

Cross cultural public relations and algorithmic transparency in AI-Driven fintech

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ABSTRACT

Background: The rapid adoption of Artificial Intelligence (AI) in the fintech industry has resulted in changes in organizational and management communication models, stakeholder relations, and concerns about algorithm transparency, accountability, and institutional trust. Existing research on AI implementation in fintech has focused largely on technology acceptance and system usability, leaving a gap in understanding transparency as a strategic issue of public relations (PR) in a cross-cultural context. **Purpose:** This paper aims to examine how cross-cultural PR practices can maintain institutional trust through algorithmic transparency and Explainable Artificial Intelligence (XAI) in the AI-driven fintech industry. **Methods:** This study employed a cross-cultural qualitative approach, involving 24 participants from Jakarta and Melbourne, consisting of fintech users, PR practitioners, and digital banking professionals. Data were collected through semi-structured interviews and analyzed thematically using Relationship Management Theory (RMT) and the Two-Way Symmetric Communication Model. **Results:** This study found that participants in Jakarta, representing a culture with a high Power Distance Index (PDI), prioritized institutional openness, accountability, and transparency as key determinants of trust. In contrast, participants in Melbourne endorsed user autonomy, efficiency, and functional performance. This study further demonstrates that XAI functions as a form of digitally-mediated symmetric communication that reduces information asymmetry and strengthens organizational legitimacy across cultural contexts. **Conclusions:** Algorithmic transparency has evolved beyond a technical feature to become a strategic communication mechanism that shapes institutional legitimacy and public trust in the AI-mediated fintech ecosystem. **Implications:** Theoretically, this study extends the RMT and the Two-Way Symmetric Communication Model to the context of AI-mediated communication. Practically, fintech organizations must integrate communication ethics and transparency into AI governance to maintain long-term stakeholder trust and organizational legitimacy.

Keywords: Algorithmic transparency; public relations; explainable artificial intelligence; institutional trust; fintech communication

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INTRODUCTION

Artificial Intelligence (AI) has profoundly changed the way brands communicate with their customers, including in the financial technology (fintech) sector. AI has created highly personalized systems, such as financial advice, predictive analytics, and chatbots, that facilitate communication between institutions and clients. However, they pose serious communication challenges related to transparency, accountability, and public trust in fintech services, beside its capability to increase efficiency and responsiveness in services.

Recent PR studies further show that generative AI has fundamentally transformed organizational communication by reshaping stakeholder engagement, personalizing messages, and relationship-building practices. Instead of merely serving as an automation tool, AI is increasingly functioning as an integral component of strategic communication and public relations management (Valin, 2023).

Trust is a fundamental construct in public relations because it shapes the quality and sustainability of relationships between organizations and their stakeholders. In digital financial services, trust is increasingly influenced by algorithmic decision-making processes that often operate as “black boxes”, limiting users’ understanding of how automated decisions are generated. The lack of transparency in AI-assisted systems may increase perceptions of uncertainty, reduce institutional credibility, and raise ethical concerns regarding fairness,

accountability, and personal data protection. Consequently, XAI and algorithmic transparency have emerged as important communication mechanisms for strengthening institutional trust and fostering more accountable organization–public relationships in AI-mediated financial services (Shin, 2021; Yue et al., 2024; Ki et al., 2024).

Recent studies have demonstrated that institutional trust in AI-mediated services depends not only on system performance but also on communication transparency, explainability, and perceived organizational responsibility toward users (Longoni et al., 2019; Lahusen et al., 2024). The challenges faced have shifted from user understanding of the technology to issues of communication and relationship management with consumers. Automated decision-making by algorithms can undermine public trust in institutions and raise public doubts about the information provided by organizations. From a public relations perspective, it represents a shift from traditional organizational communications to AI-powered relationship management.

Human agency is no longer the central nexus of communication; interactions between institutions and their publics are increasingly governed by algorithms. As a consequence, transparency has evolved from a traditional practice of openness to an embedded explanatory function within digital systems (Grunig & Hunt, 1984).

Explainable Artificial Intelligence (XAI) represents a critical response to these

challenges. It refers to AI systems capable of articulating how and why a particular decision was reached—for instance, why a fintech platform rejected a credit application, why AI recommended specific branding content on social media, or what factors led an algorithm to assign a particular financial health diagnosis. It serves to enhance transparency, build user trust, facilitate AI auditing and ethics compliance, and enable the detection of algorithmic bias or error (Chuan et al., 2024). Previous studies in Indonesia have also highlighted that the growing integration of AI in PR and journalism requires strong ethical communication practices and adaptive professional standards (Yunus et al., 2024).

To address the communicative challenges posed by AI systems, a framework is required to ensure that they can provide comprehensible explanations of how decisions are generated. Therefore, this study reconceptualizes XAI as a strategic communication instrument within public relations, one that supports ethical communication, accountability, and two-way symmetrical interaction between institutions and their publics (Grunig, 1992)

This study investigates how cross-cultural PR can function as a digitally mediated form of transparency communication. Through XAI, institutions can communicate the algorithmic outcomes and the rationale behind the generated processes. This communicative function of PR is salient in culturally diverse societies, where communities with different cultural backgrounds hold divergent expectations regarding authority,

power, information transparency, and procedural processes (Hofstede & Minkov, 2010).

Cross-cultural dimensions are prominent for PR practitioners, as publics interpret organizational communication differently depending on their cultural values. Drawing on Hofstede's Power Distance Index (PDI), this study compares Jakarta and Melbourne as two contrasting communication environments. Indonesia has a relatively high PDI score (78), which reflects a social structure where authority tends to be accepted, but at the same time, it requires transparency and institutional guarantees to maintain legitimacy in communication. Australia, with a much lower PDI, represents a cultural context where autonomy, individual judgment, and functional efficiency are upheld (Hofstede, 2023).

AI is transforming the global financial services industry at an unprecedented pace. According to the World Economic Forum (2025), AI has become a strategic capability for banks and fintech companies by enhancing customer engagement, operational efficiency, fraud detection, and data-driven decision-making across the financial ecosystem. This rapid transformation is accompanied by an increasing institutional reliance on algorithmic systems, which raises new challenges related to transparency, accountability, and public trust. The International Monetary Fund further estimates that around 40% of global jobs will be affected by AI, with much higher exposure in developed countries (Kristalina, 2024). It suggests the increasing influence of AI-assisted

decision-making in knowledge-intensive sectors, including financial services.

Moreover, the IMF Global Financial Stability Report (2024) and the Bank for International Settlements (2024) emphasize that beside great opportunities for innovation, AI also introduces governance challenges associated with algorithmic opacity, model risk, cybersecurity, and institutional accountability (Kristalina, 2024; Leonardo et al., 2026). In Indonesia, the Financial Services Authority (OJK) has likewise identified AI, advanced analytics, and digital governance as strategic priorities for strengthening the resilience, competitiveness, and consumer protection of the financial services sector. OJK further emphasizes that the adoption of AI should be accompanied by robust governance, transparency, risk management, and accountability to maintain public trust in digital financial services (OJK, 2024). These developments promote XAI and algorithmic transparency as communication mechanisms for sustaining institutional trust in AI-mediated financial services.

Despite these developments, prior studies on AI adoption in fintech have largely been grounded in technology acceptance frameworks such as the Technology Acceptance Model (TAM), focusing on users' perceptions of usefulness and ease of use rather than examining how algorithmic transparency and XAI contribute to institutional trust from a PR perspective (Wang et al., 2021). Existing research on algorithmic transparency has largely focused on technological aspects, and

no analysis has positioned PR as a central framework in the context of fintech businesses. Therefore, this study positions algorithmic transparency as a communication issue.

Specifically, this study investigates how culturally-diverse PR practices can reach fintech users in Jakarta and Melbourne, and convince the public about algorithmic transparency to maintain trust in institutions through the use of AI as a communication tool.

This study contributes to PR studies by redefining transparency in the context of AI-mediated communication, extending the Two-Way Symmetric Communication Model to the space of communication between humans and machines, and positioning XAI as part of a strategy for digital legitimacy and maintaining public trust. Contemporary PR practice requires organizations to continuously adapt communication strategies to digital ecosystems where interaction increasingly occurs through technology-mediated platforms (Sani et al., 2022).

Relationship Management Theory (RMT) states that maintaining relationships is the most important function in developing PR activities. While traditional public relations methods focus on disseminating information or managing an organization's image, RMT notes that the success of an organization's communications should be judged by the quality of the long-term relationships between the organization and the publics.

Contemporary PR research has also argued that relationship management remains highly

relevant in digitally mediated communication, although relational quality is increasingly shaped by algorithmic interaction, platform governance, and AI-assisted communication (Buhmann & White, 2022)

According to Ledingham & Bruning (1998), organizational relationships must encompass key dimensions including trust, commitment, openness, relational satisfaction, involvement, and mutual understanding. Although communication has long been regarded as a two-way activity, it is the dialogic and ongoing relational process that constitutes the core of successful organizational-public relationships.

In the era of digital transformation, relationship management has undergone significant change, as interactions between organizations and publics are technology-mediated. The proliferation of digital platforms, AI, data analytics, and algorithmic systems has altered the building, maintenance, and evaluation of relationships with publics.

Previous studies have also demonstrated that the effectiveness of PR in digital environments increasingly depends on practitioners' digital competencies and their ability to adapt organizational communication to emerging technologies (Afrilia et al., 2023).

Therefore, organizational communication no longer relies solely on human interpersonal competencies but also on the performance of digital systems that regulate the flow of information, decision-making, and user experience. The quality of relationships in the

digital environment demands higher levels of transparency, responsiveness, accountability, and procedural fairness compared to conventional communication contexts (Ki et al., 2024). In order to preserve an organization's reputation and the public's trust in the digital ecosystem, visibility, engagement, and algorithm-based communication have become crucial components of modern digital PR strategy (Wattimena et al., 2024).

Algorithm-based automation is a major component of digital financial services in the fintech ecosystem. Algorithm transparency becomes a strategic component and a sign of organizational legitimacy from the standpoint of Responsiveness and Management Technology (RMT). Public trust rises when customers are aware of how the system functions, understand the rationale behind decisions, and believe that data protection safeguards are in place. However, Black Box algorithms have the potential to undermine institutional legitimacy and increase public mistrust. The public frequently perceives that they have less influence over the stages that directly impact their interests in such circumstances. In this situation, PR depends on the technology's capacity to communicate social responsibility, inclusion, and accountability (Ledingham & Bruning, 1998).

The ideal principle of two-way communication in modern PR undergoes reinterpretation in AI-based digital environments. Organizations such as fintech institutions are required to ensure that their AI systems are ethically communicative in the management

of data and in the quality of communication they extend to their publics. Accordingly, RMT provides a theoretically relevant framework for understanding how fintech organizations build legitimacy and public trust in the AI era. Algorithmic transparency in this context functions as a relational communication strategy that determines the sustainability of organizational-public relationships in the digital era (Mundy, 2022). This argument is consistent with studies in PR demonstrating that transparent digital communication has become a strategic mechanism for strengthening organizational reputation and institutional legitimacy in the digital era (Setiawati et al., 2022).

Grunig and Hunt's Two-Way Symmetrical Communication Model represents one of the most influential paradigms in modern public relations theory. The model positions communication as a dialogic process aimed at fostering mutual understanding, reciprocal adaptation, and long-term relationships between organizations and their publics. The symmetrical approach emphasizes open, participatory, and ethical information exchange. Organizations do not seek to influence publics unilaterally, but they are willing to listen, adjust, and respond to public needs and aspirations in pursuit of mutual benefit (Grunig & Hunt, 1984). The core principles of this model include dialogue, negotiation, and power balance between organizations and their stakeholders.

According to Grunig & Hunt (1984), the Two-Way Symmetrical Communication model continues to provide an important normative

framework for public relations, yet recent scholarship suggests that organizational dialogue is increasingly mediated by AI. AI-powered communication technologies—including conversational agents, recommendation algorithms, and automated decision-support systems—have transformed how organizations exchange information, respond to stakeholders, and cultivate trust. In this context, the effectiveness of symmetrical communication depends not only on message reciprocity but also on the transparency, explainability, and accountability of AI systems that increasingly participate in organizational communication (Yue et al., 2024; Ki et al., 2024).

In this modern era, information is created, disseminated, and interpreted by AI systems that act as communication bridges. In the fintech sector, algorithms are used to assess credit, identify risks in transactions, and customize digital financial services. The public faces significant challenges in understanding the logic behind these decisions, creating a situation of information inequality between organizations and the public, where organizations have complete control over algorithmic processes while users are forced to accept the algorithm's results without sufficient explanation (König & Wenzelburger, 2021).

The concept of XAI offers a solution to the communication problem between organizations and the public. It enables decisions made by algorithms to be understood and interpreted by humans. While traditional AI models often struggle to explain their decisions, XAI offers

transparency, understanding, and accountability for these systems. Its features provide information about how a decision was reached, which factors influenced the outcome, and how data were processed (Peters & Carman, 2024; Zerilli et al., 2022).

This study conceptualizes XAI as a new form of symmetrical communication. The algorithmic explanation mechanism is understood as an organizational communication practice that opens a dialogue between institutions and their publics. XAI explanations allow users to understand the rationale behind automated decisions, grasp the validity of the system, and evaluate the fairness of algorithmic determinations. In this perspective, XAI functions as a dialogic medium consistent with the principles of two-way symmetrical communication in AI-mediated environments (Zerilli et al., 2022).

Organizational-public relationship balance is achieved when publics have access to information that influences organizational behavior a hallmark of symmetrical communication. The distribution of power is demonstrated by the public's access to algorithmic logic. The public believes that judgments have balanced legitimacy when firms are able to clearly explain how AI systems operate. However, inadequate justifications may make the public believe that institutions are in charge and raise doubts about technology's impartiality when it comes to advancing public goals (Lahusen et al., 2024).

An organization's reputation can be

enhanced by using XAI in PR initiatives. When clear information lowers users' psychological uncertainty, promotes a sense of control, and increases trust in institutions, perceptions of justice, legitimacy, and accountability rise in AI-based businesses including fintech, banking, and AI-based public services. Research on XAI from a communication standpoint represents a paradigm change from organizational communication to algorithmic communication that is ethical and participative. Transparency in the AI era is defined as the openness of computational systems, and the organization's capacity to explain AI reasoning is a sign of social responsibility in communication practices and technological compliance (Chuan et al., 2024).

Algorithmic transparency is the state in which users and other interested parties can comprehend, interpret, analyze, and assess a system's logic and operating procedures. In the context of AI, transparency pertains not only to the visibility of data but also to an understanding of how algorithms function, the clarity surrounding AI-generated decisions, the data sources, the variables influencing outcomes, and the implications of those decisions for users. The literature on AI governance identifies transparency as one of the primary ethical principles in the digital technology era (Kretschmer & Winkler, 2024). Transparency enables users to assess the fairness, accuracy, and accountability of systems.

Recent AI governance literature similarly argues that transparency should be understood

as a multidimensional governance principle encompassing explainability, accountability, auditability, and stakeholder participation.

In the fintech ecosystem, algorithmic transparency becomes critical because digital financial services are highly dependent on AI-based decision-making. When users do not understand how a system determines creditworthiness or why a transaction has been declined, perceptions of unfairness are likely to emerge. AI systems in fintech rely on large datasets and complex machine learning models, rendering the decision-making process increasingly difficult for financially non-expert publics to comprehend (Shin, 2021).

From the perspective of PR, institutional trust emerges when publics perceive that an organization operates competently, responsibly, ethically, and openly in its communication processes. Trust develops through the consistency of organizational behavior and the capacity of organizations to meet public expectations. In a communication influenced by AI, transparency is a key element in gaining trust in an organization. Social trust arises when an organization's actions are perceived as aligning with societal norms, values, and expectations (Suchman, 1995).

Fintech companies that implement the principle of transparency in their algorithms typically gain great public trust. Transparency provides a sense of psychological control, reduces uncertainty, and increases perceptions of fairness in the process. Conversely, organizations that cannot explain how their

algorithms work risk losing their reputation, being rejected by users, and experiencing a legitimacy crisis. Furthermore, the inability to provide transparency in their algorithms can have significant reputational and social consequences. In fintech, issues about algorithmic bias or data misuse can quickly escalate into public criticism of a company's ethics.

The spread of these negative views is accelerated by digital and social media, so organizations should establish ethical and inclusive communication to explain that technology (Lahusen et al., 2024). Similar concerns about ethics, transparency, and technological adaptation have also been found in public relations and journalism practices in Indonesia in response to the emergence of AI systems (Yunus et al., 2024). XAI emerged as a solution to this need for transparency, making algorithmic transparency a focal point for the relationship between AI, public relations, and institutional legitimacy.

RESEARCH METHODS

This qualitative cross-cultural research design aims to explore how AI-mediated PR communication constructs algorithmic transparency in fintech services. The study was conducted in Jakarta and Melbourne, representing two contrasting cultural contexts based on PDI by Hofstede. Jakarta represents a high-PDI communication environment, while Melbourne represents a low-PDI environment

(Hofstede, 2023).

Research participants consisted of fintech users, public relations practitioners, and digital banking professionals. Participants were selected based on their direct experience interacting with AI-based fintech services, including chatbots, personalized financial recommendations, automated customer service systems, and digital banking platforms, as well as engagement in public relations activities within the fintech sector. Data were collected through semi-structured interviews conducted both online and in-person. Interviews focused on perceptions of algorithmic transparency, institutional trust, communication ethics, communication accountability, and the experience of interacting with AI-based financial systems. The study involved 24 participants: 12 from Jakarta and 12 from Melbourne.

Data were analyzed thematically. The analytical process included transcription, coding, thematic categorization, cross-cultural interpretation, and theoretical interpretation using RMT and the Two-Way Symmetrical Communication Model by Grunig & Hunt (1984). To ensure credibility, the study employed member checking, peer debriefing, and triangulation across participant groups.

RESULTS AND DISCUSSION

The findings presented in this section are grounded in the thematic coding of interviews with 24 participants from Jakarta and Melbourne. Table 1 summarizes the major themes emerging

from the analysis, highlighting the similarities and differences in participants' perceptions of algorithmic transparency, institutional trust, and XAI across the two cultural settings.

A participant from Jakarta stated:

"When AI rejects my financial application without any explanation, I feel that the institution is hiding something from users." (Informant J7, personal communication, September 8, 2025).

Another participant explained:

"Transparency is not only about technology but about whether the institution respects customers enough to explain its decisions." (Participant J2).

As summarized in Table 1, the dominant themes emerging from interviews with Jakarta participants are institutional secrecy, power imbalance, and organizational accountability. This pattern can be understood through the cultural characteristics of Indonesian society, which is generally characterized by a relatively high PDI. In high-PDI cultures, institutional authority is commonly accepted; however, legitimacy depends on the institution's willingness to exercise that authority transparently and responsibly. Consequently, when AI systems fail to provide explanations, participants interpret the absence of transparency not merely as a technical limitation but as an indication of unequal power relations and institutional secrecy.

This finding aligns with the characteristics of high-PDI cultures, where the relationship between institutions and publics tends to be marked by great power distance. In such contexts, publics exhibit heightened sensitivity

Table 1 Cross-Cultural Themes of Algorithmic Transparency

Emerging Theme	Jakarta (n=12)	Melbourne (n=12)	Interpretation
Institutional secrecy	High	Low	Transparency perceived as organizational legitimacy
Power imbalance	High	Moderate	AI seen as reinforcing institutional authority
Organizational accountability	High	Moderate	Strong expectation for explanation and responsibility
User autonomy	Moderate	High	AI expected to support independent decision-making
Efficiency	Moderate	High	Functional performance emphasized
Explainability (XAI)	High	High	Important in both contexts, but interpreted differently

Source: Authors, 2025

toward transparency, as access to information is perceived as an indicator of organizational openness and legitimacy (Hofstede et al., 2010). Accordingly, algorithmic transparency is perceived not merely as the conveyance of technical information but as an institutional acknowledgment of the public's right to comprehend decisions that affect their interests.

Conversely, Melbourne participants placed emphasis on aspects of efficiency, convenience, and user autonomy in evaluating AI systems. The findings also reflect cultural values commonly associated with Australian society, where lower power distance encourages individuals to evaluate institutions based on functional performance. Consequently, transparency is valued primarily because it enables users to exercise independent judgment and maintain personal control over AI-assisted decisions.

Transparency remained important but was more functionally oriented toward supporting individual decision-making. This finding is consistent with low-PDI cultural characteristics,

which tend to encourage more egalitarian organizational-public relationships (Hofstede, 2023). In this environment, users focused on the extent to which technology facilitates personal control and enhances service quality.

Thematic analysis reveals that algorithmic transparency functions as a mechanism for building organizational-public relationships in AI-mediated communication environments. Participants' experiences demonstrate that an institution's capacity to explain automated decisions enhances perceptions of trust, openness, and communication accountability. These findings are consistent with previous public relations research showing that organizational reputation in digital environments is increasingly shaped by communication transparency, institutional responsiveness, and stakeholder trust (Aditya et al., 2023). These findings reinforce RMT's assumption that the quality of organizational-public relationships is strongly shaped by communication practices capable of generating mutual trust and mutual

understanding (Ledingham & Bruning, 1998).

In addition, findings on XAI illustrate how symmetrical communication undergoes transformation in digital ecosystems. User experiences with chatbots, automated recommendations, and AI services indicate that algorithmic explanations are perceived as a form of user respect. When systems provide clear rationales for their decisions, participants felt more genuinely involved in the organizational communication process. It demonstrates that XAI function as, besides a technical feature, a dialogic communication mechanism that reduces information asymmetry between organizations and their publics (Zerilli et al., 2022). This finding agrees with contemporary PR perspectives that position digital communication transparency as a strategic mechanism for strengthening organizational legitimacy and relational trust in technology-driven environments (Aruman et al., 2026).

The findings also reveal that cultural values shape public interpretations of algorithmic transparency and AI communication legitimacy. This approach clarifies that transparency functions differently across cultural contexts: in high-PDI cultures, transparency primarily serves as a legitimation mechanism and as a means of reducing power distance, whereas in low-PDI cultures, transparency functions more as an instrument of user autonomy and efficient decision-making (Hofstede et al., 2010). Theoretically, these findings extend the Two-Way Symmetrical Communication Model into AI-mediated communication environments,

positioning XAI as a new form of digital symmetrical communication that enables organizations to sustain legitimacy and public trust in an era of communication automation.

The finding of XAI as a form of digital symmetrical communication is clearly evident in the user communication experiences with AI-based fintech systems. Experiences of interacting with automated systems, alongside user perceptions of institutional openness, reveal the relational and communicative dimensions of human-algorithmic interaction.

Fintech users provided direct accounts of how they received, comprehended, or questioned automated decisions, while public relations practitioners and fintech professionals explained how organizations manage algorithmic communication with the publics. Through thematic analysis, the study found that participants consistently associated explainable AI systems with feelings of being valued, involved, and treated openly by the organization. When fintech platforms provided clear rationales for financial recommendations, credit rejections, or other automated processes, users felt they had gained access to the institution's decision-making logic. This experience created the perception that organizations were actively attempting to build more participatory communicative relationships (Grunig & Hunt, 1984).

These findings indicate that XAI functions as a digitally mediated form of symmetrical communication. In the classical Two-Way Symmetrical Communication Model,

organizational communication is understood as a dialogic process enabling organizations and publics to achieve mutual understanding and reciprocal adjustment of interests (Grunig & Hunt, 1984). However, this study demonstrates that in AI-based environments, dialogue no longer occurs solely between humans; it is mediated by algorithmic systems. AI explanations constitute a form of communication that allows publics to understand organizational decisions, evaluate system fairness, and reduce communicative uncertainty (Peters & Carman, 2024; Shin, 2021).

The communicative meaning of symmetry in AI is also shaped by cultural context. Jakarta participants tended to perceive AI explanations as a form of institutional openness that reduces the perceived distance between organizations and the publics. While high power-distance cultures generally place greater emphasis on institutional authority and hierarchical relationships (Hofstede et al., 2010), recent studies suggest that transparent AI explanations can strengthen users' perceptions of procedural fairness, organizational accountability, and trust, particularly when automated decisions have direct implications for stakeholders (Shin, 2021).

Conversely, Melbourne participants emphasized that AI explanations helped them make independent and rational decisions. In Melbourne, symmetrical communication is more closely associated with user autonomy and access to information that supports individual control. Cross-cultural public relations thus

enables digital symmetrical communication to perform different functions according to socio-cultural contexts: in Jakarta, it is more closely linked to legitimacy and the reduction of institutional dominance, while in Melbourne, it relates more to individual participation and informed decision-making.

In the absence of AI explanations, participants expressed concerns regarding hidden algorithms, opaque data usage, digital manipulation, and insufficient organizational accountability. These themes emerged consistently during thematic coding, demonstrating that trust in AI-based fintech is also shaped by the quality of organizational communication regarding the technology (Lahusen et al., 2024).

In the Jakarta context, ethical communication was primarily associated with institutional responsibility and organizational transparency. Participants held that institutions carry a moral obligation to explain how data are used and how automated decisions are generated. This indicates that in high-PDI cultures, organizational legitimacy is substantially dependent on the institution's capacity to demonstrate communication accountability to its publics. Melbourne participants, by contrast, placed emphasis on informed consent, the right to personal data privacy, and the individual's capacity to control their own information. In low-PDI cultures, communication ethics is closely understood as the protection of user autonomy and the right to make decisions based on clear information (Kretschmer &

Winkler, 2024). The cross-cultural method thus enabled the study to identify that the concept of ethical communication in AI is shaped by cultural orientations toward power, control, and institutional relations.

Theoretically, these findings extend RMT and the Two-Way Symmetrical Communication Model into AI-mediated communication environments. Algorithmic transparency, AI explanation, and ethical communication become essential elements in the formation of institutional trust and social legitimacy. This study therefore affirms that the success of public relations in the AI era is no longer determined solely by an organization's capacity to convey messages but also by the ability of AI systems to function as transparent, accountable, and participatory communication media (Ledingham & Bruning, 1998).

These cross-cultural differences suggest that the meaning of symmetrical communication is culturally constructed. In collectivist and relatively high-power-distance societies such as Indonesia, dialogue with institutions is interpreted as a manifestation of organizational responsibility and respect toward citizens. In contrast, in Australia's more individualistic and lower-power-distance context, symmetrical communication is evaluated according to its capacity to facilitate informed choice and user empowerment.

The finding that Jakarta participants expressed heightened concern over institutional secrecy and power imbalance illustrates how transparency functions as a legitimization

mechanism in high-PDI cultures. These findings reinforce RMT (Ledingham & Bruning, 1998) and extend its applicability to AI-mediated communication environments. While RMT traditionally conceptualizes trust as emerging through interpersonal dialogue between organizations and publics, the present study demonstrates that algorithmic explanations generated through XAI can perform a comparable relational function. This finding supports recent arguments that AI transparency has evolved from a technical design feature into a strategic communication mechanism that shapes organizational legitimacy and stakeholder trust (Ki et al., 2024; Yue et al., 2024).

From the perspective of RMT, this situation indicates that organizational-public relationships in hierarchically structured social environments require a high degree of openness to build trust (Ledingham & Bruning, 1998). Algorithmic transparency is perceived as evidence of an organization's willingness to reduce institutional dominance and provide publics with access to information.

Melbourne participants, in contrast, emphasized efficiency, convenience, and user autonomy in interpreting AI transparency. These findings extend RMT by demonstrating that relationship quality in digital communication is shaped by cultural contexts that form public expectations toward technology and organizations. Research findings show that participants harbored concerns regarding hidden algorithms, opaque data usage, digital

manipulation, and insufficient communication accountability, confirming that trust in AI-based fintech is determined also by the quality of organizational communication ethics (Ki et al., 2024).

In Jakarta, ethical communication is closely linked to institutional responsibility and organizational transparency. Publics hold that institutions carry a moral obligation to explain AI operations and the use of user data. It indicates that organizational legitimacy in high-PDI cultures is significantly contingent upon the institution's capacity to demonstrate openness and social responsibility. Melbourne participants, by contrast, placed emphasis on informed consent, personal data protection, and user rights in controlling their own information. In low-PDI cultures, ethical communication is understood as a respect for individual autonomy and the right of user participation (Kretschmer & Winkler, 2024).

These findings indicate that ethical communication in AI is a crucial part of the relationship between organizations and society in the digital age. From an RMT perspective, implementing ethical communication can strengthen the organization's bond with society, enhance perceived credibility, and create lasting and stable relationships. On the other hand, if organizations fail to clearly explain AI systems, it can lead to public rejection, damage the organization's reputation, and diminish the social legitimacy of fintech companies.

The findings also indicate that ethical communication is culturally interpreted.

Indonesian participants tended to associate ethical AI communication with institutional accountability and transparency, whereas Australian participants concern on informed consent, privacy protection, and individual rights. Therefore, ethical AI communication cannot be assumed to operate uniformly across cultural settings but should instead be adapted to the cultural expectations of different stakeholder groups.

CONCLUSION

Algorithmic transparency in the world of AI-driven fintech is now a crucial component of cross-cultural communication strategies and practices. In AI-influenced communication environments, public trust, institutional legitimacy, and the quality of relationships between organizations and the public are increasingly determined by the organization's ability to explain automated decision-making processes honestly, ethically, and accountably.

This research reinforces the importance of RMT in the digital communication era by demonstrating that relationships between organizations and the public are now forged through simultaneous interactions between institutions, algorithms, and users. This research also extends the concept of Two-Way Symmetric Communication introduced by Grunig and Hunt to AI-influenced communication, conceptualizing XAI as a form of digitally symmetric communication.

From a theoretical perspective, this research

contributes to the development of public communication studies by transforming the understanding of transparency in AI-influenced public relations, the development of two-way symmetric communication in algorithmic systems, and strengthening the concept of digital legitimacy management. In this context, public relations is considered the main analytical framework for understanding the interactions between organizations, technology, and society in the age of AI. Practically, fintech organizations need to integrate communication strategies into AI design and governance processes. Algorithmic transparency must be regarded as a strategic public relations mechanism that functions to sustain legitimacy, build trust, and maintain long-term relationships with publics in increasingly automated and AI-driven digital communication environments.

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