

Sustainability Communication Strategies: A Case Study of OTP Bank, Croatia

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Abstract

This research examines sustainability communication practices at OTP Bank d.d. Croatia, focusing on strategy integration, media representation, and digital communication channels. The study explores the strategic alignment of sustainability messaging, its media representation, and the dominance of digital platforms in conveying sustainability efforts. Using semi-structured interviews and media content analysis, findings highlight strong transparency and ESG integration across organizational units, with communication tailored to stakeholders. While OTP Bank communicates sustainability clearly in reports, media coverage lacks focus on sustainability. Digital channels dominate sustainability messaging. This study contributes by empirically analyzing a major Croatian bank's practices and challenges in sustainability communication. Findings suggest the need for greater visibility and differentiation in banking sector communication to engage stakeholders and align with evolving European sustainability standards.

Keywords: communication channels, communication strategy, corporate social responsibility, banking institution, stakeholders

1. Introduction

The roots of sustainable development reach deep into the past (Zhang and Wang, 2022), as a concept began to take shape in the mid-20th century. The theory of sustainable development emerged in the 1980s, and has become a fundamental strategy for steering global social and economic transformation (Shi et al., 2019). Early perspectives, such as Bossel's assertion that sustainability pertains to the distant future, have evolved over time (Bossel, 1999). Contemporary challenges highlight the urgency of action, rendering earlier assumptions about the irrelevance of the time factor unsustainable.

The discourse on sustainability has been shaped by key events. Authors of the book »The Limits of Growth« warned of ecological and economic collapse within 100 years without sustainable practices, advocating for new growth models (Meadows et al., 1972). The Brundtland Report defined sustainable development as meeting present needs without compromising future generations (United Nations, 1987; EUR-Lex, 2023)., »Agenda 21« and »Agenda 2030« outlined strategies for sustainable development (SDGs= (United Nations, 1992, 2015) and the Paris Agreement set a framework to limit global warming below 2°C (EUR-Lex, 2015).

Banks are key communicators of sustainability, leveraging their influence across industries and acting as a catalyst for the smooth transition with the main goal: to reach a sustainable economy as a whole (Bruno and Lagasio, 2021) and to convey social and environmental impacts beyond financial performance (Avrampou et al., 2019; Cosma et al., 2020; Platonova et al., 2018; Galeone et al., 2023). Despite growing interest, research on sustainability reporting in banking remains scarce (Carnevale and Mazzuca, 2014; Sethi et al., 2017; Galeone et al., 2023; Schöder, 2022) and studies on this topic still limited (Chauhan and Kumar, 2018; Khan et al., 2021), especially when it comes to developing a conceptual framework for historical research or practically pointing out to banks and legislators critical issues and possibilities (necessities) of current regulatory changes (Baldissera, 2023).

The aim of this study is to bridge the current gap in the literature by examining, using the example of OTP Banka d.d., the types of content and the level of transparency regarding sustainability that the bank shares with stakeholders, the primary communication channels it uses, and the challenges it faces in communicating about corporate social responsibility. This research was conducted through semi-structured interviews with responsible persons in OTP Banka for sustainability and communications, through content analysis of annual sustainability reports, and through analysis of media publications, how many of them are related to sustainability and through which communication channels the messages are sent to the audience.

The limitation of this study lies in the fact that it was conducted on a single bank operating in Croatia. This leaves room for future research within the entire Croatian banking sector to gain a comparative perspective on how the institutional

theory of sustainability is incorporated into the Croatian banking industry. Such research could also enhance banks' sustainability reporting by providing guidelines for improving transparency in presenting data and offering better information to clients about their sustainable operations.

2. Literature review

The earliest references to education on sustainable development date back to 1732. Authors Lozano and Wals have published the most works, contributing significantly to the promotion of research development in education for sustainable development. The *Journal of Cleaner Production*, *International Journal of Sustainability in Higher Education*, and *Environmental Education Research* have published the most articles related to sustainable development education (Zhang and Wang, 2022). Sustainability became significantly more prevalent in literature following the publication of the Brundtland Report by the World Commission on Environment and Development in 1987. Since then, many academics have explored various aspects of sustainability and sustainable development, as evidenced by numerous academic studies (Buhr and Freedman, 2001; Malik, 2015; Brooks and Oikonomou, 2018; Buhr and Freedman, 2001; Malik, 2015; Higgins et al., 2020; Maltais and Nykvist, 2020; Kim and Li, 2021; Aydođmuş et al., 2022; Pizzi et al., 2022).

Weber's study examines the extent to which banks have integrated sustainability into their policies, strategies, products, services, and processes. Weber presents five models for successfully integrating sustainability into banking operations, highlighting sustainability as a value driver, a public mission, and a client requirement (Weber, 2005). When defining strategies, banks should base their transformation toward sustainability on their core activities (Müller and Pflieger, 2014; Zimmermann, 2019). Report quality also depends on various factors, such as legal aspects and the environment in the country where the financial institution is headquartered. Common law countries systematically demonstrate higher overall sustainability reporting quality, as do those with higher sustainability standards. Countries with higher CSR (Corporate Social Responsibility) standards, policies, and regulations also produce significantly higher-quality CSR reports (Sethi et al., 2017). The impact of sustainability and CSR reporting on banks' financial performance has also been a research subject, with a general conclusion that the impact is more positive than negative (Bătae et al., 2021; Gangi et al., 2018; Platonova et al., 2018).

Research shows that banks' long-term competitive advantage is generated internally, with banks finding their competitive edge in specific, valuable resources that are difficult to replicate. Reputation, as one resource, plays a crucial role for banks and can be considered a significant determinant of their market success and competitiveness and client loyalty (Ahmad et al., 2021; Shafiq et al., 2023; Staupoulou et al., 2023; Staupoulou et al., 2023). Some analysis suggests that the best ESG performing financial institutions show their very high and active

commitment to the code of best practice in governance and disclosure transparency (Mandas et al., 2023). Banks build their reputation on the quality of products and services (Ajayi and Mmutle, 2021), and on CSR practices that generate a positive image among stakeholders. This aspect is explored by a group of authors led by Starešinić, providing an overview of existing research on bank reputations in Croatia, emphasizing CSR as an essential factor in banking operations (Starešinić et al., 2019;). Finally, a good ESG score reduces bank fragility during periods of financial distress (Chiaromonte et al., 2022).

Schröder explores the quality of non-financial reporting (Non-Financial Reporting Quality, NFRQ) in the mandatory reports of German banks, measuring the quality of non-financial reporting using a unique assessment tool. The study showed that while the annual NFRQ of banks (2017–2019) remained moderate, there were slight but significant annual improvements. Several factors at the reporting level (experience, format, and framework) significantly impacted NFRQ. This study highlighted implications for researchers, banking professionals, and policymakers, particularly since the sample was limited to German banks and cannot easily be generalized to other countries (Schröder, 2022).

Today, achieving sustainability in business activities, while intertwining social, economic, and environmental perspectives, is one of the most challenging goals for companies (Armenia et al., 2019). Business stakeholders, including banks, build their sustainable value in various ways, influenced by the location and size of the company. Among the dominant patterns of incorporating sustainable value are the development of sustainable supply chains, innovation, building relationships with stakeholders and consumers, and the sharing economy (Ziolo et al., 2023). In communicating sustainability—where they arguably influence their reputation the most—banks must take special care to avoid information that could qualify as “greenwashing.” Greenwashing poses both reputational and financial risks for banks. It is defined as the publication of structured corporate data on environmental issues to maximize the perception of legitimacy. It can be seen as creative reputation management to obscure deviation, distract from blame or the real nature of an issue, or to fulfill a need to lead or promotion of investment or services (Laufer, 2003; Bowers et al., 20207). Regulatory guidelines structured in the GRI (Global Reporting Initiative) standards provide a framework for sustainability reporting quality, although final quality depends on information presentation, on external verification and consideration of trends over time (Khan et al., 2021).

To fill research gaps on sustainability practices in a comparative and international context (Maon et al., 2017), a group of authors conducted a study comparing sustainability reports of banks in the European Union and the United States (Moufty et al., 2024). This study has significant theoretical implications, as it supports the importance of institutional theory and non-institutional frameworks in sustainability contexts. It emphasizes that bank managers must recognize the importance of communicating their sustainability practices and that companies face increasing pressure to communicate more about sustainability, where banks will need to take

a leadership position in sustainability communication. Previous analyses indicate that social media is increasingly used for corporate communications today, with Instagram and Twitter playing an increasingly significant role in raising awareness about corporate social responsibility (ElAlfy et al., 2020; Cheng et al., 2021; Troise and Camilleri, 2021; Jha et al., 2023). The role of digital communication in environmental sustainability presents substantial research potential, whether in the context of smart cities, green technologies, or other categories. The highly dynamic nature of digital communication technologies requires continuous reassessment of the strategies and frameworks that define it, ensuring its effective use in promoting economic growth while staying prepared for the challenges posed by rapid technological changes (Klopotan, 2021; Okoro et al., 2023).

3. Methodology

Gaps identified in the literature review informed the formulation of the following research questions:

- **RQ1:** Is sustainability and communication about sustainability a strategic message banks convey to external stakeholders?
- **RQ2:** Is bank communication about sustainability adequately represented in the media?
- **RQ3:** Are digital communication channels the primary means banks use to communicate about sustainability?

The research focuses specifically on OTP banka d.d. Croatia, guided by three hypotheses:

- **H1:** OTP banka d.d. communicates its sustainable principles clearly and transparently through sustainability reports.
- **H2:** OTP banka d.d.'s media releases primarily focus on sustainability communication.
- **H3:** Digital communication channels are the primary means used by OTP banka d.d. Croatia for sustainability communication.

A mixed-methods approach was employed, combining qualitative and quantitative analysis. Qualitative research included semi-structured interview (Lamza, 2021) as a guided conversation with a fluid stream of questions with well-informed 2 interviewees (Yin, 2009) of OTP banka d.d.'s, who leads sustainable development and corporate communications segments. The interviews were conducted via the Zoom online application in December 2023, a standard practice in contemporary qualitative research (Gray, 2018) and recorded with the participant's consent. The coding of interview responses was carried out using a deductive approach, in which predefined categories were based on research questions and hypotheses. Data analysis was conducted through these predetermined themes and categories, enabling structured verification of the study's established assumptions.

Quantitative analysis comprised three phases:

- Phase 1: an analysis of sustainability-related communications by OTP banka d.d. Croatia through various communication channels, including print, radio, television, and web portals, was performed, based on a content analysis approach (Krippendorff, 2018). Data collection was carried out using the services of the Presscut d.o.o. company, covering publications from November 1, 2023, to January 29, 2024. Using keywords (sustainable development*, sustainability*, loyalty*, reputation*, clients*, employees*), 284 of total 846 publications were categorized into themes including customer care, youth, donations, employees, ESG and digitization and community engagement;
- Phase 2: Evaluation of OTP Group's sustainability reports and ESG ratings via Morningstar Sustainalytics (Morningstar Sustainalytics, 2024);
- Phase 3: LinkedIn analytics were examined, focusing on engagement and follower growth.
- Potential methodological limitations

Limitations of this study include its focus on a single institution, potential subjective judgments in content categorization, reliance on official channels possibly overlooking informal communications, and the absence of specific stakeholder engagement metrics. Furthermore, the quantitative analysis, covering November 2023 to January 2024, may not reflect long-term trends. These limitations highlight the need for broader, longitudinal studies using diverse data sources and comparisons across banks or industries for a more comprehensive view of sustainability communication practices.

4. Results and discussion

4.1 Qualitative results

4.1.1 Organization and strategies on sustainability and sustainability communication

OTP Bank d.d. Croatia established its Sustainable Development Department in 2022 to coordinate ESG efforts across units, reporting directly to the CEO and operates within the Human Resources and Corporate Affairs Directorate. A Sustainable Development Committee meets monthly and includes subsidiaries. Strategic communication is led by the Corporate Communications Department, while Facebook and Instagram are managed by marketing. The parent company, OTP Bank Nyrt, also has a dedicated ESG Directorate. OTP Bank d.d. Croatia published Croatia's first bank sustainability report in 2014 integrates ESG into its risk and business strategies with a standalone ESG strategy document.

OTP Bank d.d. Croatia's ESG strategy is structured around three pillars: Responsible Employer, Responsible Social Stakeholder, and Responsible Service Provider. The

bank emphasizes green financing, employee care, and community engagement. Rather than dividing ESG into separate E, S, and G areas, the strategy integrates overlapping topics under these pillars. The environmental (E) component is most prominent, influenced by parent company directives, EU regulations, and the upcoming CSRD. The bank's sustainable development approach is guided by the OTP Group's Green Loan Framework, which standardizes the integration of ESG factors into business decisions across the organization.

Interviewees believe that Croatian banks put significant effort into ESG transparency, particularly in social impact (S) and environmental (E) topics like financing renewable energy, EV chargers, and wind farms. While communication is open, some information may be excessive or of little benefit. OTP Bank d.d. carefully balances transparency to avoid "greenwashing." It does not label its green financing as ESG financing, as no Croatian bank currently meets ESG taxonomy requirements. Most of OTP Bank's ESG communication focuses on CSR, prioritizing content over promotion.

4.1.2 Promoting environmental sustainability through internal changes

Interviewees highlighted OTP Bank d.d.'s ongoing environmental efforts, including solar panel installations in Zadar, Pula, and Dubrovnik, waste separation, plastic reduction, and the use of eco-friendly promotional materials. The bank also refurbishes branches to meet sustainability standards, addressing inefficient heating systems and transitioning to cleaner energy sources—two branches were renovated in 2023. From January 1, 2024, the bank will issue biodegradable cards made from a 100% degradable corn-based blend, with all accompanying materials from recycled sources. While these initiatives may seem small in the broader context, they represent consistent and meaningful progress in reducing the bank's carbon footprint.

4.1.3 Responsible employer and responsible social stakeholder

OTP Bank d.d. prioritizes a comfortable work environment and work-life balance. From January 1, 2024, all branches will close on Saturdays. It is the only bank in Croatia offering a 13th salary, has raised wages to offset inflation, and grants an extra annual leave day for employees with children starting school or kindergarten. The bank also invests in employer branding. Community engagement is key, with donations, blood drives, and sponsorships supporting youth, sports, and quality of life. The "OTP Round Up" campaign, running for three years, donates €125,000 annually to pediatric hospital departments. Clients can contribute by rounding up Mastercard transactions. The bank follows a structured plan to create measurable positive impacts in the communities it serves.

4.1.4 Intergration of ESG into products and services

The interviewees noted that there is a group of clients who value the bank's sustainable practices, especially among new generations. Additionally, regulations are becoming stricter, pushing for an improved "green asset ratio" among companies. ESG-integrated products and services primarily depend on the client's size. Corporate clients often have specific requirements for green financing, with green products tailored to clients and no standardized product currently available for corporate clients. However, the individualized ESG-based approach identifies the bank as a responsible service provider. For smaller clients, there are standardized products, such as solar loans or subsidized loans for young people in collaboration with the Real Estate Agency. After the devastating earthquakes in Zagreb and Petrinja, products with favorable financing conditions for property reconstruction were developed. Overall, each product includes a social component that encourages economic and social development in the community.

4.1.5 Measurement, reporting and education on ESG topics

OTP Bank d.d. demonstrates strong ESG commitment through transparent sustainability reporting and internal governance, including monthly ESG reviews by top management. Over 100 employees attend ESG training, and clients are regularly educated, though financial incentives remain key motivators. While client satisfaction on ESG isn't specifically measured, the bank's excellence has been recognized: The Banker named it Croatia's Best Bank in 2023, and Euromoney awarded it for Digital Solutions and ESG, highlighting its growth, adaptability, and client service.

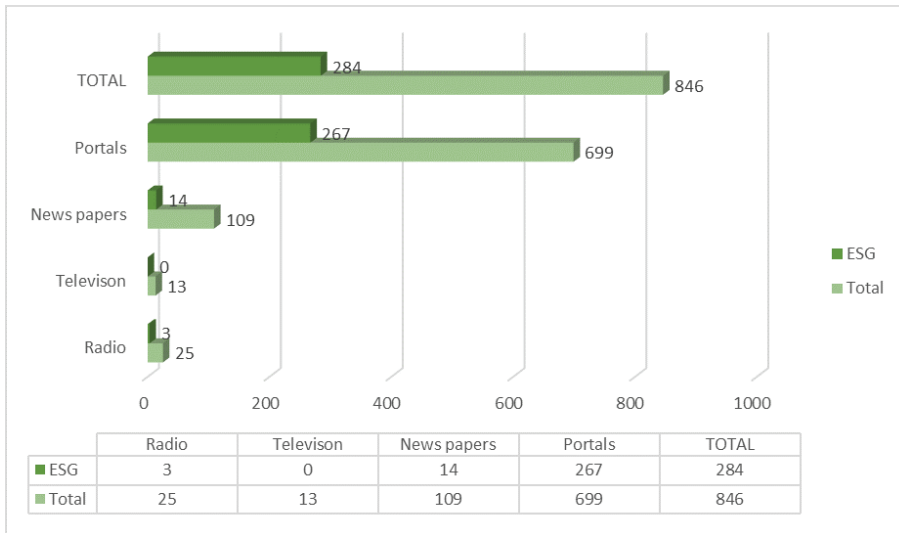
The presented qualitative results support H1, confirming that OTP Bank d.d. clearly and transparently communicates its sustainable principles through sustainability reports, indicating that sustainability is indeed a strategic message directed at external stakeholders (RQ1).

4.2 Quantitative results

OTP Bank d.d.'s sustainability communication strategy is currently integrated into its general communication strategy. Regardless of the topic, the choice of communication channels is always tailored to the targeted stakeholders, with channels selected based on the type of information and audience. For specialized information, media more oriented toward a professional audience are chosen. The bank leverages its presence on social media to promote its ESG values and information, primarily through platforms like Facebook, Instagram, and LinkedIn. Facebook and Instagram are used, for example, to promote "OTP Round Up," while LinkedIn is dominant for more specialized information. The importance of social media in the bank's communication is also demonstrated by the introduction of the internal social network Jenz within OTP Group Croatia, which will soon celebrate its second anniversary within the OTP Group in Croatia.

Analyzing the communication channels OTP Bank d.d. uses to communicate with external stakeholders, it can be concluded that information shared via the web is the most prominent (Graph 1). Out of a total of 846 media publications (web, print, television, and radio), 284 were related to ESG topics, and 267 of these were published via digital, or web, channels.

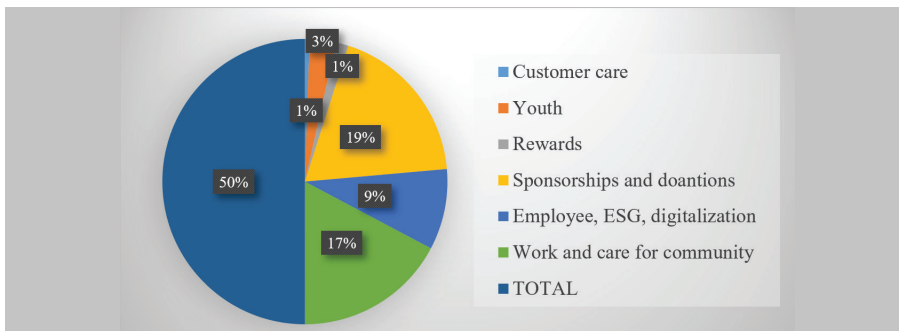
CHART 1. Number of OTP banke d.d. media publications from 01.11.2023. - 31.12.2024.



Source: Author's analysis

A detailed overview of ESG communication by topic is presented in Chart 2.

CHART 2. OTP bank d.d. by topic from 01.11.2023. - 31.12.2024.



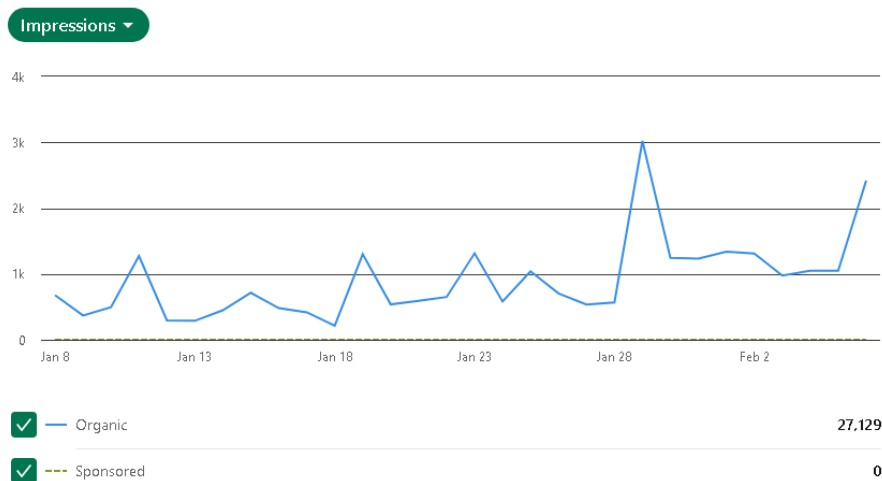
Source: Author's analysis

Although OTP Bank has a sustainability communication strategy that includes its active engagement in communicating these topics through the media, Chart 1 shows that less than 34% of its media publications over the past three months relate to ESG topics, which does not support H2 and suggests that sustainability is not sufficiently represented in the bank's media communication (RQ2).

However, the same chart reveals that 82.6% of these publications were shared via digital communication channels, confirming H3 and indicating that digital platforms are indeed the primary means through which the bank communicates about sustainability (RQ3). These conclusions are further supported by the statistical results presented in Charts 3 and 4.

CHART 3. Organic growth in impressions from January 8 to February 8, 2024.

Metrics



Source: OTP banka d.d. Hrvatska, 2024.

The LinkedIn post statistics monitored by OTP Bank d.d. yield the following results:

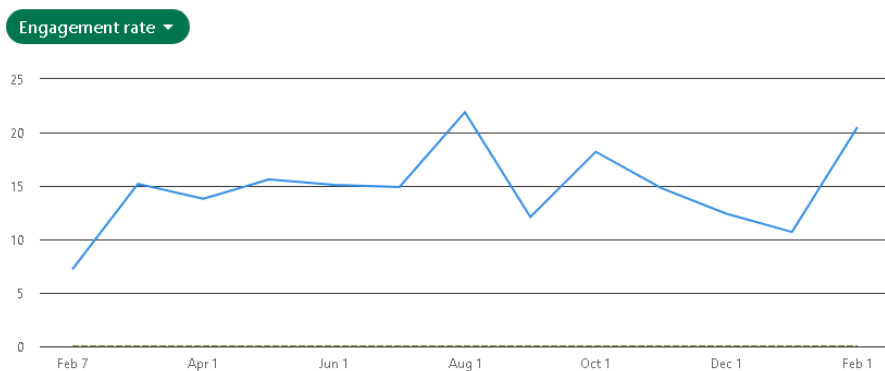
- As of February 8, 2024, OTP Bank d.d. has 9,084 followers;
- 216 new followers in the last 30 days (growth of 41.2%);
- 1,854 new followers in the last 365 days;
- An average of 154 new followers per month;

- Most followers are from the banking sector (28.7%), followed by the IT industry (5.9%), financial services (4.3%), etc. (OTP Bank d.d. 2024).
- At least one post per week, with an average of two to three;
- The most reactions and comments occur when specific actions or individuals are mentioned (especially if names are used);
- The most followed topics include donation activities, blood donation, appointments, branch openings, etc.

Observing the growth in impressions (Chart 3), it can be concluded that the 100% growth is due to organic growth.

The Chart 4 presents an analysis of follower engagement over a one-year period, showing an increase in engagement among OTP Bank d.d. followers from February 8, 2023, to February 8, 2024.

CHART 4. Engagement growth form January 8 to February8, 2024.



Source: OTP banka d.d. Hrvatska, 2024.

The analysis conducted by the bank for its own purposes provides the following results for the observed period:

- A total of 14,711 reactions to posts (like, celebrate, love, support, etc.);
- 74 comments, 105 reposts;
- The post with the highest total reactions and reposts—an event for employees—garnered 328 reactions and 16 reposts;

- Following that, the posts with the most reactions are those related to corporate social responsibility activities (Round Up and volunteer actions) and awards (The Banker).

From Chart 4, it is evident that follower engagement is highest during the time when most people are on vacation (Aug 1). However, for more detailed analyses and accurate conclusions, this data should be compared with the number of posts during the same period when engagement is at its peak.

Furthermore, while attempting to compare data with previous research outside Croatia, the author faced a challenge—the Croatian sustainability index is poorly represented and largely inaccessible. Although established 15 years ago as a partnership between the Croatian Chamber of Commerce and HR PSOR, it remains underutilized. Initially known as the CSR Index, it includes topics and indicators tailored to Croatian circumstances. Assessment criteria focus on corporate sustainability relevance, data availability, and verification. The index relies on business data from the previous fiscal year, and participation is voluntary, with around 100 companies responding annually (HR PSOR, 2024).

In other hand, the OTP Group ensures transparency by regularly assessing OTP Group’s ESG performance through Morningstar Sustainalytics, which evaluates exposure to material risks based on corporate governance, ESG risks, and industry-specific factors (Göpel 2022). The rating also considers business model, financial strength, and location. To verify these statements, OTP Group’s Sustainalytics rating (Figure 1) was accessed and compared to major banking groups in Croatia: Erste Group, UniCredit, and Intesa Sanpaolo. OTP Group is classified as low-risk, ranking 106th among 1,038 financial institutions and 1,577th out of 15,909 globally.

FIGURE 1. Sustainalytics rating of OTP Bank Nyrt



Source: Morningstar Sustainalytics, 2024.

From the comparative ratings (Morningstar Sustainalytics, 2024), it is evident that the other three groups also have a low overall ESG risk rating, with only UniCredit SpA highly exposed to ESG risk. All groups have strong management. Regarding the four most prevalent ESG material topics, OTP Group focuses on corporate governance, data privacy and security, ESG integration in financial operations, and human capital.

All mentioned shows that sustainability reporting in Croatia remains in its early stages, largely dependent on stakeholder awareness. The absence of tools for comparison and motivation hinders engagement. While large banking groups emphasize sustainability, communication efforts remain insufficient. New EU regulations are expected to drive progress, but significant improvements are still needed. For banks to lead in sustainability, they must make sustainability indexes visible, comparable, and distinct within communication strategies. Unlike traditional banking campaigns, sustainability communication requires a unique approach.

All mentioned, from the perspective of OTP banka d.d. Croatia indicates that it transparently reports on sustainability, using digital communication channels that offer banks the opportunity to effectively improve strategic communication on sustainability.

5. Conclusion

Banks play a key role in sustainability communication, influencing industries and contributing to sustainable development. They share sustainability data through annual or separate sustainability reports to inform stakeholders about their social and environmental impact. This study, using OTP Bank d.d. Croatia as an example, shows that while the goals align globally, Croatia's banking sector still has room for progress due to its geographical context and EU membership status. The research aimed to answer key questions and test hypotheses through qualitative and quantitative analysis. Based on the findings, the following conclusions are drawn:

- OTP Bank d.d. clearly and transparently communicates its sustainable values through sustainability reports;
- OTP Bank d.d.'s media publications are not primarily focused on sustainability communication;
- Digital communication channels are the primary communication channels used by OTP Bank d.d. Croatia for sustainability communication.

The research suggests that OTP Bank d.d. primarily communicates its sustainability efforts through web portals and social media, targeting younger and middle-aged audiences. Limited TV and radio presence indicates older generations are not the main focus. Findings highlight the need for financial institutions to

integrate sustainability and ESG into their strategic frameworks. OTP Bank d.d. demonstrates how proactive ESG integration and transparent communication build stakeholder trust and long-term resilience. Key policy implications include:

- **Institutional Governance:** Dedicated ESG departments, like OTP Bank's, ensure effective management, regulatory compliance, and alignment with global standards.
- **Strategic Communication:** Transparent ESG messaging, especially via digital channels, builds public trust and credibility while reducing greenwashing risks.
- **Sustainability as a Competitive Advantage:** ESG-driven strategies, such as biodegradable cards and green financing, enhance market differentiation and regulatory compliance, positioning banks as sustainability leaders.

OTP Bank d.d. primarily communicates sustainability efforts via web portals and social

media, focusing on younger and middle-aged audiences, while TV and radio presence is limited. Findings highlight the need for financial institutions to embed sustainability and ESG into their strategies. OTP Bank d.d. exemplifies how proactive ESG integration fosters trust and resilience. Key policy implications:

- **Institutional Governance:** Dedicated ESG departments ensure compliance and alignment with global standards.
- **Strategic Communication:** Transparent ESG messaging, especially digital, strengthens trust and mitigates greenwashing.
- **Competitive Advantage:** ESG strategies, such as biodegradable cards and green financing, enhance market positioning and regulatory compliance.

These findings emphasize the need for banks to advance their sustainability strategies and communication efforts, ensuring they remain at the forefront of the financial sector's shift towards sustainability and social responsibility.

This research has its limitations, which are primarily reflected in the fact that the research was conducted on only one bank operating in the Republic of Croatia. This certainly leaves room for academics for future research on this topic, on a larger number of banks, with the possibility of presenting comparative indicators only for the Croatian banking market or on the expanded EU banking market. Thus, banks' reporting on sustainability will be more visible, more transparent and will provide clients with better quality information about their sustainable operations.

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Strategije komunikacije održivosti: Studija slučaja OTP banke, Hrvatska



Sažetak

Ovo istraživanje istražuje komunikacije o održivosti u OTP Bank d.d. Hrvatska, s naglaskom na integraciju strategije, prikaza u medijima i digitalnih komunikacijskih kanala. Studija istražuje strateško usklađivanje poruka o održivosti, njihovu prezentaciju u medijima i dominaciju digitalnih platformi u prenošenju napora za održivost. Korištenjem polustrukturiranih intervjua i analize medijskog sadržaja, rezultati ukazuju na snažnu transparentnost i integraciju ESG načela u svim organizacijskim jedinicama, pri čemu je komunikacija prilagođena dionicima. Iako OTP Bank jasno komunicira održivost u svojim izvještajima, medijska pokrivenost ne stavlja primarni fokus na tu temu. Digitalni kanali dominiraju komunikacijom o održivosti. Ova studija doprinosi istraživanju empirijskom analizom praksi i izazova održive komunikacije jedne od vodećih hrvatskih banaka. Nalazi ukazuju na potrebu veće vidljivosti i diferencijacije komunikacijskih strategija u bankarskom sektoru kako bi se učinkovito angažirali dionici i uskladilo s europskim standardima održivosti.

Ključne riječi: komunikacijski kanali, komunikacijska strategija, društveno odgovorno poslovanje, bankarska institucija, dionici