

Public Relations' Strategies in Managing Bounced Checks' Crisis During Israel's war on Gaza in 2023 A Comparative Study: Bank of Palestine, and Bank of Jordan

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Abstract:

The main aim of this research study is to know the extent of using the Public Relations - (PR) in managing the bounced checks' crisis - (BCC) resulted from the Israeli war on the Gaza in 2023 - (the war), where the researchers selected the Bank of Palestine and Bank of Jordan for that. The Renewal Discourse Theory - (DRT) and Kotter's model were used by the researchers to answer the research study's questions. Moreover, they used the descriptive analytical approach to analyze the results they got from the research study's questionnaire and the direct interview. In the questionnaire, the research study's community sample was 400 beneficiaries of the 'checks service' in the above mentioned Banks.

As for the direct interview tool's questions, they were designed to serve the objective of the study, where the intentional sample was merely selected from the PRs' managers at the Bank of Palestine.

Results showed that the PRs' Department at the Bank has no role in protecting its reputation, responding to the economic crisis, or dealing with the crisis' effects. None of the banks used PRs' strategies in dealing with their customers during the crisis.

The study also recommended that the banks should: employ qualified PR people, prepare plans, ready to deal with any crisis might face the bank, and remain informed of all crises occurring on the banking sector internationally and locally.

Keywords: Public Relations' strategies, Bounced Checks' Crises, Crisis Management, Palestinian Banking Sector.

Besides the bank checks' crisis – (BCC), a new crisis occurred in the banking sector in the West Bank due to the ongoing war, as many Palestinians are unable to fulfill their financial dues to the Banks. Thus, the banks have to keep their customers informed on the banks critical situation, and they must communicate with them carefully. Consequently, the researchers used the DRT as a lens to analyze the communications of both the Banks through the research study's questionnaire and interview tools.

The aim of this study is to know how banks communicate during the (BCC) that affects the West Bank. Through the DRT's perspective, the study sought to know the strategies used by PR in managing the (BCC) in the Banks of Palestine and Jordan. This study analyzed the use of strategies during this crisis, as it may constitute an opportunity for the two Banks to improve their communications in crises.

Data helps answering the following research study's questions:

The study's major research question is: 'to what extent are PRs' strategies used in managing the (BCC) during the war?'

The following sub-questions arose from the major question:

1. What lessons the banks learnt from the (BCC) during the Corona Pandemic in 2020, and applying them during the war?
2. What was the ethical communication used in the (BCC) during the Corona in 2020, and is used in the (BCC) during the Israeli war on Gaza in 2023?
3. To what extent banks relied on a future vision in the (BCC) during the Corona in 2020, and applying it in the (BCC) during the war?
4. Was there effective discourse in the (BCC) during the Corona in 2020, and applying it in the (BCC) during the war?

Study Hypotheses:

The study examines the main null hypothesis, which states: “There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) between the extent of employing PRs’ strategies, and managing the (BCC) during the war”.

Several sub-hypotheses branched out of it, are:

1. There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) between the lessons the banks learnt from the (BCC) during the Corona in 2020, and applying them in the (BCC) during the war.
2. There is no statistically significant relationship at the significance level ‘ $0.05 \geq \alpha$ ’ between the extent to which ethical communication was applied in the (BCC) during the Corona in 2020, and applying it in the (BCC) during the war.
3. There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) between the extent to which banks relied on a future vision in the (BCC) during the Corona in 2020, and applying it in the (BCC) during the war.
4. There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) between the ‘effective discourse’ used in the (BCC) during the Corona in 2020, and using it in the (BCC) during the war.
5. There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) in the extent of employed PRs’ strategies, and managing the (BCC) during the war that can be attributed to demographic variables ‘gender, age, place of residence, and career level.’

Study Problem:

Nowadays, the PR is very importance, as it characterized by, rapid changes and successive events, so the organizations have placed ‘PR’ within their structure, as it helps in achieving their objectives, missions, and providing their services through the public's understanding of their role and accepting their services. The PR practices a set of activities to merge the mental image of the organization. It links the organization with the community, and the organizations with their customers, as well as linking the employees of the organization together. (Ashour, 2019, p. 447).

Sometimes, the organizations are exposed to administrative, financial, or any other type of crises that disrupt their works, so, the senior management of the organization resorts to PR to protect and manage its crisis, using its methods and strategies in a scientific ways. (Al-Awfi, 2005, p. 451).

The first (BCC) took place in the Palestinian banks was during Corona in 2020, as the citizens and merchants’ suffered from the closure of Palestinian markets and in conjunction with half salaries and the clearance crisis. The bounced checks had a large share in the Corona crisis. The current study will clarify to what extent the Palestinian banks learnt from the BCC during the Corona in 2020, and the extent to which new plans and strategies were developed in line with this such crisis to overcome it and improve the reputation of the banks, and if they successfully manage the crisis during the war on Gaza?

The study’s problem revolves around the banking crises due to the war, specifically the BCC, as its percentage increases significantly. Noting that checks in Palestine are considered an important and central means of payment for commercial exchange, and are second means of payment after cash in financial transactions among the Palestinians (Harb, 2020).

As for the Monetary Authority, it has no role on the Palestinian banks, to ease effects of the war on borrowers during the current crises, as its departments didn’t urge banks to help those affected in the West Bank by the war on Gaza, nor

postpone checks, or stop imposing ‘penalties’ on their bounced checks, but only urging banks to grant them temporary facilities, such as, ‘loans’ to pay the checks, where they have to pay additional commissions. (Al-Munqoboun, 2023).

Study Theoretical Framework:

The economic crisis in Palestine during the war:-

Palestine has gone through many strong political, humanitarian and economic crises of which the Corona in 2020, the Israeli war on Gaza in 2023, and withholding ‘clearance funds’ in 2019. The general evaluation of the Palestinian economy was ‘a fragile’ in terms of structure and sources of funding even before the war. When a certain political crisis occurs in Palestine, some donor countries cut off their financial support to the Palestinian Authority, which creates a problem to the Palestinian government's ability to fulfill its responsibilities, and to the UNRWA as well, where 9 countries have stopped their funding, which threatens the sustainability of vital life-saving services, as many Palestinians depend on UNRWA’s salaries and aids. (Samara, 2024).

Palestine exposed to financial and economic crises for many reasons, of which: (Alan, 2022, 43-44)

1. 2015 Economic Crisis: It lasted for 4 months due to withholding the clearance funds as a form of punishment for the Palestinian Government as it joined the ICC, and the signing of the Rome Statute by the Palestinian President. Thus, the Palestinian Authority borrowed from banks to pay half salaries for its employees.
2. 2019 Economic Crisis: It lasted for 7 months as the Palestinian Authority's refused to receive the clearance funds from Israel, because it withheld NIS 502,000,000.
3. 2020 Corona Crisis: Besides Corona, several other factors weakened the Palestinian Government's budget, of which, some countries banned their support, crisis between the Israeli occupation, and the Palestinian Government purchased medical equipment and supplies to confront Corona.
4. 2023 Israel’s war on Gaza: The Palestinian economy exposed to severe shocks on the unemployment and income levels, as employment level in the West Bank decreased to 24%, where 208, 000 of the workers from the West Bank, working in settlements & in the 1948 occupied territory, have lost their jobs, in addition to the Israeli occupation withholding of clearance, which minimized the purchasing power.

In contrast, the stepping up destruction of economy in Gaza, the occupation forces impose more scenarios on the people of the West Bank, of which: (Awad, 2023)

1. Closing roads throughout the West Bank, to hinder movement of people, export and import of goods from and to Palestine, and refrain from issuing permits to workers in the 1948 occupied territory.
2. Ongoing deduction of clearance funds, which negatively affect the government's ability to fulfill its obligations towards the public and private sectors
3. Backtracking in revenues of the income tax, and VAT.
4. Minimizing the foreign funding to the Palestinian budget.
5. Halting the development projects.

Due to the war, losses of the West Bank were noticed in the Palestinian Stock Exchange, as its indicators fell to the lowest level since 2021. The Palestinian Central Bureau of Statistics’ data showed that 140,000 Palestinian workers from the West Bank are jobless today, due to the suspension of most economic activities in Israel, noting that their wages amount to NIS 1.5 billion, and most of this money is pumped into the West Bank markets.

The clearance funds were withheld under the pretext that the Palestinian Authority didn’t condemn the Al-Aqsa Flood Operation, knowing that Israel monthly collects taxes on behalf of the Palestinian Authority, for the goods imported by the Palestinians, and then transfers about NIS 750,000,000 to the Palestinian Authority. The significant decline in the Palestinian commercial sector and the low income of the Palestinians had negative effects on the banking sector, of which the BCC, as the issuers of these checks are unable to cover their value.

The (Alam’s study, 2022, 47) clarified some measures regarding the banking sector during Corona, of which: Postponing borrowers’ monthly installments for 4 months, where the Monetary Authority expressed its readiness to provide the necessary liquidity to help the banks, besides, calling on banks to provide more contributions to mitigate effects of the crisis.

Crises Communications: (Khafash, 2021)

The crises communications, response operations and the organization's reactions have become very important factors to confront all kinds and causes of the crises, as they break the organization's isolation, and activating communication between the parties of the crisis as well. Worth mentioning, the organization's isolation during crises leads to the spread of rumors and complicate solving them. Communications during the crises are very essential, and part of their management. Thus, they have become the PRs' duty to do so.

Crisis management is one of the most important challenges that associated with the organization's efficiency. Also, the crisis communication is defined as the collection and dissemination of information required to solving the crisis. Some researchers noted that communication occurs before, during and after the crisis, as it reduces the damage that might occur to the organization's image. It must be accurate and quick to mitigate any potential damage. It must be well formulated, and send in an effective way to the targeted people. Noting that, social media means have built a positive relationship between the organization and its customers, which turned the crises into the favor of the organization.

Communication Models used in PR for Crisis Management: (Manea, 2013, 74-76)

Several models are used in crises management including principles and rules of effective communication in managing the crisis, of which:

1. **James Lukaszewski Model:** Applied on PR during the crises, as it tackles a set of required communication objectives and rules:

❖ **Drawing a communication policy with:**

- Providing true facts.
- Responding to events instantly with specifying their type and how to deal with them.
- Specifying communication priorities according to the crisis' nature.

❖ **Setting rules for communication during a crisis, including:**

- Contacting the most prioritized leaders with a quick response, and acting firmly and seriously.
- Solving problem through: describing the crisis, analyzing it and knowing the size of its threat, and choosing the best solutions and recommendations to solve the crisis, as well as studying the negative results and containing them.

2. **Situational Crisis Communication Model:** It repairs the image of the organization, and consists of 4 elements used to assess the potential impact of the crisis on the reputation of the organization. Its elements are: type of the crisis, extent of damage resulted from the crisis, history of the crisis with the organization, and the organization's relationship with the crisis, as the crisis management process depends on choosing the appropriate communication response to the above elements.

Special strategies to fix the mental image of the organization, they are:

- Denying the crisis by convincing the public that there is no any crisis, or that doesn't represent a crisis, or attacking those who claim it.
- Making the public see the crisis less negatively.
- Viewing the organization more positively by linking it to positive things.

3. **Mara Model:** It measures the relationship strength between the organization and its customers as a main independent variable for the success of the organization in managing the crisis. There are four basic variables that affect the success of PR in dealing with crisis' conditions:

- ◆ Relationships ‘between the organization and its public are the main variable of the model. They either be negative or positive. If negative, they become much worse during the crisis, and if positive, they become much better.
- ◆ Crisis communications (Strategies): The organization may be distorted during the crisis, so crisis strategies are necessary to protect the organization's image, of which: Silence Strategy, Grunge Strategy, Risk Communication Strategy, and Crisis Communications’ strategy.

4. **Kotter Model:** To be discussed later on.

Study Theory

Discourse Renewal Theory - (DRT):

The theory sees the ‘crises’ as an opportunity for renewal and development of the organization. It emphasizes on ethical communication, and advanced vision, as well as effective communication to help the organizations respond effectively, and to communicate in a way that insure their renewal after the crisis.

The theory has four elements:

1. Institutional Learning:

Crises create an opportunity for learning. Every organization exceeds the crisis successfully has to learn from it, and to be stronger and ready for future crises. It has to explain to stakeholders that it won’t face such crises in the future. Institutional learning includes: acquiring knowledge, interpreting and distributing information, and then storing them for future use.

If the organization couldn’t learn from failure, it will be in a destructive and weak position, and will face future crises, a mere negative experience is not enough to learn. Learning requires individuals to change their attitudes and beliefs, and in turn their behaviors change, which would change the organization positively.

Learning also includes internal and external communication of the organization, where the internal includes correcting practices that have led to a crisis, and communicating must be with all parties of the organization about the changes. The external is to inform the community, the public, and stakeholders ‘how the organization learnt from the crisis to gain their confidence. (Ulmer & Sellnow, 2020, p. 167).

In brief, if the organizations are able to see failures as opportunities, learn from their and other failures, retain the wisdom gained through the learning process, and abandon bad habits, they are more likely witness renewal after the crisis.

2. Ethical Communication:

It must be practiced before, during, and after crises. Thus, the organizations that are not well-prepared have to find justifications for that at some point. In fact, unethical actions cause crises that hurt the reputation of the organization. The organizations that take ethical positions, such as, honesty, transparency, accountability, and trust with stakeholders before the crisis occurs, they are more capable of making renewals during the crises.

Ethical communication lies in:

- Strong organizational values: Ethical communication requires defining the values that should guide the organization’s response to crises. As mentioned above the organizations that practice ethical values, such as, honesty, transparency, and accountability will be renewed after the crisis (Ulmer et al., 2015, p. 29).
- Leaders do the ethical communication work, because they are the ones who set positive tones for communication after the crisis, and form a model for ethical communication that includes community engagement and taking care of employees for a better future of the organization after the crisis. (Anderson and Guo, 2020, p. 215).
- Positive relationships with stakeholders: It is essential to obtain the support of stakeholders, even before the crisis occurs. A positive relationship with stakeholders helps the organization respond to the crises in a temporary realistic response, far from manipulation and/or deception, as the temporary response is more inspiring for stakeholders. There is also a strategic response designed to achieve strategic objectives, such as,

protecting the organization's image or getting rid of blame, but the temporary response is better as it focuses on the discourse renewal i.e. a more natural and immediate. (Ulmer & Sellnow, 2020, p. 131).

- Providing important options for stakeholders: The organization must give stakeholders the opportunity to make decisions, and provide them with correct information. They must receive honest communication without bias to be able to make sound decisions. Dishonest communication would drive stakeholders to make incorrect decisions. Finally, giving stakeholders the right to choose important decisions would increase the likelihood of renewing the organization after the crisis. (Ulmer, et al., 2015).

3. Progressive Vision Theory:

It merely focuses on the future. Some organizations focus on reputation and, who is responsible of the mistakes. Other organizations focus on the future and try to find a renewed and advanced response, which means, they are learning from their mistakes, and focus on rebuilding.

4. Appropriate Institutional Discourse:

Sometimes, crisis management must in direct touch with the stakeholders to put forward visions. Moreover, renewal can be achieved through leaders, who encourage stakeholders to stand by the organization during the crisis to rebuild it in a better way. This means that effective discourse must be carried out by leaders as they are the representatives of the organizations. When leader has vision and good reputation, he/she will be the effective force to overcome crises i.e. they play an important role in the organizational discourse.

The DRT was used as a lens for the study to know what lessons can be learnt from the Palestinian banks' response about the BCC. This theory was adopted based on the Palestinian banks' responsibility to communicate with their customers thoroughly, where the community and employees depend on the Palestinian banks to provide them with accurate and honest information on the BCC, without focusing on protecting reputation. The Palestinian banks must take appropriate decisions even with the continuation of the BCC.

Data will be analyzed on four elements: institutional education, ethical communication, future vision, and effective communication, where the institutional education may include the changes made by the bank's policies during the study. Ethical communication should include honest ethical messages that emphasize the responsibility of Palestinian banks during the (BCC). As for the future vision, Palestinian banks should use clear language, and focus on the banks' objectives, and giving hope to the reader of the message, and how the Palestinian banks will be after getting rid of the crisis. Finally, the role of the effective organizational discourse is represented in the bank's response to the crises with optimistic and important messages, and providing stakeholders with a vision, which will encourage them to stand by the organization.

In his study, Hickman confirms that the DRT considers the crisis as 'an opportunity for the organization to grow and develop, the speeches of apology and defense can be replaced with a more optimistic speech for reconstruction and renewal, and the theory engagement with society and stakeholders, as this helps to go ahead. This means the organization's ability to translate the crisis into an educational experience, effective communication, and focus on culture and values, as well as using the DRT is the appropriate theory to identify and analyze the ways in which organizations deal with crises through a PRs' perspective (Hickman, 2022, 7-10).

According to Anderson's study, the DRT was used in the Toyota Co. crisis of withdrawing the cars for public safety, which included many Toyota models. One of the consequences of this crisis was the potential damage to the company's image. Therefore, Toyota tried to improve its image through the theory, which would follow an optimistic approach in dealing with the crisis by focusing on the solution and future performance instead of focusing on blames. By analyzing Toyota's advertisements, it was clear that Toyota turned the crisis into opportunity as it focus on the future, not the crisis. (Anderson, 2012, 25-40).

Over the last years, banks have witnessed great pressures as they affected by the repercussions of the economic crises, and direct dealing with the customers, as well as managing the escalated mistrust due the complexity of economic crises, and they were the main tool in managing and confronting the successive crises as they raised 'questions' on the stances of the banks in economic crises, and if they have a role in containing the crisis. (Al-Sharif, 2022)

Due to withholding clearance funds in 2015 and 2019, the Corona crisis in 2020, and the war on Gaza in 2023, these successive crises led to a decline in the Palestinian economy, and the workers couldn't enter the 1948 occupied territory, which means they don't have income, thus, the financial return of Palestinian merchants decreased, and the phenomenon of bounced checks spread significantly due to the inability of the issuers of these checks to pay their financial value. (Alan, 2022, 45).

Consequently, it is the banks' role to confront the crises by mobilizing their set of tools dedicated to responding to the economic crises and natural disasters. The Banks must adhere to transparency during the crisis, and not to hide losses or change the rules as this confuses the customers. They must use protective margins, i.e., move towards capital reserves and precautionary liquidity to continue providing loans. They must encourage loan modification, i.e. rescheduling loans for borrowers, and those affected by the crisis, which finally enhance communication between the bank and the customers during the crises. (Adrian, Narain, 2020).

Kotter Model:

John Kotter believes that the absence of 'change management' would make the work out of control, so change management is one of the biggest challenges facing the organization. Accordingly, Kotter developed a model for organizational change consisting of eight steps to develop the organizations in the right way, to create the required value, and guarantee the none failure of the efforts to change. (Ibrahim and Al-Marzouqi, 2021, pp. 553-555).

1. Creating A sense of Change:

The leader in the organization talks about change and its importance at the current stage, and points out the feasibility of change, and what it achieve in terms of results and gains that benefit each at individual, group or organizational level. The leader of the organization explains to the employees that the organization will not be able to succeed or continue its work or practice competition if it continues using the same methods and means.

Both leaders have to identify the potential threats of the (BCC), and to develop scenarios that clarify what would happen after this crisis in the future. The opportunities provided by the (BCC) must be studied, which could bring about positive change for the banks, and honest discussions about the crisis must be held, as well as providing dynamic and convincing reasons to people to speak, in addition to seeking support from customers and internal and external stakeholders.

2. Forming Effective Leadership Group:

This step depends on forming a leadership group of employees, who have experiences that help them specify the features of change. The group also consists of all organizational levels in the organization, where each individual feels that he/she is an ambassador for his specialization. The most important feature of this group is harmony, mutual trust, and the will to change.

Both leaders identify the real leaders and the stakeholders, and communicate with them individually to achieve the required change they want from the BCC.

3. Formulating Clear Vision for Change:

According to Kotter, vision is the central component of every great leadership, as it can imagine what and how the future will be, it constitutes appeals to the long-term interests of the stakeholders, and realistic and achievable vision, as well as being flexible, communicable, and can be explained in 5 minutes. The vision can be developed by identifying the objectives that the organization seeks to achieve, to be as a guiding plan for change. A vision helps coordination between the parties of the change.

At this stage, both leaders determine the core values of the change due to the crisis, and set a short sentence, which is 'the vision to be achieved soon after the crisis.' So, to achieve this vision, a strategy must be proposed. The change team - that was developed - must be trained to explain the vision to others so that the vision is constantly fix in their minds.

4. Vision Circulating:

At this stage, the leader circulates the vision to employees and beneficiaries through effective communication with all administrative bodies in the organization. The leader will answer any questions related to the change, where the leader uses the necessary means to send the vision to everyone, and to avoid misunderstanding them, the leader must use clear and expressive language, increase data distribution techniques in meetings, and the message must be repeated. Both

ladders speak about the vision related to the change that resulted from the (BCC), and addresses people's concerns and anxiety about the crisis honestly, so that the vision will be applied to all aspects of operations and linked to everything.

5. Removing Obstacles to Change:

The leader removes all obstacles to change, and provides the human and material that will achieve the success and the desired objectives of change. At this stage, the challenges and problems that they could face during the change have to be clarified, and how to overcome them.

Names of change team's leaders in Bank of Palestine and Bank of Jordan should be announced, and each leader has to honor the positive individuals, who have made the change during the (BCC), and should identify individuals, who resist change and help them understand the vision and strategies, and should take appropriate measures to remove individual, group, and procedural obstacles.

6. Achieving Small Successes:

At this stage, the leader's role is to show employees the successes that were achieved, to encourage them continue with the changes, even if these successes are small, they indicate that the change is feasible, and the greater benefits will be achieved when all the change processes are carried out. Both leaders search for small projects - within the framework of the change project due to the (BCC) - that are successful to start with, and ensure their full implementation.

7. Building on Successes:

Over time, small successes accumulate to become big ones, and it is important to build on these successes that were achieved during the change. The leader's is to support these achievements, which convince all employees that change has multiple benefits. Both leaders talk about the successes that achieved due to the change resulting from the (BCC), and talks about what to improve, besides setting achievable objectives, and maintaining a renewed and vital work environment through appointing new leaders in the change team.

8. Fixing Changes:

At this stage, the organization's leader circulates the new rules, behaviors, and practices that accompany the change, and to update them incessantly. The leader at the bank continually talks about the progresses and achievements that have been made due to the changes resulting from the (BCC), besides strengthening the narratives of change, and appreciating key members of the change team.

There are some crises that cause changes in the organizations of which, work systems change, structure change, and renewal change. The change in organization is a tough process, characterized by chaos, despite the efforts made by management and experienced trainers, but change sometimes fails. According to Kotter, the reason for that is the excessive management and the absence of the leadership's role. It's not necessarily the experienced manager, to be a leader. (Qusini, 2009).

In light of Kotter's model, both leaders attributed the potential threats, to the (BCC), and develops scenarios that explain what will happen in the future after this crisis. The opportunities provided by the (BCC) - could bring about positive change for the banks - must be studied. Then, this leader must identify the real leaders and communicate with them to form a team consisting of a group of departments at different levels in these banks, followed by identifying the appropriate vision for change due to the crisis. Then, the leader talks about his vision related to change.

Study Methodology:

The researchers tended to the descriptive analytical approach as it studies problems through a description that helps the researchers to set specific frameworks to be used in specifying their results. It is also realistic as it deals with the research's problem. It also helps in making comparisons among the phenomenon anywhere. Through it, we can obtain a qualitative description, which is represented in the external behavior of the phenomena, and also in reaching numbers related to the problem, (the descriptive approach, definition and features, 2023). The reason why choosing this approach is to, identify the role of PRs' strategies in managing the (BCC) during the war for the 'Bank of Palestine and Bank of Jordan', and to make comparison between them.

Data Collection Methods:

The data of this study was collected through the study’s tools of interview and questionnaire related to the (BCC), since the beginning of the war in Oct. 2023 – Oct. 2024.

Personal Interviews:

Direct interview will be conducted with the Director of the PRs Department at the Bank of Palestine.

Questionnaire:

The beneficiaries from the checks service at Banks of Palestine, and Bank of Jordan.

Data Analysis:

Questionnaire Analysis Results:

In this study, the arithmetic mean and standard deviation were used for each paragraph of the questionnaire to determine its value and the extent of the respondents' agreement or disagreement with the paragraphs, to know to what extent the PRs’ strategies’ are employed to manage the (BCC) during the war, as the respondents' approval of the paragraph achieved the arithmetic mean if it is greater than (3), and if less than (3), it means that their approval didn’t achieve.

As for the standard deviation, it shows the dispersion in the responses to each of the questions. If the standard deviation approaches zero, the responses are concentrated and their dispersion decreases, and if the deviation is one or more, this means the responses are concentrated. Here are answers of the study’s questions according to each of its axis:

The main question of the study, to what extent are PRs’ strategies employed in managing the (BCC), during the war?

To answer the question, the arithmetic means and standard deviations were extracted for the study tool’s fields, the range length was calculated as $(5-1 = 4)$ and then divided by 5 periods $(4/5 = 0.8)$. Thus, the period length is (0.8).

Accordingly, the researchers relied on the following estimate to separate between the degrees:

- Arithmetic means (21.4 or more and equivalent to 84.2% or higher) is very high degree.
- Arithmetic means (41.3- 20.4 and equivalent to 68.2%- 84.0) is high degree.
- Arithmetic means (61.2-40.3 and equivalent to 52.2%- 68.0%) is average degree.
- Arithmetic means (81.1-60.2 and equivalent to 36.2%-52.0%) is low degree.
- Arithmetic mean (less than 81.1) is very low degree.

Arithmetic means, standard deviations, percentages and degree of agreement for the fields of PRs’ strategies in managing the (BCC) during the war, arranged in descending order under the arithmetic mean, as shown in table 1 below:

Table (1)

Rank	Field No.	Field	Arithmetic Average	Standard Deviation	Percentage	Agreement Degree
1	4	Existence of effective discourse in (BCC) during Corona in 2020, and using it in (BCC) during the war on Gaza in 2023	2.17	0.80	43.4	very low
2	1	Banks lesson learnt from the (BCC) during Corona in 2020 and applying it during the (BCC) during the war	2.11	0.81	42.2	very low

3	3	Banks rely on a future vision, not a reactionary one, in (BCC) during Corona in 2020, and applying it in the (BCC) during the war	2.09	0.81	41.8	very low
4	2	Applying ethical communication in the (BCC) during Corona in 2020	2.08	0.83	41.6	very low
Total Score			2.11	0.79	42.2	very low

Maximum score of each paragraph is (5) points

The total score of the arithmetic means is (2.11), which means the respondents' degree of agreement is very low. The highest arithmetic mean was (2.17) for existence of effective discourse in the (BCC) during Corona in 2020, and using it in the (BCC) during the war, followed by what banks' lesson learnt from the (BCC) during Corona in 2020, and applying it during the (BCC) during the war, followed by banks relying on a future vision, and not a reactionary one during Corona in 2020, and applying it in the (BCC) during the war. The application of ethical communication in the (BCC) during Corona in 2020 was the lowest, where the arithmetic mean was (2.08).

According to the opinion of the respondents about applying PR and communication strategies in managing and mitigating effects of the (BCC) in banks operating in Palestine during the war, was very low, with a total arithmetic mean of (2.11), a standard deviation of (0.79) and a very low percentage of (42.2%)

Results of analyzing the 1st sub-question: "to what extent banks learnt from the (BCC) during Corona in 2020, and applying it in the (BCC) during the war?"

To answer the question, the arithmetic means and standard deviations were extracted for the field of 1st study's tool; the Banks lesson learnt from the (BCC) during Corona in 2020 and applied it during the (BCC) during the war, as shown in the table 2 below:

Arithmetic means, standard deviations, percentages and degree of agreement for the paragraphs of the banks' lesson learnt from the (BCC) during Corona in 2020 and its application during the (BCC) during the war, arranged in descending order under the arithmetic mean, as shown in table 2 below:

Table (2)

Rank	Paragraph No.	Field	Arithmetic Average	Standard Deviation	Percentage	Agreement Degree
1	1	Bank Helped its customers during the 2023 (BCC)	2.20	0.87	44.0	Very low
2	2	Bank's treatment of customers changed due to the 2023 (BCC).	3.19	0.83	43.8	Very low
3	4	Bank adopted new methods of communicating with its customers to explain how they dealt with the crisis.	2.15	0.87	43.0	Very low
4	3	Bank used a plan takes into account customers, who have bounced checks during this crisis.	2.13	0.87	42.T	Very low
5	5	Bank explained new remedial measures regarding the crisis.	2.10	0.87	42.0	Very low

6	7	Bank protected its reputation by providing solutions to prevent the recurrence of such crisis.	2.09	0.90	41.8	Very low
7	6	Bank made satisfactory decisions regarding its customers during the (BCC).	2.08	0.88	41.6	Very low
7	9	Bank's management allocated an emergency budget to be used during crises only, in response to the liquidity problem that may occur during crises.	2.08	0.91	41.6	Very low
8	10	Bank followed a series of measures to recover from the negative effects of the crises, and return to normal as soon as possible.	2.07	0.92	41.4	Very low
8	8	Bank used means to encourage customers to participate in the crisis through polls.	2.07	0.93	41.4	Very low
Total Score			2.11	0.81	42.2	Very low

Maximum score of each paragraph is (5) points

The total score of the arithmetic means amounted to (2.22), which means, the degree of agreement of the respondents is very low on these fields. The highest arithmetic mean was (2.20) that the bank helped its customers during the (BCC) in 2023. The lowest percentage of arithmetic means was (2.07) that the bank followed a series of measures to recover from the negative effects and return to normal soon, and to encourage customers to participate in the crisis through opinion polls. This means, the banks operating in Palestine didn't apply any of the lessons learnt from previous crises, such as following new methods to communicate with its customers to explain how they dealt with the crisis.

It is clear that the banks' lesson learnt from the (BCC) during Corona in 2020, was very low applied in the (BCC) during the war, according to the respondents' opinion, with an arithmetic mean of (2.11) and a standard deviation of (0.81) and a very small percentage of (42.2).

Results of analyzing the 2nd sub-question: 'to what extent was ethical communication applied in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war?'

To answer the question, the arithmetic means and standard deviations were extracted for the field of 2nd study's tool that is 'the extent of ethical communication application in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, as shown in table 3 below:

Arithmetic means, standard deviations, percentages, and degree of agreement for the paragraphs on the field of the extent of ethical communication application in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, arranged in descending order under the arithmetic mean, as shown in table 3 below:

Table (3)

Rank	Paragraph No.	Field	Arithmetic Average	Standard Deviation	Percentage	Agreement Degree
1	2	Bank published correct data about decisions issued by Monetary	2.11	0.88	42.2	Very Low

		Authority or bank's management regarding (BCC).				
2	3	Bank explained the extent of the damage caused by this crisis.	2.10	0.89	42.0	Very Low
3	1	Bank communicated with its customers with all honesty and respect to restore confidence during the (BCC).	2.09	0.87	41.8	Very Low
4	5	Bank accepted feedback from its customers.	2.06	0.90	41.2	Very Low
5	6	Bank dealt with the crisis properly and provided clear explanations.	2.06	0.89	41.2	Very Low
5	4	Bank took fair measures against customers affected by the crisis through referring to the customer's history	2.05	Very low	41.0	Very Low
Total Score			<i>2.08</i>	<i>0.93</i>	<i>41.6</i>	Very Low

Maximum score of each paragraph is (5) points

The total score of the arithmetic means touched (2.08), which means, the degree of agreement of the respondents is very low in these fields. The highest arithmetic means touched (2.11) in the field of publishing correct information by the bank about the decisions issued by the Monetary Authority or the bank's management regarding the (BCC), and the lowest percentage of the arithmetic average touched (2.05) in the field of the bank taking fair measures with its customers affected by the crisis through referring to their history. This means, the banks operating in Palestine didn't apply the ethical communication strategy to take fair measures with the customers affected by the crisis through referring to their history, nor did they communicate honestly with them to restore confidence.

Generally, it is clear that the extent of applying ethical communication in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war was very low according to the respondents' opinion, with an arithmetic mean of (2.08) and a standard deviation of (0.83) and a very small percentage of (41.6).

Results of analyzing the 3rd sub-question: 'to what extent do banks rely on a future vision in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war?'

To answer the question, the arithmetic averages and standard deviations were extracted for the field of the 3rd study's tool, the extent to which banks rely on a future vision in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war; as shown in table 4 below:

Arithmetic means, standard deviations, percentages and degree of agreement for the paragraphs on the field of the extent to which banks rely on a future vision in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, arranged in descending order under the arithmetic mean, as shown in table 4:

Table (4)

Rank	Paragraph No.	Field	Arithmetic Average	Standard Deviation	Percentage	Agreement Degree
1	2	Bank made of the crisis an opportunity to reach a more advanced level.	2.14	0.89	42.8	Very Low

2	1	Bank evaluated its performance during previous crises.	2.09	0.85	41.8	Very Low
3	4	Bank published initial reports on the crisis and how to benefit from them.	2.07	0.86	41.4	Very Low
4	5	prepared new preventive measures and policies to be used in any future crisis	2.06	0.89	41.2	Very Low
5	3	Bank used new means of communication to communicate with its customers.	2.03	0.90	40.6	Very Low
Total Score			2.08	0.83	41.6	Very Low

Maximum score of each paragraph is (5) points

The total score of the arithmetic means, touched (2.08) means the degree of agreement of the respondents is very low in these fields. The highest arithmetic mean touched (2.14) for the field of the bank making the crisis an opportunity to reach a more advanced level, the field of the bank using new means of communication to communicate with its customers came in the lowest rank, as its arithmetic mean was (2.03), which means that the Palestinian banks operating in Palestine didn't use any of the means of the future vision strategy in dealing with the crisis that was represented in the bank initially publishing reports about the crisis on how to benefit from it, the bank turned the crisis into an opportunity to reach a more advanced level, and the bank using new means of communication to communicate with its customers.

Generally, it is clear that the extent to which banks relied on a future vision in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, was very low, according to the respondents' opinion, with an arithmetic mean (2.08), a standard deviation (0.83), and a very small % of (41.6).

Results of the analyzing the 4th sub-question: ‘to ‘what extent the effective discourse existed in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war?’

To answer the question, the arithmetic means and standard deviations were extracted for the field of the 4th study's tool, the extent to which an effective discourse existed in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war; as shown in table (5) below:

Arithmetic means, standard deviations, percentages and degree of agreement for the items in the field of the existence of an effective discourse in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, arranged in descending order under the arithmetic mean, as shown in table 5 below:

Table (5)

Rank	Paragraph no.	Field	Arithmetic Average	Standard Deviation	Percentage	Agreement Degree
1	2	Bank prepared its messages that focus on the future of the bank after the crisis.	2.20	0.87	44.0	Very Low
2	3	Bank strengthened communication with its customers by exchanging ideas to reach solutions regarding the crisis.	2.19	0.83	43.8	Very Low
3	1	Bank gave its customers the freedom to express their opinion on the crisis.	2.15	0.88	43.0	Very Low
4	4	Bank improved the efforts to communicate with its customers during the crisis	2.13	0.87	42.6	Very Low

Total Score	2.17	0.80	43.4	Very Low
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Maximum score of each paragraph is (5) points

The total score of the arithmetic means touched (2.17), which means the respondents’ degree of agreement in these fields is very low. The highest arithmetic average in the field the bank prepared messages that focus on the future after the crisis touched (2.20), the field of the bank improved its efforts to communicate with customers during the crisis, was the lowest in the arithmetic average, which touched (2.13).

This means the banks operating in Palestine didn’t apply the effective discourse in confronting the (BCC) in 2023, which represented in the bank’s giving its customers freedom of expression on the crisis, and preparing its messages to focus on the future of the bank after the crisis, as well as strengthening communication with its customers through exchanging ideas to reach solutions on the crisis.

As for the existence of an effective discourse field in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, were very low, as their arithmetic means ranged between 2.17 - 2.20: ‘the bank improved its efforts to improve the communication process with its customers during the crisis, the bank prepared its messages that focus on the future of the bank after the crisis, and the response to the total score was very low under the arithmetic average that amounted to (2.17).

Generally, it is clear that the extent of the existence of an effective discourse in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, was very low, according to the opinion of the researchers, with an arithmetic mean of (2.17), standard deviation of (0.80) and a very small percentage of (43.4).

3-2 Results of analyzing study’s hypotheses:

The results related to the main hypothesis that stipulated: ‘there is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) between employing PRs’ strategies and managing the (BCC) during the war.

So, to check the validity of the main hypothesis, the main study’s hypothesis was analyzed to compare the sample average at the total score for the extent of employing PRs’ strategies and managing the (BCC) during the war on the one hand, and the theoretical community’s mean on the other hand, by using a ‘one-sample T-test’. As the used scale is quintuple, the community average can be at the value (3.00), because it separates between the high and low estimates, thus, the sample averages for the total score of the extent of employing PRs’ strategies and managing the (BCC) during the war were compared with the stated value (3.00) as shown in Table (6) below:

Results of a one-sample T-test for the difference between the sample mean and the population mean for the total score of the extent to which PRs’ strategies were employed in managing the (BCC) during the war, as shown in table 6 below:

Table (6)

Sample		Community		T value	Freedom Degrees	Significance level
Arithmetic Mean	Standard Deviation	Arithmetic Mean	Standard Deviation			
2.11	0.79	3.00	0.50	-22.259	399	*0.000

*** Statistically significant at the significance level ($\alpha \leq 0.05$)**

There is a statistically significant difference at the significance level ($\alpha \leq 0.05$) between the total sample mean for the extent of employing PRs’ strategies and managing the (BCC) during the war, and in favor of the mean sample’s responses; Thus, the T-value was negative ($t = -22.259, \alpha \leq 0.05$), which means the extent of employing PRs’ strategies and managing the (BCC) during the war was very low.

Therefore, we reject the null hypothesis and accept the alternative hypothesis, ‘there is a statistically significant relationship at the level ($\alpha \leq 0.05$) between the responses of the study sample about the extent of employing PRs’ strategies and managing the (BCC) during the war.

Results of the 1st sub-hypothesis stipulated that: There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) between the extent of banks' lesson learnt from the (BCC) during Corona in 2020, and applying it in the (BCC) during the war.

To examine the validity of the 1st sub-hypothesis, the first study's hypothesis was analyzed to compare the total sample mean for the extent of banks' lesson learnt from the (BCC) during Corona in 2020, and applying it in the (BCC) during the war on the one hand, and the theoretical community mean average on the other hand by using a 'One-sample T-test', and because the used scale is quintuple, the community mean can be considered the Value (3.00) because it separates between the high and the low estimates.

Thus, the total sample means for lesson learnt by the bank from the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, as shown in Table (7) below.

Results of a one-sample T-test for the difference between the sample mean and the population mean for the total score of the extent to which lesson learnt by the banks from the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, as shown in table 7 below:

Table 7

Sample		Community		T value	Freedom Degrees	Significance level
Arithmetic Mean	Standard Deviation	Arithmetic Mean	Standard Deviation			
2.11	0.81	3.00	0.50	-21.710	399	*0.000

*** Statistically significant at the significance level ($\alpha \leq 0.05$)**

There is a statistically significant difference at the significance level ($\alpha \leq 0.05$) between the sample average in the total score on the extent which banks learnt from the (BCC) during the Corona in 2020, and applying it in the (BCC) during the war. The T-value was negative ($T=-21.710$, $\alpha \leq 0.05$), which means the extent to which banks learnt from the (BCC) during Corona in 2020, and applying it in the (BCC) during the war was very low.

Therefore, we reject the null hypothesis and accept the alternative one: 'there are statistically significant differences at the level ($\alpha \leq 0.05$) between the study sample's responses about the lesson learnt by the banks from the (BCC) during Corona in 2020, and applying it in the (BCC) during the war.

Results of the 2nd sub-hypothesis stipulated that: There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$), between the extent of applying ethical communication in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war.

To examine the validity of the 2nd sub-hypothesis, the second study's hypothesis was analyzed to compare the total sample mean for the extent of application of the ethical communication in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war on the one hand, and the theoretical community mean on the other hand by using a 'One-sample T-test', and because the used scale is quintuple, the community mean can be considered the value (3.00) because it separates between the high and low estimates.

Thus, the total sample means were compared with the extent of the application of the ethical communication in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, as shown in Table (8) below:

Results of a 'One-sample T-test' for the difference between the sample mean and the population mean for the total score of the extent of application of ethical communication in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, as shown in table 8 below

Table (8)

Sample		Community		T value	Freedom Degrees	Significance level
Arithmetic Mean	Standard Deviation	Arithmetic Mean	Standard Deviation			
2.09	0.83	3.00	0.50	-22.099	399	*0.000

* Statistically significant at the significance level ($\alpha \leq 0.05$)

Results of the above table show that there is a statistically significant difference at the significance level ($\alpha \leq 0.05$) between the sample mean on the extent of the application of the ethical communication in the (BCC) during Corona in 2020, and applying it during the war in favor of the mean sample's responses; The value of (t) was negative ($T=-22.099$, $\alpha \leq 0.05$), that means the application of ethical communication in the (BCC) during Corona in 2020, and applying it during the war, was very low.

Therefore, we reject the null hypothesis and accept the alternative one: 'there are statistically significant differences at the level ($\alpha \leq 0.05$) between the study sample's responses about the application of ethical communication in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war.

Results of the 3rd sub-hypothesis stipulated that: There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) between the extent to which banks rely on a future vision in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war.

To examine the validity of the 3rd sub-hypothesis, it was analyzed to compare the total sample mean with the extent to which banks rely on a future vision in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, using a One-sample T-test. As the used scale is quintuple, the community average can be considered the value (3.00) because it separates high and low estimates, and accordingly, the sample averages for the total score were compared to the total score for banks' reliance on a future vision in the (BCC) during Corona in 2020 and its application in the (BCC) during the war, with the stated value (3.00) as follows in Table (9):

Results of a 'One-sample T-test for the difference between the sample mean and the population mean for the total score of the extent to which banks relied on a future vision in the (BCC) during Corona in 2020, and applying it in the (BCC) during the War:

Table (9)

Sample		Community		T- value	Freedom Degrees	Significance level
Arithmetic Mean	Standard Deviation	Arithmetic Mean	Standard Deviation			
2.08	0.81	3.00	0.50	-22.364	399	*0.000

* Statistically significant at the significance level ($\alpha \leq 0.05$)

There is a statistically significant difference at the significance level ($\alpha \leq 0.05$) between the total sample mean for the extent to which banks rely on the future vision in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, and in favor of the mean sample's responses. The T- value was negative ($T=-22.364$, $\alpha \leq 0.05$), which means that the banks' reliance on the future vision in the (BCC) during Corona in 2020 and its application in the (BCC) during the war was very low.

Therefore, we reject the null hypothesis and accept the alternative one: 'there are statistically significant differences at the level ($\alpha \leq 0.05$) between the study sample's responses regarding banks' reliance on the future vision in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war.

Results of the 4th sub-hypothesis stipulated that: There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) between the existences of an effective discourse in the (BCC) during Corona in 2020, and in applying it in the (BCC) during the war.

To examine the validity of the 4th sub-hypothesis, the 4th study hypothesis was analyzed to compare the total sample mean for the existence of an effective discourse in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, using a One-sample T-test, and as the used scale is quintuple, the community mean is considered the value (3.00) because it separates between the high and low estimates. Accordingly, the total sample means for the existence of an effective discourse in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war with the stated value (3.00) can be as shown in Table (10) below:

Results of a One-sample T-test for the difference between the sample mean and the community mean for the extent of the existence of an effective discourse in the (BCC) during Corona in 2020, and applying it in the (BCC) during the War, as shown in table 10 below:

Table (10)

Sample		community		T value	Freedom Degrees	Significance level
Arithmetic Mean	Standard Deviation	Arithmetic Mean	Standard Deviation			
2.17	0.79	3.00	0.50	-20.682	399	*0.000

* Statistically significant at the significance level ($\alpha \leq 0.05$)

Results of the above table show that there is a statistically significant difference at the significance level ($\alpha \leq 0.05$) between the total sample mean for the application of an effective discourse in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war, in favor of the mean sample's responses; The value of (t) was negative (T=-20.682-, $\alpha \leq 0.05$), which means that the estimate of the existence of an effective discourse in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war was very low.

Therefore, we reject the null hypothesis and accept the alternative one: 'there are statistically significant differences at the level ($\alpha \leq 0.05$) between the study sample's responses about the existence of an effective discourse in the (BCC) during Corona in 2020, and applying it in the (BCC) during the war.

Results of the 5th sub-hypothesis stipulated that: There is no statistically significant relationship at the significance level ($0.05 \geq \alpha$) - in the extent of employing PRs' strategies and managing the (BCC) during the war - attributed to demographic variables (gender, age group, place of residence, career level, and customers).

To examine the validity of the 5th sub-hypothesis, the UNIANOVA was used. Results of Tables (11) and (12) show that.

Arithmetic means and standard deviations of variables of employing PRs' strategies and managing the (BCC) during the war, as shown in table 11 below:

Table (11)

Variable	Level	No.	Arithmetic mean	Standard Deviation
Gender	Male	210	2.10	0.87
	Female	190	2.12	0.70
	Total	400	2.11	0.79
Age	20 to less than 30 years	122	2.04	0.78
	20 to less than 30 years	149	2.14	0.79
	40 years and more	129	2.13	0.80
	Total	400	2.11	0.79
Place of Residency	City	153	2.25	0.78
	Village	136	2.10	0.82

	Camp	111	1.93	0.74
	Total	400	2.11	0.79
Career Level	Private Employee	92	2.22	0.74
	Governmental Employee	107	2.05	0.78
	Worker	102	1.98	0.70
	Freelance	99	2.20	0.91
	Total	400	2.11	0.79

Results of the UNIANOVA test for the significance of differences in the extent of employing PRs' strategies and managing the (BCC)- during the war- attributed to demographic variables (gender, age, place of residence, career level, as shown in table 12 below:.

Table (12)

Variable	Extent of employing PRs' strategies, and managing the (BCC) during the war				
	Sum of Squares	Freedom Degree	Mean Squares	F-value	Significance
Gender	0.122	1	0.122	0.192	0.662
Age	.626	2	0.313	0.490	0.613
Place of Residency	4.876	2	2.438	3.821	*0.023
Career Level	2.231	3	0.744	1.166	0.323

* Statistically significant at the significance level ($\alpha \leq 0.05$)

There are differences in the mean study sample's responses by citizens on to the demographic variables (gender, age, place of residence, and career level). To know the significance of the differences, UNIANOVA was used, as shown in Table (12) above.

We notice from the data in Table (12), there are no statistically significant differences at the significance level ($0.05 \geq \alpha$) in the mean study sample's responses towards the extent of employing PRs' strategies and managing them in the bounced checks crisis during the war that attributed to the demographic variables (gender, age group, place of residence, career level), as the significance level values reached (0.662, 0.613, 0.323), respectively, and these values are greater than (0.05). On the other hand, there are statistically significant differences at the significance level ($0.05 \geq \alpha$) in the responses of the study sample members towards the extent of employing PRs' strategies and the managing them in the bounced checks crisis during the war that attributed to the place of residence variable, as the significance level value reached (0.023), which is less than 0.05. So, the LSD post-hoc comparison test was used to know what these differences in the levels of the place of residence belong to, as shown in Table (13) below.

Results of LSD post-hoc comparison analysis for the significance of differences on the extent of applying the PRs' strategies and managing them in the bounced checks crisis during the war are attributed to the place of residence variable, as shown in table 13 below:.

Table (13)

Level	City	Village	Camp
City	_____	0.1441	0.3153*
Village	_____	_____	0.1711

Camp	_____	_____	_____
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*** Statistically significant at the significance level ($\alpha \leq 0.05$)**

There are differences between the city level and the camp level in favor of the city.

3-3 Personal Interview Results:

First Axis: Learning from previous crises

1. What strategies were used during the economic crisis in Palestine throughout the war?
 - The Social media strategies, social media in all windows, media, but without focusing on the BCC.
2. What methods were followed in dealing with the media to clarify the bank's situation during the war?
 - Daily communicating with the media and answering all questions in a professional way, as well as, providing information related to cashing checks.
3. During the war, what measures are followed in communicating with the bank's customers?
 - Customers, who have a check cashing date are contacted in the morning via messages and reminded of the check date.
4. What are the ethical challenges the bank may face during the war?
 - In parallel with the banking work, the bank has humanitarian aspects, where throughout Corona crisis, there were facilities for customers through procedural & banking transactions, electronic services, and communicating with the customer to enquire him/her if to pay the check or postpone it until they arrange themselves, but no such things during the Israeli war on Gaza.

Second Axis: Ethical Communication

1. What role has the PR Dept. played in the bank's response to the economic crisis in Palestine during the war?
 - Merely awareness role.
2. During the response to the crisis, did the PR send messages bearing the bank's responsibility, such as, messages to stakeholders and bank customers to clarify what policies and procedures will be followed during the crisis?
 - Blogs on social media that explain the procedures followed by the bank during the crisis, and daily messages to a specific group to clarify the procedures and policies
3. What were the PR Dept's messages in clarifying the threat posed by the current BCC?
 - No threat or fear used during the crisis, but rather reassuring people that the bank's affairs are good, and that the Bank of Palestine is able to cover its obligations.
4. How did the PR create positive relationships with stakeholders during the current crisis?
 - By keeping supportive communication with stakeholders, and managing the bank's and customers' affairs according to the rules.
5. Through the social responsibility that the bank renders towards its customers and community, how did that enhance its image before its customers during the crisis?
 - The social responsibility is a national moral one that helps enhance the reputation and image of the bank domestically.
6. Do the PRs' messages in consistent with the ethical principles set by the bank, such as, working for the public interest, being honest, and redressing stakeholders fairly?
 - Yes, the bank's messages are characterized by credibility before the customers and local community, as.

Third Axis: Future Vision

1. How did the PRs' Department find a more advanced response and focus on the future vision during this crisis?
 - The bank must have pre-arrangement for any crisis, for example, the bank's arrangements for its customers during the Israeli war on Gaza, where the customers can withdraw from the ATM in the safe areas.
2. How did the PRs' Department spread hope to the reader of the bank's messages during the crisis, and how the bank will be after getting rid of it?
 - The bank's messages were all hopeful and included that Gaza will return better than it was and we will rebuild it, and support the community from a humanitarian, educational and health perspective.

3. What strategy did the PRs' Department set for the future to confront crises in light of its experiences during the checks crisis?
 - Strategies are set according to each case, because cases are not the same, therefore there is a daily update based on the situation of the markets and customers, such as, check cashing and loan granting procedures, and how much deposits can the bank receive.
4. What are the external factors facing the bank that affect its ability to predict the future, and how do these factors affect the bank's future vision?
 - In the PRs' Department, there is a daily media monitoring at the Palestinian and Israeli level, accordingly, there are situations' assessments to know the economic and political predictions so that business can be aligned with these predictions.
5. How did the bank's adoption of the future vision contribute to improving the tangible positive results, such as (increasing confidence among the bank's customers and improving the bank's public image) the bank adopted the future vision,
 - The ultimate objective of the PRs' Department is to maintain the bank's reputation, and enhance its image domestically. During the war, an emergency plan was put in place to continue business in the bank in a way that preserves the economic cycle and protects the customers' interests.

Fourth Axis: Effective Discourse

1. Is there coordination between the PRs Department and other departments in the bank during the crisis?
 - Yes, the discourses are formulated by PR in coordination with the relevant departments according to the bank's interest.
2. During the crisis, to what extent the discourse seeks to enhance teamwork and exchange ideas and opinions among the employees?
 - There is constant communication through social media, and via internal email or a platform for employees' suggestions that are directly and constantly studied.
3. Were there policies followed by the bank to coordinate efforts between the bank and stakeholders, such as, government sectors, charitable organizations, and business partners ... etc, to maintain the bank's image before its customers?
 - Yes, at the level of civil society's partners, and at the media and daily communication level.
4. To what extent was there a discourse that sought to preserve the bank's image and reputation, and was social media used during the crisis?
 - Yes, not only a discourse, but also TV and Radio interviews & campaign, (a unified version of discourse to maintain the bank's image and the continuity of its work).

Study's Shortcomings:

'We couldn't carry out the interview with the Bank of Jordan due to the current political and security circumstances.'

Study General Results:

The above statistical analyses and discussions that were carried out, the researchers came to a set of results for the study:

1. Neither Bank of Jordan nor Bank of Palestine used the four strategies of the theory of renewal, as there was a failure in both the banks on how to respond to the economic crisis in Palestine during 2023.
2. There is no role for PR while the banks were dealing with the economic crisis and protecting their reputation.
3. No media means were used by the PRs' Department, not even social media, and no effective communication between bank and customers.
4. There is no PR Department that enjoys a high level of professionalism and complete efficiency in dealing with crises and how to communicate with the customers to restore their confidence and protect the bank's reputation during the crisis.
5. Both the banks don't have any pre-plans for managing future crises, to mitigate their severity
6. No decisions issued by the Bank of Jordan and Bank of Palestine to help customers overcome this crisis, but the Palestine Monetary Authority's decision.
7. The role of the Bank of Palestine and the Bank of Jordan during this crisis was limited to social responsibility, and carried out campaigns to relief the people in Gaza.

8. The demographic variables (gender, age, place of residence, career level) of the study sample have no effect on employing the PR Departments to confront the economic crisis during the war.

Recommendations:

According to the above results, the researchers came to a set of recommendations for the Palestinian banks:

1. To prepare 'crisis management plans', and be ready to deal with future crisis if any.
2. To develop and employ qualified and experienced people in the banks' PR Departments, because they will be in the lead.
3. To establish a crisis and risk department to be informed of all crises occurring in the banking sector locally and internationally, and to learn and take lessons of them.
4. To focus on the bank's official website and social media, as they are effective communication tools.
5. To improve their communications during crises through the Discourse Renewal Theory.
6. To carry out other future research in this field, and to use the study's theories in the banks' PR department.
7. To carry out future research during crises to know if there is a renewal discourse or not, and to know how to change it over time.
8. To maximize the study sample to provide a more in-depth look at how both Bank of Palestine and Bank of Jordan communicate.

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