

What should we say to the Media?



Recommended Key Message structure for the OJK

Prepared February 2013 by Sheena Thomson

Background

A key message platform is consistent with global best practice and is used to guide organizational staff with the words and talking points that can be used in a non-exhaustive number of corporate communication tools. Typically, key messages are most widely used in the following corporate communications activity:

- Press releases and statements
- Media interviews and speeches
- Corporate templates, such as PowerPoint presentations, corporate collateral, email boiler plates
- Public Education materials and collateral; flyers, pamphlets, PSA and advertising copy
- Digital communications - website content, social media
- Fact sheets and press pack materials
- Information on financial products

Development and management of key messages is the responsibility of a central communications function as this is where the most institutional organizational information is deposited, understood, managed and communicated. Key messages are reviewed regularly with leadership providing final review and sign off before they can be used.

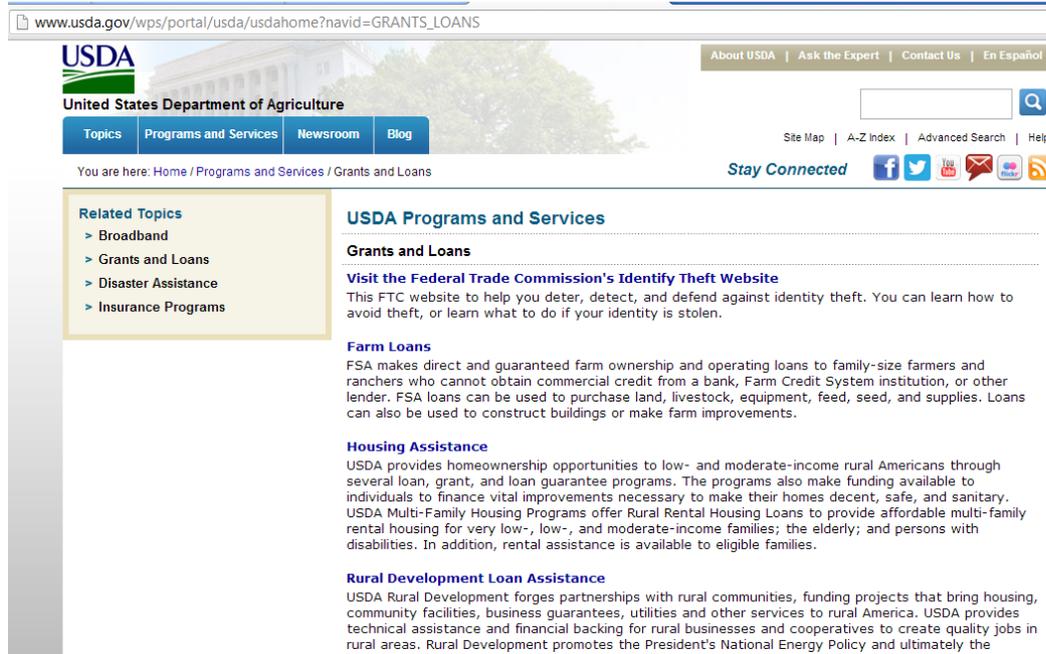
Approved messages and the narrative to tell the OJK story is not formally recognized or in existence at OJK, with the exception of the vision and mission. The absence of such guidance is a risk to the consistency of message, its impact and effectiveness. This absence is also missed opportunity to speak credibly and confidently at every opportunity that helps raise awareness and understanding of OJK, its purpose and function.

Governments, businesses and organizations use key messages across all corporate communications to achieve maximum reach and impact. When one message is clear and consistent, it is easier to understand and gives an organization both credibility and enhances its reputation. When used effectively, you can see key messages repeated across corporate materials, internal communications and press reporting.

Some examples of key messages and how they are used

1. Central Government - United States Department of Agriculture and the National Institute of Food and Agriculture:

The USDA sets out what it does, in relation to providing farmers with financial assistance:



www.usda.gov/wps/portal/usda/usdahome?navid=GRANTS_LOANS

USDA
United States Department of Agriculture

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USDA Programs and Services

Grants and Loans

Visit the Federal Trade Commission's Identify Theft Website
This FTC website to help you deter, detect, and defend against identity theft. You can learn how to avoid theft, or learn what to do if your identity is stolen.

Farm Loans
FSA makes direct and guaranteed farm ownership and operating loans to family-size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution, or other lender. FSA loans can be used to purchase land, livestock, equipment, feed, seed, and supplies. Loans can also be used to construct buildings or make farm improvements.

Housing Assistance
USDA provides homeownership opportunities to low- and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary. USDA Multi-Family Housing Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. In addition, rental assistance is available to eligible families.

Rural Development Loan Assistance
USDA Rural Development forges partnerships with rural communities, funding projects that bring housing, community facilities, business guarantees, utilities and other services to rural America. USDA provides technical assistance and financial backing for rural businesses and cooperatives to create quality jobs in rural areas. Rural Development promotes the President's National Energy Policy and ultimately the

The National Institute of Food and Agriculture are the implementation agency – their website provides readers with the information they need to apply:



www.csrees.usda.gov/nea/economics/in_focus/security_if_extension_finance.html

USDA United States Department of Agriculture
National Institute of Food and Agriculture

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Financial Security

eXtension Personal Finance

eXtension Personal Finance provides timely, research-based, information on personal finance via learning lessons, frequently asked questions, and an ask-an-expert feature.

Personal Finance is a part of eXtension (pronounced E-extension), which provides the best information and educational opportunities the nationwide Cooperative Extension System (CES) traditionally offers in a community-based setting. CES is a Congressionally-mandated, nationwide, non-formal educational network that takes research knowledge from 106 public land-grant universities to people where they live and work. More than 3,000 county offices, located in every state, the District of Columbia, and seven U.S. territories, are a part of this educational network. Its federal partner is the USDA's National Institute of Food and Agriculture (NIFA).

The key messages on eXtension Personal Finance are:

- spend less than earnings;
- avoid excess debt;
- improve credit worthiness;
- plan for tomorrow while keeping pace with day-to-day needs;
- save and invest regularly; and,
- protect financial identity.

Extension personal finance experts make up a Community of Practice (CoP) that develops and maintains the site. The CoP team includes land-grant university faculty from Maryland, Ohio, New Jersey, Idaho, South Carolina, Florida, Iowa, North Dakota, and Indiana, plus nearly 250 extension professionals from

Related Information

- [NIFA Financial Security Program Page](#)
- [NIFA Financial Security in Later Life](#)
- [NIFA Family Science Program Page](#)
- [Learn more about NIFA](#)

BOOKMARK | [Social Media Icons]

2. State Government and State Government Agency

Government of Western Australia and the Department of Fire and Emergency Services jointly raise awareness of how to prevent bush fires - a national issue of course.

Bush Fire prevention features prominently on their website homepage, with hyperlink straight to public information that explains their key messages:



Public information collateral details the key messages that detail what the public need to do in order to protect themselves against bushfires. This is also reported in national and local media, thus achieving maximum public reach:



3. Inter-governmental public information campaign - United Nations WHO Road Safety Collaboration

The WHO sponsors a multi-national road safety campaign with several campaign themes. These themes include road safety issues such as the use of seat belts and using mobile phones whilst driving. Their key message of the week is used to keep these issues in the public domain and serve as guidance to partners on the ground in each targeted country.

United Nations Road Safety Collaboration

Key messages for the Week

The First United Nations Global Road Safety Week will be a unique opportunity to raise awareness about the impact of road traffic injuries, particularly among young road users, and to promote action around the leading factors related to road traffic injuries and their prevention. Whatever form of events are being planned for the Week, it will be useful to articulate them around the following key messages:

1. Road traffic injuries are a major global public health and development problem. Their magnitude is expected to rise considerably in the years ahead.

Nearly 1.2 million people worldwide die as a result of road traffic collisions every year, representing more than 2.1% of global mortality, and comparable to the number of deaths caused by major killers such as malaria and tuberculosis. Millions more are injured and often remain disabled for life. Around 85% of deaths from road traffic injuries occur in low-income and middle-income countries, at a cost of 10%–15% of gross national product annually. Without action, road traffic deaths and disabilities are likely to rise due to increasing motorization.

2. Road traffic injuries greatly impact upon young lives.

Road traffic injuries are the second leading cause of death for people aged 5–29 years. Among this age group, young men – pedestrians, cyclists, motorcyclists, novice drivers and passengers – are nearly three times more likely to be killed or injured on the roads than young women.

3. Road traffic injuries can be prevented.

In some countries, the number of road traffic injuries has declined, despite increasing motorization. By using a number of factors, in particular drink-driving, speeding, helmet, seat-belt and road design and infrastructure, many lives and financial resources can be saved.

4. Road safety is no accident.

Road safety happens through the deliberate efforts of many individuals and many sectors of society – governmental and non-governmental alike. Policies and commitments in particular. Today's success stories often result from a decision at the highest level of government to improve road safety.

5. International cooperation is crucial to strengthening national road safety efforts.

International cooperation can strengthen national road safety efforts through the sharing of information and lessons from successful strategies and programmes, and by mobilising additional resources. International cooperation can also help to ensure that road safety is among the top priorities on the public health and development agendas of countries around the world.

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Conclusion

An OJK key message platform is urgently required to provide direction to staff on what to say publicly on the OKJ's mission as well as using across all public communications activities.

Recommendations

1. Develop, adopt and regularly review a corporate key message platform, with key components as outlined below
2. Upon adoption, introduce and instruct how to use it with all authorized spokespersons, as detailed in the OJK media policy.
3. Review every 4 – 8 weeks, as dictated by the news agenda and public perception

As OJK key message platform is urgently required, it is recommended this draft is reviewed, further developed in Indonesian, approved and adopted for daily use.

DRAFT KEY MESSAGE PLATFORM



ILLUSTRATIVE EXAMPLES OF WHAT THE OJK MESSAGES MAY SAY

NB; FULL DEVELOPMENT OF KEY MESSAGES, THE REVIEW PROCESS AND SUBSEQUENT APPROVAL IS THE RESPONSIBILITY OF OJK STAFF THAT HAVE A MORE INDEPTH UNDERSTANDING OF OJK BUSINESS.

Core Theme:

Building Public awareness of the OJK

Tag Line

“OJK - advancing the Indonesian Financial Services Sector with robust and credible regulation.”

Top Line message:

Indonesia’s economic position nationally, regionally and globally is an essential part of the growth of the nation. The Government of Indonesia recognises the importance of financial services sector in generating economic growth and prosperity. Regulation and supervision is part of maintaining confidence in the financial services sector, which in turn leads to growth and prosperity. The OJK is the independent regulatory body that is responsible for communicating and implementing the financial services regulatory framework and its ongoing supervision.

Supporting messages and themes:

1. The Financial Services Sector is regulated through a number of laws and supervision frameworks that is appropriate for each sub- sector. The OJK is the independent body responsible for implementation of these laws and frameworks.
2. As regulators, all financial services products come under one of three Directorates tasked with supervision; Banking, Non-Banking Financial Institutions and Capital Markets
3. The OJK has a pivotal role in generating confidence in the financial services sector and with the consumers that underpin its growth. This is delivered through the consumer protection that our regulation and supervision provides.
4. The OJK regulate these industries through a number of activities and operations:
 - Communicating with industry to explain the regulatory regime and their obligations
 - Implementation and enforcement of the regulatory regime through a robust audit and inspection program
 - Taking appropriate action in cases of non-compliance

- Ongoing mitigation of risk to economic stability, markets and consumers through market research and surveillance

Key facts and talking points

In development

- For example, this can be the number of audits and inspections carried out, compliance rate etc

DRAFT FOR DISCUSSION

Core Theme:

Consumer Protection

Tag Line

“OJK – ensuring the general public’s financial choices are protected.”

Top Line message:

Indonesia’s national economic growth is driven by the population, what they earn and how they spend it. Financial choices made by the general public have a direct impact on this growth, so protecting consumers of financial products is a Government priority. The OJK is the independent body that has the legal responsibility to protect the consumer and maintain public confidence in the financial services sector.

Supporting messages and themes:

1. The OJK Directorate of Consumer Protection and Education is dedicated to ensuring adequate marketplace measures are in place to protect consumers making choices and investment decisions in financial services marketplace.
2. The OJK Directorate of Consumer Protection and Education is directly responsible for developing and delivering consumer protection measures in the financial services marketplace. These measures include:
 - a. Policies that financial services providers must adhere to
 - b. Regulation relating to consumers rights and service providers obligations
 - c. Etc etc
3. The OJK Directorate of Consumer Protection and Education provides a public reassurance and safeguard through compliance of dispute obligations through overseeing the disputes process thus ensuring all complaints and grievances are properly addressed. In extreme cases where the resolution between consumer and provider reaches an impasse, the OJK can offer assistance through a dedicated dispute resolution service.
4. The OJK Directorate of Consumer Protection and Education ensures the general public is fully aware of their rights and obligations when considering and making their financial choices.
5. The OJK Directorate of Consumer Protection and Education conducts extensive and ongoing market research so they can identify consumer needs and trends and how the market is responding. Where appropriate, the OJK takes action to ensure consumers are protected.

Key facts and talking points

In development

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Core Theme:

Financial Literacy

Tag Line

- | | |
|--|----------|
| "Empowering people to plan for a financially secure future." | OPTION 1 |
| "Enabling personal prosperity through financial awareness" | OPTION 2 |
| "Advancing individual financial choice through education" | OPTION 3 |

Top Line message:

Indonesia is the 4th most populated country and this population is young and growing – 55% are under 25. To support our growing population, we need a prosperous and growing economy. The choice people make with their earnings is a crucial part of this individual and national prosperity and social development. The Government recognises the role of sound individual financial security and the need to be financially literate to plan this effectively. The OJK is the independent body which empowers people to understand financial products and services, how it can positively impact their lives and to encourage the public embrace individual financial choice.

Supporting messages and themes:

1. The OJK Directorate of Consumer Protection and Education promotes financial literacy to all Indonesians by providing information and facts that help them understand the products available, how they may be relevant to their circumstances and how the Government protects the financial choices they make in the financial services marketplace.
2. The OJK Directorate of Consumer Protection and Education ensures accessibility of information relating to financial products and services by delivering information in a number of ways. This includes an informative website, leaflets and information booklets, regular "road shows" to all provinces both urban and rural.
3. All information provided by the OJK Directorate of Consumer Protection and Education carefully explains what products and services are available to help them plan for a secure and prosperous future.
4. All activities and initiatives conducted OJK Directorate of Consumer Protection and Education aim to encourage the general public to plan and participate in the financial services marketplace to help create personal prosperity, financial security and family wellbeing.

Key facts and talking points

In development – for example..

- Explain a roadshow/campaign

- Case studies
- Statistics relating to growth in new bank accounts/any products and policies taken out etc

DRAFT FOR DISCUSSION