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EFFECTIVENESS OF MARKETING PUBLIC RELATIONS STRATEGY ON THE IMAGE OF FUNDING PRODUCTS AT BANK MUAMALAT KCP PONOROGO

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Abstract

Introduction: This study analyzes the effectiveness of the Marketing Public Relations (MPR) strategy in shaping the image of funding products at Bank Muamalat KCP Ponorogo. The study was motivated by the decline in the number of funding customers in 2025 despite the implementation of various Marketing Public Relations activities. **Research Methods:** This research employed a qualitative descriptive approach. Data were collected through interviews, observations, and documentation involving the Sub-Branch Manager, Funding Relationship Manager, Customer Service staff, and funding product customers of Bank Muamalat KCP Ponorogo. Data were analyzed through data reduction, data presentation, and conclusion drawing, while data validity was ensured through triangulation. **Results:** The findings indicate that Bank Muamalat KCP Ponorogo has implemented Marketing Public Relations through seven main tools proposed by Kotler, namely publications, events, sponsorships, news, speeches, public service activities, and identity media. These activities have contributed positively to the image of funding products by increasing customer understanding, creating favorable perceptions, and highlighting the uniqueness of Islamic

banking products. However, based on the evaluation model of Cutlip, Center, and Broom, the implementation of Marketing Public Relations has not been fully effective, particularly in encouraging sustainable customer behavior. **Conclusion:** Marketing Public Relations has succeeded in creating a positive image of funding products but has not been able to consistently maintain customer engagement and long-term usage. Therefore, additional strategies are needed to strengthen customer loyalty and sustain funding product utilization.

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INTRODUCTION

The development of the banking industry in Indonesia is driving financial institutions to continuously enhance their competitiveness through effective marketing strategies. Marketing strategy is a series of activities encompassing planning, implementation, and control processes aimed at achieving organizational objectives through effective marketing activities (Suharyanto, 2023). Increasingly fierce competition is not limited to conventional banking but also extends to Islamic banking, which is expected to build trust and a positive image among the public. Under these circumstances, product image has become a key factor influencing customers' perceptions and decisions regarding the use of banking services. A positive product image also contributes to strengthening customer trust and encouraging the public's intention to use Islamic banking products. (Siahaan et al., 2023). According to Jacob, Lapian, and Mandagie, product image refers to the impressions, perceptions, and responses consumers hold toward a specific product. A positive product image can foster confidence and a favorable view of the product, thereby potentially influencing consumers' decisions to use it (Jacob at al., 2018). A positive product image also plays an important role in strengthening public trust and attracting customers to use Islamic banking services. (Safira et al., 2022).

Funding products play a vital role in the bank's operational sustainability as they serve as a source of funds raised from the public. Data on the number of funding customers at Bank Muamalat's Ponorogo Branch shows an upward trend during the 2020–2024 period, with 413 customers in 2020, 490 in 2021, 530 in 2022, 664 in 2023, and 712 customers in 2024. However, in 2025, the number of customers experienced a significant decline to 361 customers. This decline indicates challenges that the bank must address to maintain the product's image and customer trust in the funding products offered.

One strategy that can be used to build a product's image is Marketing Public Relations (MPR). Marketing Public Relations is a strategy aimed at creating awareness and driving sales through the relationship between consumers and the brand. (Keith Butterick, 2012) The

relationship between Public Relations and Marketing is closely interconnected, making Marketing Public Relations an integrated approach that combines communication and marketing activities to support organizational objectives. (Soemirat, 2012)

In line with this, according to Kotler, Marketing Public Relations aims to support promotional activities and shape the product's image so that it is positively received by the public. (Philip Kotler, 2008) Through various activities such as publications, event organization, sponsorship, brand identity, and information services, Marketing Public Relations is expected to enhance public understanding of the product while fostering a positive perception. (Kotler, 2008). Effective marketing communication in Islamic banking combines promotional activities with educational efforts to improve customers' understanding of Sharia-compliant products and strengthen public trust. (Aminuddin 2025).

In the context of Islamic banking, Marketing Public Relations functions not only as a promotional tool but also as an educational medium for the public regarding the characteristics and advantages of products that align with Sharia principles. Information communicated effectively can enhance public knowledge of funding products, thereby potentially shaping a positive product image. This is because social media and marketing communication enable Islamic banks to educate the public about Sharia products, thereby strengthening product knowledge and supporting the formation of positive perceptions. (Risza, 2024). Therefore, the effectiveness of Marketing Public Relations strategies is a critical aspect that must be examined to determine the extent to which the activities undertaken can achieve the intended objectives. Previous studies also indicate that effective promotional strategies and a strong brand image contribute to building customer trust and loyalty in Islamic banking. (Basroowi, 2023).

Several previous studies have shown that marketing public relations plays a crucial role in building corporate image and enhancing the effectiveness of marketing communications in the banking industry. A study on marketing public relations strategies at PT BPRS Sarana Prima Mandiri Pamekasan indicates that public relations activities, seminars, media promotions, and excellent customer service can enhance the company's image. (Itawah & Nuryana, 2022) Another study found that digital public relations strategies in the banking sector are effective in improving public financial literacy.(Isyisya et al., 2025)

Furthermore, Meirisha found that effective public relations strategies in Islamic banking should utilize digital platforms, emphasize Islamic values, and target younger generations to strengthen public engagement and communication effectiveness. (Meirisha, 2024) Additionally, research on Marketing Public Relations at Bank Mandiri indicates that various communication and promotional programs can boost brand awareness, corporate image, and the use of banking products. (Afafi et al, 2020)

Although various studies have discussed the implementation of Marketing Public Relations in the banking sector, most of them still focus on corporate image, brand awareness, financial literacy, or digital product marketing. Studies that specifically analyze the effectiveness of Marketing Public Relations in shaping the image of funding products in Islamic banking remain relatively limited. Furthermore, previous studies have primarily

highlighted the success of Marketing Public Relations programs without thoroughly examining whether the positive image created is genuinely perceived by customer the primary target of these communication efforts. Therefore, research is needed to assess the effectiveness of Marketing Public Relations strategies on the image of funding products from the perspectives of both customers and the bank.

Based on this research gap, this study focuses on the effectiveness of Marketing Public Relations strategies on the image of funding products at Bank Muamalat KCP Ponorogo. This study aims to analyze the effectiveness of implementing Marketing Public Relations strategies in shaping the image of funding products based on the perceptions of customers and the bank. The results of this study are expected to contribute to the development of Marketing Public Relations studies in the Islamic banking sector and serve as evaluation material for banking institutions in improving the effectiveness of the marketing communication strategies they implement.

RESEARCH METHOD

This study employs a qualitative approach using a descriptive research design to analyze the effectiveness of Marketing Public Relations (MPR) strategies on the image of funding products at Bank Muamalat's Ponorogo Branch. (Ghony & Almanshur, 2012) The study was conducted at Bank Muamalat KCP Ponorogo, located at Jl. Urip Sumoharjo No. 55, Ponorogo, East Java. The selection of the research location was based on the phenomenon of a decline in the number of funding customers in 2025 following an increase in the previous period, making it worth further examination regarding the effectiveness of the implemented Marketing Public Relations strategies.

Data sources in this study consist of primary and secondary data. Primary data was obtained through interviews and observations with informants directly involved in the implementation of the Marketing Public Relations strategy, namely the Sub-Branch Manager, Funding Relationship Manager, Customer Service staff, and funding product customers of Bank Muamalat KCP Ponorogo. Meanwhile, secondary data was obtained from internal bank documents, promotional materials, marketing reports, and various literature relevant to Marketing Public Relations and product image.

Data collection techniques were conducted through interviews, observations, and documentation. Interviews were used to obtain information regarding the implementation of Public Relations Marketing strategies and their impact on the image of the funding product. Observations were conducted to directly observe the implementation of Public Relations Marketing activities based on the primary tools of Public Relations Marketing according to Kotler. Documentation was used to supplement and reinforce the data obtained through interviews and observations. (Sahir, 2022) (Basrowi et al., 2008)

Data analysis was conducted using data reduction, data presentation, and drawing conclusions. (Sugiyono, 2016) Data reduction was performed by selecting and focusing on information relevant to the research objectives. The reduced data was then presented in the form of narrative descriptions to facilitate the interpretation process. Conclusions are then

drawn based on patterns and findings emerging from the research data. To ensure data validity, this study employs source triangulation and methodological triangulation by comparing information obtained from various informants and different data collection methods.

RESULT AND DISCUSSION

Implementation of Public Relations Marketing Strategies for Funding Products

The research findings indicate that Bank Muamalat's Ponorogo Branch implements a Marketing Public Relations (MPR) strategy through the seven primary tools identified by Kotler: publications, events, sponsorships, news, speeches, community service activities, and identity media. These seven tools are utilized as communication channels to introduce funding products, enhance public understanding, and build positive relationships with customers and prospective customers (Kotler, 2008).

Public relations is one of the primary tools of marketing used to convey product information to the public through various communication media. According to Kotler, public relations activities aim to raise public awareness by utilizing various media, including audiovisual materials and digital content. Based on research findings, Bank Muamalat's Ponorogo Branch conducts public relations activities through both online and offline media. Online publications are carried out through Bank Muamalat's official Instagram, TikTok, YouTube, and Facebook accounts, as well as its website, while offline publications are conducted through direct visits to customers, seminars, collaborations with institutions, and word-of-mouth communication. These various media channels are used to convey information regarding the features, benefits, requirements, and funding programs of the products, thereby enhancing the public's understanding of the offerings. (Kasmir, 2018). However, these outreach efforts have not yet been fully optimized because all promotional content remains centralized on Bank Muamalat's national official accounts, and there is currently no dedicated social media account for Bank Muamalat's Ponorogo Branch. This situation results in the published information remaining general in nature and not yet fully tailored to the characteristics and needs of the community in the Ponorogo region; consequently, the effectiveness of these publications in reaching potential customers still needs to be improved.

Events at Bank Muamalat's Ponorogo Branch were held in the form of seminars, outreach sessions, and collaborations with various institutions, such as universities, Islamic hospitals, the Ministry of Religious Affairs, community organizations, and business partners. These activities aim to introduce funding products, educate the public, and build closer relationships with customers. Additionally, participation in various activities is used to increase engagement, strengthen public awareness of Bank Muamalat, and maintain customer loyalty. These findings align with the theory that events serve as a means to create experiences and foster interaction between companies and customers. (Suharyanto, 2023).

Sponsorship activities at Bank Muamalat's Ponorogo Branch are provided to loyal customers who have met certain criteria, either in the form of funds or goods, based on their

needs and the bank's Customer Income Ratio (CIR) calculation. Through sponsorship, Bank Muamalat gains the opportunity to introduce its funding products by featuring the bank's identity in various supported activities. This finding aligns with the theory that sponsorship is a form of support in the form of funds or goods—for an activity that simultaneously serves as a promotional medium for the company by featuring the company's identity or name in that activity. (Alwindaru et al., 2025).

News activities at Bank Muamalat's Ponorogo Branch are carried out by disseminating information about the bank's programs and activities, which are compiled by a special team at headquarters and then published through official social media channels and various other digital media platforms. This information aims to increase public awareness of funding products while maintaining Bank Muamalat's presence amid competition in the banking industry. This finding aligns with Kotler's theory, which states that news is a Marketing Public Relations activity focused on disseminating information about the company, its products, and organizational activities to the public through various media.

Speech activities at Bank Muamalat's Ponorogo Branch are carried out through direct communication with customers, such as visits, social gatherings, and meetings involving customers. Through these activities, the bank conveys information about Bank Muamalat, its programs, and funding products directly, so that customers receive clearer and more interactive explanations. This finding aligns with Kotler's theory, which states that speeches are one of the tools of Marketing Public Relations used to convey information to the public through various forms of direct communication.

Community service activities at Bank Muamalat's Ponorogo Branch are carried out through various social programs, such as free health checkups, mosque clean-up events in collaboration with religious and community organizations, as well as through Baitul Maal Muamalat in the form of disaster relief, scholarships, and financial assistance. These initiatives support the marketing of funding products through the installation of a Bank Muamalat mockup. This allows members of the public who are not yet familiar with Bank Muamalat to learn about and become more familiar with the bank.

In addition, the promotional materials for funding products at Bank Muamalat's Ponorogo Branch consist of brochures and posters containing product information. These materials are used to convey product information to the public so they are aware of the funding products offered by Bank Muamalat. (Kotler, 2008).

The Impact of Marketing Public Relations on the Image of Funding Products

The research findings indicate that the implementation of a Marketing Public Relations (MPR) strategy at Bank Muamalat's Ponorogo Branch has had a positive impact on the image of funding products. Based on interviews with the Funding Relationship Manager, the MPR activities conducted were aimed at providing information and education to the public regarding the characteristics, benefits, and mechanisms of funding products. Before receiving explanations through MPR activities, some members of the public were only aware of the existence of funding products without fully understanding the detailed requirements and

mechanisms for their use. Through various communication activities, customers gained a better understanding, leading to increased confidence in using the products offered.

These findings align with Kotler's view that Marketing Public Relations serves to support promotional activities while shaping the product's image so that it is positively received by the public. (Kotler, 2008) Information conveyed through various MPR activities helps customers understand the benefits and advantages of funding products, thereby fostering a positive perception of these products. Thus, the implementation of MPR serves not only as a means of conveying information but also as an effort to shape the product's image in customers' minds.

To further analyze the impact of MPR implementation on the image of funding products, this study uses the brand image dimensions proposed by Keller and Swaminathan, namely strength, favorability, and uniqueness. (Demanik, 2023) Regarding the strength dimension, customers assessed that Bank Muamalat's funding products offer advantages in terms of fund security and ease of use. This indicates that the information conveyed through MPR activities was successfully received and remembered by customers, thereby shaping their understanding of the product's advantages. Regarding the favorability dimension, customers gave positive ratings to the funding products because they are considered suitable for their needs and provide convenience in use. Meanwhile, regarding the uniqueness dimension, customers assessed that Bank Muamalat's funding products possess distinct characteristics compared to other banks, particularly in terms of Sharia compliance and transaction ease. These perceptions indicate that MPR activities help customers understand the added value of the funding products compared to competitors' offerings.

Nevertheless, the positive impact on product image has not been fully sufficient to maintain the number of funding customers. This is evident from the decline in the number of customers in 2025, even though customers hold a positive perception of the product they use. This finding indicates that a positive product image does not always correlate directly with customers' decisions to continue using the product. In addition to being influenced by perceptions of the product, customer decisions are also influenced by other factors such as financial needs, economic conditions, and the availability of alternative products from other financial institutions. Therefore, the implementation of Marketing Public Relations can be said to have successfully shaped a positive image of the funding product; however, its impact on the continuity of product usage by customers is still influenced by various factors beyond MPR activities.

The Effectiveness of Marketing Public Relations Implementation for Funding Products

Based on the Public Relations program evaluation model proposed by Cutlip, Center, and Broom, the effectiveness of Marketing Public Relations (MPR) strategies can be analyzed across three levels: preparation, implementation, and impact. (Cutlip, Center, & Broom, 2011) At the preparation level, Bank Muamalat KCP Ponorogo identified customer needs and characteristics before carrying out MPR activities. Interview results indicate that the bank first explored the financial needs of prospective customers, tailored the products offered, and

formulated communication messages aligned with the audience's characteristics. Additionally, the selection of communication media was based on the targeted market segmentation. These findings indicate that the planning process was carried out systematically, thereby meeting the preparation indicators outlined by Cutlip, Center, and Broom.

At the implementation level, Bank Muamalat's Ponorogo Branch has implemented the MPR strategy through the seven primary tools outlined by Kotler: publications, events, sponsorships, news, speeches, public service activities, and identity media. These various activities are used to convey information about funding products to the public through both digital media and direct communication. The execution of these activities demonstrates that messages regarding funding products have been distributed to the target audience through various communication channels. Thus, the implementation level can be said to have proceeded well, as the planned program was successfully executed in accordance with the established objectives.

However, different results were found at the impact level. Based on interview findings, MPR activities successfully increased customers' understanding and trust in funding products. The Funding Relationship Manager stated that customers' level of trust in the products increased after receiving explanations and education through various MPR activities. Additionally, customers also demonstrated positive perceptions of the funding products, reflected in the aspects of the products' strengths, appeal, and uniqueness. These findings indicate that the MPR strategy successfully achieved the stage of knowledge and attitude change as described in the evaluation theory by Cutlip, Center, and Broom.

Nevertheless, the effectiveness of the MPR strategy has not yet been fully realized in terms of indicators of sustainable behavioral change. The research findings indicate that some customers opened funding accounts but did not actively use them over the long term; in fact, they withdrew funds and ceased using the product. This situation suggests that success in enhancing understanding and fostering positive perceptions has not yet been fully effective in encouraging consistent product usage. This finding is further supported by data showing a decline in the number of funding customers from 712 in 2024 to 361 in 2025. Therefore, based on the three levels of evaluation according to Cutlip, Center, and Broom, the implementation of the Marketing Public Relations strategy for the funding product at Bank Muamalat KCP Ponorogo can be considered not yet fully effective. The implemented strategy has been successful at the preparation and implementation levels and has been able to create a positive product image; however, it has not yet been able to produce sustainable changes in customer behavior. Consequently, additional supporting strategies are needed to enhance loyalty and sustain the use of funding products in the long term.

CONCLUSION

This study shows that Bank Muamalat's Ponorogo Branch has implemented a Marketing Public Relations (MPR) strategy through the seven primary tools identified by Kotler: publications, events, sponsorships, news, speeches, public service activities, and

identity media. These various activities are used to convey information about funding products, enhance public understanding, and build relationships with customers and prospective customers.

The results of the study indicate that the implementation of Marketing Public Relations has a positive impact on the image of funding products. Based on Keller and Swaminathan's brand image dimensions, Bank Muamalat's funding products are perceived as having strengths in terms of security and ease of use, receiving positive feedback from customers because they align with their needs, and possessing a unique Sharia aspect that distinguishes them from other banks' products. These findings suggest that MPR activities are effective in shaping customers' positive perceptions of funding products.

However, based on the Public Relations program evaluation model by Cutlip, Center, and Broom, the implementation of the Marketing Public Relations strategy for funding products at Bank Muamalat's Ponorogo Branch has not been fully effective. The strategy implemented has met the preparation and implementation levels and has successfully increased customers' knowledge and positive attitudes toward funding products. However, at the impact level, the strategy has not yet been able to produce sustainable changes in customer behavior. This is evidenced by the continued presence of customers who are not actively using the funding products and a decline in the number of customers by 2025. Therefore, the Marketing Public Relations strategy needs to be supported by other strategies focused on enhancing loyalty and maintaining long-term relationships with customers to ensure the sustainable use of funding products.

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