

# Influence of Social Media on Public Relations Practice in Kenya Banking Industry: A Case of Chase Bank Kenya Limited (Ir)

Francis Odoyo Ogutu  
Communication studies: Rongo University  
Rongo University  
Nairobi, Kenya

John Oluoch  
Department of Communication studies: Rongo University  
Rongo University  
Nairobi, Kenya

**Abstract:-** This study reports on a survey conducted in July 2018 exploring the influence of social media on public relations practice in Kenya banking industry a case of Chase bank Kenya ltd(IR).The specific objective of the study was to investigate the role social media had on crisis management communication at chase bank Kenya Limited. The study aimed at advancing research and knowledge on how the banking industry should utilize social media in conducting their public relations practice. This will aid towards partially achieving Sustainable Development Goal 9 on Industry, Innovation, and Infrastructure. The research design is a survey and adopted a quantitative study with a total population of 44 former chase bank employees and clients selected through purposive sampling. Data was collected using closed questionnaires. The analysis of data was done on Microsoft excel and findings presented in the group bar graph. Finding reveals that social media contributed to creating and resolving the crisis at chase bank Kenya limited. The researcher recommends that banks regularly monitor their social media platforms to promptly avert crisis and also utilize their social media for crisis management communication.

**Keywords:-** Component; Social Media, Public Relations, Crisis Management.

## I. INTRODUCTION

Chase Bank is believed to have fallen victim of negative social media information which led to massive panic by its clients and resulting in a bank run. Chase bank disclosed two conflicting financial statements, one posting a loss of Kes 782million and underestimating insider lending by KES 8 billion, which led to the resignation of its directors. The financial audit also indicated that the bank had loaned its directors a total of \$80m, and its bad debts had skyrocketed to \$100m (BBC News, 2016). These series of events led to social media speculations that the bank was headed for closure something that the bank disputed and even explained that the loss reported in the financial statement was as a result of provisions of bad debts. Twitter and Facebook were awash with news that chase bank was headed for closure and for fear of their money being locked clients withdrew their cash. The bank was subsequently placed under receivership on 6<sup>th</sup> April 2016 for one year.

Chase bank experienced liquidity difficulties following inaccurate social media reports and stepping aside of its two directors. Consequently, it could not meet its financial obligation (Ngugi, 2016). It is questioning how to chase bank handled the looming crisis on its social media and how it reacted to clients concern on social media.

Chase bank however turned tables and became the first bank in history to open its door on April 27<sup>th</sup>. 2016 for clients even under receivership situation following Central Bank of Kenya (CBK) appointment of Kenya Commercial Bank (KCB) as a receiver-manager (Herbling, 2016).

Even in receivership some of chase bank transactions normalized. (Business Daily 2016) reports that as of August 30, 2016, total transactions were at 18.7b, new accounts opened was at 4500 and vital services restored.

## II. STATEMENT OF THE PROBLEM

The influence of social media on public relations practice in the Kenyan banking industry has not been widely researched. Being that social media is a new media, and many social media platforms keep emerging there is a need to enlighten Kenyan financial institutions on how they can benefit from this latest development to stay ahead in the game. Research on how banks should utilize social media in crisis management is strife for further research. This is compounded by the possibility that Chase bank may have been placed under receivership due to negative rumors on social media that led to run on the bank (BBC News, 2016). There is a need for research in this area so that banks are well able to prepare for the negatives of social media that may lead to a crisis as much as social media came with very much positivity and also use social media in the crisis management process.

## III. STUDY OBJECTIVE

The study's main objective was to determine the influence that social media communication has on public relations activities of banks in Kenya with a specific focus on Chase Bank Kenya limited (IR). The specific objective is to investigate the role social media had on the crisis management process at chase bank Kenya Limited (IR).

#### IV. LITERATURE REVIEW

This section reviews literature by beginning with the definition of social media and public relations, review existing literature on the influence of social media on crisis management process in an organization, discuss theory relevant to this study, point out research gap and finally demonstrate the conceptual framework of the study.

##### A. Definition of Social Media

Various scholars have defined social media in different ways. This study sampled a few definitions that are deemed relevant for this study as follows: Social media is the democratization of information, transmuting people from content readers into a content publisher (Solis, 2010). In this definition, prominence has been given for the proficiency of content formation and the understanding of the people's role in the process. (Solis, 2010) Attests that social media is not only about people reading and spreading information but also their sharing and creation of content for others to contribute. Social media is a group of internet-based applications that build on the ideological and technological foundation of Web 2.0 and allow the creation and exchange of user-generated content (Kaplan & Haelein, 2010). According to (Gillin, 2008), social media is a shift in how people discover, read, and share news and information and content. He further explains that social media is a fusion of sociology and technology, transforming information flow from a monologue (one to many) into dialog (many to many).

##### B. Definition of Public Relations

According to the Public Relations Society of America (PRSA) 2012, public relations is a strategic communication process that builds a conjointly beneficial relationship between organizations and their public. It is a planned process to sway public opinion, through sound character and proper performance based on mutually satisfactory two-way communication (Sietel, 2017). Several scholars have looked into how social media benefits public relations professionals. Use of social media develops a dialogue-based relationship with stakeholders (Mamic & Almaraz, 2013). Engagement through social media can lead to the development of the dialogic relationship, which can, in turn, enable stakeholders to change their behavior. The interaction capability within social media complements the core characteristics of public relations (Fill & Turnbull, 2016).

##### C. Crisis Management Process

Crisis management is a vital organizational function. Failure to execute it can lead to serious harm to stakeholders, losses for an organization, or end of its existence. Public relations experts are an integral part of crisis management teams. As (Dilenschneider, 2000) cited in The Corporate Communications Bible, all crises threaten to tarnish an organization's reputation. A crisis can create three related threats which are public safety, financial loss reputation loss.

Contemporary forms of communication, ie, social media, and mobile technologies, play a critical role in crisis management (Fill & Turnbull, 2016).

- *Pre-Crisis Phase*: This phase is concerned with prevention and preparation. Both (Barton, 2000) and (Coombs, n.d.) A document that organizations are better able to handle crises when they have a crisis management plan updated annually, designated crisis management team, conduct exercise to test the plans and teams at least annually and pre-draft some crisis messages.
- *Crisis Response Phase*: This is what management does and says after the crisis hit. It has been divided into two steps-initial crisis response and reputation repair & behavioral intentions.

The initial response focuses on quick, accurate, and consistent massaging. (Arpan & Rosko-Ewoldsen, 2005) As cited by (Coombs, n.d.), conducted a study that documented how quick, early response allows an organization to generate greater credibility than slow response. Accuracy and consistency of messages are of value to the organization and generates credibility.

For reputation repair, several studies have been advanced in public relations communication and marketing to show how to repair the reputational damage a crisis causes on an organization. (Coombs, n.d.) Created a master list of reputation repair strategies which include but not limited to attacking the accuser, denial, scapegoating, justification, compensation, and apology.

A corporate apologia is a response to indictments of ethical misconduct where the corporation as a social actor has the primary motive of the defense of its reputation and offers homily in self-defense that denies, explains, or apologizes for its actions (Heath, 2013). Although it may contain one, an apologia is not an apology; instead, it is a justification of actions that seek to present a competing interpretation of "the facts" and, in so doing, repair a damaged reputation (Heath, 2013). While the success of apologia at repairing damaged reputations is arguable, a central benefit appears to be the fact that they provide a conclusion for a lousy story, one whose purpose is to relieve organizations from a problematic news cycle.

- *Post-Crisis Phase*: On this phase, the organization is returning to normal, i.e. business as usual. The crisis is no longer the concentration of the management but still requires attention. At this stage, the management does follow up communication. Business round table (2002) observe that intranet can be effectively used to update employees on the recovery process, (Coombs, n.d.) reports how mass notification systems can be used to deliver updated messages to employees and shared publics. Similarly, social media can play a role in disseminating information to the public during this crucial stage of crisis management.

The crisis management process is circular rather than linear. Learning can inform any of the other three stages. Lessons from the crisis may help in prevention, preparation, or response (Heath, 2013). (White, 2012), leverages on what social media can do for public relations practitioners in regards to crisis management and concerns practitioners should be oblivious of while using social media for public relations violation of privacy and hacking of organizations social media accounts.

#### D. Research Gap

Studies on the role of social media in enhancing public relation in banking industry Kenyan context are minimal and still needs to be developed. Overall, the influence of social media on public relations practice in the banking industry remains unaddressed yet this is a critical industry with immense competition and where client institution relationship requires much attention as it is based on trust with clients financials. Very little research, however, exists that determine the influence of social media on public relation practice in banks within the Kenyan context. It is in the interest of filling this gap that the study seeks to investigate the influence of social media on public relation practice in Kenyan banking industry case of chase bank Kenya limited

#### E. Theoretical Framework

##### ➤ Media Richness Theory

**Proponent:** Daft and Lengel (1984, 1986)

This is a competing theory to social presence theory developed in the 1980s. Proponents focus was on information processing behavior in organizations. More specifically, they were interested in a concept they called information richness (Dunlap & Lowenthal, 2009). Richness is defined as the potential information-carrying capacity of data. They argued that face to face communication has the highest richness while numeric communication has the lowest, i.e. data in the spreadsheet.

In the hierarchy of media richness, face-to-face communication is the richest, followed by telephone, electronic mail, and print communications (Katz & Lazarsfeld, 1955).

Accordingly, some social media are more effective in resolving ambiguity and uncertainty and is therefore considered precious. This is based on their capacity to convey multiple verbal and nonverbal signals (i.e., emoji's, videos, and visual images), ability to allow immediate feedback when both parties are online or on video, usage of natural language, and presence of personal focus. Social media is also rich in its ability to transmit text, images, sound, and video and it can transmit this information instantaneously in both (from sender to receiver and vice versa) directions across the world (Queensberry, 2019)

#### F. Conceptual Framework

In figure 1 below, social media is the independent variable. Dependent variables that the public relations function explored in this study which is crisis management. The influence of social media on crisis management is indicated by how social media can be used in the three phases of crisis management which are the pre-crisis phase, crisis response phase, and post-crisis phase.

Pre-crisis phase primarily involves preparation for crisis and if possible, should aid in crisis aversion. This phase involves setting up a social media crisis management team and providing regular training for the team on social media crisis management. Crisis response phase involves the initial response when a crisis strike and how social media can be used to restore the reputation of an organization undergoing a crisis. Post-crisis phase is the recovery period long after the crisis. It involves follow up on issues promised during crisis phase and regular update and reassurance to shareholders on the recovery process.

The richness of social media due to its ability to utilize nonverbal cues, video illustration, immediate feedback, and personalized feedback goes a long way in fulfilling the objectives of this study. In crisis management through social media, banking institutions can utilize social media by increasing social presence typically through engaging in two way communication of social media to respond quickly, accurately, and timely to clients concerns. This response can be personalized response which boost social presence and solidify the relationship.

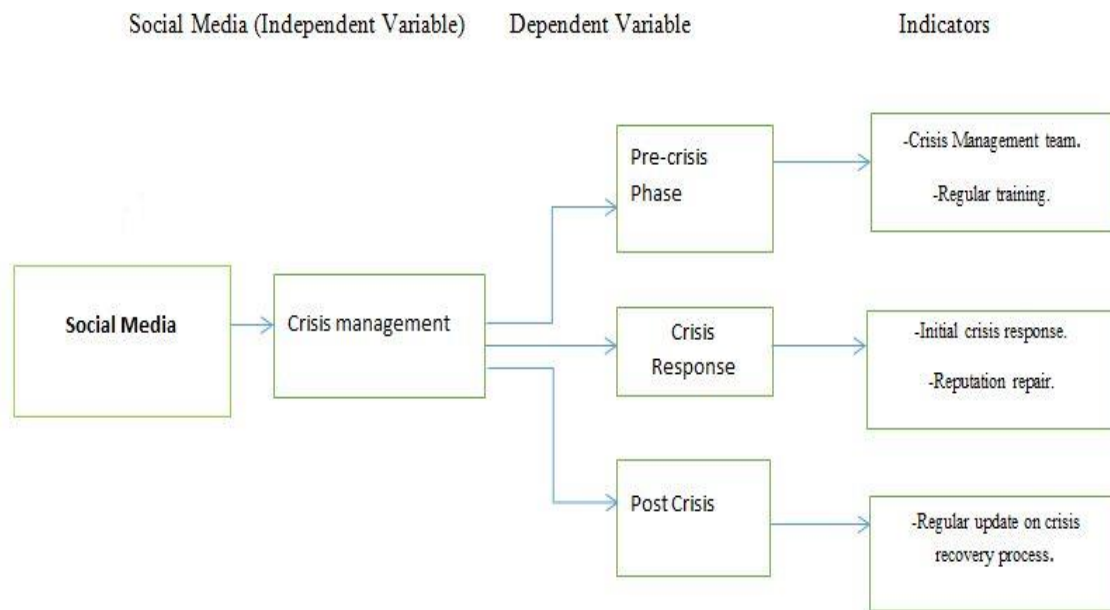


Fig 1:- Conceptual Framework  
Source: (Author 2019)

**V. RESEARCH METHODOLOGY**

The section outlines stages that were followed during the study. It presents decisions on how the research was conducted, approach to the respondents as well as when where and how the research was concluded (Martin, 2007). This was survey research and adopted a quantitative research paradigm. The study purposively targeted a population of 28 former chase bank employees and 16 clients who are based on purposively selected former chase bank branches now operating as SBM bank branches after the acquisition of a section of chase bank some assets by the later.

This research used both primary and secondary data collection instruments to help in the triangulation of data hence enhancing validity and reliability. Primary data instruments included Closed Questionnaires administered to former Chase Bank clients and employees while Secondary sources consisted of periodicals, journals and newspaper articles along with other online sources. Questionnaires were self-administered to the respondents. Data were analyzed using Microsoft excel package to obtain statistical data inform of percentages, mean, mode, median, and standard deviation. Analyzed data was presented in the form of tables, pie charts, and graphs. As part of ethical consideration in research, the researcher obtained a permit from relevant authorities, acknowledged respondents on the purpose of the research, and the respondents signed informed consent to participate in the research. Respondents were assured of the privacy of their identity throughout the exercise.

**VI. RESEARCH FINDINGS, ANALYSIS, AND DISCUSSION**

*A. Analysis of Client’s Data on Crisis Management*

The group bar graphs in figure 2 below represent former Chase bank client’s reactions to various questions concerning crisis management. Their response has been presented on the bar graph in percentage.

On whether misinformation on social media led to chase bank being placed under receivership, 50% (8 of 16) strongly agreed, 12.5% (2 of 16) agreed and disagreed, 25% (4 of 16) strongly disagreed. Majority of former chase bank clients, therefore, agree that misinformation on social media led to the bank being placed under receivership at 62.5% while 37.5% disagreed. Mean score is 2.9; the median is 3.5 while the mode is 4.

Majority of the clients, therefore, agree that social media misinformation led to chase bank being placed under receivership as indicated by their response above.

Pre-crisis phase involves preparation for a crisis or even at best averting the crisis from entirely occurring. Social media richness in resolving ambiguity and uncertainty due to the ability to give real-time communication aiding immediate feedback could be used to avert such wrong rumors about an organization potentially averting crisis.

A review of periodicals support this gesture, BBC news 7<sup>TH</sup> April 2017 quoting CBK wrote: “panic withdrawals on Wednesday caused by inaccurate rumors on social media led to a run on chase bank.”

On whether chase bank adequately responded to clients concerns on social media in the period leading to



receivership, 4% strongly disagreed, another 4% disagreed, and 18.75% disagreed while 68.75% strongly disagreed. That is 1, 1, 3, and 11 of the 16 respondents, respectively. Mean score is 2 while mode and median are 1.

87.5% of former chase bank clients, therefore, thought that the bank never responded adequately to clients concerns on social media in the period leading to receivership. Only 12.5% reacted positively. The median and mode score too indicate they strongly disagreed indicating chase bank never really responded to clients concerns in the period leading to receivership.

Chase bank, therefore, failed at a critical moment to respond to clients concerns about the position of the bank when negative rumors were spreading about the bank. This is a pre-crisis phase when the bank’s internal crisis management team and social media monitoring could have picked up clients concerns and adequately respond to them. Failure to adequately respond to clients concerns led to panic, causing a massive withdrawal of client’s fund, ultimately making the bank have liquidity issues. This eventually culminated into crisis-the bank being placed under receivership as they could not meet their financial obligations.

On the bank using social media to bring back stakeholder’s confidence in the bank, 56.25% strongly agreed, 25% agreed, 12.5% disagreed while 6.25% strongly disagreed. That is 9, 4, 2, and 1 of 16 respectively. Mean score is 3.3 inferring agreed, while mode and median are

4. Chase bank was, therefore, able to bring back stakeholders confidence through social media as demonstrated by response above. This falls on crisis response phase, as demonstrated in the literature review section of this paper. Typically it involves initial response and reputation repair. Chase bank was, therefore, able to effectively use social media to handle this phase of the crisis, bringing back stakeholder’s confidence. The bank goes down in history as the first bank in the world to be placed under receivership still able to open doors for its clients to transact; surprisingly acquiring new clients even during the period it was under receivership.

Reaction on speed, accuracy, consistency of social media information provided by the bank during receivership period, of the 16 respondents 25%(4), 50%(8), 6.25% (1) and 18.75% (3) strongly agreed, agreed, disagreed and strongly disagreed respectively. Mean score is 2.9 while mode and median are 3 inferring agreed.

Majority of chase bank clients, therefore, agree that information provided by chase bank after receivership was accurate, quick, and consistent at 75% against 25% who disagreed. The most occurring response and the median response is 3 indicating most former chase clients are agreeing. This is crisis response phase, and quick, accurate, and consistent response bring confidence, repair reputation, and see off any crisis successfully. Social media richness in its ability to relay a mix of messages in videos, text, and real-time and promote face to face engagements promotes quick, accurate, and consistent response.

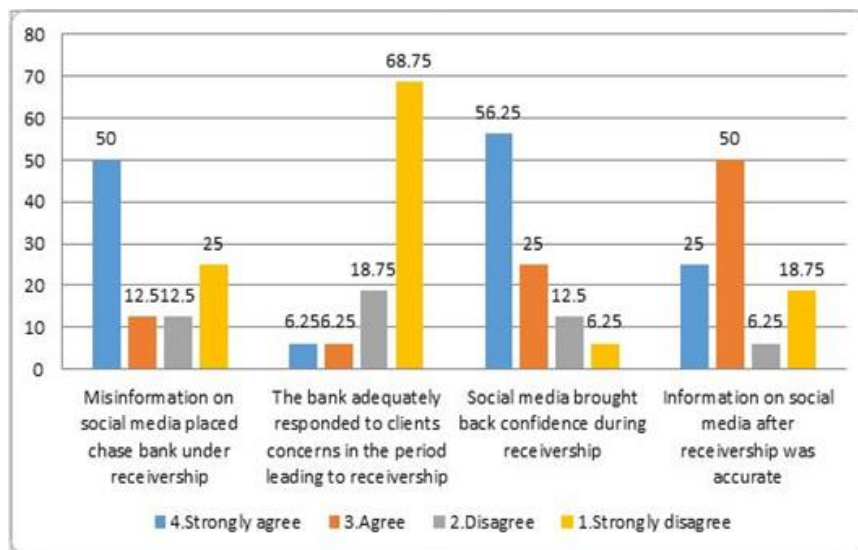


Fig 2:- Analysis of the Client’s Data on Crisis Management  
Source: Survey Data Conducted In June 2018 at SBM Bank Kenya LTD

**B. Former Chase Bank Employees Response to Crisis Management**

➤ **Analysis of Former Chase Bank Employee Response on Crisis Management**

Figure 3 below shows former chase bank employees response in percentage to questions regarding crisis management.

On whether the bank had an internal social media crisis management team, the response was 50% for both positive and negative reaction that is 12 each.

In whether former chase bank employees received regular training on social media crisis management 41.7% (10 of 24) responded positively while 58.3%(12 of 24)

responded negatively. Mode response is 1; therefore, the most occurring response.

On whether the bank posted regular updated on the bank’s recovery process on social media, 87.5 % ( 21 of 24) responded positively while 12.5 % ( 3 of 24) responded negatively. Mode response is 1.

The crisis management process involves three phases, pre-crisis phase, crisis response phase, and the post-crisis phase. Having an internal social media crisis management team falls on the pre-crisis phase, as seen during the empirical review. The team monitors social media and respond to concerns that could potentially lead to crisis.

They aim to avert crises and also respond swiftly to crises should it occur.

Regular training of staff on how to handle a social media crisis is also an essential requirement for the pre-crisis phase. This prepares the organization staff to avert crises and also handle crises when they occur. Post-crisis management phase involves updating stakeholders on the recovery process of an organization. It is critical as it offered reassurance to stakeholders on the organization future. Former chase bank employees confirm that they received constant updates on the recovery process of the organization.

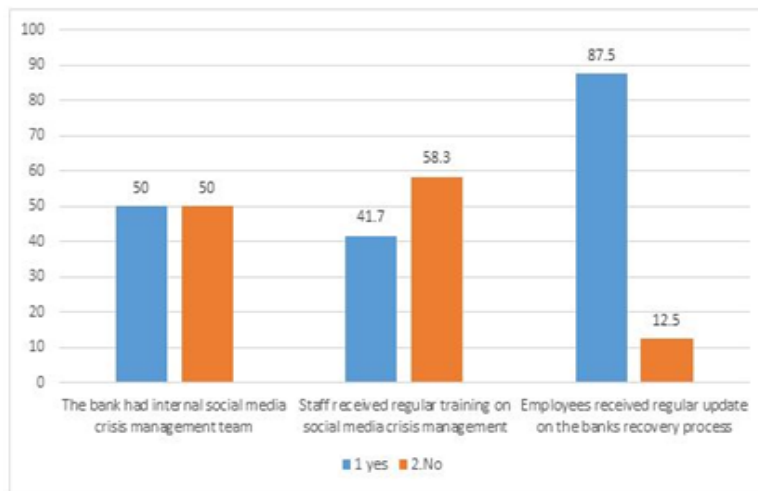


Fig 3:- Analysis of Former Chase Bank Employee Response on Crisis Management  
Source: Survey Data Conducted In June 2018 at SBM Bank Kenya LTD

➤ *Analysis of Former Chase Bank Employee Reaction to Reputation Repair as a Risk Management Strategy*

Figure 3 shows the percentage of former chase bank employees who reacted to the question regarding reputation repair through social media by the bank.

When asked to react whether through social media the bank was able to repair its reputation leading to stakeholder confidence, 50% strongly agreed that is 12 of the 24 respondents.25% 6 of 24 respondents agreed.16.7%

disagreed, 4 of 24 while 8.3% strongly disagreed 2 of the 24 respondents. Mean score is 2.33 while the mode is 4 the most occurring Median response is 3.

The bank was, therefore, able to utilize social media to repair its crisis, as shown by the majority of the employee response.This relates to crisis response phase in the crisis management process. Crisis response phase involves reputation repair.

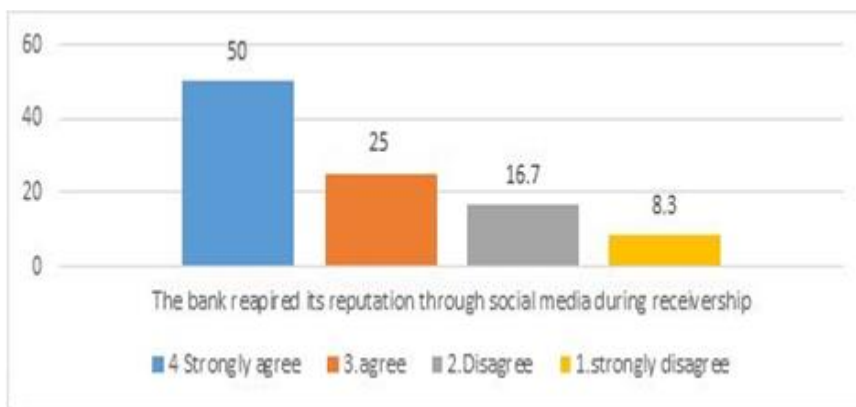


Fig 4:- Analysis of Former Chase Bank Employee Reaction to Reputation Repair as A Risk Management Strategy  
Source: Survey Data Conducted in June 2018 at SBM Bank Kenya LTD

## VII. SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

This section presents a summary of the study where the researcher mentions the purpose of the study research questions or specific objectives methodology used and presents the significant findings of the study. In this chapter, the researcher gives conclusions and propose recommendations for this study.

### A. Summary of Research Findings

This study aimed to explore social media's influence on public relations activities in the banking industry of Kenya. The study area is SBM Bank Kenya Ltd, where the researcher traced former chase bank employees and clients to participate in this study. The research objective was to investigate the role social media had on crisis management communication at chase bank. From the research findings, the researcher agrees that social media contributed to chasing bank being placed under receivership due to misinformation spread on the platform. Social media again helped turntables by helping the bank restore its reputation.

### B. Conclusion

The study concluded that social media and public relations practices go hand in hand. Social media, in no small extent, enrich public relations activities in the banking industry in Kenya. Social media had a hand in crisis management communication at chase bank Kenya limited. During the pre-crisis phase, it was established hat chase bank failed to respond adequately, timely, and quickly to distressed clients concerns leading to a run in the bank. Former chase bank clients and secondary sources reveal that chase bank was placed under receivership due to misinformation spread on social media. The bank had an internal social media crisis communication team with a crisis plan and also trained its staff regularly on social media crisis management process.

On crisis response phase chase bank adequately responded to clients, used social media to bring back stakeholders confidence and restored its reputation. Indeed the bank was opened and in operation despite being placed under receivership being the first in the world to allow customers transact and even on-boarded new clients while under receivership.

Post-crisis phase revealed that employees of chase bank and other stakeholders were regularly updated on the bank's recovery process further leading to reputation repair.

### C. Recommendation

The researcher recommends that local banks should employ social media for crisis management communication strategies. Banks should regularly monitor their social media platforms to ensure they timely respond to clients concerns. Just as traditional public relations office would monitor mainstream media such as newspapers to see if their organizations are mentioned, then issue an appropriate response promptly. They should do so with social media, however with more frequency. Social media platform

should also come in handy to the diffuse crisis that already exists. Regularly update stakeholders and the public through social media platform can diffuse the crisis and stabilize situations. In recent years, official position or statements of organizations are also shared on their social media platforms to help reach a broader scope of audience. The researcher, therefore, recommend social media for proactive and reactive crisis management strategies

### ➤ Suggestion for Further Research

This research is not conclusive. Social media is a relatively new technology and innovations and inventions keep coming rapidly. What works today on social media may quickly become obsolete in a matter of days. New social media platforms keep emerging paving the way for new ideas and opportunities for study. Existing social media platforms are also regularly updated with new features hence research and academic world in this field should endeavor to stay on top of the game and carry out frequent research in this area. Furthermore, the challenges and limitations of this research should give room for further research in the field of social media and the banking industry. This will enhance the realization of SDG 9 on innovation, industry, and infrastructure.

### D. Acknowledgement

I wish to acknowledge the following people for the support they have offered me since the inception of this project. Special thanks to my fellow students and supervisor for the encouragement they have always given me during this study period. Also a special thanks to my wife Depporah Bosibori Nyakundi and my brother Bryant David Ogutu.

## REFERENCES

- [1]. Barton, L. (2000). Crisis in Organisations II (2nd ed.). South-Western College.
- [2]. BBC News. (2016, April 7). Kenya's Chase Bank placed under receivership by CBK. BBC News. Retrieved from [www.bbc.news.com/news/world-africa](http://www.bbc.news.com/news/world-africa)
- [3]. Coombs, T. (n.d.). Crisis Management and Communications.
- [4]. Dilenschneider, R. (2000). The corporate Communication Bible.
- [5]. Dunlap, J. C., & Lowenthal, P. R. (2009). Tweeting the Night Away: Using Twitter to Enhance Social Presence. Research Gate, 20(2).
- [6]. Fill, C., & Turnbull, S. (2016). Marketing Communication Discovery, Creation, and Conversation (Seventh). Edinburgh Gate, United Kingdom: Pearson.
- [7]. Gillin, P. (2008). Secrets of Social Media Marketing: How to Use Online Conversations and Customer Communities to Turbo-Charge Your Business! Linden Publishing.
- [8]. Heath, R. L. (2013). Encyclo[pedia of Public Relations (2nd ed.). SAGE.

- [9]. Herbling, D. (2016, September). Inside Chase Bank's journey to recovery four months after reopening its doors. *Business Daily*. Retrieved from <https://www.businessdailyafrica.com/corporate/539550-3366232-as3ygkz/index.html>
- [10]. Kaplan, A., & Haelein, M. (2010). Users of the world, Unite! *Research Gate*, 53, 59–68. <https://doi.org/10.1016/j.bushor.2009.09.03>
- [11]. Kaser, K. (2013). *Advertising Sales Promotion*. Mason, USA: SOUTH-WESTERN CENGAGE Learning.
- [12]. Katz, E., & Lazarsfield, P. F. (1955). *Personal influence: the part played by people in the flow of mass communications*. New York: Free Press.
- [13]. Kotler, P. (2003). *Marketing Management* (11th Editio). northwestern University: Pearson.
- [14]. Kotler, P., & Keller, K. L. (2006). *Marketing Management*. Research Gate.
- [15]. Mamic, L. I., & Almaraz, I. A. (2013). How larger corporations engage with stakeholders through twitter. *International Journal of Market Research*, 55(6), 851.
- [16]. Martin, T. (2007). Social media is meant for conversation, not marketing, *Advertising Age*, 80(6), 11.
- [17]. Motion, J., Heath, R. L., & Leitch, S. (2016). *Social Media and Public Relations*. London, New York: Routledge.
- [18]. Ngugi, B. (2016, April 7). CBK puts Chase Bank in receivership. *Daily Nation*. Retrieved from <http://www.nation.co.ke/business/Chase-Bank-put-under-receivership/996-3149322-rt2eyo/index.html>
- [19]. Queensberry, K. A. (2019). *Social Media Strategy: Marketing, Advertising, and Public Relations in the Consumer Revolution*. (E. Swayze & M. Manzano, Eds.) (2nd ed.). LONDON: Rowman and Little.
- [20]. Siegel, F., p. (2017). *The Practice of Public Relations* (13th Edit). New York University: Pearson.
- [21]. Solis, B. (2010). *Studying the impact of Innovation on Business and society*.
- [22]. White, C. M. (2012). *Social Media, Crisis Communication, and Emergency Management*. Boca Raton, London, New York: Taylor and Francis Group.
- [23]. Eason, B. Noble, and I.N. Sneddon, "On certain integrals of Lipschitz-Hankel type involving products of Bessel functions," *Phil. Trans. Roy. Soc. London*, vol. A247, pp. 529-551, April 1955. (references)
- [24]. J. Clerk Maxwell, *A Treatise on Electricity and Magnetism*, 3rd ed., vol. 2. Oxford: Clarendon, 1892, pp.68-73.x
- [25]. I.S. Jacobs and C.P. Bean, "Fine particles, thin films, and exchange anisotropy," in *Magnetism*, vol. III, G.T. Rado, and H. Suhl, Eds. New York: Academic, 1963, pp. 271-350.
- [26]. K. Elissa, "Title of paper if known," unpublished.
- [27]. R. Nicole, "Title of paper with only first word capitalized," *J. Name Stand. Abbrev.*, in press.
- [28]. Y. Yorozu, M. Hirano, K. Oka, and Y. Tagawa, "Electron spectroscopy studies on magneto-optical media and plastic substrate interface," *IEEE Transl. J. Magn. Japan*, vol. 2, pp. 740-741, August 1987
- [Digests 9th Annual Conf. Magnetism Japan, p. 301, 1982].
- [29]. M. Young, *The Technical Writer's Handbook*. Mill Valley, CA: University Science, 1989.