widow of a highjack victim, the late Mr Ganas, during 18 to 22 November 2018?

SRQ 2: What can be learned from the reaction of Twitter users (on the social platform, Twitter) during the week of 18 to 22 November 2018 in reaction to the Momentum's decisions regarding the Ganas insurance payout?

SRQ 3: Which themes and aspects can be identified from tweets and participants in the Twitter discourse following Momentum's first announcement and consequent change of heart regarding the life insurance payout to Mrs Ganas?

SRQ 4: How can these themes and elements (identified in SRQ3) be applied by public relations practitioners in plans for crisis communication and social media management of platforms like Twitter?

In Chapter 1 of this document the researcher eluded to the detrimental and disastrous consequences of failure to understand emerging crisis trends via social media. South African PR practitioners witnessed the full effect of such a crisis in November 2018, with Momentum at the receiving end. The content researched and analysed for this dissertation highlights Momentum's ineffective use of social media as a crisis communication tool, albeit an integral way of internal and external stakeholders' networking and communication.

Findings responding to the primary research question

The content analyses strongly suggest that online crisis management and the need for crisis communication is increasing. Proactiveness and engagement are the two themes which became most prominent during this study. The fall-out of a communication catastrophe on social media, the Internet and traditional media reports, caused the emerging primary research question.

The importance of social media monitoring and a finger on the media pulse will assist organisations with the identification of potential upcoming issues (Eriksson, 2018). It is therefore important that organisations be proactive by aligning online crisis management plans. Momentum's management should have alerted its PRO and CMT's of the potential controversy due to its non-payment decision. Eriksson (2018) further suggests in this vein that organisations should prepare informative messages, as well as produce educational material prior to the escalation of a crisis. Although negative communication spread fast especially online, having the above in place is beneficial to organisations, as social media offer PR professionals an opportunity to address critical issues immediately. The collection of a potential crisis management plan and 'on hand statements' that can be used as protocols in a crisis is not negotiable.

The researcher believes that if Momentum followed due diligence and had the above processes in place, the crisis could have been better contained. Unfortunately, the organisation's main focus and crisis communication revolved around its decision not

to pay out the insurance policy – it was thus purely based on financial and economic objectives. The organisation even approached the Ombudsman to receive legal counsel and support for its decision. As is often the case, humanitarian interests clash with financial decisions.

This research also aims to address the controversial and emotional public backlash on Twitter between 18 and 22 November 2018, aimed at Momentum for its decision to refuse the life insurance payout. The research analysed highlights the frustration of Twitter's keyboard warriors, (including high profile Twitter users) who were strongly of the opinion that Momentum failed to address the ethical and humane element, as well as the lack of empathy in its crisis communication. According to Coombs and Schmidt in Schultz (2011), organisations that express compassion, sympathy and who take full accountability for their part, are regarded as honourable and sympathetic. In this study, very little of the above was expressed. Twitter users demanded feedback and responses to their questions, but more so, they wanted Momentum to take partial responsibility. Schultz (2011:15) further highlights that strategically, an apology and sympathy on behalf of an organisation could "lead to higher reputation".

In consideration of the above, the researcher is of the opinion that Momentum failed dismally in this regard. It appears that the human element was not high on the organisation's PR strategy or communication plan. The researcher believes that Momentum did not fully manage or understand the extent of the crisis, nor address the integrity or human element, which Twitter users called them out on.

Answers relating to the secondary research questions

Another important element of this study was to investigate the cause of Momentum suddenly reversing their initial announcement and decision regarding the life insurance policy pay-out. In response to this research question, it appears that Momentum did not preempt the effect that the crisis would have on its reputation. Although an organisation's reputation is built over time, Momentum's crisis emphasised how quickly and easily an organisation's reputation can be tarnished.

Online tension on Twitter increased on 18 and 19 November 2018, and Momentum eventually buckled under the pressure and announced the payout of the life insurance policy on November 20th. Unfortunately, by this time the damage to its reputation was done. The organisation most certainly lost trusted customers, and Twitter users articulated that the change in decision was a little too late. The findings of the content analysed suggest that the online engagements and a call for policy cancellations, share price drop and specifically the hashtag #CuttingTiesWithMomentum, caused the organisation to reverse their initial decision.

The Twitter community's feedback and reaction to Momentum highlighted many lessons for future social media crisis communication, especially from a South African perspective. The cross-platform accessibility to various social and traditional media platforms make it increasingly difficult for CMTs and PR practitioners to monitor. Although challenging in scenario, this case proves that social and traditional media can still coexist and that there are opportunities for PR practitioners to even grow in their traditional roles.

Momentum's case emphasises the importance of an organisation's online presence and environment, as well as the relevance of online communication. Organisations can no longer view social media as an add-on or ad-hoc function. Social media produce new data trends and can act as a mouthpiece, which can be beneficial for organisations, especially in times of crisis.

It is abundantly clear that companies and organisations need to practice how to harness social media, like Twitter, in their favour, as it is clear that crisis management can no longer be addressed via traditional media and methods.

5.3 Recommendations

The battle between Momentum and Denise Ganas has been going on quietly since the death of Nathan Ganas in 2017. The researcher is of the opinion that Momentum never preempted that its initial decision would evolve into an online crisis of this magnitude. Following confirmation from the Life Insurance Ombudsman, the

organisation presented its cause from a legalistic view-point and spent little time responding to the critical questions raised on Twitter. The researcher believes that had Momentum reacted and responded in a proactive manner, it could potentially have swayed the South African opinion prior to it escalating into a crisis. Momentum should have embarked on a social media campaign, with the objective of addressing the critical questions and issues such as:

- Disclosure
- Medical check-up drives
- Policy education

Limited communication and engagement, especially failing to address the humane element, contributed to the crisis. The researcher believes that it is important for organisations to tell their story, but equally important to listen and engage the audience. Momentum offered limited crisis communication and on the occasions where the organisation did interviews, it sent out various CEOs such as Johan Le Roux, Jeannette Marais and MMI CEO, Hillie Meyer. To create consistency and standardisation, the researcher would have recommended sending out the same CEO to ensure one face, one voice, one temperament and one key message. Similarly, Coombs (2007:4) recommends that in times of crisis, “all employees speak with one voice” and that communication platforms are updated with accurate and consistent information.

Although limited social media crisis communication research is available from a local perspective, the researcher is perplexed that Momentum did not preempt the power and reaction of the online community. Especially taking into account Old Mutual’s almost identical crisis in August 2017, when it refused to pay out the life insurance policy of Brent Kruger, who was gunned in gang crossfire whilst taking his daughter to daycare. In an interview with (Cape Talk Radio: 2017), Renei Kruger, the widow of Brent Kruger, mentions that Old Mutual too, queried her late husband’s health, by focusing and highlighting issues relating to diabetes and high blood pressure. Organisations, Spur Corporation (March, 2017) and St George’s Fine Foods (August, 2018) both faced severe social media crisis’ due to alleged racism incidents. The above incidents were all in the public and online domain prior to

Momentum's crisis, however the organisation failed to realise what an uproar social media, specifically in South Africa can cause.

South Africans are vibrant and passionate people by nature, who have a history of speaking out and protesting against injustice. The above heated exchange was acted out, when the online community from all walks of life took to Twitter in support of Mrs. Ganas. This had severe repercussions for Momentum. In times of trending social media crisis', organisations should be at the forefront; investing, listening, responding and taking action. The researcher is further of the opinion that social media crisis communication guidelines, strategies and action plans are paramount for any organisational crisis, especially online when practitioners have limited time to prepare. These guidelines are also beneficial for individuals who are new to social media management and networking roles.

The content analysed for this study concludes that organisations should acknowledge if they are wrong, take responsibility, apologise and take immediate action to rectify the situation. Reputable social media content analysis tools such as Hootsuite, Brand24 and Keyhole summarise online communication, responses, engagement, trends and statistics, are also available for PR practitioners and CMTs. These analytic tools will further assist professionals with gauging the online community's reaction in preparation of crisis.

Lastly, the researcher would like to highlight the importance of monitoring and evaluating post crisis. This important step will assist PR practitioners and CMTs with an overall overview of an organisation's PR and crisis communication strategies. Teams can evaluate which sections of the strategy and communication plan were beneficial, and which failed. It is further recommended that the CMTs evaluate and review its crisis management processes and realign the organisation's mission, vision and values.

5.4 Conclusion

Exploring this case study has highlighted the importance of prompt and relevant crisis communication on social media in today's society, as well as the vulnerability of organisations whom do not understand the power of the online community.

Momentum's story was that of an emotional plea by a widow, Denise Ganas, who lost her husband, Nathan Ganas under the worst circumstances. The online and public community connected with Mrs Ganas on an emotional level, and applied an enormous amount of pressure on Momentum, who appeared or was painted as heartless. Instead of focusing on effective crisis communication and reputation management, Momentum prioritised justifying its decision not to pay out the insurance policy.

The organisation's approach to this crisis was from a legalistic standpoint and it even approached the Ombudsman for confirmation thereof. Further to this, Momentum ignored the plea of South Africans and lacked empathy. This angered and frustrated the public and Twitter community even more, which led to threats and even a call to action, which included cutting ties with Momentum. It was at this point that the organisation caved and agreed to pay out the R2.4 million.

It is unfortunate that the organisation's PR practitioners, spokespersons and CMT's did not prioritise the damage caused to organisation's image and reputation. An organisation's corporate image and reputation are built over years of hard work, however, this case highlights how easily an organisation's reputation can be left tarnished.

The researcher believes that this study will help PR practitioners to better understand the evolving social media environment and contribute to current social media crisis communication research. This research also highlights common mistakes to be avoided when dealing with an online crisis and touches on how existing PR techniques can be integrated into the online environment.

From a South African perspective, this case also highlights the power of social media and is a reminder of Ubuntu - when South Africans speak and stand together, it can affect change.

5.5 Recommendations for further research

To fully understand this topic, the researcher encourages further investigation and exploring of the following areas:

- An investigation of how badly this case affected Momentum's brand and reputation.
- An investigation of how Momentum is rebuilding its brand and reputation following this case.
- What are the requirements for an effective crisis communication strategy for social media?
- Investigate and analyse Facebook's reactions to this case.
- Lessons learnt from Momentum's crisis by comparing traditional and social media crisis communication, and
- Lastly, more South African research on local South African companies or case studies from a PR perspective on the use of social media to manage the corporation and do damage control or reputation control, is vital.

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