

Building Public Trust in Government-Owned Banking Products through Integrated Marketing Communication

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Abstract

This study examines the role of Integrated Marketing Communication (IMC) in building public trust in government-owned banking products. Using a qualitative literature review approach, this research synthesizes relevant theories and empirical findings from reputable academic sources. The results show that public trust is influenced not only by financial performance but also by communication consistency, transparency, and the alignment between messages and actual service experiences. IMC serves as an integrative mechanism that aligns communication across multiple channels, creating consistent and credible perceptions among customers. The findings also indicate that IMC affects trust indirectly through mediating factors such as customer satisfaction, service quality, and perceived security. In the digital era, IMC becomes increasingly important in reducing information asymmetry and perceived risk while strengthening customer confidence. However, inconsistent communication may weaken trust. In government-owned banks, trust-building is more complex due to their dual role as commercial and public institutions, requiring communication that is both persuasive and accountable. This study concludes that IMC enhances trust through improved transparency, better customer experience, and reduced perceived risk. Its effectiveness depends on the integration of communication, service quality, and governance. A consistent and holistic communication strategy is essential to build long-term credibility and public trust.

Keywords: *Integrated Marketing Communication, government owned banking, public trust*

A. INTRODUCTION

The banking sector plays a central role in supporting economic growth by mobilizing public funds and redistributing them into productive activities. In Indonesia, government-owned banks hold a

particularly strategic position, as they are not only expected to generate profit but also to support national development agendas, including financial inclusion and economic stabilization. Despite this dual role, their long-term sustainability depends heavily on one critical factor: public trust. Trust is widely recognized as the cornerstone of the banking industry (Onyshchenko et al., 2022). Unlike other sectors, banking operates largely on confidence, where customers entrust their funds with the expectation of security, transparency, and reliability (Sari et al., 2025). When trust weakens, even fundamentally sound institutions may face liquidity pressure due to sudden withdrawals or declining customer engagement. Empirical evidence shows that declining trust can increase financial vulnerability and disrupt institutional stability, particularly in emerging economies where financial literacy and risk perception vary significantly (Klapper & Lusardi, 2020).

In Indonesian, public trust in institutions remains relatively dynamic. Several surveys indicate that while a significant proportion of the population expresses moderate trust in public institutions, the level of strong and consistent trust is still limited (Falcone et al., 2020; Kaasa & Andriani, 2022). Moreover, comparative findings suggest that trust in business entities often exceeds trust in government institutions (Eesley & Lee, 2023). This situation creates a unique challenge for government-owned banks, which must operate within both domains simultaneously. As a result, they are often subject to higher scrutiny, not only in terms of financial performance but also in governance, transparency, and communication practices. Efforts to strengthen trust have been continuously pursued through regulatory frameworks. Institutions such as Otoritas Jasa Keuangan have introduced various policies aimed at enhancing transparency, accountability, and consumer protection within the banking sector (Otoritas Jasa Keuangan, 2023). For example, recent regulations emphasize the importance of clear and accessible financial reporting, as well as responsible disclosure practices. While these initiatives are essential, regulatory compliance alone is rarely sufficient to cultivate trust. Trust is not built solely through formal mechanisms; it is shaped through consistent interaction, perception, and communication between institutions and the public (Bhutto, 2024).

In this regard, communication becomes a strategic instrument rather than a supplementary function (Gusty et al., 2025). Government-owned banks must be able to convey not only information but also credibility, reliability, and value (Budiwitjaksono et al., 2024). This is particularly important in an era where information is abundant, but public skepticism remains high. Customers are no longer passive recipients of information; they actively evaluate, compare, and respond to messages across multiple platforms (Evrianti et al., 2025; Ginting, et al., 2025). Consequently, fragmented or inconsistent communication may lead to confusion and ultimately weaken trust. Integrated Marketing Communication (IMC) offers a relevant framework to address this challenge (Marbun, 2025). (Purba et al., 2025). Rather than relying on isolated communication efforts, IMC ensures that every point of contact contributes to a unified narrative about the institution (Liem & Arief, 2023). In the banking, this approach is particularly valuable, as trust is often built gradually through repeated and consistent exposure to reliable information.

Previous studies have highlighted the role of IMC in shaping brand image, customer engagement, and loyalty (Gusty et al., 2025). A well-implemented IMC strategy can strengthen the perceived credibility of an institution by aligning its messages with actual service experiences (Effendi et al., 2024). Some studies suggest that IMC significantly enhances customer satisfaction and loyalty, which in turn fosters trust (Butkouskaya et al., 2023; Gusty et al., 2025; Liem & Arief, 2023). Others argue that its effect is indirect and depends on mediating factors such as service quality, complaint handling, and perceived security (Šerić & Vernuccio, 2020). These inconsistencies indicate that the relationship between IMC and trust is complex and context-dependent. This complexity becomes even more apparent when considering the rapid digital transformation of the banking sector. The proliferation of digital banking services and financial technology has reshaped customer expectations (Wulandari & Ibrahim, 2023). Today's customers demand not only efficiency and convenience but also transparency and security in every transaction. In this environment, communication plays a dual role: it informs and reassures. Clear and consistent messaging can reduce perceived risk, while poor communication may amplify uncertainty, even when the underlying system is reliable.

For government-owned banks, the challenge is even greater. They must navigate between their identity as commercial institutions and their function as public service providers. This dual identity

requires a communication approach that is not only persuasive but also accountable and trustworthy. IMC, when applied effectively, has the potential to bridge this gap by aligning institutional messages with public expectations and values. Despite its relevance, research examining the role of IMC in building public trust toward government-owned banking products remains limited, particularly in the Indonesian. Most existing studies focus on private banking institutions or emphasize outcomes such as customer satisfaction and loyalty, rather than trust as a primary construct. As a result, there is still a lack of comprehensive understanding of how communication strategies can be designed to strengthen trust in public financial institutions.

Based on these considerations, this study seeks to explore how Integrated Marketing Communication can be utilized to build public trust in government-owned banking products. By examining the interaction between communication strategies and trust formation, this research aims to provide a more nuanced understanding of the mechanisms involved. In addition to contributing to academic discourse, the findings are expected to offer practical insights for policymakers and banking practitioners in developing more effective and credible communication strategies.

B. LITERATURE REVIEW

Public trust has long been recognized as a fundamental construct in the sustainability of financial institutions, particularly within the banking sector. Trust reflects the willingness of customers to rely on financial institutions based on expectations of reliability, integrity, and competence. According to Morgan & Hunt (1994), trust emerges when one party has confidence in the exchange partner's reliability and integrity, which becomes a central element in maintaining long-term relationships. In banking, this concept is even more critical, as financial transactions inherently involve uncertainty and risk. Studies from Sulistiawati et al. (2025) indicate that trust significantly influences customers' decisions to adopt and continue using banking services, especially in environments characterized by information asymmetry and perceived financial risk.

In developing countries such as Indonesia, the formation of public trust in banking institutions is influenced not only by financial performance but also by institutional legitimacy and governance. Research from Almaaitah et al. (2025) highlights that transparency, accountability, and service quality are key determinants of trust in state-owned financial institutions. Government-owned banks, in particular, are expected to demonstrate higher standards of credibility due to their association with public funds and national economic policies (Handoyo et al., 2023). However, this expectation often leads to greater public scrutiny, making trust more fragile and dynamic. Integrated Marketing Communication (IMC) has emerged as a strategic approach to address these challenges by ensuring consistency and coherence in organizational messaging. Šerić & Vernuccio (2020) define IMC as a process of managing all sources of information about a product or service to which customers are exposed, with the aim of influencing their behavior. This concept has evolved beyond traditional promotional activities to include a holistic integration of communication channels, including advertising, public relations, digital media, and direct marketing. In recent years, IMC plays a significant role in building brand equity and enhancing customer engagement by delivering unified and consistent messages across multiple touchpoints (Zhang, 2026).

Within the banking sector, IMC is particularly relevant due to the intangible nature of financial services. Unlike physical products, banking services cannot be directly evaluated prior to consumption, making communication a primary tool for shaping customer perceptions. Lăzăroiu et al. (2020) studies indicate that consistent communication can reduce perceived risk and increase customer confidence, which ultimately contributes to trust formation. For instance, research from Deni Saputra & Hanutama (2025) demonstrates that integrated communication strategies can enhance perceived transparency and credibility, especially when messages are aligned with actual service delivery. The rapid advancement of digital technology has further transformed the dynamics of marketing communication in the banking sector. Digital banking platforms, social media, and fintech applications have expanded the scope and speed of information dissemination. As a result, customers are exposed to a vast amount of information from multiple sources, making consistency and clarity in communication more important than ever (Šerić et al., 2020). Research from Choudhuri et al. (2024) suggests that trust in digital banking is strongly influenced by perceived security, privacy, and communication transparency.

Inconsistent or unclear communication may increase perceived risk, thereby weakening trust, even when the underlying technology is reliable.

For government-owned banks, the integration of communication strategies becomes more complex due to their dual role as commercial entities and public service providers (Yeung, 2021). On one hand, they must compete with private banks in attracting and retaining customers; on the other hand, they are expected to uphold public accountability and support government programs. This duality requires a communication approach that is not only persuasive but also credible and transparent. IMC provides a framework that allows institutions to align their communication efforts with both commercial objectives and public expectations (Šerić & Vernuccio, 2020). Despite the growing body of literature on IMC and trust, there remains a notable gap in research focusing specifically on government-owned banking products. Most existing studies concentrate on private banking institutions or examine trust in the digital banking adoption. Furthermore, research in Indonesia is still limited in exploring how IMC can be strategically utilized to build public trust in state-owned banks. This gap is significant, considering the unique institutional characteristics and challenges faced by government-owned banks, as highlighted in the Introduction section.

In addition, previous studies often treat trust as an outcome variable without fully exploring the mechanisms through which communication strategies influence its formation. There is still limited understanding of how different components of IMC such as advertising, public relations, and digital engagement interact to shape trust in a public sector. Addressing this gap is essential to develop a more comprehensive framework that explains the role of communication in building trust toward government-owned banking products.

C. METHODOLOGY OF RESEARCH

This study employs a qualitative approach using a literature review method to analyze the role of Integrated Marketing Communication (IMC) in building public trust in government-owned banking products. This approach is selected because the study focuses on developing conceptual understanding through the synthesis of theories and empirical findings that have been previously published. The research does not involve primary data collection; instead, it relies on secondary data derived from nationally accredited journals indexed by SINTA, reputable international journals (Scopus and Web of Science), scholarly books, and official reports from relevant institutions such as the Financial Services Authority (*Otoritas Jasa Keuangan*). The selection of sources is conducted selectively by considering topic relevance, publication credibility, and their contribution to the study of integrated marketing communication and public trust within the banking sector.

The data collection process is carried out through the identification and retrieval of literature using relevant keywords, such as *integrated marketing communication*, *public trust*, and *banking sector*. The collected literature is then screened based on specific criteria, including its relevance to the research focus, publication recency, and methodological rigor. Subsequently, the literature is classified into major themes to facilitate the analysis process, including the concept of trust, IMC strategies, and communication dynamics within the banking sector. Data analysis is conducted using content analysis and thematic synthesis techniques, which involve data reduction, categorization, interpretation, and the integration of findings to develop a comprehensive conceptual framework. To ensure the validity and reliability of the research results, a critical evaluation of each source is undertaken, along with cross-study comparisons through source triangulation. This approach enables the researcher to identify both consistencies and discrepancies across previous studies, thereby producing a more objective and in-depth synthesis.

D. RESULT AND DISCUSSION

Synthesis of Previous Research Findings

Based on the literature analysis, it is found that Integrated Marketing Communication (IMC) plays a strategic role in shaping and strengthening public trust, particularly in the financial services sector, which is characterized by a high level of uncertainty. In the banking, trust is not solely determined by financial performance but also by public perceptions of credibility, transparency, and consistency of communication delivered by institutions (Morgan & Hunt, 1994; Onyshchenko et al.,

2022). Previous studies indicate that integrated communication is capable of creating message alignment across multiple channels, thereby reducing information ambiguity and enhancing customer confidence in institutions (Šerić et al., 2020; Zhang, 2026). This is especially relevant for government-owned banks, which face dual demands as both business entities and public institutions.

The findings further suggest that IMC does not always have a direct effect on trust, but rather operates through mediating variables such as customer satisfaction, service quality, and perceived security. Butkouskaya et al. (2023) and Gusty et al. (2025) found that IMC enhances customer satisfaction and loyalty, which ultimately contribute to trust formation. Meanwhile, studies by Choudhuri et al. (2024) and Lăzăroiu et al. (2020) emphasize the importance of security and transparency in digital communication as key determinants of trust. These findings indicate that the effectiveness of IMC largely depends on the alignment between communicated messages and actual customer experiences.

The following table summarizes the interpretation of previous research findings:

Table 1. Synthesis of Previous Research Findings

Authors	Research Focus	Key Findings	Implications for Trust
Morgan & Hunt (1994)	Trust theory in marketing relationships	Trust as the foundation of long-term relationships	IMC must build consistency and integrity
Onyshchenko et al. (2022)	Trust in the financial sector	Trust as the foundation of stability	Communication shapes perceptions of stability
Šerić et al. (2020)	Communication consistency	Consistency enhances customer relationships	IMC strengthens trust through consistency
Butkouskaya et al. (2023)	IMC and satisfaction	IMC increases satisfaction and loyalty	Indirect effect on trust
Gusty et al. (2025)	Interactive communication	Engagement enhances loyalty	Trust is formed through interaction
Choudhuri et al. (2024)	Digital banking trust	Security and transparency are crucial	IMC must emphasize security aspects
Lăzăroiu et al. (2020)	Risk and online trust	Communication reduces perceived risk	IMC lowers uncertainty
Deni Saputra & Hanutama (2025)	CSR communication	Transparency enhances credibility	IMC increases legitimacy
Almaaitah et al. (2025)	Governance and trust	Accountability improves trust	IMC must align with governance
Yeung (2021)	State-owned banks	Dual roles increase complexity	IMC must balance profit and public roles

The Role of IMC in Building Public Trust

IMC functions as an integrative mechanism that connects various dimensions of trust formation, namely cognitive (knowledge), affective (emotion), and behavioral (action). In government-owned banking, IMC serves not only as a promotional tool but also as an instrument of institutional legitimacy. This is consistent with the findings of Almaaitah et al. (2025), which highlight transparency and accountability as key determinants of public trust. Therefore, integrated communication must consistently convey good governance values across all communication channels.

In the digital era, IMC has undergone significant transformation with the emergence of various communication platforms such as social media, mobile banking applications, and fintech-based services. Wulandari and Ibrahim (2023) demonstrate that financial technology development increases customer expectations regarding service speed, security, and transparency. In this, IMC plays a crucial role in reducing the information gap and strengthening perceptions of security (Choudhuri et al., 2024).

However, inconsistency of messages across channels may increase perceived risk and weaken trust (Šerić & Vernuccio, 2020).

Conceptual Implications and the Government-Owned Banking

The findings of this study reveal that the relationship between IMC and trust is complex and context-dependent. In government-owned banks, this complexity is further intensified by their dual function as commercial entities and public institutions (Handoyo et al., 2023; Yeung, 2021). Therefore, IMC strategies should not only focus on achieving marketing objectives but also on fostering public legitimacy and institutional trust. This study proposes that IMC acts as a strategic variable influencing trust through three main pathways: (1) enhancing information transparency, (2) strengthening customer experience, and (3) reducing perceived risk. These pathways are interconnected and form a dynamic mechanism in the process of trust formation. Accordingly, the effectiveness of IMC in building trust is determined by the institution's ability to maintain message consistency, ensure alignment between communication and actual service delivery, and adapt to technological developments and evolving consumer behavior. Overall, IMC represents a relevant and strategic approach to building public trust in government-owned banking products. However, its effectiveness depends on the integration of communication, service quality, and institutional governance. Therefore, a holistic and sustainable approach is required in designing communication strategies that are not only informative but also capable of establishing long-term credibility and legitimacy

E. CONCLUSIONS

Integrated Marketing Communication (IMC) is a strategic approach that plays a significant role in building and strengthening public trust in government-owned banking products. Through a synthesis of the literature, it is found that trust is not solely influenced by financial performance, but also by communication consistency, information transparency, and the alignment between conveyed messages and actual customer experiences. In this context, IMC functions as an integrative mechanism that aligns various communication channels, thereby creating perceptions that are consistent, credible, and trustworthy in the eyes of the public. The influence of IMC on trust is indirect and mediated by factors such as customer satisfaction, service quality, and perceived security. This indicates that the effectiveness of communication strategies depends not only on message delivery but also on the quality of services that support those messages. In the digital era, the role of IMC becomes increasingly important due to rising public expectations regarding transparency, speed, and security in banking services. Therefore, cross-platform communication integration must be managed consistently to reduce perceived risk and strengthen customer confidence.

In government-owned banking, the complexity of building trust is heightened due to the dual role of these institutions as both commercial entities and public institutions. Consequently, IMC strategies should be designed not only to achieve marketing objectives but also to enhance institutional legitimacy and public accountability. This study also identifies three main pathways in the formation of trust through IMC, namely enhancing information transparency, strengthening customer experience, and reducing perceived risk. The effectiveness of IMC in building public trust largely depends on the integration of communication, service quality, and institutional governance. Therefore, a holistic, consistent, and sustainable approach is required in designing communication strategies that are not only informative but also capable of establishing long-term credibility and legitimacy.

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