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Reputational communications in the bank sector: Russian Case

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Abstract

Introduction. The article presents the results of a study about the banker sector and its communication with the society. **Objectives.** The aim of this project was the analysis of the effect of the communication activity in modern Russian banker on his reputation. **Methodology.** To obtain empirical data was used method of individual expert survey (involved representatives of the largest Russian business, the federal executive branch and banking elite, large associations, financial analysts and journalists). **Results.** The study identified the key factors that determine the reputation of a banker: professionalism, personal qualities, performance activities. **Discussion and Conclusion.** It was found that different target groups, the proportion of different factors varies considerably. High activity of Media contributes to the formation of the popular image of the banker, but harms the reputation in the professional field.

Keywords

[EN] communications activity; reputation; banking.

Contents

[EN] 1. Introduction. 2. Object and objectives of study. 3. Methodology. 4. Results. 5. Discussion 6. Conclusion. 7. References. 8. Attachments.

Translation into the English by the author **Maria Pilgun** (HSE Moscú/Rusia)

1. Introduction

During the analyzation of the reputational potential and communications in the banking sector, ethic issues and corporate social responsibility problems are covered the most often. It is obvious that bankers, specialists of the financial sector, play an important role in determining the direction of development, stability and sustainability of modern economics. A lot of researches focus on the analysis of understanding by the banking society of the essence of their moral responsibility before global environment and specific community, different social aspects of CSR in and under the banking sector. (Campbell and Slack, 2008; Decker and Sale, 2010; Frein, 1980; Idowu and Leal 2010, Kimber and Lipton, 2005; Levy et al., 2010; Castelló and Galang, 2014; Nelson, 2004, etc.), diachronic aspect of such problem (Bay et al., 2010; Hunter, 2011).

A lot of controversies appear especially during the covering of issues concerning the nature and status of reputation, the way it forms, on which factors and communications depends, etc. For example, G. Dauling determines the corporate reputation as valuable characteristics, formed in humans and resulted from the corporate image (net impression about the organization, consisting of a set of feelings and persuasions). Author also creates a concept of “corporate individuality”, (visual and verbal signs, which occur the organization identification, for example, name, logo, slogan, brand colour) (Dowling, 2001: 19).

According to the proposed mechanisms, the first to work is individuality, then the image forms, and it all results into the reputation as an overall positive opinion about the company, based on trust, reliability and feeling of interconnectedness.

The large discrepancies appear between authors, who are trying to analyze nature, forms and types of reputation. For example, Ch. Fombrun describes several existing in science points of opinion about the determination of the “reputation” concept: economic interpretation, strategic interpretation, marketing interpretation, organizational, strategic interpretation, interpretation from the point of view of financial accounts (Fombrun, 2004; 2008). All these interpretations are united by the thesis, that reputation – is subjective, collective assignment of the organization reliability.

The personal reputation had been analyzed in works of J. Landberg, K. Shreg, O. Larsen (J. Landberg, K. Shreg, O. Larsen, 1992; Hunter, 1953, Griffin, 2009; Dowling, 2001; Dzyaloshinskii and Pilgun, 2013, etc.)

P. Bourdieu, who singled out four kinds of power and capital (economic, cultural, social and symbolical), named the most important in reputation concept covering kind – symbolical capital, including name, prestige, fame and social status. According to the scientist opinion, the “symbolical capital is a kind of trust credit, which was granted by the community to the capital holder” (Bourdieu, 2007).

In the Russian tradition of reputation concept, image, reputational management are presented in works of S. Gorin, I. Dzyaloshinskiy, M. Bocharov, L. Salnikova, A. Chumikov, V. Shepel, M. Alexeev, E. Belyaeva, T. Zdobnova, A. Koshmarov, A. Krylov, L. Sukhoterin, Yu. Naumova, L. Novichenkova, E. Orlova, M. Starodubskaya, N.V. Ustinova, I.V. Yudinsev, etc.

The analysis of the literature within the framework of the research theme showed that there exist a number of issues requiring further examination and understanding. First of all, in the scientific community does not have any generally accepted approach to the definition of “image” and “reputation” concepts yet. Secondly, speaking about the process of reputation formation, researches concentrate their attention on such communication technologies, as PR, image-making, publicity, etc., which do not conform, on our point of view, the “reputation” concept essence. Thus, this topic is still requiring the serious researches and is still relevant.

The specific professional group, where the problem of reputation is sensed particularly clear, is banking community.

Meanwhile, the image of this profession representative is sadly unsympathetic: world literature – starting with the T. Dryzer hero of Frank Kauperwood from the novel of “The Financier”– draws a collective portrait of “zillionaire”, cold-hearted person, boring and distant from the sublime. “Bankers are fond only for their work. Their main care is to multiply own wealth. Money have a greater power over such kind of people”, - this is a kind of rough averaged picture of banker from the world wide web.

Moreover, researches show that the banker profession loses its prestige (The banking profession loses its prestige, 2013). In the early 1990s the best students of American colleges dreamed about banking career. But now the reputation of the banking sector does not allow to collect enough talented young people, - said Antonio Horta-Osorio, Lloyds Banking Group CEO during his speech in the business school of the Oxford University. According to the Lloyds data, more than a quarter of asked students (28%) claimed that they will be embarrassed to tell their friends about them working in bank. 41% of students, responded to a poll, said that they do not trust banks and companies providing financial services themselves.

Russia suffers about the same problems. It was not an accident that the State Duma of the Russian Federation passed a bill requiring the credit organizations to disclose the information about qualification and working experience of its leaders. The document obliges credit organizations to disclose on its official web-sites the information about qualification and experience of the Board of Directors members (Supervisory Board), their deputies, members of the collegial executive body, chief accountant, its deputy, as well as leaders and chief accountants of the credit organizations branches.

The Central Bank of Russia uses the received right to maintain control of the leaders and Russian bank owners' business reputation. It is worth to mention that in 2014 because of violations of requirements for the business activity of bankers, there were more than 20 people subjected to sanctions, 15 of them – members of the Boards of Directors of banks, other – shareholders of the credit organizations. As a result, the slipped leaders have been replaced, and owners were suspended from the bank execution.

2. Object and objectives of study

Goal of research: The analysis of reputational communications, which are significant in the Russian banking sector.

Tasks of research:

- To find out what modern banker reputation looks like,
- Which main professional and personal characteristics of the Russian banker determine its reputation,
- How banker's media popularity affects its reputation.

Hypothesis: Media popularity has a negative influence on reputation in the Russian modern banking sector

3. Methodology

Procedure of research.

To obtain empirical data the method of individual expert survey was used. There were involved as experts:

- Representatives of the largest businesses in Russia (owners, top-managers) – 30 people;
- Representatives of the Federal executive authority – 15 people;
- Representatives of the Federal banking elite – 15 people;
- Financial analysts and journalists – 10 people;
- Representatives of the largest non-commercial business associations (the Chamber of Commerce and Industry of the Russian Federation, the Russian Union of Industrialists and Entrepreneurs, etc.) – 5 people.

The main criterion for the expert selection was the existence of experience of practical interaction with the Russian leading banks chiefs.

The interviewing was held under the half-standardized scheme. An interviewer had a list of obligated questions to receive answers on, but the interview scheme could change depending on expert characteristics.

The formulas of major questions were written as described below:

- On Your opinion, which top-managers of the Russian leading banks, members of the Board, chiefs or mail business directions supervisors have the best business reputations?
- What primarily distinguishes the mentioned people from the other bank top-managers? Why do you think that these bankers have the best business reputation? Due to what is their reputation of such a kind, due to which qualities, actions, opportunities?
- What means to “have the best reputation” for the country leading bank top-manager? Which kinds of reputation techniques should be mentioned at the first place? Name three-four main characteristics, which are necessary for top-manager, the member of the Board of the country leading bank – chief with the best business reputation.
- How banker media popularity affects your attitude towards it?
- In any case the interviewer must have been informed by an expert about specific bankers, with which it interfered; about their professional and personal characters affecting the attitude towards them.

The processing of the received data was made by the «Automap» software (<http://www.casos.cs.cmu.edu/projects/automap/>).

4. Results

The research resulted in 75 interviews containing the richest material with its part presented below.

Firstly, the research showed that there is not any more or less clear understanding of the reputation concept in experts' minds. Most of all, if asked to determine the reputation concept, replied “it is possible to deal with him/her”; “no, you should not deal with him/her”.

Secondly, questioned experts all together claimed that their own opinion about one or another banker was made strictly on the base of personal (sometimes long-termed) acquaintance and usage of reliable statistic data, usually not available for media. In general, experts are very skeptical to the media,

and treat the banker's media popularity more like a disadvantage, than an advantage. However, some experts have admitted the necessity of image events to increase popularity among small investors.

Thirdly, the research allowed to collect near two thousands of formulas used by the Russian largest businesses chiefs, representatives of the Federal executive authorities and Federal banking elite, financial analysts and business media employees, large non-commercial business associations chiefs to describe different banker characteristics influencing on their reputation. The examples of these descriptions are given in *Annex 1*.

The synthesis of these formulas performed by experts allowed to receive a list of 26 banker characteristics grouped in three clusters: "Activity effectiveness", "Professionalism", "Personal qualities".

The cluster of "Activity effectiveness" includes such characteristics, as "organization achievements", "personal achievements", "responsibility volume", "professional recognition", "confidence in the professional environment", "relations with state structures".

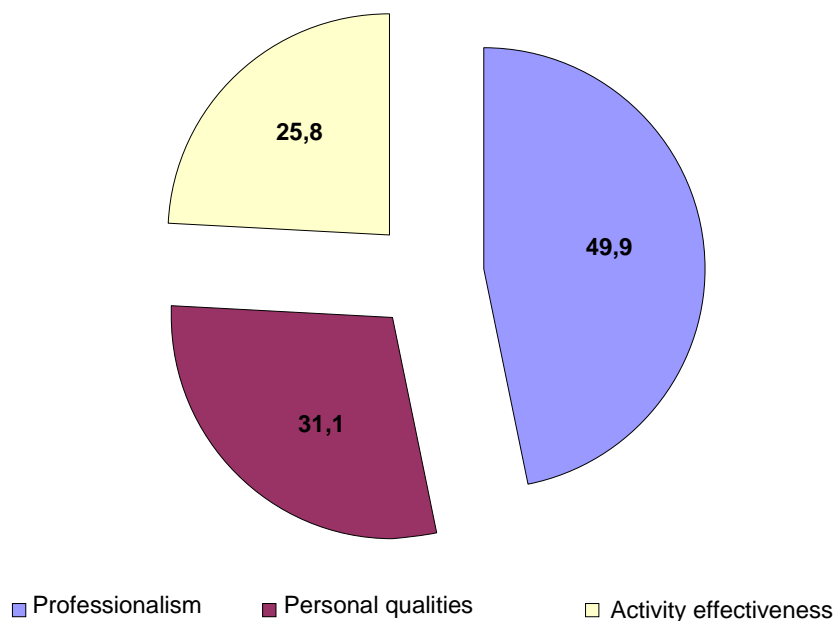
The cluster of "Professionalism" includes "profile knowledge", "management skills", "strategic vision", "team construction", "ability to make decisions", "customer centricity", "working experience", "social responsibility", "ability to work under negative conditions".

The cluster of "Personal qualities" includes "honesty", "enthusiasm", "transparency", "insight (intuition)", "ability to compromise (ability to negotiate)", "leadership", "mobility", "analytical abilities", "reasonable conservatism (ability to account risks)", "working capacity", "communication abilities" (*Annex 2*).

If you look at the reputation potential of the listed clusters, it becomes obvious that the deciding role is held by the "Professionalism" cluster, gaining 49.9% of total expert judgements; the second place is after the "Personal qualities" cluster with 31.1%; the third – "Activity effectiveness" – 25.8% (*fig. 1*).

However, the received materials give the opportunity to show a more detailed picture of influence of banker different qualities and characteristics on its reputation. Not only different clusters, but different banker characteristics have different weight. If we take all 1837 expert statements to analyze, the first place under the frequency of mention will be after "profile knowledge" (10.1% of total expert statement amount). The second place – "management skills" and "leadership" (7.1% respectively), the third – "working experience" (6.6% of statements). Further are "professional recognition", "ability to relate with state structures", etc., gaining 5-6% of the total statement amount. The last places are held by such banker qualities, as "social responsibility" and "working capacity" gaining less than one percent of statements (*Annex 2*).

Basing not on the amount of statements, but on an expert amount paying attention on one or another banker characteristics influencing on its reputation, there is forming another picture.



Professionalism — Personal qualities — Activity effectiveness
Fig. 1. Reputation potential

82% of all questioned experts named the “knowledge in the field of banking” among main banker characteristics influencing on its reputation. Then there are “professional recognition” (75%); “working experience” (72%); “management skills” (67%); “leadership” (67%); “team construction” (67%).

The rarest mentioned were “confidence in the professional environment” (15%), “working capacity” (15%), “social responsibility” (15%).

Our research showed that different communities think about banker reputation differently and compose it from different components.

For example, representatives of the Federal banking elite more often spoke about such traits, as “ability to create effective teams”, “professional recognition”, “management skills”.

Representatives of the largest businesses in Russia identified “profile knowledge”, “professional recognition”, “working experience”, “mobility”.

Representatives of non-commercial business structures emphasize such quantities, as “ability to work under negative conditions”, “profile knowledge”, “professional recognition”.

100% of Federal executive authority representatives mentioned such quantities, as “profile knowledge”, “professional recognition”, “working experience”, “organization achievements”, “personal achievements”, “volume of responsibility”.

Financial analysts and business media journalists emphasized attention on such quantities, as “profile knowledge”, “relations with state structures”, “working experience”, “publicity”, “management skills” (*Annex 3*).

5. Discussion

A great number of publications are devoted to the proof of thesis, that reputation forms under the influence of relevant instruments, arsenal of which has “reputational management” (RM). Within the framework of reputational management, exists the traditional instrumentality used for influence on minds and behaviour of target groups. This complex usually includes the following technologies: publicity; advertisement; event hosting; sponsorship; patronage and charity, etc.

Our research showed almost full meaningless of all these actions. Questioned experts all together claimed that their own opinion about one or another banker was made strictly on the base of personal (sometimes long-termed) acquaintance and usage of reliable statistic data, usually not available for mass consumers.

On our opinion – and our research confirmed it – the main difference between image and reputation lies in the fact that image is a very simplified perception of any object, event or personality. Image is forming by the mass communications and placing in mass individual consciousness, i.e. in that complex, which regulates mass behaviour.

Reputation is a model of business community (and its specific representatives) stance on one of this community participants. The reputation fixates not only goals and capacities of activity subject, but all other parameters necessary to construct an effective strategy and interconnection tactics. Reputation is a reflection in specified (professional) mind of individual or social group of activity subject characteristics determining the possibility of cooperation (interconnection) with this subject. Reputation is forming by interpersonal specialized communications and placing in specialized complex of individual mind.

For this reason, experts negatively appertain to the publication activity of banker in mass media communications but positively estimate the publication activity in systems of specialized communication. (*Annex 4*).

6. Conclusion

Thus, summarizing the obtained results, it is possible to make the following conclusions with a high degree of certainty.

The main factor determining the banker reputation is its professionalism understood as the set of such quantities, as “profile knowledge”, “management skills”, “strategic vision”, “team construction”, “ability to make decisions”, “customer centricity”, “working experience”, “ability to work under negative conditions”.

Then come such factors as “personal traits”, uniting such quantities, as “honesty”, “enthusiasm”, “sociability”, “insight (intuition)”, “ability to compromise (ability to negotiate)”, “leadership”, “mobility”, “analytical abilities”, “reasonable conservatism (ability to account risks)”, “working capacity”, “communication abilities”.

The third place is held by “activity performance”, uniting such quantities, as “organization achievements”, “personal achievements”, “volume of responsibility”, “professional recognition”, “confidence in the professional environment”, “relations with state structures”.

The specific weight of different factors in different target groups significantly differs.

The main communication channel determining the reputation formation in the banking sector is personal acquaintance with banker, in result of which is possible to make positive conclusions about such parameters as professionalism, personal quantities, activity performance.

High activity in media communications promotes the formation of a popular banker image in minds of wide audience. This image can have both positive and negative signs. However, for the majority of questioned experts, the image characteristics presented in mass communications do not have any relation to the banker reputation. Moreover, excessive banker energy in mass communications is considered to be misbehavior, which witnesses, in a certain degree, the violation of the banker status. Certain exceptions are presented by performances and commentaries of banker in specialized media, which are estimated positively in banking community.

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8 Attachments

Annex 1. Organization characteristics and their description

Main clusters	Main characteristics	Expert statements
E	Organization achievements	Expert describes results, managed by organization under the banker management.
F	Personal achievements	Expert describes results, managed personally by banker, its efficiency. Ability to work for a result. Existence of bright personal victories. Success in career.
F		
E	Responsibility volume (scale of controlled business)	Expert characterizes banker basing on scale of business, managing by this banker. The scale of decision making. Price of mistakes for wrong decisions. Status and type of organization where a person is working.
C		
T		
I	Professional recog-	Expert describes the recognition of banker competence in the pro-

V E N E S S	niton	Professional environment. Banker authority among colleagues. Respect in the professional environment. Under this category there are characteristics, when expert estimates smth. with a reference to community. Professional authority. Positive feedback from colleagues. Recognition of working results by other people. Collective opinion about banker in the professional environment.
	Confidence in the professional environment	Expert describes confidence from colleagues, partners and counteragents. Moral authority. External characteristics (unlike Honesty – follows honesty). Existence of connection circle in the professional environment.
	Relationship with state structures	Expert fixates the banker abilities to make relationship with state structures. Participating in political activity.
P R O F E S S I O N A L I S M	Profile knowledge	Expert mentions profile knowledge of banker – financial, economic, or specific for its activity (for example, risks, IT, marketing, law). Education. Knowledge of business specifics.
	Management skills	Expert speaks about banker abilities in management of employees. Ability to organize both own work and work of other people. Ability to organize work of a large company. Organizational skills.
	Strategic vision	Expert speaks about understanding of direction to develop business. Vision at the level of company, branch, state. Understanding of branch dynamics. Ability to present business in future.
	Team construction	Expert describes the banker ability to collect, hold and motivate team. Ability to motivate people. People development.
	Ability to make decisions	Expert describes the banker ability to make decisions. Ability to win in decision rightness. Ability to solve problems.
	Customer centricity	Expert describes the ability of banker to focus on customer needs and solve their problems. Aiming at the client. The orientation to make customers happy. Understanding of own clients.
	Working experience	Expert describes the banker working experience (previous banker positions, seniority)
	Social	Expert describes the understanding by banker the importance of business social responsibility before the society.

	responsibility	
	Ability to work under negative conditions	In this category there are expert statements where they stated the banker ability not to pass before difficulties, ability to estimate the amount of work and rationally distribute forces to make it. Ability to systematically effectively and reliably perform difficult activities in different terms.
P E R S O N A L Q U A N T I T I E S	Honesty	Expert speaks about the banker ability to perform activity in accordance with ethic and law norms. Internal capacity of banker (opposing the confidence in the professional environment). Not involved in scandals. Not involved in litigation. Does business honestly. Ability to adhere ethics and justice.
	Enthusiasm	Expert notes emotions, drive and enthusiasm of the banker, with whom he performs his job. Passion. The script "people suffer for their business." The desire to make our organization better. The desire to understand the details. Having goals and motivation. Awareness and experience for their cause. Ambition. The ability to easily integrate into the job. Energy.
	Publicity	Expert highlights banker openness in external communications with journalists, public and competitors. The ability to share information.
	Intuition	Expert says the banker's ability to predict the future and anticipate the right decisions. Insight. Intuitive. The ability to feel the business "at their fingertips".
	Ability to negotiate	Expert highlights the banker's ability to find a common language with colleagues, partners, and the ability to compromise and enter into a mutually beneficial agreement. Skill to work in team. Ability to work with people. Diplomacy. Ability to negotiate.
	Leadership	The expert notes the banker's ability to lead people, convince of the correctness and show a personal example. Confidence in themselves and in their actions. The ability to take decisive actions. Charismatics. The desire to be the first. A strong will. Our own point of view and the ability to defend it. Strong motivation. Determination. Inner strength. The ability to admit mistakes.
	Mobility	The expert says the banker's ability to perceive new and innovate in their activities. The ability to learn new things. Openness to new knowledge. Mobility thinking. The ability to switch from one

		view to another. Flexibility. Entrepreneurial spirit. The ability to take reasonable risks. The ability to learn. Ability to apply new approaches. The ability to change.
	Analytic abilities	The expert notes the existence of the banker's ability to analyze and predict. The ability to foresee the situation and prevent risks. Scientific, researching, systematic approach to work.
	Reasonable conservatism	The expert notes the banker's commitment to the well-established techniques and technologies, a constant assessment of the risks when using new. Caution. The responsibility for their actions. Consideration of risks in their activities. The moderate attitude towards risk.
	Working capacity	The expert notes banker capacity for large and long workloads. Ability to regular and conscientious work. The ability to translate strategic vision into reality. Self-control.
	Communication abilities	The expert notes the banker's ability to listen to the client, clearly articulate, act reasonably.

Annex 2. Amount of characteristic references by experts of different categories

Main characteristics	Federal bank elite representatives	Representatives of the largest businesses in Russia (owners, top-managers)	Representatives of non-commercial organizations	Federal executive branch representatives	Financial analysts and journalists	Total
Profile knowledge	47	72	18	17	33	187
Management skills	37	47	9	7	31	131

Leadership	35	48	14	13	21	131
Working experience	35	44	15	15	13	122
Professional recognition	27	49	15	8	19	118
Relationship with state structures	20	40	5	6	35	106
Team construction	37	34	17	10	4	102
Organization achievements	33	37	14	7	10	101
Mobility	31	31	13	12	7	94
Publicity	12	33	6	8	22	81
Strategic vision	9	45	12	7	6	79
Honesty	18	35	1	7	15	76
Ability to work under negative conditions	15	31	10	5	13	74
Personal achievements	24	19	8	6	7	64
Communication abilities	25	10	3	4	7	49
Ability to compromise (ability to negotiate)	10	18	5	5	9	47
Analytical abilities	7	23	4	4	7	45
Responsibility volume	11	19	2	8	5	45
Customer centricity	7	10	6	6	2	31
Ability to make decisions	7	14	3	2	4	30
Confidence in the professional environment	11	4	2	11	1	29

Enthusiasm	2	11	4	2	8	27
Reasonable conservatism	6	9	1	2	5	23
Intuition	7	4	6	3	1	21
Social responsibility	3	9				12
Working capacity	5	5	1		1	12
TOTAL	481	701	194	175	286	1837

nex 3. Amount of experts, who mentioned a certain characteristic
 (% of this category experts, who mentioned a certain characteristic)

Main characteristics	Federal bank elite representatives	Representatives of the largest businesses in Russia (owners, top-managers)	Representatives of non-commercial organizations	Federal executive branch representatives	Financial analysts and journalists
Profile knowledge	80	73	86	100	100
Professional recognition	93	68	86	100	60
Working experience	80	60	71	100	90
Management skills	93	57	57	53	90
Leadership	80	57	71	73	70
Team construction	100	57	71	73	50

Publicity	73	53	71	73	90
Relationship with state structures	67	57	43	53	100
Ability to work under negative conditions	67	47	100	53	70
Organization achievements	67	53	57	100	60
Strategic vision	53	57	71	73	60
Mobility	47	60	57	73	60
Personal achievements	80	43	57	100	40
Honesty	67	53	14	73	60
Responsibility volume	53	43	14	100	40
Ability to compromise (ability to negotiate)	53	30	43	53	70
Communication abilities	80	27	14	53	60
Analytical abilities	20	47	43	73	40
Ability to make decisions	47	30	43	27	40
Customer centricity	47	23	43	27	20
Enthusiasm	20	26	29	27	50
Intuition	33	13	57	53	20
Reasonable conservatism	47	10	14	53	30
Confidence in the professional environment	7	13	29	27	20
Working capacity	27	13	14	0	10
Social responsibility	20	23	0	0	0

Annex 4. Expert estimation of banker publication activity in mass media communications and systems of specialized communication (in percentage of total amount respondents)

Do you think, that:	Federal bank elite representatives 15	Representatives of the largest businesses in Russia (owners, top-managers) 30	Representatives of non-commercial organizations 5	Federal executive branch representatives 15	Financial analysts and journalists 10
...active performances in mass periodicals have a positive influence on banker reputation in the professional environment?	0	0	20	13	20
...active performances in mass periodicals have a negative influence on banker reputation in the professional environment?	80	87	80	87	80
...active performances in television programs for mass audience have a positive impact on the banker reputation in the profession-	0	0	20	20	20

al environment?					
... active performances in television programs for mass audience have a negative impact on the banker reputation in the professional environment?	93	83	60	80	70
... active performances in radio programs for mass audience have a positive impact on the banker reputation in the professional environment?	0	0	20	13	30
... active performances in radio programs for mass audience have a negative impact on the banker reputation in the professional environment?	80	70	80	80	70
... active performances in social networks have a positive impact on the banker reputation in the professional environment?	0	0	20	13	30
... active performances in social	100	100	80	87	70

networks have a negative impact on the banker reputation in the professional environment?					
... active performance in specialized periodicals have a positive effect on the banker reputation in the professional environment?	67	83	60	87	80
... active performance in specialized periodicals have a negative effect on the banker reputation in the professional environment?	0	0	20	13	20
... active performances in television programs for specialized audiences have a positive impact on the banker reputation in the professional environment?	93	100	80	80	70
... active performances in television programs for specialized audiences have a negative impact on the banker reputation?	7	10	20	20	30

tion in the professional environment?					
... active performances in radio programs for specialized audiences have a positive impact on the banker reputation in the professional environment?	53	57	80	60	70
... active performances in radio programs for specialized audiences have a negative impact on the banker reputation in the professional environment?	13	10	0	0	0

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