'EXPLORING THE ROLE OF NEWS FRAMING IN CRISIS COMMUNICATION'

A STUDY INTO EFFECTS OF NEWS FRAMING ON EMOTIONS, REPUTATION AND BEHAVIORAL INTENTIONS OF STAKEHOLDERS

MASTER'S THESIS
EVELIEN KIP – S1195115

FACULTY OF BEHAVIORAL, MANAGEMENT AND SOCIAL SCIENCES
COMMUNICATION SCIENCE – CORPORATE COMMUNICATION

FIRST SUPERVISOR: DR. J.F. GOSSELT
SECOND SUPERVISOR: DR. A.J.A.M. VAN DEURSEN

UNIVERSITEIT TWENTE.

ABSTRACT

When organizations are confronted with a preventable crisis, appropriate crisis communication is crucial. Crisis communication managers try to affect stakeholders' emotional responses through corporate communication messages in order to prevent reputational damage and negative behavioral intentions. As most people find out about a crisis via news media, it is suggested that news framing influences emotional responses. However, emotions from stakeholders involved in a preventable crisis are not addressed extensively in previous crisis communication research. Therefore, this study focusses on the effects of news framing on emotions and what the subsequent effects of emotions on reputation, purchase intentions and negative word-of-mouth are. This study made use of a quantitative experimental design based on a fictional crisis situation of preventable mismanagement at a fictional bank in the Netherlands. Participants were assigned to one of five possible news frame conditions (human interest, conflict, economic, morality and responsibility). Effects of the assigned news frame condition were tested on the perception of severity and responsibility, emotions (anger, anxiety, fright and sadness), depth of processing, reputation, purchase intentions and negative word-of-mouth (N-WOM). Findings of this study revealed that news frames have no effect on the perception of severity, attribution of responsibility and emotions that publics felt after a preventable crisis occurred. Furthermore, in line with expectations, findings demonstrate that the feeling of anger has a strong negative relationship with reputation, purchase intentions and social N-WOM. Finally, reputation was shown to have a mediating effect on purchase intentions and social N-WOM. Practical and theoretical implications of these findings are discussed.

Keywords: crisis communication, crisis emotions, news frames, reputation, purchase intentions, N-WOM, depth of processing

PREFACE

After a period of six months, I now type the last few words of my master thesis. Finishing this thesis means that my time as a student is over now. Starting in Groningen with 'business economics' and switching to 'business administration' in Enschede allowed me to discover all aspects of organizations and doing business. However, I wanted to know more about an important organizational aspect for succeeding; communication. During my minor I finished a pre-master communication science and enjoyed the courses very much. I decided to follow-up on my enthusiasm and chose to continue with the master Corporate Communication. During this master I learned a lot of new things, above all a whole new way of thinking, and how to approach communication issues. The subject of my master thesis was an easy one, I combined the subjects I liked the most in one research: crisis communication, reputation and media influence. Therefore, I really liked to work on my thesis for 95% of the time. Looking back, I learned a lot about doing research and it was a nice experience to have. I was (and am) very happy with my first supervisor: Jordy Gosselt. and the freedom he gave me. Because of this I got the chance to make a trip around Canada with Niek during my graduation. Also I am very thankful for Jordy's time and the valuable feedback. I enjoyed the discussions we had during the meetings, and the smoothly running process of graduating. Next to Jordy, I want to thank my second supervisor: Alexander van Deursen. His feedback during the process was very helpful to me.

Next to following a study, my life as a student was a period full of great activities and personal development. In the beginning I joined a student fraternity, met great people and made new friendships who'll certainly last a lifetime. Next to that, I became member of two student boards, in which I learned a lot about myself. I want to thank my friends for how they inspired me, and the beautiful moments we shared. Now, after graduating, I am looking forward to the new opportunities that lie ahead of me. Starting in September, when I have the great chance to start as a junior consultant at IG&H.

At last, I want to thank my family and Niek, who always supported me in every aspect of my life. The year we lost our oldest hero, made me realize how thankful I am for such great persons around me.

Evelien Kip
August, 2016

1. INTRODUCTION

Sometimes organizations are confronted with a crisis situation, which typically involves multiple stakeholders (McDonald, Sparks, & Glendon, 2010). A crisis situation is a sudden and unexpected event, or a perception of an event, that threatens or violates value expectancies of stakeholders and stakeholder reactions (Fediuk, Coombs, & Botero, 2010). It can seriously impact the organization's performance and generate negative outcomes like reputation damage, anger and negative word-of-mouth (Coombs & Holladay, 2008; Coombs, 2007, 2014; Fediuk et al., 2010). Furthermore, negative effects and possible reputation damage are especially found when organizations are involved in a preventable crisis (Coombs, 2007). An example is Volkswagen, an automobile manufacturer, who in September 2015 topped all headlines after it was announced that the company used intentionally manipulated software to circumvent environmental standards. The resulting recall affected 9 million consumer vehicles worldwide, shares on the stock market plummeted, multiple lawsuits were filed and sales dropped enormously. As shown in this example, organizations involved in such a crisis are up to lose a lot, and consequently the stakes for good crisis communication are high and vital for surviving (Zhang, Veijalainen, & Kotkov, 2016). Of specific interest in this study is therefore communication in crises that are due to intentional organizational misconduct, also known as preventable crises.

Dominant crisis communication theories nowadays (like Situational Crisis Communication Theory: SCCT) are mostly one-sided, investigating how an organization should strategically choose its response strategies given a specific crisis situation (Coombs & Holladay, 2002; Coombs, 2007; Kent, 2010). However, researchers stressed that it is required to focus more on the perspective of the stakeholder and publics, since understanding of how stakeholders perceive a crisis is crucial for developing the body of knowledge in crisis communication (Coombs, 2006; Kent, 2010; Schwarz, 2012). Particularly little attention is given to how variables like emotions influence dynamics of the SCCT (Choi & Lin, 2009a; Pancic, 2010). To illustrate: the SCCT model only shows a link between emotions and behavioral intentions. However, Choi and Lin (2009b) already showed that the SCCT model with an added direct link between the emotion 'anger' and reputation demonstrated a better fit than the original SCCT model without the link. This indicates that emotions have a bigger role in the SCCT framework than has been described in the literature and worthwhile to explore in crisis communication research.

Crisis communication managers try to affect how people perceive a crisis and their emotional response by press releases and corporate communication messages (Coombs, 2007). However, most stakeholders will learn about a crisis from the news media (An, Gower, & Cho, 2011; Choi & Lin, 2009b; Coombs, 2007). Research found that news media constantly reframe content by selecting what to include and what to exclude from a story (An & Gower, 2009; Nijkrake, Gosselt, & Gutteling, 2015). These news frames affect interpretation, evaluation and perceptions of issues and events of stakeholders (Kim & Cameron, 2011; Vreese, 2005). It is necessary that crisis communication managers understand the potential impact of media frames, prior to selecting response strategies (Mason, 2014). Therefore, emotions of stakeholders may be influenced by how news media frame an issue.

Research found that emotions of stakeholders have a great influence on reputation of an organization and behavioral intentions like purchase intentions and negative word-of-mouth (from now on: N-WOM) (Fediuk et al., 2010). However, next to have an effect on behavioral intentions, emotions also showed to have an effect on the depth of processing. To illustrate: research from Kim and Cameron (2011) found that angry people read the news less closely, implying low depth of processing. Depth of processing again showed also to have an effect on behavioral intentions or the evaluation of an organization (Kim & Cameron, 2011; Small & Lerner, 2008). Therefore, it is suggested that the effect of emotions on reputation and behavioral intentions may be mediated by depth of information processing.

Gaining more insight into how news frames influence emotions and how individuals cognitively process a crisis situation is a useful contribution to crisis communication research. Given these assumptions, the following research questions are proposed:

"What are the effects of news framing on emotions of stakeholders involved in a preventable crisis and eventually on reputation, purchase intentions and negative word-of-mouth? Additionally, is this mediated by the depth of processing?"

The structure of this thesis is as follows: at first, the theoretical framework is presented including an explanation of crisis communication strategies in general, followed by a description of news frames and thereafter a description of literature which deals with information processing, emotions, depth of processing, reputation and behavioral intentions. Sub-research questions and hypotheses are formulated throughout the text. Finally, the research method is described and results interpreted and discussed.

2. THEORETICAL FRAMEWORK

2.1 CRISIS COMMUNICATION AND NEWS MEDIA

When a crisis occurs, it is critical that crisis communication managers present 'their side of the story' (Coombs, 2007). In that way they can try to frame a crisis in such a way that stakeholders perceive the crisis as less negative, thereby minimizing reputational damage to an organization (Nijkrake et al., 2015). Different response strategies are designed to streamline crisis communication of the organization to its stakeholders. One of the leading response theories is Situational Crisis Communication Theory (from now SCCT) developed by Coombs and Holladay (2002), based on attribution theory of Weiner (1986).

SCCT provides a framework and guideline for crisis communication managers to maximize reputational protection during a crisis, by means of post-crisis communication (Coombs, 2007). Coombs (2007) designed crisis response strategies, depending on the crisis type (victim, accidental or preventable) the organization is involved in. According to SCCT, when an organization is involved in a crisis, corporate crisis responses influence the attitude of the public, their reputation perceptions, emotions and behavioral intentions towards the organization (Coombs & Holladay, 2009; Coombs, 2010; Kim & Cameron, 2011). An example of bad crisis communication responses in case of a preventable crisis is the BP-oil spill in the Gulf of Mexico in 2011. BP was neither quick, nor accurate and consistent in responding to the accident (Wolf & Mejri, 2013). Initially, BP did not acknowledge the crisis scope, tried to blame third parties and ignored to express concern and empathy to victims and stakeholders. These communication mistakes were amplified by the news media and caused a lot of anger among stakeholders. Consequently, their responses and messages generated a lot of harm to its image and reputation (Wolf & Mejri, 2013). The SCCT states about news media that frames used in their messages are the ones that most stakeholders will experience and adopt (Coombs, 2007). However, the SCCT underestimates the role that news media plays in inducing emotional responses among publics in a crisis (Kim & Cameron, 2011).

Most stakeholders find information and learn about a crisis from news media (Choi & Lin, 2009b), and they evaluate the cause of the event and the crisis responsibility based on this media coverage (An & Gower, 2009). Proactively responding to a crisis is no guarantee that news media will adopt the intended response, since the news media reframe organizational responses (Nijkrake et al., 2015). Contemporary news media trends include sensationalism and emphasis on dramatic visual images (Ryan, Carragee, & Meinhofer, 2001). Compared to victim or accidental crises, preventable crises contain these trends to an extreme extent. Therefore, these crises are much more likely to be picked up by the mass news media because of their newsworthiness and the attention they attract (Korn & Einwiller, 2013). Furthermore, it is expected that news media frame stories in such a way that it is even more attractive for their target audience. So, organizations may design suitable crisis responses according to the SCCT, but news media may reframe this response in such a way that the message is not spread the way the organization intended to. Therefore, it is important to know how news media may frame a crisis event, and what the effect of these frames on the emotions from stakeholders is and eventually, on reputation, purchase intentions and N-WOM.

2.2 NEWS FRAMES

News frames are antecedents of individuals' understanding and interpretation of affairs (Vreese, 2005). As mentioned above, publics' evaluation of a crisis is influenced by how the news media describe it (Cho & Gower, 2006; Kim & Cameron, 2011). As framing directly influences what enters the minds of audience members (Nijkrake et al., 2015), it affects learning, interpretation and evaluation of events (Kim & Cameron, 2011; Vreese, 2005). Multiple kinds of frames exist in literature. However, research in the political communication science from Semetko and Valkenburg (2000) found that the most commonly used news frames discussed in earlier literature are the following:

- Human interest: this frame brings a human face or an emotional angle to the presentation of an issue. It refers to an effort to personalize, dramatize of 'emotionalize' the news, in order to capture attention;
- Conflict: this frame emphasizes conflict between individuals, groups or organizations as a means of capturing interest;
- Economic: this frame reports an issue in terms of consequences it will economically have on an individual, group, organization or countries;
- Morality: this frame puts the event or issue in the context of morals, social prescriptions and religious tenets;
- Attribution of responsibility: this frame presents an issue or problem in such a way as to attribute responsibility for a cause or solution either to the government, or individual or group;

Especially when it comes to a preventable crisis, these news frames seem to be applicable. A study by Nijkrake et al. (2015) showed that in the case of a preventable crisis news media use the 'Human Interest'-frame in 96% of their news messages, as well as the 'Conflict'-frame (67%), 'Economic consequences'-frame (22%), 'Responsibility' (16%) and 'Morality'-frame (1%) in their news messages respectively. Furthermore, An and Gower (2009) showed that preventable crisis news messages were likely to contain more responsibility, conflict and morality news-frames than messages in the accidental of victim clusters.

Research suggests that just as news frames alter information and opinions, they may alter the emotional response as well (Mason, 2014). This is because emotional reactions evoke after receiving content of a (news) message (Nabi, 2002). This implies that when a news message is framed in a certain way it influences the emotions of a person. For example: the human interest frame was already found to significantly influence emotional responses (like feeling more empathy) of participants (Cho & Gower, 2006). However, research into the effects of the other news frames is scarce. Since emotions influence publics' subsequent attribution of responsibility, attitudes and behavioral intentions, it is critical that crisis managers understand how publics' perceive and evaluate these specific news frames emotions during a crisis (Kim & Cameron, 2011)). Therefore, this study treats the five news frames as a starting variable of the SCCT instead of the initial crisis response strategies. It is tested to what extent these news frames have an influence on emotions and eventual organizational outcomes like reputation and behavioral intentions.

2.3 EMOTIONS AND INFORMATION PROCESSING

Emotions are one of the anchors in the public's interpretation of crisis situations (Pang, Cameron, & Jin, 2007). In order to better understand the role of emotions in crisis communication, it is necessary to examine the publics' attribution process affecting emotions and how these influence organizational outcome variables like reputation and behavioral intentions (Kim & Cameron, 2011). Fediuk et al (2010) designed a framework, called 'the Stakeholder cognitive model for information processing', in order to better understand how individuals process crisis events that are believed to be due to deliberate harm by an organization (Fediuk et al., 2010). The proposed model is separated into four stages: the trigger event, the evaluation process of the event, the emotional reactions generated by the crisis event, and outcome components, which will be used as a guideline in this theoretical framework.

2.3.1 TRIGGER EVENT

Stakeholders and organizations create relationships in which each party has some expectation about how the other should behave (Fediuk et al., 2010). When an organization contradicts what the stakeholder expects in a negative way, these expectations are violated (Fediuk et al., 2010). Stakeholders then perceive the organization as having breached the psychological contract and they react to this injustice (Fediuk et al., 2010; Pancic, 2010). The moment that an individual is made aware of a violation is termed the "trigger event" that leads to the evaluation of the crisis incident (Fediuk et al., 2010).

2.3.2. PRIMARY AND SECONDARY APPRAISALS

When a trigger event is perceived as a negative violation of expectations of a stakeholder, what follows are two types of appraisal of the trigger event: primary and secondary appraisal.

PRIMARY APPRAISAL: SEVERITY

An event that is perceived as a crisis for one person, is not necessarily perceived as a crisis for another (Kent, 2010). Primary appraisal refers to how individuals determine the degree of personal relevance to a crisis, and whether and how the situation is relevant to one's well-being (Jin, Liu, Anagondahalli, & Austin, 2014; Lazarus, 1991, p.133; Weiss, Suckow, & Cropanzano, 1999). Stakeholders perception of severity is related to this examination of the effect of damage created by the crisis episode on them (Fediuk et al., 2010). Severity is the amount of damage generated by a crisis including financial, human, and environmental damage (Coombs & Holladay, 2002). A crisis is more severe when the event is of great consequence for the audience (Lee, 2004).

Severity of the situation is positively related to the perceived expectation-behavior. This means that, the greater the damage created by an incident, the greater the perception of severity of the situation for the stakeholder (Fediuk et al., 2010). If there is an impact on a person's personal goals, an emotion will be generated (Lazarus, 1991, p. 149). The greater the perception that a crisis will impact these personal goals, the greater the perception of severity (Fediuk et al., 2010).

News framing influences the evaluation and perception of issues and events (Vreese, 2005), and therefore it is expected that news frames may have an effect on the evaluation of severity. This is because in order to attract attention of publics, news media may exaggerate circumstances or highlight negative effects to publics in order to make a story more personal relevant. Research into the use of the Human-Interest frame confirms this line of reasoning. Cho and Gower (2006) found that abetted and exaggerated news coverage significantly impacts publics' emotional response, explaining why people respond to some crises more seriously than others. Therefore, it is interesting to investigate for all five news frames if they have an effect on the evaluation of severity, and an ultimately on emotions. This leads to the following sub-research question:

RQ1.   To what extent do news frames affect the evaluation of the crisis' severity?

SECONDARY APPRAISAL: RESPONSIBILITY

Secondary appraisal refers to an evaluation of one's options and resources for coping with the situation and future prospects of one's well-being (Lazarus, 1991, p. 133; Weiss et al., 1999). This form of appraisal includes assessing whether action is required, and what kind of action ought to be taken (Jin et al., 2014). One of the most important components of secondary appraisal is assigning blame or credit. Assigning blame or credit derives from knowing who is accountable or responsible for the event (Lazarus, 1991, p. 150). Attribution theory helps to explain how people search for the cause of an event. According to attribution theory, individuals make judgement on the cause of the event by analyzing external control, stability, locus of causality and personal control (Weiner, 1985). Nowadays, locus of causality and personal control together are seen as an examination of the intentionality of the

event and it constitutes the first factor stakeholders analyze when they are determining the responsibility of an organization regarding a crisis event (Fediuk et al., 2010).

Research states that responsibility is negatively related to external control. That is, the higher the perceptions that events were caused due to external control, the less responsibility is attributed to the organization (Cho & Gower, 2006; Fediuk et al., 2010; Jin et al., 2011). On the other hand, responsibility is positively related to stakeholder perceptions of stability and locus of control. This means the higher the perception of stability of crisis incidents and intentionality, the higher responsibility is attributed to an organization (Cho & Gower, 2006; Coombs, 2007; Fediuk et al., 2010; Jin, Liu, & Austin, 2011).

An and Gower (2009) suggest that people's perception about crisis responsibility is not dependent on just the crisis type and cause, which SCCT assumes, but instead depens on what news media portray about it. Stakeholders feel the need to understand why the crisis event happened and who is responsible for the crisis happening, and they evaluate this based on media coverage of the crisis (An & Gower, 2009; Fediuk et al., 2010). In that way, news framing can influence the public's evaluation of organizational responsibility for a crisis event (Cho & Gower, 2006). For instance, Cho and Gower (2006) found that in a preventable crisis, the attribution of responsibility is significantly higher when a human-interest frame is used in news messages. It is interesting to investigate to which extent the other news frames have an effect on the attribution of responsibility. Resulting from this, the second research question is proposed:

RQ2.   To what extent do news frames affect the evaluation of an organization's responsibility for a crisis?

2.3.3 EMOTIONS

In the field of crisis communication, scholars recently began to investigate the influence of emotions on cognitive and behavioral crisis responses (Choi & Lin, 2009b; Jin, 2010; Kim & Niederdeppe, 2013; Pang et al., 2007). Crisis incidents are often emotion-laden experiences for individuals (Barclay, Skarlicki, & Pugh, 2005). Emotions are internal, mental and affective experiences (Lazarus, 1991), and are thought to develop immediately following the interpretation of a crisis and attributions of responsibility (Choi & Lin, 2009b; Weiner, 1985).

When stakeholders appraise a crisis situation to be severe and the organization is perceived to be responsible, strong negative emotions like feelings of anger, fear, worry and contempt towards the organization are generated (Barclay et al., 2005; Choi & Lin, 2009b; Coombs, 2007; Fediuk et al., 2010; McDonald et al., 2010). Negative emotions like fear and anger have been found to predict negative behavioral intentions like reduced purchasing and/or negative word-of-mouth (Coombs, 2007; McDonald et al., 2010). Therefore, it is important to understand the relationship between attributions of severity, organizational responsibility and emotions (Jin et al., 2014; Kim & Cameron, 2011).

In order to understand this relationship, Choi and Lin (2009) divided emotions in clusters of attribution-independent and attribution-dependent emotions based two types of emotions described in earlier work of Weiner (1985). The first type, (1) *attribution independent (AI)* emotions are emotions resulting from the outcome of the event itself, but not the cause of the outcome. When this emotion is negative, unexpected or important, the attribution process begins to find the cause of the outcome, which will subsequently generate emotional outcomes also known as type two, (2) *attribution dependent (AD)* emotions (Choi & Lin, 2009b).

Jin et al. (2011) found that in addition to the AI and AD emotion clusters, a third type of crisis emotions existed: the *self-attributed emotions*. Subsequently, Jin et al. (2014) adopted the (1) *attribution-independent (AI)* emotions, but subdivided the former second AD-emotion cluster in an (2) *external-attribution-dependent (EAD)* emotions cluster and added a third cluster of crisis emotions named (3) *internal-attribution-dependent (IAD)* emotions. Emotions in the third cluster indicate how individuals feel about themselves as publics associated with a given organization, after learning about the crisis situation (Jin et al., 2014). So, for the attribution-dependent (AD) cluster, crisis emotions are further divided according to the direction of the attribution: whether the attribution is (2) *external* (how publics feel toward an organization in crisis) or (3) *internal* (how publics feel about themselves as associated with the organizational crisis) (Jin et al., 2014).

Jin et al. (2014) found that the clusters of attribution-independent (AI) emotions and attribution-dependent (including both EAD and IAD) emotions could be used as a crisis emotions measurement-scale. Building

further upon the work of Choi and Lin (2009b) they developed a scale/tool to track and predict publics' crisis emotions in order to develop response strategies in accordance with publics' crisis attribution. It must be noted that these emotions are not experienced in isolation but are correlated with each other (Jin et al., 2014). Their scale consists of the following emotions clusters which captures the complete domain of publics' crisis emotions:

(1) AI crisis emotions cluster (contains four items of anxiety, fear, apprehension, and sympathy);
(2) IAD crisis emotions cluster (contains three items of guilt, embarrassment, and shame);
(3) EAD crisis emotions cluster (contains four items of disgust, contempt, anger, and sadness).

As mentioned before, IAD emotions are associated with how people feel about themselves as associated with the organization or crisis. To illustrate: when someone reports being ashamed, it signals they believe they hold some responsibility for what happened in the crisis. This often happens when involved publics are employees or highly identify themselves with the organization (Jin et al., 2014). As this study is focused on how the general public feels towards the organization, instead of focusing on how publics feel about themselves as associated with the organizational crisis, only the AI & EAD crisis emotion clusters are relevant for this study.

The four most dominant experienced negative emotions in a crisis situation by publics are anger, fright (from now on called fear), anxiety and sadness (Jin, Pang, & Cameron, 2012; Jin & Pang, 2010; Pang et al., 2007). Because anxiety and fear belong to the AI emotions cluster and anger and sadness belong the EAD emotions cluster, the distribution of these dominant emotions along the two emotion clusters is ideal. Therefore, these emotions were chosen to be measured in this study and will now be outlined shortly:

ANGER

The core relational theme underlying anger is a demanding offense against "me" and "mine" (Lazarus, 1991). In a crisis situation, primary publics tend to experience anger when facing a demanding offense from an organization against them or their well-being (Pang et al., 2007). Prior research suggests that perceived responsibility is positively related to anger (Barclay et al., 2005; Choi & Lin, 2009b; Coombs & Holladay, 2005; Fediuk et al., 2010), and even that crisis controllability (high responsibility) is the single strongest predictor of anger (McDonald et al., 2010). Additionally, severity and personal involvement are stated to be positively related to anger (Coombs & Holladay, 2007; Fediuk et al., 2010). This leads to the following hypotheses:

H1a. The perception of responsibility will be positively related to anger
H1b. The perception of severity will be positively related to anger

ANXIETY

Anxiety originates from the core relational theme as facing an immediate, concrete, and overwhelming danger (Lazarus, 1991). Publics may feel overwhelmed by the crisis situation and look for immediate solutions (Jin et al., 2014). Jin et al. (2011) found that crisis with high organizational responsibility led to more attribution independent emotions (including anxiety) than a crisis with low perceived organizational responsibility. This may be explained through the assumption that when publics deem the organization as not doing enough, increasing the perception of organizational responsibility, anxiety is caused (Jin et al., 2012). Furthermore, depending on the severity of the crisis, publics may assess the situation as relevant but not congruent with their own survival goals (Jin et al., 2012). This assessment affects their feelings of anxiety, so it is interesting to know to what extent this is positively related. As a consequence, the following hypothesis and research question is proposed:

H2. The perception of responsibility will be positively related to anxiety
RQ3. To what extent is severity positively related to the feeling of anxiety?

<u>FEAR</u>

The core relational theme underneath fear is facing an uncertain and existential threat (Lazarus, 1991). The public is not certain about how to cope with the loss as well as how the organization involved may handle this situation. Depending on resource and power, publics' may choose avoidance or escape from the crisis (Pang et al., 2007). Publics who judge an organization to be responsible for a crisis are found to have more feelings of fear (Choi & Lin, 2009b; Jin et al., 2012; McDonald et al., 2010). The link between severity and fear has yet not been investigated. However, it is expected that the more people feel a situation is personally relevant to them, the more a crisis affects them, and the more feelings of fear are generated. It is interesting to know to what extent this proposition is correct. Following from this, (subsequent) hypothesis and research question are proposed:

H3.   The perception of responsibility will be positively related to fear
RQ4.   To what extent is severity positively related to the feeling of fear?

<u>SADNESS</u>

Having experienced an irrevocable loss is the core relational theme of the emotion of sadness (Lazarus, 1991). Public suffers from tangible or intangible loss or both. Pang et al. (2007) argued that in these cases, the publics' goal of survival is threatened because of a loss of any type of ego-involvement (e.g. esteem, moral values, ideal, people, their well-being et cetera). This may indicate that the perception of severity is positively related to the feeling of sadness. According to Pang et al. (2007): 'loss' caused by uncontrollable sources may lead publics to no one to blame. Following this line of reasoning, the other way around may as well be true: when publics' experience a 'loss' caused by controllable (intentional) sources, this may lead to publics' blaming the organization and attribute responsibility. This proposition is affirmed by Jin et al. (2011) who found that highly organizational responsibility led to more external attribution–dependent emotions (including sadness) than a crisis situation with low perceived organizational responsibility. Therefore, it is expected that sadness and attribution of responsibility are positively related as well. These assumptions lead to the following hypothesis:

H4a.   The perception of responsibility is positively related to sadness
H4b.   The perception of severity is positively related to sadness

Kim and Niederdeppe (2013) suggest that the experience of emotions, negative emotions in particular, in response to a crisis can lead to selective processing of emotionally-relevant information and, in turn, decision-making and action tendencies. Therefore, prior to discussing the organizational outcomes resulting from emotions, depth of processing is discussed in the next paragraph in order to find out if depth of processing has a mediating influence on the effect of emotions on organizational outcomes.

2.3.4. DEPTH OF PROCESSING

In describing 'the Stakeholder Cognitive Model for Information Processing' (SCMIP) Fediuk et al. (2010) argued that greater personal relevance is expected to act as a motivator to carefully scrutinize information about a crisis episode, indicating that the level of personal relevance works as a predictor of depth of processing before an emotion was elicited. However, in case of a crisis event experienced through the media, negative feeling was linked to a desire to learn even more (Boyle et al., 2004). indicating that depth of processing is predicted by the emotion that is generated.

Anger elicited by crisis news was found to encourage heuristic (low depth of) processing (Kim & Cameron, 2011; Lerner & Tiedens, 2006; Small & Lerner, 2008), whereas sadness elicited by the crisis news encouraged systematic (high depth of) processing (Kim & Cameron, 2011). Kim and Niederdeppe (2013) also found that emotions like feeling fearful or afraid are associated with willingness to seek more information. This is in contrast with the emotions of feeling angry, irritated or annoyed, which are found not to be related to willingness to seek more information.

This is due to the implication that sadness is associated with less sense of certainty and gives people the sense they should carefully examine information before forming a judgement (Small & Lerner, 2008). In contrast, anger is associated with a sense of certainty, and gives people the sense that they already have enough information to feel confident in their judgement. Another explanation is that publics' action tendencies of fear, anxiety, and sadness are about changing plans for protection. It is possible that information seeking supports attaining these goals when fear, anxiety and sadness are experienced during a crisis (Kim & Niederdeppe, 2013). Following this line of reasoning, the following hypotheses are proposed:

H5a. Anger is negatively related to high depth of processing
H5b. Anxiety is positively related to high depth of processing
H5c. Fear is positively related to high depth of processing
H5d. Sadness is positively related to high depth of processing

It is noteworthy that a difference is expected between the clusters of external attribution independent emotions (anger and sadness). In order to find to what extent depth of processing has an effect on organizational outcomes like reputation and behavioral intentions of stakeholders, these will be discussed in the next paragraph.

2.3.5 ORGANIZATIONAL OUTCOMES

Once stakeholders went through the evaluation process in which they developed emotional responses directed towards the organization and the event, their emotions motivated them to react in different ways (Fediuk et al., 2010). As in the SCCT (Coombs, 2007) and SCMIP (Fediuk et al., 2010), focus lays on two important organizational outcomes of a crisis situation: reputational damage and behavioral intentions.

REPUTATIONAL DAMAGE

Reputation is a valuable intangible organizational resource and has been linked to attracting customers, generating investment interests, attracting employee talent and generating positive media coverage (Fediuk et al., 2010; Fombrun & Van Riel, 2004). Reputation of an organization is based largely on how stakeholders evaluate an organization's ability to meet their expectations (Coombs, 2007). Therefore, reputations are formed based on the direct and indirect interactions between the stakeholder and the organization (Fombrun & Van Riel, 2004). Positive encounters will mostly result in a positive reputation, while negative encounters or information may result in a negative reputation. As a matter of fact, the highest reputation damage is caused by an intentional crisis (Utz, Schultz, & Glocka, 2013), and on top of that: the more severe people judge a crisis to be, the more negative their perceptions of the organization's reputation (Claeys, Cauberghe, & Vyncke, 2010).

In the most recent SCCT model (Coombs, 2007), emotions were only posited to influence behavioral intentions (Choi & Lin, 2009b). However, emotions do also influence individuals' attitudes towards the company: emotional appeal is proposed as one of the reputation dimensions of the Reputation Quotient (Fombrun & Van Riel, 2004; Kim & Cameron, 2011). Therefore, Choi and Lin (2009) suggested that it would be reasonable to expect that there is a direct path from emotion to reputation. Results of their study concluded that their revised SCCT model, which includes a direct path from anger to reputation showed a better fit compared to the SCCT model without the path. Other research also argued that when a state of anger is induced, reputation of the organization suffers (Fediuk et al., 2010; Utz et al., 2013). In contrast with anger, researchers hardly investigated a link between reputation and the other emotions. However, Fediuk et al. (2010) propose that in crisis situations, emotions of stakeholders will be related to reputation damage such that the more negative the emotion, the more reputational damage the organization will suffer. Following from this, next hypotheses are proposed:

H6a. Anger is negatively related to the reputation of an organization
H6b. Anxiety is negatively related to the reputation of an organization
H6c. Fear is negatively related to the reputation of an organization
H6d. Sadness is negatively related to the reputation of an organization

<u>BEHAVIORAL INTENTIONS</u>

When stakeholders experience negative emotions due to violated expectations, they engage in certain behavioral responses. Stakeholders may ignore the wrong and do nothing, or on the other hand seek revenge (Coombs, 2007; Fediuk et al., 2010). The greater the perceived injustice (severity) by a stakeholder and the more responsibility attributed to the organization causing the crisis, the stronger the motivation for revenge (Tripp, Bies, & Aquino, 2007). Therefore, preventable crises result in the highest level of secondary crisis reactions by stakeholders, such as boycotting and negative word-of-mouth (Utz et al., 2013). Furthermore, it is found that the more negative the emotion, the higher the likelihood that publics will have the intention to engage in negative behaviors (Coombs, 2007; Fediuk et al., 2010; McDonald et al., 2010). Primary revenge behaviors that may be performed by publics are ending relationships with the organization (disengagement), public complaining, public demands for apologies and engage in N-WOM. Also they may engage in more active and aggressive options like boycotts and protests (Fediuk et al., 2010). Because N-WOM and purchase intentions are considered to be the most frequently used behavioral responses that stakeholders engage in, those will be depended variables upon which will be tested.

Behaviors related to the feeling of anger have been associated with the motivation to approach, such as being aggressive or attack (Choi & Lin, 2009b; Kim & Niederdeppe, 2013). Anger can motivate people to actively do something about the crisis because they believe that they can gain control over the situation and change it (Lerner & Tiedens, 2006). Consumers who experience anger, have been found to engage in N-WOM to vent feelings or to take revenge (Wetzer, Zeelenberg, & Pieters, 2007). Also anger has been found to predict negative purchase behavior (Choi & Lin, 2009b; Coombs & Holladay, 2007; Utz et al., 2013). Therefore, the following hypotheses are proposed:

H7a.   Anger is negatively related to purchase intentions
H7b.   Anger is positively related to N-WOM

Fear has been traditionally considered as an avoidance emotion (Choi & Lin, 2009b). So it is expected that when publics feel fear, they will not engage in purchase intentions with the organization. Furthermore, McDonald and others (2010) found that fear is a predictor of N-WOM for crises that have internal causes. Therefore, the following hypotheses are proposed:

H8a.   Fear is negatively related to purchase intentions
H8b.   Fear is positively related to N-WOM

Regarding the emotions anxiety and sadness, not much is known about their direct effects on behavioral intentions like N-WOM and purchase intentions. However, since researchers found that the more negative the emotion, the higher the change that publics engage in negative behaviors (Coombs, 2007; Fediuk et al., 2010; McDonald et al., 2010), it is expected that anxiety and sadness are predictors of negative behaviors as well. Therefore, the following hypotheses are proposed for purchase intentions and N-WOM:

H9a.   Anxiety is negatively related to purchase intentions
H9b.   Anxiety is positively related to N-WOM
H10a.   Sadness is negatively related to purchase intentions
H10b.   Sadness is positively related to N-WOM

As a final point it must be noted, that behavioral intentions are impacted through emotions as well as through the reputation. This because a negative reputation also causes a decrease in supportive reputational intentions according to Coombs (2007). Therefore, an extra research question is proposed, in order to investigate the type of effect (direct or indirect) of reputation on behavioral intentions:

RQ5.   To what extent does reputation as a mediator cause an effect in the behavioral intentions of publics? In order to involve depth of processing in answering the overarching Research Question as mentioned in the introduction, the last sub-research question is proposed:

RQ6.   To what extent are organizational outcomes of reputation and behavioral outcomes mediated by depth of processing?

2.4 OVERVIEW AND SUMMARY OF RESEARCH QUESTIONS

As shown in the previous paragraphs emotions are expected to be influenced by news frames. Furthermore, emotions are expected to have an effect on reputation and behavioral intentions, potentially mediated by depth of processing. By taking the concepts of news frames, emotions, reputation and behavioral intentions together in one study, a new contribution can be made to crisis communication research. Consequently, this leads to the following overarching research question:

RQ.   *"What are the effects of news framing on emotions of stakeholders involved in a preventable crisis and eventually on reputation, purchase intentions and negative word-of-mouth? Additionally, is this mediated through the depth of processing?"*

Figure 1 presents an overview of all variables and all proposed sub-research questions, hypotheses and directions on the next page.
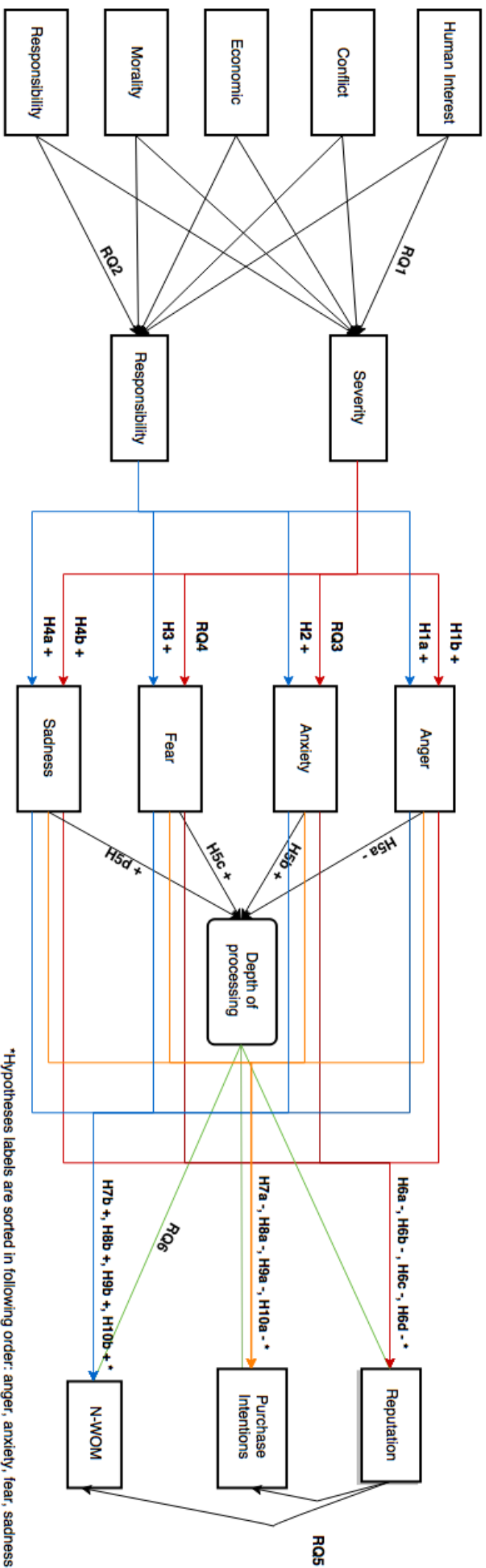
Figure 1: Overview of hypothesis and research questions

*Hypotheses labels are sorted in following order: anger, anxiety, fear, sadness

13

3. METHODOLOGY

3.1 RESEARCH DESIGN

This study focusses on the effect of news frames on emotions of stakeholders and subsequent organizational outcomes. Therefore, a quantitative research method was conducted in order to test relationships among variables, using statistical procedures. To collect the data an online questionnaire was set-up, designed and distributed in a program called Qualtrics. This method is an effective way of collecting and quantifying data from a sample group. Furthermore, it is time and cost saving in comparison with printed versions or qualitative research (Lefever, Dal, & Matthíasdóttir, 2007). The questionnaire was distributed on Facebook, Linked-In and email, because of the ease it gave participants to fill-in the questionnaire and to gain a greater reach of participants. Regarding the design, this study made use of an experimental design consisting of five conditions reflecting the five news frames: economic consequences-, morality-, attribution of responsibility-, conflict- and human interest frame. These conditions represented the independent variables. The dependent variables in this study were severity, responsibility, anger, anxiety, fear, sadness, depth of processing, reputation, N-WOM and purchase intentions.

3.2 STIMULUS MATERIAL

For each condition, stimulus material was designed in the form of a manipulated news message. The news message was designed in a way that it looked like it directly came from a website called 'NU.nl'. This is a general news website publishing news 24h/day and well-known in the Netherlands with 2,5 million unique visitors a day (Sanoma, 2016). This medium was chosen because news from (online) newspapers are said to have the highest credibility (Utz et al., 2013).

In order to measure the effect, the news messages were manipulated in a way that in each news message, one of the five news frames would explicitly come forward. The description of the news frames from Semetko and Valkenburg (2000) was used as a base for this. In line with the method design of Von Sikorski and Schierl (2012), for every condition the core text (crisis description) was kept constant, however a couple of sentences were added to the core text stressing the particular news frame. The news message contained a fictional crisis story about a mass lay-off from a bank due to intentional mismanagement. Each of the conditions presented the story from a different angle. For instance; the 'Human-Interest' news message presented a human, very personal angle to the story, whereas the 'Conflict' news message presented a news message focused on conflicts inside the bank. Participants were randomly assigned to one of the five conditions. The 5 manipulated news message are attached to this document as appendix 1.

3.3 PRE-TEST

The manipulated crisis communication messages and questionnaire were pre-tested by 12 students and 3 family members (n = 15). Ages ranged from 21 to 58 and the level of education differed from medium education level (VMBO) to higher education level (WO). The crisis communication messages and questions were judged on factors like plausibility, comprehensibility, length and difficulty. First, a pre-test was done by a group of 10 people. Results and discussion has shown that the stimulus material and corresponding questions could be made more evident. Therefore, the stimulus material was adjusted by adding more sentences and headlines in the news message that made the news-frame more obvious. Again, a pre-test was conducted, now with a group of 5 people. The manipulation check of the news messages showed better results this time. Furthermore, based on remarks adjustments were made to the questionnaire to improve comprehensibility.

3.4 MANIPULATION CHECK

In the final questionnaire a manipulation check was inserted. In line with the study of Jin et al. (2011), participants, after reading the news message, were asked to respond to the following question: 'In this news message, a situation that particularly deals with …. (e.g. conflict between individuals, groups or organizations) was described'. Participants had to select the number that best indicated their agreement with the statement (1 = Strongly disagree, 3 = Mostly disagree, 4 = Agree 5 = Strongly agree).

A series of One-way ANOVA was conducted to examine whether there were statistically significant differences between the five conditions. Results from the manipulation check showed that there was a significant difference between the five questions representing the news frames: Human Interest, $F(4, 173) = 19.498$, $p < .001$; Conflict, $F(4,173) = 14.674$, $p < .001$; Economic, $F(4,173) = 10.147$, $p < .001$; Morality, $F(4,173) = 6.821$, $p < .001$; Responsibility, $F(4, 173) = 5.140$, $p = .003$. A Bonferroni post-hoc multiple-comparison test was performed to examine significant differences within the conditions. These are shown in table 1:

Table 1. Overview Post-Hoc tests of Manipulation check

News Frame	Differences between news frames
Human Interest	human interest – conflict (Mdifference = 1.351, ***p* <.001**)
	human interest – economic (Mdifference = 1.972, ***p* <.001**)
	human interest – morality (Mdifference = 1.494, ***p* <.001**)
	human interest – responsibility (Mdifference = 1.876, ***p* <.001**)
Conflict	conflict – human interest (Mdifference = 1.267, ***p* <.001**)
	conflict – economic (Mdifference = 1.685, ***p* < .001**)
	conflict – morality (Mdifference = 1.200, ***p* < .001**)
	conflict – responsibility (Mdifference = 0.853, ***p* < .01**)
Economic	economic – human interest (Mdifference = 1.367, ***p* <.001**)
	economic – conflict (Mdifference = 1.307, ***p* <.001**)
	economic – morality (Mdifference = 1.164, ***p* <.001**)
	economic – responsibility (Mdifference = 0.819, ***p* < .05**)
Morality	morality – human interest (Mdifference = .187, p = 1.000)
	morality – conflict (Mdifference = .600, p = .117)
	morality – economic (Mdifference = 1.136, ***p* <.001**)
	morality – responsibility (Mdifference = .483, p = .405)
Responsibility	responsibility – human interest (Mdifference = 0.819, ***p* <.01**)
	responsibility – conflict (Mdifference = .056, p = 1.000)
	responsibility – economic (Mdifference = .438, p = .507)
	responsibility – morality (Mdifference = .084, p = 1.000)

Table 1 shows that significant differences exist between the Human Interest, Conflict and Economic conditions, meaning that every participant assigned to these condition, recognized the news frame. However, the Morality and Responsibility condition shows only significant results between the morality-economic frame and the responsibility – human interest frame. This means that participants who read the morality or responsibility news message did not always recognize the frame to which they were assigned. To be able to analyze the effect of the news frames, only the statistically significant conditions were analyzed. These were the complete Human Interest, Conflict and Economic condition. Additionally, the morality–economic and responsibility–human interest group were analyzed.

3.5 MEASURES

Before the start of the questionnaire, participants read an introduction in which the research design was explained. Thereafter, participants were asked to read a randomly assigned news message. After reading the message, participants filled in the questionnaire regarding their opinion and emotions. At the end of the questionnaire the participants were asked to fill in some final questions about basic demographic characteristics. The questionnaire is attached to this document as Appendix 2. The questions regarding the dependent variables are based upon the theoretical framework and measurement scales as found in the literature. These measurement scales are outlined

below. At the end of the paragraph an overview of the constructs and their Cronbach's Alpha, mean, standard deviation and number of items is displayed in table 2.

3.5.1 SEVERITY

No existing scale that measures severity was found in the behavioral science/crisis communication literature. Therefore, a self-designed scale was proposed, based on concepts mentioned in the theoretical framework of this study. In the theoretical framework, severity is said to be positively related to the following aspects: the more the crisis has a direct consequence for the audience, the greater the perceived expectation-behavior gap and the more it has a negative impact on personal goals (Fediuk et al., 2010). Statements were designed based on those assumptions, for example: 'This crisis had direct or big consequences to me'. In addition, one own item was added 'I would label this crisis as severe'. The extent to which participants agree on these four items were scored on a 5-point Likert Scale (1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree to 5 = Strongly agree). One of the 5 items was deleted to increase reliability of the scale. Together, these 4 items represented a reliable scale: (α = 0,72).

3.5.2 RESPONSIBILITY

To measure organizational responsibility, a recently designed scale for responsibility measurement from Brown and Ki (2013) was used. Reliability of that scale (α = 0.95) is higher compared to other frequently used responsibility-measurement scales of for example McAuley, Duncan and Russell (1992) or from Griffin, Babin and Darden (1992). Brown and Ki's (2013) scale consists of three dimensions: 'intentionality' (degree to which the crisis was created purposefully by a member or members of the organization), 'accountability' (degree to which the organization could have avoided the crisis) and 'locality' (degree to which the crisis is an internal matter). In this study only the dimensions 'intentionality' and 'accountability' were used in order to reduce the number of items. Also these dimensions were found to measure responsibility for a preventable crisis better than the 'locality' dimension. As a result, the scale used in the questionnaire consisted of 9 items. Participants were asked to respond to statements like: 'The cause of the crisis was an intentional act by someone in the organization'. The responses were scored on a 5-point Likert Scale (1 = Strongly disagree to 5 = Strongly agree). Together, the items represented a reliable scale (α = 0,81).

3.5.3. ANGER, ANXIETY, FEAR AND SADNESS

Emotions were measured using items selected from the Differential Emotions Scale (Izard, 1997) which assesses experiences of discrete emotions. This scale is also used in the research of Jin (2010), who used the same emotions (anger, anxiety, fear and sadness) as dependent variables compared to this study. Each emotion-scale contained 3 items. Participants were asked to respond to "what happened in the news story made me feel:" (1) "angry, irritated, annoyed"; (2) "sad, downhearted, unhappy"; (3) "scared, fearful, afraid"; and (4) "nervous, anxious, worried." Responses were scored on a 5-point Likert-type scale from 1 = very unlikely to 5 = very likely. The three items that represented 'anger' represented a reliable scale (α = 0,79). Also the three items that represented anxiety (α = 0,83), fright (α = 0,85) and sadness (α = 0,71) each presented a reliable scale.

3.5.4. DEPTH OF PROCESSING

To measure the depth of processing, three items from the research of Fitzsimons and Shiv (2001) were adapted (Chow & Luk, 2006; Kim & Cameron, 2011). Participants were asked to respond to questions like: 'The extent to which I thought about the news messages was'. Responses were scored on a 5-point Likert scale. The first item scale ranged from 1 = "extremely little" to 5 = "extremely intensive." The second item scale ranged from 1 = "very little" to 5 = "very much." The third item scale ranged from 1 = "extremely inattentive" to 5 = "extremely attentive".

Together, the three items represented a reliable scale (α = 0,74).

3.5.5 REPUTATION

The construct reputation was measured using the RepTrak™ Pulse instrument (Ponzi, Fombrun, & Gardberg, 2011). It is a simplified measurement for corporate reputation, and is created because previous instruments (like the Reputation Quotient (RQ)) had been indicated as too extensive and long. Participants were asked to respond to statements like 'The Hayman Bank is a company I admire and respect'. Responses were scored on a 5-point Likert scale, where 1 = Strongly Disagree and 5 = Strongly Agree. Together, the 4 items represented an alpha of 0.85 (α = 0.85), indicating strong scale reliability.

3.5.6 BEHAVIORAL INTENTIONS

The construct Behavioral Intentions was measured using a scale designed by Zeithaml, Berry and Parasuraman (1996). As this study specifically focuses on purchase intentions and N-WOM, only items belonging to these dimensions were included in the questionnaire. Regarding purchase intentions, respondents were asked to respond to statements similar to 'I would consider the Hayman Bank my first choice when looking for a new bank'. Responses were scored on a 5-point Likert scale (1 = not at all likely and 5 = extremely likely). One of the items ('I would do less business with the Hayman Bank the upcoming years') was removed for the purpose of making the scale more reliable. The scale with the remaining two items now showed a high level of reliability (α = 0,85).

Regarding N-WOM, respondents were asked to respond to four statements similar to 'I would say positive things about the Hayman Bank to other people'. The construct showed incoherent results (α = 0,49). Therefore, a Factor-analysis with Varimax rotation was conducted in order to find out which items fit together. KMO and Bartlett's Test showed a value of 0,512 (> 0,50), which is higher than the required value of 0,50. The analysis yielded two factors explaining a total of 75,08% of the variance. The first factor had an Eigenvalue of 1,740 and explained 43,51% of the variance. This factor is labeled 'social N-WOM', due to high loadings of the following items: 'In conversations with others I would speak positive about the Hayman Bank' and 'When someone asks me for advice, I would recommend the Hayman Bank'. Social N-WOM therefore is defined as; the N-WOM people engage in when asked for their opinion or in conversations with others. Together, the two items showed a reliable scale (α =0,81). The second factor showed an Eigenvalue of 1,263 and explained 31,57% of the variance. The factor is labeled 'conscious complaining', due to high loadings by the following items: 'When I have a problem with the Hayman Bank, I would complain to other customers' and 'When I have a problem with the Hayman Bank, I would complain to external agencies'. These items together showed a low scale reliability (α = 0,46). Therefore, this component was not used in the further data analysis of this study. Only the first factor 'social N-WOM' was used in the further data analysis, taking into consideration that results will yield only for the 'social' aspects of N-WOM.

Name of Construct	Cronbach's Alpha (α)	N. of items	N. of items deleted	Mean (SD)	Items
Severity	0.72	4	1	3.54 (0.78)	1. I would label this crisis as a serious crisis 2. This crisis causes a lot of damage on financial or human grounds 3. The crisis has a direct or major impact on me 4. The crisis has a negative impact on achieving my personal goals
Responsibility	0.81	9	0	3.32 (0.53)	1. The cause of the crisis was an intentional act by someone in the organization 2. Someone in the organization knowingly created the cause of the crisis 3. A deliberate act by someone in the organization caused the crisis 4. The organization had the capability to stop the crisis from occurring 5. The crisis was preventable by the organization 6. The organization has the resources to prevent the crisis from occurring 7. The organization could have avoided the crisis 8. The organization should be held accountable for the crisis 9. The organization should be blamed for the crisis
Anger	0.79	3	0	3.71 (0.85)	1. Anger 2. Annoyed 3. Irritated
Anxiety	0.83	3	0	3.34 (0.89)	1. Anxious 2. Nervous 3. Worried
Fear	0.85	3	0	2.74 (0.95)	1. Fearful 2. Scared 3. Afraid
Sadness	0.71	3	0	2.71 (0.84)	1. Sad 2. Downhearted 3. Unhappy
Depth of Processing	0.74	3	0	2.98 (0.69)	1. The extent to which I thought about the news message 2. The time I spent on thinking about the news message 3. The amount of attention I paid to the news message
Reputation	0.85	4	0	1.89 (0.59)	1. The Hayman Bank is a company I have a good feeling about 2. The Hayman Bank is a company I trust 3. The Hayman Bank is a company that I admire and respect 4. The Hayman Bank has a good overall reputation
Purchase Intentions	0.85	2	1	1.63 (0.68)	1. I would consider the Hayman Bank my first choice when looking for a new bank 2. I would do more business with Rabobank in the next few year
Social 'N-WOM'	0.81	2	0	4.13 (0.70)	1. I would say positive things about the Hayman Bank to other people 2. I would recommend the Hayman Bank to someone who seeks advice

3.5 PARTICIPANTS

The sample group of this study consisted of students and working adults in the Netherlands. Participants were randomly assigned to one of the five conditions (human interest = 38, conflict = 35, economic = 34, morality = 35, responsibility =36). This brings the total number of participants to 178 (N=178), which meets the condition of at least 30 participants per condition to generate optimal statistical power of the tests. 88 men (49,4%) and 90 females (50,6%) participated in this study. Based on the outcome of Levene's statistic for homogeneity of variances (p = .033), a Welch F-test was conducted, showing that men/female were equally divided among the 5 conditions (F (4, 86.4) = 1.863, p = .124). The average age of the participants is almost 27 years old (M = 26,99, SD = 10,49, max =62, min =19), and age is also equally divided among the conditions as revealed by a Welch-F test (F (4, 84.3) = 1.093, p = .365). Regarding profession, 67,4% of the participants are scholars/students, 30,9% employed, 0,6% unemployed and 1,1% of the participants are retired. Based on the outcome of Levene's test (p = .134), a one-way ANOVA was conducted and the results revealed that professions were also equally divided among the five conditions (F = (4, 173) = .170, p = .954). Finally, regarding education, the education level of the respondents was divided in three categories, namely: low (primary school, lower secondary education like VMBO, MAVO, LB), medium (high school like HAVO/VWO and medium secondary education like MBO) and high (higher secondary education like HBO and university). 1.7% of the participants had a low level of education, 15.3 of the participants a medium level of education and 83% had a high level of education. Again, a one-way ANOVA was conducted and showed that the level of education was equally divided among the five conditions (F = (4, 173) = 0.577, p = .680). Table 3 shows a more detailed overview of the demographics, classified in columns which reflect the condition the participants were assigned to.

Table 3. Demographics of participants

	Total	Human Interest	Conflict	Economic	Morality	Responsibility	Randomization Check
Gender	178	38	35	34	35	36	Welch F:
	Male = 88 (49.4%)	18	20	11	22	20	F(4, 86.4) = 1.863
	Female = 90 (50.6%)	20	18	23	13	16	p = .124
Age	M = 26.99	M = 29.24	M = 27.98	M = 25.06	M = 25.35	M = 27.00	Welch F:
	SD = 10.49	SD = 11.95	SD = 11.94	SD = 6.61	SD = 9.01	SD = 10.89	F(4, 84.3) = 1.093
	max = 62	max = 57	max = 62	max = 56	max = 57	max = 82	p = .365
	min = 19	min = 19	min = 19	min = 19	min = 19	min = 20	
Profession	Students = 67.4 %	S = 65.8%	S = 60%	S = 70.6%	S = 68.6%	S = 72.2%	One-way ANOVA:
	Employed = 30.9%	E = 34,2%	E = 40%	E = 29.4 %	E = 28.6%	E = 22.2%	F(4, 173) = .170
	Unemployed = 0.6%	U = 0%	U = 0%	U = 0%	U = 0%	U = 2.8%	p = .954
	Retired = 1.7%	R = 1.7%	R = 0%	R = 0%	R = 2.9%	R = 2.8%	
Education	low = 1.7%	low = 2.8%	low = 2.9%	low = 0%	low = 2.9%	low = 0%	One-way ANOVA:
	middle = 15.3%	middle = 11.1%	middle = 8.6%	middle = 14.7%	middle = 20%	middle = 22.2%	F(4, 171) = 0.466
	high = 83%	high = 86.1%	high = 88.6%	high = 85.3%	high = 77.1%	high = 77.8%	p = .760

4. RESULTS

4.1 EFFECT OF NEWS FRAMES ON SEVERITY AND RESPONSIBILITY

4.1.1. SEVERITY

First, a Levene's test of homogeneity of variances was conducted and showed that equal variances could be assumed (F (4, 173) = 0.848, p = .497). Next, a Shapiro-Wilk test was conducted and normal Q-Q plots were examined to check for normality. Results showed that the data were normally distributed. Therefore, one-way ANOVAs were conducted to compare mean scores between the news frame conditions (independent variable) in relation to the perception of severity (dependent variable). Results from the One-way ANOVA test showed that no significant differences in the scores for severity were found (F (4, 173) = .795, p = .530). This means that the different news frames had no effect on the perception of severity, since participants rated the severity of the crisis roughly equal irrespective of which news message had to be read. An overview of the means, results and statistics is shown in Table 4.

4.1.2. RESPONSIBILITY

Again, a Levene's test of homogeneity of variances was conducted and showed that equal variances could be assumed (F(4, 173) = 0.385, p = .819). Next, a Shapiro-Wilk test was conducted and normal Q-Q plots were examined to check for normality. Results showed that the data were normally distributed. Therefore, one-way ANOVA's were conducted to compare mean scores between the news frame conditions (independent variable) in relation to the perception of severity (dependent variable). Results from the ANOVA test showed no significant differences among the conditions (F(4, 173) = 1.484, p = .209). This means that the different news frames had no effect on the perception of organizational responsibility, since participants rated the responsibility for a crisis roughly equal irrespective of which news message they had to read. An overview of the means, results and statistics is presented in Table 4.

Table 4. differences in mean scores between conditions in on variables severity and responsibility

Severity	M	SD	Responsibility	M	SD
Human Interest	3.56	0.82	Human Interest	3.25	0.46
Conflict	3.57	0.71	Conflict	3.19	0.59
Economic	3.47	0.79	Economic	3.29	0.57
Morality	3.70	0.85	Morality	3.37	0.52
Responsibility	3.39	0.71	Responsibility	3.47	0.51

Because the assumption that news frames have an effect on the perception of severity and organizational responsibility was not confirmed by the data, more One-way ANOVAs were performed to check for direct effects of news frames on emotions. However, these generated non-significant results too. This means that no differences in effect on emotions were seen between the news frames. Because no differences between news frame conditions were noticed, these will no longer be incorporated in the analysis.

4.2 EFFECT OF RESPONSIBILITY AND SEVERITY ON EMOTIONS

Hypothesis 1a up to and including hypothesis 4b predicted that organizational responsibility and severity (independent variables) were positively related to anger, anxiety, fear and sadness (dependent variables). RQ3 and RQ4 focused on estimating to which extent there was an effect of severity on anxiety and fear. Multiple linear regression analyses were performed in order to estimate these relationships.

Regarding hypothesis 1a and 1b, a multiple regression analysis was performed to see if responsibility and severity were positively related to anger. A significant regression equation was found (F (2, 175) = 27.090, p <.001, adjusted R^2 = .228). Both responsibility (p <.001, β = .313) and severity (p <.001, β = .329) showed to be significant predictors of anger. Hypothesis 1a and 1b can be confirmed.

Regarding hypothesis 2 and RQ3, a multiple regression was performed to see if responsibility and severity were positively related to anxiety. A significant regression equation was found (F (2, 175) = 32.257, p <.001, adjusted

$R^2 = .261$). Both responsibility ($p < .001$, β = .119) and severity ($p < .001$, β = .455) showed to be significant predictors of anxiety. Hypothesis 2 can be confirmed. RQ3 can be answered with that severity is positively related to anxiety, explaining 26,1% of the variance.

      Regarding hypothesis 3 and RQ4, a multiple regression analysis was performed to see if responsibility and severity were positively related to fear. A significant regression equation was found ($F(2, 175) = 17.677$, $p < .001$, adjusted $R^2 = .159$). Both responsibility ($p < .001$, β = .172) and severity ($p < .05$, β = .348) showed to be significant predictors of fear. Hypothesis 3 can be confirmed. RQ4 can be answered with that severity is positively related to fear, explaining 15,9% of the variance.

      Regarding hypothesis 4a and 4b, a multiple regression analysis was performed to see if responsibility and severity were positively related to sadness. A significant regression equation was found ($F(2, 175) = 13.174$, $p < .001$, adjusted $R^2 = .228$). Responsibility showed non-significant results ($p = .587$, β = .039). Severity ($p < .001$, β = .329) showed to be a significant predictor of sadness. Hypothesis 4a can be rejected and hypothesis 4b can be confirmed.

4.3 EFFECT OF EMOTIONS ON DEPTH OF PROCESSING

Hypothesis 5a predicted that anger was negatively related to depth of processing. A linear regression analysis with depth of processing as dependent variable, and anger as independent variable was performed in order to estimate this relationship, showing non-significant results ($F(1, 176) = .847$, $p = .359$, adjusted $R^2 = -.001$, β = .069). Hypothesis 5a can therefore be rejected. Hypothesis 5b, 5c and 5d predicted that anxiety, fear and sadness were positively related to depth of processing. A multiple regression analysis was performed to see if these emotions were positively related to depth of processing. The regression model with anxiety, fear and sadness as independent variables and depth of processing as dependent variable is not significant ($F(3, 174) = 1.737$ $p = .161$ adjusted $R^2 = .012$): anxiety ($p = .842$, β = .021), fear ($p = .229$, β = .135), sadness ($p = .719$, β = .032). This was contrary to the expectation. This means that hypotheses 5b, 5c and 5bd can be rejected.

4.4 EFFECT OF EMOTIONS ON BEHAVIORAL INTENTIONS

Hypotheses 6a, 6b, 6c and 6d predicted that anger, anxiety, fear and sadness were negatively related to reputation. This means that the more participants felt the particular emotion, the less they rate the reputation of the organization. A multiple regression analysis with anger, anxiety, fear and sadness as independent variables and reputation as dependent variable was performed in order to estimate these relationships. Results revealed that only anger was is significant predictor of reputation ($F(4, 173) = 3.441$, $p < .05$, adjusted $R^2 = .052$, β = -.226). This means that hypothesis 6a can be confirmed. Anxiety ($p = .266$, β = -.124), fear ($p = .725$, β = .039) and sadness ($p = .511$, β = .058) showed non-significant results. Therefore, hypothesis 6b, 6c and 6d can be rejected.

      Hypotheses 7a, 8a, 9a and 10a predicted that anger, anxiety, fear and sadness were negatively related to purchase intentions. This means that the more participants felt the particular emotions, the less they rate their purchase intention. A multiple regression analysis was with anger, anxiety, fear and sadness as independent variables and purchase intentions as dependent variable was performed in order to estimate these relationships. Results revealed that only anger was is significant predictor of purchase intentions ($F(4, 173) = 3.393$, $p < .05$, adjusted $R^2 = .051$, β = -.257). This means that hypothesis 7a can be confirmed. Anxiety ($p = .338$, β = .107, fear ($p = .969$, β = -.004) and sadness ($p = .381$, β = .077) showed non-significant results. Therefore, hypothesis 8a, 9a and 10a can be rejected.

      Hypotheses 7b, 8b, 9b and 10b predicted that anger, anxiety, fear and sadness were positively related to 'social N-WOM'. This means that the more participants felt the particular emotions, the more they are predicted to engage in social N-WOM. Again, a multiple regression analysis with anger, anxiety, fear and sadness as independent variables and social N-WOM as dependent variable was performed in order to estimate these relationships. Results revealed that only anger is a significant predictor of social N-WOM ($F(4, 173) = 5.162$, $p < .001$, adjusted $R^2 = .086$, β = .387). This means that hypothesis 7b can be confirmed. However, contrary to expectations, anxiety showed a significant negative relation with social N-WOM ($p < .05$, β = -.218). This means that the more anxious participants felt, the less they engaged in social N-WOM. This means that hypothesis 8b can be rejected. Also fear ($p = .612$, β = .055) and sadness ($p = .693$, β = -.034) showed non-significant results. Therefore, also hypothesis 9b and 10b can be rejected.

In order to answer RQ5, first the mediation effect of reputation on purchase intentions is examined using regression analyses. Because only anger has shown to have a significant effect on reputation and purchase intentions, only the emotion of anger was considered. In step 1 of the model, the regression analysis of anger to purchase intentions, ignoring the mediator, was significant (β =-.1888, t (1,176) = -3.2244, p < .05). Step 2 showed that the regression analysis of anger to reputation was also significant (β =-.1789, t (1,176) = -3.5107, p <.001). Step 3 of the mediation process showed that the mediator (reputation), controlling for anger, was significant (β =.430, t(1,175) = -1.986, p <.001). Step 4 of the analysis revealed that controlling for the mediator (reputation), anger was still a significant predictor of purchase intentions, however less significant than before (β =-.1118, t(1,175) = -1.9857, p < .05), indicating a partial mediation. Looking more closely at the size of the indirect effects of anger on purchase intentions by reputation (β = -.077), it is observed that the 95% BCA CI [-.193, -.043] contains no 0, indicating again that there is likely to be a genuine indirect effect. The ratio of the indirect effect size is .4076, i.e: P_m = 40,76. This means that the mediator could account for 40,76% of the total effect.

Secondly, the mediation effect of reputation on social N-WOM is examined using regression analyses. Because only anger has shown to have a significant effect on reputation and Social N-WOM, only the emotion of anger was considered. In step 1 of the model, the regression analysis of anger to social N-WOM, ignoring the mediator, was significant (β =.231, t (1,176) = 3.8715, p <.001). Step 2 showed that the regression analysis of anger to reputation was also significant (β =-.1789, t (1,176) = -3.5107, p <.001). Step 3 showed that the mediator (reputation), controlling for anger, was significant (β =-.503, t (1,175) = -6.2975, p <.001). Step 4 of the analysis revealed that controlling for the mediator (reputation), anger was still a significant predictor of purchase intentions, however a little bit less significant than before (β =.141, t (1,175) = 2.526, p <.05), indicating a partial mediation. Looking more closely to the size of the indirect effects of anger on purchase intentions through reputation (β = .090), it showed that the 95% BCA CI [.0535, .2144] contains no 0, indicating again that there is likely to be a genuine indirect effect. The ratio of the indirect effect size is .3897, i.e: P_m = 38,97. This means that the mediator could account for 38.97% of the total effect.

RQ6 investigated the mediation effect of depth of processing on the relationship between emotions and reputation, purchase intention and social N-WOM. However, no emotions were found to have a significant effect on depth of processing. So, criteria for performing a mediation analysis were not met. As a result, no emotion could be considered to be examined for the mediation effect. Therefore, it can be concluded that no mediation effect of depth of processing occurred regarding the effect of emotions on reputation, purchase intentions and social N-WOM.

An overview of the accepted and rejected hypothesis is presented in table 5. In addition, a summarized overview of the results of Research Questions is shown in table 6. Finally, in figure 2, a complete overview of the results of the proposed hypothesis and research questions is presented.

Table 5. Overview of the accepted and rejected hypotheses

Hypotheses		β	Sig. (p)	Accepted/ Rejected
H1a.	The perception of responsibility will be positively related to the feeling of anger	.313	<.001	Accepted
H1b.	The perception of severity will be positively related to the feeling of anger	.329	<.001	Accepted
H2.	The perception of responsibility will be positively related to the feeling of anxiety	.119	<.001	Accepted
H3.	The perception of responsibility will be positively related to the feeling of fear	.172	<.001	Accepted
H4a.	The perception of responsibility is positively related to the feeling of sadness	.039	.587	Rejected
H4b.	The perception of severity is positively related to the feeling of sadness	.329	<.001	Accepted
H5a.	Anger is negatively related to high depth of processing	.069	.359	Rejected
H5b.	Anxiety is positively related to high depth of processing	.021	.842	Rejected
H5c.	Fear is positively related to high depth of processing	.135	.229	Rejected
H5d.	Sadness is positively related to high depth of processing	.032	.719	Rejected
H6a.	Anger is negatively related to the reputation of an organization	-.226	<.05	Accepted
H6b.	Anxiety is negatively related to the reputation of an organization	-.124	.266	Rejected
H6c.	Fear is negatively related to the reputation of an organization	.039	.725	Rejected
H6d.	Sadness is negatively related to the reputation of an organization	.058	.511	Rejected
H7a.	Anger is negatively related to purchase intentions	-.257	<.05	Accepted
H7b.	Anger is positively related to N-WOM	.387	<.001	Accepted
H8a.	Fear is negatively related to purchase intentions	-.004	.969	Rejected
H8b.	Fear is positively related to N-WOM	.055	.612	Rejected
H9a.	Anxiety is negatively related to purchase intentions	.107	.338	Rejected
H9b.	Anxiety is positively related to N-WOM	-.218	<.05	Rejected
H10a.	Sadness is negatively related to purchase intentions	.077	.381	Rejected
H10b.	Sadness is positively related to N-WOM	-.034	.693	Rejected

Table 6. Overview results RQ's

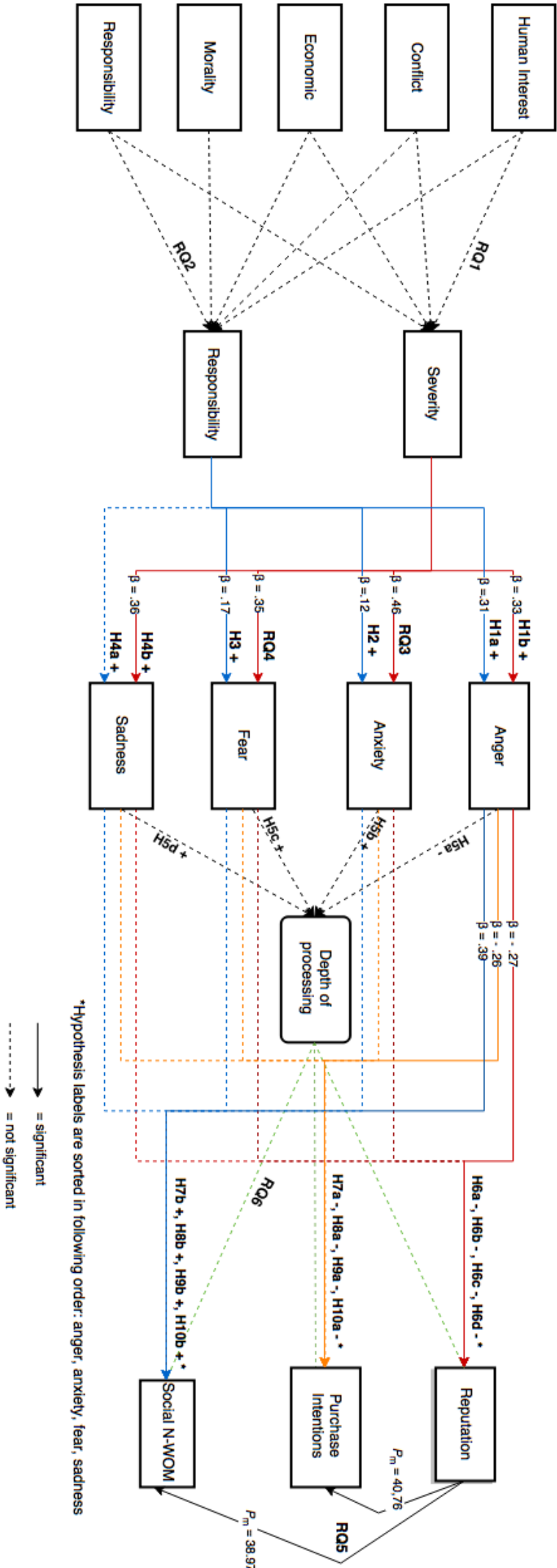| Research Question	Test	Sig.	Result
RQ1. To what extent do news frames affect the evaluation of the severity of a crisis?	One-way ANOVA	$F(4, 173) = 0.795$, $p = .530$	No sig. effect
RQ2. To what extent do news frames affect the evaluation of responsibility of an organization for a crisis?	One-way ANOVA	$F(4, 173) = 1.484$, $p = .209$	No sig. effect
RQ3. To what extent is severity positively related to the feeling of anxiety?	Multiple linear regression	$p < .001$, β = .455	Sig. effect
RQ4. To what extent is severity positively related to the feeling of fear?	Multiple linear regression	$p < .05$, β = .348	Sig. effect
RQ5. To what extent does reputation as a mediator cause an effect in the behavioral intentions of publics?	Mediation Analysis (Regression)	For purchase intentions: Mediator accounted for 40.76% of total effect ($P_m = 40,76$). In case of social N-WOM: Mediator accounted for 38.97% of total effect ($P_m = 38,97$).	
RQ6. To what extent are organizational outcomes of reputation and behavioral outcomes mediated by depth of processing?	Mediation Analysis (Regression)	No significant relationship between emotions and purchase intentions ($p = .605$). No mediating effect from depth of processing is found.	

Figure 2. Overview results Hypotheses and Research Questions

Human Interest

Conflict

Economic

Morality

Responsibility

RQ1

RQ2

Responsibility

Severity

β = .33 **H1b +**

β =.31 **H1a +**

β = .46 **RQ3**

β =.12 **H2 +**

β =.35 **RQ4**

β =.17 **H3 +**

β = .36 **H4b +**

H4a +

Anger

Anxiety

Fear

Sadness

H5a -

H5b *

H5c +

H5d +

Depth of processing

β = .27

β = -.26

β =.39

H6a -, H6b +, H6c -, H6d - *

H7a -, H8a -, H9a -, H10a - *

H7b +, H8b +, H9b +, H10b + *

RQ6

Reputation

Purchase Intentions

Social N-WOM

$P_m = 40,76$

$P_m = 38.97$

RQ5

*Hypothesis labels are sorted in following order: anger, anxiety, fear, sadness

= significant

= not significant

5. DISCUSSION

This chapter provides the conclusion and discussion on the findings in this study. Based on literature, hypothesis and research questions were composed in chapter 2 in order to answer the following research questions: *"What are the effects of news framing on emotions of stakeholders involved in a preventable crisis and eventually on reputation, purchase intentions and negative word-of-mouth? Additionally, is this mediated by the depth of processing?".* Results of this study will now be related to findings in literature. In the end, limitations of this study and suggestions for future research will be discussed.

5.1 MAIN FINDINGS

At first, the effect of news frames will be discussed. Research Questions 1 and 2 were posed to gain insight into the possible effects of news frames on the evaluation of severity and organizational responsibility for a crisis. Consequently, news frames were used as a starting variable of the SCCT and SCIMP model, instead of the well-known crisis communication response strategies (Coombs, 2007; Fediuk et al., 2010). Results showed however that these news frames had no effect on the perception of severity and responsibility. It must be noted that these results only apply for the following conditions: human interest, conflict, economic, morality-economic, responsibility-human interest. Nevertheless, it implies that it does not matter which news frame is used by news media, because people perceive organizational responsibility for the crisis and severity of a crisis in the same way. Therefore, news frames could not be used as an alternative starting variable of the SCIMP and SCCT model.

An explanation for the absence of any effect could be that participants do not evaluate severity of the crisis and organizational responsibility for the crisis on basis of news frames. Instead, they may search for other triggers that make up their evaluation. For example: the attribution of organizational crisis responsibility is strongest in case of a preventable crisis and weakest in case of a victim crisis (Utz et al., 2013). This could imply that stakeholders may only evaluate the crisis type (victim, accidental or preventable), and base their perception of organizational responsibility on that. Regarding severity, people evaluate an incident based on the degree of personal relevance and consequences for themselves (Fediuk et al., 2010; Lee, 2004). The news message used in this study did not contain specific information about the personal consequences for individuals. Moreover, the news case was fictional. This may have resulted in participants not empathizing with the news message. Therefore, they may have felt no personal relevance to the crisis, influencing their perceived severity. Another possible explanation could be the crisis case type. Participants did not know the Hayman Bank. However, most of the participants have witnessed how during the economic crisis many banks collapsed due to (preventable) mismanagement. Maybe participants had strongly prejudiced opinions about mismanagement at banks on forehand. This could have influenced the way they rated severity and responsibility and their emotions regardless of the content of the news message about the fictional Hayman Bank and the crisis.

Secondly, results showed that severity and responsibility were both significant predictors of emotions. This suggests that severity and responsibility are triggers that stakeholders evaluate before feeling (crisis) emotions like anger, anxiety, fear or (to a lesser extent) sadness. The results imply that the more severe a crisis is, or the more responsibility is attributed to an organization, the more intense the emotions of stakeholders will be. The strongest relationship exists between severity and anxiety, meaning that when publics see a crisis as severe, they feel more anxious.

Thirdly, findings regarding outcomes of crisis emotions are compared with assumptions of the SCIMP-model (Fediuk et al., 2010). One of the assumptions of the SCIMP model is that negative emotions people feel after being wrongfully harmed, have a negative relation with reputation and behavioral intentions. As expected, anger was shown to be negatively related to reputation and purchase intentions, and positively related to social N-WOM. This means that the more anger stakeholders feel, the worse they rate the reputation of an organization, the less they intent to buy goods/services and the more they engage in N-WOM when people ask for their opinion (social N-WOM). That anger is negatively related to reputation, purchase intentions and N-WOM is supported by earlier research into these topics (Utz et al., 2013; Wetzer et al., 2007). Crisis communication managers should act upon these findings and focus especially on dealing with expressed feelings of anger in order to reduce negative effects on the mentioned organizational outcomes.

The other emotions (anxiety, fear and sadness) were shown not to be related to reputation, purchase

intentions and social N-WOM. This means that although these are emotions stakeholders feel during a crisis, they do not have direct negative consequences for the organization in crisis. Due to the absence of an effect, anxiety, fear and sadness should not be considered as 'negative outward focused' emotions in the SCIMP-model.

Finally, research question 5 was posed to gain insight into the mediating effects of reputation on purchase intentions and social N-WOM. Results showed that reputation is indeed a mediator between anger and purchase intentions and social N-WOM. This finding shows all the more that reputation is an important organizational outcome, because a negative reputation was found to cause a decrease in positive behavioral intentions like purchasing products or services. Consequently, especially when in a preventable crisis, crisis communication managers should try to reduce the feeling of anger to prevent reputational damage and side effects of reputational damage.

In order to fully understand other findings in this research, further research should be done into several areas, which will be discussed after some limitations have been noted.

5.2 LIMITATIONS

There are some limitations in this study that should be taken into account when interpreting the results. The first limitation of this study is that not all stimulus material worked, because participants did not recognize the news frames they were assigned to. In the case of the responsibility frame, this may be due to the description of the (preventable) mismanagement activities in all news messages in order to highlight that the crisis was preventable. Participants may have recognized these descriptions as attributions of responsibility regardless of the condition (and thus: which news messages they read) they were assigned to. In case of the morality framework, this may be due to the focus on moral/ethical mismanagement of individuals. Participants confused this framework with the human interest framework, which also focused on human aspects in the news message. Consequently, the story about morality was not distinctive enough. Because not all manipulations worked, only the conditions that were recognized by participants could be compared with each other. This means that no conclusions could be drawn regarding the overall effect of news frames. From the comparison between the significantly recognized conditions (human-interest, conflict, economic, morality-economic and responsibility-human interest), it can be concluded that no effect took place. However, the disability to compare all news frames with each other must still be taken into account.

In order to investigate how stakeholders process crisis incidents, depth of processing was examined. In contrast with expectations, emotions were shown not to be related to depth of processing. An explanation could be that when reviewing the literature 'high willingness to seek more information' was treated as an equivalent of high depth of processing, and 'low willingness to seek more information' was treated as an equivalent of low depth of processing. In hindsight, however, willingness to seek information should perhaps have been measured in the survey as a separate construct as well. It is expected that more differences between emotions could have been found, if this measurement was done. In that way, more nuances could have been made about the effect of information processing and emotions.

In addition, because the Hayman Bank is fictional, people may have felt little empathy and involvement when reading the news message. This may, in turn, have influenced the results on depth of processing and severity.

Another limitation of this study is that it focused on the effect of a single news frame in a news message. However, research showed that in practice news media incorporate multiple news frames in one news message (Nijkrake et al., 2015). This means that the manipulated news message did not display a news message as it would be in reality. In light of this study, however, one news frame was chosen. Even though this did not reflect a realistic situation, it was preferable because in this way the specific effects of a news frame could be measured. As the news message did not reflect a realistic situation, practical implications of this study may be limited.

5.3 FUTURE RESEARCH

This study took a new step in crisis communication research by focusing on the stakeholder' perspective in a crisis and investigating the effect of news frames on emotions. Although no evidence was found that news frames have an effect on severity, responsibility and emotions, this does not mean that these news frames have no effect on

people at all. Future research should further examine the effect of news frames on different crisis reactions of stakeholders, for example: involvement of stakeholders (McDonald & Härtel, 2000). More insight in the possible effects of news framing may lead to better understanding of the crisis evaluation process of stakeholders. Eventually, this contributes to the development of better crisis communication strategies for crisis communication managers.

Subsequently, this study suggests that instead of news frames as a starting point for crisis evaluation, severity and responsibility may be the triggers stakeholders evaluate before feeling (crisis) emotions. Future research may point out which triggers next to severity, responsibility or crisis type trigger crisis emotions, especially anger. This is because anger was shown to have negative consequences for the organization in crisis. Other emotions like anxiety, fear and sadness are felt in a preventable crisis situation, but it is not known if there is a relation with organizational outcomes other than reputation, purchase intentions and social N-WOM. Further research may shed a light on this.

As mentioned in the limitations section, another suggestion for future research is about depth of processing or related concepts that deal with information processing of publics. Future research may point out if other concepts of information processing (like information seeking) play a role in evaluating a crisis situation. Also, it is interesting to know what the possible effects of willingness to seek information are.

Finally, literature suggested that news framing may affect stakeholders' evaluation of a crisis and crisis emotions. However, results of this study has shown that this was not the case. In crisis communication, the source's credibility is suggested to play a critical role in information dissemination (Zhang et al., 2016). So, what may have an influence on emotions like anger is the source and form of crisis information (Jin et al., 2011). For example: confirmed organizational and governmental sources appear more trustworthy and thus have more impact than other sources (Zhang et al., 2016). Research also indicated that the medium of information dissemination has effects on reputation and secondary crisis communication like information sharing (Schultz, Utz, & Göritz, 2011). Therefore, in future research effects of different sources (credible vs non credible) and forms of crisis information (on paper vs social media) should be further investigated in order to fully understand information processing of stakeholders.

REFERENCES

An, S.-K., & Gower, K. K. (2009). How do the news media frame crises? A content analysis of crisis news coverage. *Public Relations Review*, *35*(2), 107–112. http://doi.org/10.1016/j.pubrev.2009.01.010

An, S.-K., Gower, K. K., & Cho, S. H. (2011). Level of crisis responsibility and crisis response strategies of the media. *Journal of Communication Management*, *15*(1), 70–83. http://doi.org/10.1108/13632541111105268

Barclay, L. J., Skarlicki, D. P., & Pugh, S. D. (2005). Exploring the role of emotions in injustice perceptions and retaliation. *The Journal of Applied Psychology*, *90*(4), 629–43. http://doi.org/10.1037/0021-9010.90.4.629

Boyle, M. P., Schmierbach, M., Armstrong, C. L., McLeod, D. M., Shah, D. V., & Pan, Z. (2004). Information Seeking and Emotional Reactions to the September 11 Terrorist Attacks. *Journalism & Mass Communication Quarterly*, *81*(1), 155–167. http://doi.org/10.1177/107769900408100111

Brown, K., & Ki, E.-J. (2013). Developing a Valid and Reliable Measure of Organizational Crisis Responsibility. *Journalism & Mass Communication Quarterly*, *90*(2), 363–384. http://doi.org/10.1177/1077699013482911

Cho, S. H., & Gower, K. K. (2006). Framing effect on the public's response to crisis: Human interest frame and crisis type influencing responsibility and blame. *Public Relations Review*, *32*(4), 420–422. http://doi.org/10.1016/j.pubrev.2006.09.011

Choi, Y., & Lin, Y. H. (2009a). Consumer response to crisis: Exploring the concept of involvement in Mattel product recalls. *Public Relations Review*, *35*(1), 18–22. http://doi.org/10.1016/j.pubrev.2008.09.009

Choi, Y., & Lin, Y.-H. (2009b). Consumer Responses to Mattel Product Recalls Posted on Online Bulletin Boards: Exploring Two Types of Emotion. *Journal of Public Relations Research*, *21*(2), 198–207. http://doi.org/10.1080/10627260802557506

Chow, C. W. C., & Luk, C. (2006). Effect of Comparative Advertising in High – and Low – Cognitive Elaboration Conditions. *Journal of Advertising*, *35*(2), 55–67. http://doi.org/10.1080/00913367.2006.10639229

Claeys, A. S., Cauberghe, V., & Vyncke, P. (2010). Restoring reputations in times of crisis: An experimental study of the Situational Crisis Communication Theory and the moderating effects of locus of control. *Public Relations Review*, *36*(3), 256–262. http://doi.org/10.1016/j.pubrev.2010.05.004

Coombs, W. T. (2006). The Protective Powers of Crisis Response Strategies. *Journal of Promotion Management*, *12*(3-4), 241–260. http://doi.org/10.1300/J057v12n03

Coombs, W. T. (2007). Protecting organization reputations during a crisis: The development and application of situational crisis communication theory. *Corporate Reputation Review*, *10*(3), 163–176. http://doi.org/10.1057/palgrave.crr.1550049

Coombs, W. T. (2010). Parameters for Crisis Communication. *The Handbook of Crisis Communication*, 17–53. http://doi.org/10.1002/9781444314885.ch1

Coombs, W. T. (2014). State of Crisis Communication: Evidence and the Bleeding Edge. *Research Journal of the Institute for Public Relations*, *1*(1). Retrieved from http://www.instituteforpr.org/wp-content/uploads/CoombsFinalWES.pdf

Coombs, W. T., & Holladay, S. J. (2002). Helping Crisis Managers Protect Reputational Assets: Initial Tests of the Situational Crisis Communication Theory. *Management Communication Quarterly*, *16*(2), 165–186. http://doi.org/10.1177/089331802237233

Coombs, W. T., & Holladay, S. J. (2005). An Exploratory Study of Stakeholder Emotions: Affect and Crises. *Research on Emotion in Organizations*, *1*(05), 263–280. http://doi.org/10.1016/S1746-9791(05)01111-9

Coombs, W. T., & Holladay, S. J. (2007). The negative communication dynamic: Exploring the impact of stakeholder affect on behavioral intentions. *Journal of Communication Management*, *11*(4), 300–312. http://doi.org/10.1108/13632540710843913

Coombs, W. T., & Holladay, S. J. (2008). Further explorations of post-crisis communication: Effects of media and response strategies on perceptions and intentions. *Public Relations Review*, *35*(1), 1–6. http://doi.org/10.1016/j.pubrev.2008.09.011

Fediuk, T. A., Coombs, W. T., & Botero, I. C. (2010). Exploring Crisis from a Receiver Perspective: Understanding Stakeholder Reactions during Crisis Events. *The Handbook of Crisis Communication*, 635–656. http://doi.org/10.1002/9781444314885.ch31

Fitzsimons, G. J., & Shiv, B. (2001). Nonconscious and Contaminative Effects of Hypothetical Questions on Subsequent Decision Making. *Journal of Consumer Research*, *28*(2), 224–238. http://doi.org/10.1086/322899

Fombrun, C. j., & Van Riel, C. B. M. (2004). *Fame & fortune: How succesful companies build winning reputations*. FT Press.

Izard, C. E. (1997). *Human Emotions*. *Springer*. New York: Plenum.

Jin, Y. (2010). Making Sense Sensibly in Crisis Communication: How Publics' Crisis Appraisals Influence Their Negative Emotions, Coping Strategy Preferences, and Crisis Response Acceptance. *Communication Research*, *37*(4), 522–552. http://doi.org/10.1177/0093650210368256

Jin, Y., Liu, B. F., Anagondahalli, D., & Austin, L. (2014). Scale development for measuring publics' emotions in organizational crises. *Public Relations Review*, *40*(3), 509–518. http://doi.org/10.1016/j.pubrev.2014.04.007

Jin, Y., Liu, B. F., & Austin, L. L. (2011). Examining the Role of Social Media in Effective Crisis Management: The Effects of Crisis Origin, Information Form, and Source on Publics' Crisis Responses. *Communication Research*, *41*(1), 74–94. http://doi.org/10.1177/0093650211423918

Jin, Y., & Pang, A. (2010). Future Directions of Crisis Communication Research: Emotions in Crisis - The Next Frontier. *The Handbook of Crisis Communication*, 677–682. http://doi.org/10.1002/9781444314885.ch33

Jin, Y., Pang, A., & Cameron, G. T. (2012). Toward a Publics-Driven, Emotion-Based Conceptualization in Crisis Communication: Unearthing Dominant Emotions in Multi-Staged Testing of the Integrated Crisis Mapping (ICM) Model. *Journal of Public Relations Research*, *24*(3), 266–298. http://doi.org/10.1080/1062726X.2012.676747

Kent, M. L. (2010). What is a Public Relations "Crisis?" Refocusing Crisis Research. *The Handbook of Crisis Communication*, (2005), 705–712. http://doi.org/10.1002/9781444314885.ch37

Kim, H. J., & Cameron, G. T. (2011). Emotions Matter in Crisis: The Role of Anger and Sadness in the Publics' Response to Crisis News Framing and Corporate Crisis Response. *Communication Research*, *38*(6), 826–855. http://doi.org/10.1177/0093650210385813

Kim, H. K., & Niederdeppe, J. (2013). The Role of Emotional Response during an H1N1 Influenza Pandemic on a College Campus. *Journal of Public Relations Research*, *25*(1), 30–50. http://doi.org/10.1080/1062726X.2013.739100

Korn, C., & Einwiller, S. (2013). Media coverage about organisations in critical situations: Analysing the impact on employees. *Corporate Communications: An International Journal*, *18*(4), 451–468. http://doi.org/10.1108/CCIJ-04-2012-0036

Lazarus, R. S. (1991). *Emotion and Adaptation*. New York: Oxford University Press.

Lee, B. K. (2004). Audience-Oriented Approach to Crisis Communication: A Study of Hong Kong Consumers' Evaluation of an Organizational Crisis. *Communication Research*, *31*(5), 600–618. http://doi.org/10.1177/0093650204267936

Lefever, S., Dal, M., & Matthíasdóttir, Á. (2007). Online data collection in academic research: Advantages and limitations. *British Journal of Educational Technology*, *38*(4), 574–582. http://doi.org/10.1111/j.1467-8535.2006.00638.x

Lerner, J. S., & Tiedens, L. Z. (2006). Portrait of the angry decision maker: How appraisal tendencies shape Anger's influence on cognition. *Journal of Behavioral Decision Making*, *19*(2), 115–137. http://doi.org/10.1002/bdm.515

Mason, A. M. (2014). The Impact of Media Frames and Treatment Responsibility within the Situational Crisis Communication Theory Framework. *Corporate Reputation Review*, *17*(1), 78–90. http://doi.org/10.1057/crr.2013.26

McDonald, L. M., & Härtel, C. E. (2000). Applying The Involvement Construct To Organisational Crises. *Faculty of Business & Economics, Monash Univerisity*, 799–803.

McDonald, L. M., Sparks, B., & Glendon, A. I. (2010). Stakeholder reactions to company crisis communication and causes. *Public Relations Review*, *36*(3), 263–271. http://doi.org/10.1016/j.pubrev.2010.04.004

Nabi, R. (2002). Anger, fear, uncertainty, and attitudes: a test of the cognitive-functional model. *Communication Monographs*, *69*(February), 204–216. http://doi.org/10.1080/03637750216541

Nijkrake, J., Gosselt, J. F., & Gutteling, J. M. (2015). Competing frames and tone in corporate communication versus media coverage during a crisis. *Public Relations Review*, *41*(1), 80–88. http://doi.org/10.1016/j.pubrev.2014.10.010

Pancic, N. (2010). Crisis Communication in theory and practice : Analysis of cultural influence , strategy applicability , and stakeholder relevance in Australia and New Zealand Natascha Pancic Master of International Communication, 1–161.

Pang, A., Cameron, G., & Jin, Y. (2007). Integrated crisis mapping: Toward a publics-based, emotion-driven conceptualization in crisis communication. *Sphera Publica*, *7*(2007), 81–96. Retrieved from http://www.redalyc.org/resumen.oa?id=29720421006

Ponzi, L. J., Fombrun, C. J., & Gardberg, N. a. (2011). RepTrak™ pulse: Conceptualizing and validating a Short-Form Measure of Corporate Reputation. *Corporate Reputation Review*, *14*(1), 15–35. http://doi.org/10.1057/crr.2011.5

Ryan, C., Carragee, K. M., & Meinhofer, W. (2001). Theory Into Practice: Framing, the News Media, and Collective Action. *Journal of Broadcasting & Electronic Media*, *45*(1), 175–182. http://doi.org/http://dx.doi.org/10.1207/s15506878jobem450

Sanoma. (2016). Retrieved June 22, 2016, from http://www.sanoma.nl/merken/artikel/nunl/digital/merk-profiel/

Schultz, F., Utz, S., & Göritz, A. (2011). Is the medium the message? Perceptions of and reactions to crisis communication via twitter, blogs and traditional media. *Public Relations Review*, *37*(1), 20–27. http://doi.org/10.1016/j.pubrev.2010.12.001

Schwarz, A. (2012). How publics use social media to respond to blame games in crisis communication: The Love Parade tragedy in Duisburg 2010. *Public Relations Review*, *38*(3), 430–437. http://doi.org/10.1016/j.pubrev.2012.01.009

Semetko, H. A., & Valkenburg, P. M. (2000). Framing European Politics. A Content Analysis of Press and Televison News. *Journal of Communication*, *50*(September 1998), 93–1009. http://doi.org/10.1111/j.1460-2466.2000.tb02843.x

Small, D. A., & Lerner, J. S. (2008). Emotional policy: Personal sadness and anger shape judgments about a welfare case. *Political Psychology*, *29*(2), 149–168. http://doi.org/10.1111/j.1467-9221.2008.00621.x

Tripp, T. M., Bies, R. J., & Aquino, K. (2007). A vigilante model of justice: Revenge, reconciliation, forgiveness, and avoidance. *Social Justice Research*, *20*(1), 10–34. http://doi.org/10.1007/s11211-007-0030-3

Utz, S., Schultz, F., & Glocka, S. (2013). Crisis communication online: How medium, crisis type and emotions affected public reactions in the Fukushima Daiichi nuclear disaster. *Public Relations Review*, *39*(1), 40–46. http://doi.org/10.1016/j.pubrev.2012.09.010

Von Sikorski, C., & Schierl, T. (2012). Effects of news frames on recipients' information processing in disability sports communications. *Journal of Media Psychology*, *24*(3), 113–123. http://doi.org/10.1027/1864-1105/a000069

Vreese, C. H. De. (2005). News framing: Theory and typology Information. *Information Design Journal*, *13*(1), 51–62. http://doi.org/0.1075/idjdd.13.1.06vre

Weiner, B. (1985). *An attributional theory of motivation and emotion*. New York: Springer.

Weiss, H. M., Suckow, K., & Cropanzano, R. (1999). Effects of justice conditions on discrete emotions. *Journal of Applied Psychology*, *84*(5), 786–794. http://doi.org/10.1037/0021-9010.84.5.786

Wetzer, I. M., Zeelenberg, M., & Pieters, R. (2007). "Never eat in that restaurant, I did!": Exploring why people engage in negative word-of-mouth communication. *Psychology and Marketing*, *24*(8), 661–680. http://doi.org/10.1002/mar.20178

Wolf, D. D., & Mejri, M. (2013). Case study crisis communication failures : The BP case study. *International Journal of Advances in Management and Economics*, *2*(2), 48–56. Retrieved from http://orbi.ulg.ac.be/bitstream/2268/165989/1/BP-CRISIS-IJAME.pdf

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The Behavioral Consequences of Service Quality. *Journal of Marketing*, *60*(2), 31. http://doi.org/10.2307/1251929

Zhang, B., Veijalainen, J., & Kotkov, D. (2016). Volkswagen Emission Crisis – Managing Stakeholder Relations on the Web. *Proceedings of the 12th International Conference on Web Information Systems and Technologies*, *1*, 176–187. http://doi.org/10.5220/0005892401760187

APPENDIX 1 – STIMULUS MATERIAL

NU.nl ❯ Algemeen ❯ Binnenland

Hayman Bank kondigt 5000 extra ontslagen aan

Gepubliceerd: 18 april 2016 09:39
Laatste update: 18 april 2016 11:21

Ruim vijfduizend medewerkers van de Hayman Bank verliezen hun baan. Dat heeft het management van de bank maandagochtend bekend gemaakt. Het banenverlies komt bovenop de 8000 ontslagen die eerder al werden aangekondigd.

Nog geen twee jaar geleden nam de relatief onbekende Hayman Bank (voortgekomen uit een consortium van buitenlandse investeerders) verschillende kleine banken in Nederland over en maakte de bank indruk door haar explosieve groei.

Risicovolle beslissingen en slecht ingeschatte begrotingen zorgden er echter voor dat de bank nu in zwaar weer verkeert. Door ineffectief en gebrekkig handelen van de raad van bestuur kent de situatie een nieuw dieptepunt. Vanochtend ontving het bankpersoneel een toelichting van hun manager.

Emotie   1. HUMAN INTEREST FRAME

De verslagenheid onder de werknemers was groot toen duidelijk werd dat de Hayman Bank verder gaat schrappen in zijn personeelsbestand. Emoties onder de werknemers lopen hoog op en de angst voor baanverlies is groot. Een werknemer geeft reactie op het schokkende nieuws: "De raad van bestuur heeft geen idee waar ze mee bezig zijn, het zou voor mijn gezin rampzalig zijn als ik mijn baan verlies. Op mijn leeftijd vind ik nooit meer wat anders".

Een ander benadrukt dat de opluchting na een vorige ontslagronde is omgezet in een dubbele hoeveelheid stress voor hem en zijn collega's: "We hadden al het gevoel dat er nog een reorganisatie zou kunnen komen, maar dat het deze omvang zou hebben had ik nooit verwacht. Dit treft zo enorm veel collega's en hun families. Het is echt verschrikkelijk".

De Hayman Bank verwacht binnen enkele dagen een update te kunnen geven over het verloop van de ontslagonderhandelingen. Vakbond 'De Unie' laat weten dat de crisis bij de bank niet onderschat moet worden: "Met deze ontslagronde zijn de problemen nog niet opgelost. Het is dus terecht dat klanten en bedrijven zich zorgen maken".

Door: NU.nl

Lees meer over: Hayman Bank

0	0	0	-	-
🗨 Reageer	f Share	🐦 Tweet	g+ 1	✉ E-mail

2. CONFLICT FRAME

Conflicten

Het risicovolle beleid van de Hayman Bank en de eerder aangekondigde ontslagronde leidt al langere tijd tot veel conflicten tussen de Hayman Bank en samenwerkende partijen als het UWV en vakbond 'De Unie'.

"De Hayman Bank zet een reorganisatie door zonder het advies van de ondernemingsraad af te wachten en zonder een sociaal plan voor hun medewerkers", aldus de vakbond. Ze vindt dat de conflictueuze handelswijze van Hayman Bank niet door de beugel kan. Ook het UWV is verbolgen over de handelswijze van de bank en heeft alle medewerkers middels een brief opgeroepen in beroep te gaan tegen hun ontslag.

De problemen binnen de samenwerking worden enigszins erkend door de Haymank Bank zelf. Topman Wiebe Draijer licht toe: "Er zijn momenteel veel tegenstrijdige belangen. Dit leidt af en toe tot hevige discussies en conflicten. We proberen steeds opnieuw het gesprek aan te gaan, maar lijken het nog niet eens te worden met elkaar".

3. ECONOMIC FRAME

Gevolgen crisis

Haymank bank zag haar omzet afgelopen kwartaal met 8,5 procent teruglopen. Het grootste aandeel in de krimpende omzet werd veroorzaakt door grote verliezen binnen de investment-sector, als gevolg van risicovolle investeringen.

De economische gevolgen van de crisis op de Nederlandse economie lijken zich niet alleen te beperken tot de financiële sector. Zo heeft het MKB zichtbaar last van de kwakkelende bank, waardoor in die sector de economische groei achterblijft. Ook de huizenmarkt laat een daling van de huizenprijzen zien.

De ontslagronde bij de Hayman Bank is nodig om de bank weer winstgevend en concurrerend te maken, zegt topman Wiebe Draijer die de jaarlijkse loonkosten met 600 miljoen euro wil verlagen.

4. MORALITY FRAME

'Immorele graaicultuur'

Vakbond 'De Unie' stelt vast dat de Hayman Bank te maken heeft met een "structurele en immorele graaicultuur". Zij concluderen dat ten gunste van de top, onethische beslissingen zijn genomen ten koste van werknemers en klanten.

De Hayman Bank neemt deze kritiek hoog op en belooft na de ontslagronde kritisch te kijken naar de heersende cultuur binnen de bank. Hayman-topman Wiebe Draijer licht toe: "Het is onze plicht om klanten en werknemers een stabiele en zekere omgeving voor hun geld en werk aan te bieden". De Hayman Bank zegt conform hun normen en waarden te willen zorgen voor een gepaste uitstroomregeling voor de boventallige medewerkers.

5. RESPONSBILITY FRAME

Reinier Castelein, voorzitter van vakbond 'De Unie' acht de bank zelf verantwoordelijk voor de ontstane situatie: "De raad van bestuur heeft eerdere waarschuwingen niet serieus genomen. Door zich afzijdig te houden en bewust risicovolle investeringen verder te stimuleren, hebben zij het probleem alleen maar groter gemaakt."

Dit wordt erkend door Hayman-topman Wiebe Draijer, die zich verantwoordelijk voelt voor de gang van zaken bij de bank: "We nemen onze verantwoordelijkheid voor de gemaakte fouten. Vanaf nu doen wij er alles aan om eenzelfde situatie te voorkomen in de toekomst".

Door goede uitstroommogelijkheden te bieden en nieuwe plannen te maken voor een stabielere bank in de toekomst, wil de Hayman Bank laten zien zijn verantwoordelijkheden serieus te nemen.

APPENDIX 2 – QUESTIONNAIRE

Beste deelnemer,

Bedankt dat u mee wilt werken aan dit onderzoek. Voor mijn afstudeeronderzoek aan de Universiteit Twente doe ik onderzoek naar een organisatie die in een crisis verkeert. U kunt mij helpen door het invullen van deze vragenlijst, dit duurt een kleine 10 minuten. Hierbij is het van belang dat u de vragen zo eerlijk en volledig mogelijk invult, er bestaan geen goede of foute antwoorden. Uw gegevens worden anoniem verwerkt en vertrouwelijk behandeld.

Mocht u na het invullen nog vragen hebben over het onderzoek, dan kunt u deze stellen in het opmerkingenveld aan het einde van de vragenlijst.

Nogmaals hartelijk dank voor uw deelname!

Evelien Kip,
masterstudent Communication Studies,
Universiteit Twente
e.kip@student.utwente.nl

Ik stem geheel vrijwillig in met deelname aan dit onderzoek. Ik behoud me daarbij het recht voor om op ieder moment, zonder opgaaf van redenen, mijn deelname aan dit onderzoek te kunnen beëindigen.

- ❍ Ik ga akkoord en ga verder naar het onderzoek (1)
- ❍ Nee, ik wil niet deelnemen aan het onderzoek (2)

Op de volgende pagina is een nieuwsbericht te lezen dat recentelijk gepubliceerd is op Nu.nl. Lees dit bericht door en ga daarna verder met de vragen op de daarop volgende pagina's.

In het nieuwsbericht dat u zojuist hebt gelezen wordt door Nu.nl geschreven over een specifiek onderwerp. Welk onderwerp komt het meest naar voren in het bericht dat u zojuist hebt gelezen? Geef telkens aan in hoeverre u het oneens/eens bent met de beweringen.
 'In het nieuwsbericht … '

	Helemaal mee oneens (1)	Mee oneens (2)	Niet mee oneens/niet mee eens (3)	Mee eens (4)	Helemaal mee eens (5)
Wordt vooral de gebeurtenis beschreven vanuit een emotionele invalshoek of wordt een menselijk aspect toegevoegd aan de presentatie van de gebeurtenis (1)	○	○	○	○	○
Worden vooral conflicten en onenigheden tussen individuen, groepen of organisaties beschreven (2)	○	○	○	○	○
Worden vooral de economische of financiële gevolgen besproken die de gebeurtenis zal hebben (3)	○	○	○	○	○
Wordt vooral de gebeurtenis in een context van moraliteit, normen en waarden of sociale voorschriften geplaatst (4)	○	○	○	○	○
Wordt vooral beschreven hoe de verantwoordelijkheid voor de gebeurtenis toegerekend wordt aan de Hayman Bank (5)	○	○	○	○	○

Beantwoord de volgende vragen alsof u een klant of aandeelhouder bent van Hayman bank. In welke mate bent u het in dat geval oneens/eens met de volgende stellingen:

	Helemaal mee oneens (1)	Mee oneens (2)	Niet mee oneens/niet mee eens (3)	Mee eens (4)	Helemaal mee eens (5)
Ik zou deze crisis bestempelen als een ernstige crisis (1)	○	○	○	○	○
Deze crisis zorgt op financieel of menselijk gebied voor veel schade (2)	○	○	○	○	○
Deze crisis heeft directe of grote consequenties voor mij (3)	○	○	○	○	○
De Hayman Bank voldoet niet aan de verwachtingen die ik van een bank in het algemeen heb (4)	○	○	○	○	○
Deze crisis heeft een negatieve invloed op het halen van mijn persoonlijke doelen (5)	○	○	○	○	○

Nogmaals, beantwoord de volgende vragen alsof u klant of aandeelhouder bent van Hayman Bank.
In welke mate bent u het oneens/eens met de volgende stellingen:

	Helemaal mee oneens (1)	Mee oneens (2)	Niet mee oneens/niet mee eens (3)	Mee eens (4)	Helemaal mee eens (5)
De oorzaak van de crisis was een opzettelijke daad van een of meerdere medewerkers van de Hayman Bank (1)	❍	❍	❍	❍	❍
Een of meerdere medewerkers van de Hayman Bank hebben bewust de oorzaak van de crisis gecreëerd (2)	❍	❍	❍	❍	❍
Een opzettelijke daad van een of meerdere medewerkers binnen de Hayman Bank heeft deze crisis veroorzaakt (3)	❍	❍	❍	❍	❍
De Hayman Bank had de capaciteiten om deze crisis te stoppen (4)	❍	❍	❍	❍	❍
De crisis was te voorkomen door de Hayman Bank (5)	❍	❍	❍	❍	❍
De Hayman Bank had de middelen om deze crisis te voorkomen (6)	❍	❍	❍	❍	❍
De Hayman Bank had deze crisis kunnen vermijden (7)	❍	❍	❍	❍	❍
De Hayman Bank moet verantwoordelijk gehouden worden voor deze crisis (8)	❍	❍	❍	❍	❍
De Hayman Bank moet de schuld krijgen van deze crisis (9)	❍	❍	❍	❍	❍

'Door het lezen van het nieuwsbericht over de Hayman Bank voel ik me ...'

	Helemaal mee oneens (1)	Mee oneens (2)	Niet mee oneens/niet mee eens (3)	Mee eens (4)	Helemaal mee eens (5)
Boos (1)	O	O	O	O	O
Geërgerd (2)	O	O	O	O	O
Geïrriteerd (3)	O	O	O	O	O
Bezorgd (4)	O	O	O	O	O
Nerveus (5)	O	O	O	O	O
Ongerust (6)	O	O	O	O	O
Angstig (7)	O	O	O	O	O
Bang (8)	O	O	O	O	O
Bevreesd (9)	O	O	O	O	O
Droevig (10)	O	O	O	O	O
Neerslachtig (11)	O	O	O	O	O
Ongelukkig (12)	O	O	O	O	O

De volgende vragen gaan over de aandacht die je aan het nieuwsbericht schonk.

	Zeer oppervlakkig (1)	Oppervlakkig (2)	Gemiddeld (3)	Intensief (4)	Zeer intensief (5)
De mate waarin ik nadacht over het nieuwsbericht was: (1)	O	O	O	O	O

	Zeer weinig aandacht (1)	Weinig aandacht (2)	Gemiddeld (3)	Veel aandacht (4)	Zeer veel aandacht (5)
De hoeveelheid aandacht die ik schonk aan het nieuwsbericht was: (1)	O	O	O	O	O

	Zeer weinig (1)	Weinig (2)	Gemiddeld (3)	Veel (4)	Zeer veel (5)
De tijd die ik spendeerde om na te denken over het nieuwsbericht was: (1)	O	O	O	O	O

Geef hieronder aan in hoeverre u het met de volgende beweringen oneens/eens bent na het lezen van het nieuwsbericht:

	Helemaal mee oneens (1)	Mee Oneens (2)	Niet mee eens/niet mee oneens (3)	Mee eens (4)	Helemaal mee eens (5)
De Hayman Bank is een bedrijf waar ik een goed gevoel bij heb (1)	❍	❍	❍	❍	❍
De Hayman Bank is een bedrijf dat ik vertrouw (2)	❍	❍	❍	❍	❍
De Hayman Bank is een bedrijf dat ik bewonder en respecteer (3)	❍	❍	❍	❍	❍
De Hayman Bank heeft een goede reputatie (4)	❍	❍	❍	❍	❍

Beantwoord de volgende vragen alsof u momenteel een klant of aandeelhouder bent van de Hayman Bank. Geef hieronder aan in hoeverre u de volgende beweringen onwaarschijnlijk of waarschijnlijk acht na het lezen van het nieuwsbericht:

	Zeer onwaarschijn lijk (1)	Onwaars chijnlijk (2)	Niet onwaarschijnlijk/ niet waarschijnlijk (3)	Waarschijn lijk (4)	Zeer waarschij nlijk (5)	Weet niet (6)
In gesprekken met anderen zou ik positief zijn over de Hayman Bank (1)	○	○	○	○	○	○
Ik zou de Hayman Bank aanbevelen wanneer iemand mijn advies vraagt in het kiezen voor een bank (2)	○	○	○	○	○	○
Ik zou de Hayman Bank als mijn eerste keuze overwegen wanneer ik een nieuwe bank zou zoeken (3)	○	○	○	○	○	○
Ik zou de komende jaren meer zaken doen met de Hayman Bank (4)	○	○	○	○	○	○
Ik zou de komende jaren minder zaken doen met de Hayman Bank (5)	○	○	○	○	○	○
Ik zou klagen tegen andere klanten wanneer ik een probleem met de Hayman Bank heb (6)	○	○	○	○	○	○
Ik zou klagen tegen externe partijen, zoals de consumentenbond, wanneer ik een probleem heb met de Hayman Bank (7)	○	○	○	○	○	○

Tot slot volgen hieronder nog een aantal achtergrondvragen voor de betrouwbaarheid van het onderzoek.

Wat is uw geslacht?

❍ Man (1)
❍ Vrouw (2)

Wat is uw leeftijd?

_____

Wat is uw beroep?

❍ Scholier/Student (1)
❍ Werkend (2)
❍ Werkloos (3)
❍ Gepensioneerd (4)
❍ Anders, namelijk (5) _____

Wat is uw hoogst genoten opleiding?

❍ Geen / Lager- of basisonderwijs (1)
❍ VMBO / MAVO / LBO (2)
❍ MBO (MTS/MEAO) (3)
❍ HAVO / VWO (4)
❍ HBO (5)
❍ WO (6)
❍ Anders, namelijk (7) _____

Dit is het einde van de vragenlijst. Hartelijk dank voor uw deelname.

Heeft u nog opmerkingen of vragen over dit onderzoek of over de resultaten van dit onderzoek? Dan kunt u deze hieronder samen met uw email adres achterlaten.

Evelien Kip