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**BRIDGING PUBLIC TRUST AND BANKING BEHAVIOR:
LOCAL GOVERNMENT LEADERS AS KEY OPINION
LEADERS IN REGIONAL BANK MARKETING
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Yogyakarta 55283, Indonesia*Correspondence E-Mail: shantydwifauzy@gmail.comDOI: <https://doi.org/10.30598/baileofisipvol3iss1pp240-257>**ABSTRACT**

This study examines the role of local governments as Key Opinion Leaders (KOLs) in the marketing communication strategies of PT. Bank Nagari, a Regional Development Bank (RDB) in West Sumatra. The research problem addresses the low saving intention of the public amid intense national banking competition, the dominance of digital banks, and limited financial literacy. Using a qualitative expertise-based research design, data were collected through semi-structured in-depth interviews with local government officials, Bank Nagari executives, and academics, complemented by secondary sources from financial authorities and statistical agencies. Data were analyzed using Creswell's six-step approach supported by MaxQDA, with validity ensured through source triangulation. Findings indicate that local governments effectively function as KOLs, enhancing Bank Nagari's image, credibility, and public trust. The personal credibility of regional leaders significantly influences saving intention, though its effectiveness remains limited by narrow segmentation and underutilized digital marketing. Cross-actor collaboration—including local governments, media, community groups, and academics—strengthens brand image and broadens audience reach. Theoretically, the study proposes an Integrated Marketing Communication (IMC) model that integrates the Two-Step Flow Theory, Heart Communication Theory, and the VisCAP Model. Its novelty lies in shifting the KOL focus from celebrities or digital influencers to government actors, highlighting the transfer of public trust into productive economic behavior. Practically, the study recommends strengthening local value-based campaigns, digital engagement, and market expansion to reinforce regional banking competitiveness.

Keywords: Heart Communication Theory, Integrated Marketing Communication, Key Opinion Leader, Local Government, Saving Intention

INTRODUCTION

Regional Development Banks (Bank Pembangunan Daerah, BPD) constitute one of the key pillars of regional economic development and serve as instruments for local governments to enhance financial inclusion and fiscal autonomy (Alfiansyah & Arief, 2023; T. B. Anggraini et al., 2023). However, this strategic role faces major challenges amid increasingly intense banking competition. PT. Bank Nagari, as a BPD in West Sumatra, must contend with the aggressive expansion of national banks, the penetration of digital banks that offer transactional convenience, and low public financial literacy that encourages people to avoid formal saving

instruments or prefer informal alternatives (Ifriadi et al., 2025; Irmayani et al., 2024). Saleh et al. (2024) report that Indonesia's financial literacy index in 2022 reached only 49.68%, despite the financial inclusion index being at 85.1%. This disparity indicates that access to financial institutions does not automatically translate into trust or habitual saving. This fact signals that problems facing regional banking are not only related to service infrastructure but are also closely tied to public trust and the socio-economic behaviors of communities.

In this context, marketing communication strategies become crucial. National and private banks often employ celebrities or digital influencers as Key Opinion Leaders (KOLs) to build image and connect with younger generations. This strategy has been relatively successful in raising brand awareness, but it may not be effective in the context of regional banks that serve markets with different characteristics. Regional banks are often closer to rural and semi-urban communities that value social and cultural proximity and place trust in figures of formal authority. Therefore, it is worth asking: can regional heads—such as governors, regents, or mayors—serve as credible opinion leaders who link public trust to saving behavior at regional banks?

Previous studies have highlighted the importance of KOLs in shaping consumer behavior. Chen et al. (2021) and López et al. (2021), using the Two-Step Flow of Communication, show that media messages are often more influential when transmitted through opinion leaders. In the context of modern marketing communication, AlFarraj et al. (2021) emphasize that the communicator's credibility, attractiveness, and power play important roles in message effectiveness. Kapoor et al. (2021) demonstrate how digital influencers can shape brand perceptions among younger cohorts. However, these studies predominantly focus on commercial contexts that rely on entertainment figures or social media personalities. Studies that position regional heads—whose symbolic authority and political legitimacy differ—as KOLs in the context of local banking remain very limited.

Other literature underscores the role of trust in financial behavior. Lee (2022), Pan et al. (2021), and Zhanbayev et al. (2023) stress that social trust is foundational for sustainable economic development. In financial contexts, Adil et al. (2023) and Mayasari & Nengzih (2025) show that the public's level of trust in financial institutions influences intentions to save and invest. This is reinforced by Crujisen et al. (2021) and Ramdani & Saputra (2025), who argue that trust plays a larger role than financial literacy alone in determining people's preferences for particular banks. Thus, building public trust is not merely a technical banking issue but also concerns social legitimacy that can be mediated by key actors.

Several Indonesian studies also touch upon the role of regional heads in influencing public behavior. Harianja (2025) and Yanwarin & Rahawarin (2025) find that the emotional closeness between the public and regional heads can strengthen the legitimacy of development policies. Research by Angkut et al. (2025) and Ongirwalu & Lestaluhu (2022) indicates that regional heads often function as symbols of trust in the implementation of social programs. In political communication, Fauzi et al. (2025) and Lakuy & Sopacua (2025) emphasize how regional leaders are frequently perceived as embodiments of the closeness between the state and citizens at the

local level. By linking these findings, it can be hypothesized that the formal authority of regional heads may be projected into the economic domain, including influencing people's choices to use local banking services.

However, extant studies reveal gaps that have not been extensively explored. Most of the literature still relies on celebrities or digital influencers when discussing KOLs (Amoako et al., 2025; Nițoi & Pochea, 2024). In the context of regional banking, there exists an actor with stronger social and political legitimacy—the regional head. Furthermore, the integration of classical communication theories such as the Two-Step Flow with contemporary theories like Heart Communication Theory and the VisCAP Model has not been widely applied to local banking. This makes the present study relevant: it does not only seek to understand the role of local government in its political capacity but also to examine government as a bridge capable of transferring public trust into concrete economic behavior, namely the decision to save in a regional bank (Y. Anggraini & Kartini, 2025; Kulwembun et al., 2024).

From this perspective arises the novelty of the study: understanding local government not only as a policymaker but also as an opinion leader capable of influencing public economic behavior. Rather than focusing solely on celebrities in marketing communication, this research positions regional heads as figures whose credibility stems from formal authority as well as social proximity. In doing so, the study constructs an integrative framework that combines various communication theories to explain the phenomenon of public trust in local financial institutions. In this way, the research not only supplements existing literature but also offers a new perspective on marketing strategies for regional banks.

The primary objective of this study is to analyze how regional government actors can act as KOLs to increase public interest in saving at PT. Bank Nagari. Additionally, the study aims to formulate an integrated marketing communication model based on collaboration between regional government and Bank Nagari, and to evaluate the effectiveness of applying classical and contemporary communication theories in building public trust. Thus, the research is expected to contribute academically to the development of marketing communication and economic sociology scholarship, as well as practically to strengthen regional economic development strategies through reinforcement of local financial institutions.

RESEARCH METHOD

This study employs a qualitative approach. The selection of this method is grounded in the need to understand the social phenomenon in depth—specifically, how regional government can function as a Key Opinion Leader (KOL) to shape public trust and influence economic behavior in the context of saving at PT. Bank Nagari. Qualitative research is deemed appropriate because the focus is not merely on numbers or statistics but on meanings, relationships, and social dynamics underlying public behavior (Creswell & Creswell, 2018). Through this approach, the researcher seeks to capture complex social realities by allowing space for the perspectives,

experiences, and narratives of actors directly involved in the issue.

The research site is West Sumatra, with PT. Bank Nagari as the case study. The choice of location is well-justified. Bank Nagari is one of the BPDs that plays a significant role in regional economic development yet faces considerable challenges in strengthening public interest in saving amid the dominance of national and digital banks. West Sumatra is also known for high levels of social proximity between communities and regional government, meaning that regional heads have symbolic influence and strong legitimacy in shaping public trust. This distinctive socio-cultural context makes West Sumatra an appropriate setting to test the extent to which formal authority of regional government can function as an opinion leader in the domain of local banking.

Informants in this study consist of three main groups. First, local government officials who possess authority and symbolic legitimacy, such as representatives from the governor's office, regency offices, or mayoral offices. Second, executives from PT. Bank Nagari, including division managers of marketing and business development, who understand the bank's internal strategies. Third, academics in the fields of economics and communication who can provide objective and analytical perspectives. In total, the study involved 12 key informants: five local government officials, four Bank Nagari executives, and three academics from local universities. This number is considered sufficient because, in qualitative research that emphasizes depth, data quality is more important than quantity (Gephart, 2018; Nha, 2021). Informant selection was carried out purposively, considering the relevance of their experience, knowledge, and positions to the phenomenon under investigation.

Data were collected through semi-structured interviews. This method was chosen because it provides a balance between a systematic question guide and the flexibility to explore new information that emerges during conversations (Motulsky, 2021; Nassaji, 2020; Priya, 2021). Interviews enabled the researcher to obtain richer understandings of informants' perceptions, strategies, and experiences in linking the role of regional government with Bank Nagari's marketing strategies. In addition to primary interview data, secondary data were collected from various sources such as Bank Nagari's annual reports, publications from the Financial Services Authority (OJK), Bank Indonesia, and statistical data from BPS. Secondary data serve to provide a broader empirical framework and to validate findings from primary data.

Data analysis followed the six stages of qualitative analysis proposed by Creswell & Creswell (2018): organizing the data; reading and examining the entire dataset; coding; developing categories or themes; presenting the data in narrative form; and interpretation. MaxQDA software was used to assist coding and theme mapping, enabling a more systematic and transparent analysis process.

To ensure validity, this study employed source triangulation (Moon, 2019). Data from local government officials were compared with perspectives from bank executives and academics so that each emerging claim was tested from multiple viewpoints. Moreover, primary interview data were verified against secondary data from official reports and institutional publications.

These steps were taken to prevent bias toward any single party and to ensure that the study's findings accurately reflect complex social realities.

RESULTS AND DISCUSSION

Local Government as Key Opinion Leaders in Bank Nagari's Marketing Strategy

The involvement of local governments in Bank Nagari's marketing strategy holds a highly significant position because the symbolic authority and personal credibility of regional leaders in West Sumatra represent a source of social legitimacy that is difficult to substitute with other actors. In the context of intensifying banking competition, communities often remain hesitant to entrust their savings to regional banks, which still carry the image of being an "exclusive civil servants' bank." However, when a governor or regent openly expresses support, public trust tends to increase. This occurs because the community perceives Bank Nagari not merely as a financial institution, but also as part of the broader regional development ecosystem endorsed directly by their leader.

Interviews with one government official revealed that regional leaders are aware of their strategic position as respected public figures. The official explained that whenever a regional head attended a Bank Nagari product launch or made a public statement regarding the importance of saving with a regional bank, the community responded positively. Although not quoted verbatim, it was implied that narratives delivered by a regional leader generated a stronger psychological impact than conventional advertising. Messages such as "saving with Bank Nagari means building our own hometown" resonated more strongly because they came from a figure trusted to lead regional development.

Bank Nagari's image enhancement was also observed during fieldwork when the research team attended a savings product socialization event in one of the districts. The event, held in the local government hall with the regent as the keynote speaker, highlighted this dynamic. The regent's presence—sharing his personal story about saving with Bank Nagari since his youth—sparked visible enthusiasm among the audience. During the Q&A session, participants tended to ask about product benefits rather than questioning the bank's credibility. This suggests that trust in the regent was directly transferred to Bank Nagari as an institution. This phenomenon can be understood through the concept of public trust transfer, where the legitimacy and trust vested in a political figure are transformed into social capital for an institution that the figure supports (Gille et al., 2021; Orangias, 2021).

Theoretically, this mechanism aligns with Lounsbury's (2023) assertion that institutional trust does not develop independently but is rooted in public perceptions of the attributes of actors associated with the institution: ability, integrity, and benevolence. Kaasa and Andriani (2022) and Söilen and Benhayoun (2022) further argue that in financial contexts, trust is not merely a preference but a primary determinant of behavior, particularly in saving decisions. In other words, when the public perceives regional leaders as having integrity and benevolence,

those attributes are projected onto Bank Nagari.

This finding is reinforced by another interview indicating that Bank Nagari consistently gains added legitimacy whenever regional leaders attend its public events. A bank executive interviewed in this study emphasized that government involvement is “more than just a formality.” According to him, each time a regional head encouraged the community to save, there was a surge of interest in opening new accounts within two to three weeks following the event. While no specific figures were provided, this phenomenon strongly indicates that the influence of regional leaders goes beyond symbolism, producing tangible impacts on community financial behavior.

Observations at one Bank Nagari branch further validated this. In a sub-district, a large billboard displayed the mayor signing a cooperation agreement with Bank Nagari. The billboard did not merely promote savings products but conveyed an emotional message of the mayor’s support for local economic development. Several residents expressed that they felt more confident saving after seeing the billboard, believing their money would contribute to developing their hometown. This illustrates how the symbolic authority of regional leaders blends into the bank’s marketing communication strategy, resulting in a more credible and community-anchored institutional image.

Nonetheless, it is important to note that political legitimacy does not always translate linearly into economic behavior. Limitations exist, particularly among urban populations and younger generations who tend to be more critical of formal authority. Even so, for the majority of communities at the district and municipal levels—especially those with strong emotional ties to regional leadership symbols—the presence of regional leaders remains a vital catalyst in building trust.

From a qualitative analysis perspective using MaxQDA, the intensity of the term “local government” in interview transcripts highlights the central position of this actor in Bank Nagari’s marketing strategy. The term emerged not merely as a formal description but was directly linked to concepts such as “trust,” “image,” and “saving intention.” These relationships demonstrate that local government authority effectively functions as a public trust bridge in overcoming community resistance toward regional banks.

Personal Credibility and Market Segmentation: Between Potential and Limitations

The personal credibility of regional leaders in this study proved significant in influencing community saving intentions with Bank Nagari. Governors, regents, and mayors hold strong symbolic power due to their positions steeped in authority and legitimacy. Their presence at socialization or campaign events is often perceived as a public guarantee of institutional trustworthiness. An academic informant noted that when regional leaders openly advised the public to save with Bank Nagari, those who adhere strongly to traditional values perceived this as a “safety signal” to trust the bank. This finding underscores how personal credibility attached to political figures can be transferred into institutional trust, a phenomenon widely referred to

in the literature as transfer of trust (Shao et al., 2022; Shih et al., 2024).

However, this influence is not universal; it is stronger among groups that uphold formal authority, such as civil servants, community leaders, or older generations. An interview with a Bank Nagari official (informant “A”) revealed that during the launch of a regional savings program, enthusiasm was most pronounced among senior community members. They interpreted the regional leader’s endorsement as authentic legitimacy, readily trusting the bank’s products without much critical consideration. Field observations at another socialization event reflected a similar pattern: when the governor emphasized the importance of saving with Bank Nagari, the most immediate positive responses—applause and expressions of agreement—came primarily from civil servants and middle-aged audiences. In contrast, younger attendees appeared more preoccupied with recording the event on their phones than engaging with the substance of the message.

This phenomenon resonates with Borah et al.’s (2024) argument that generational differences shape responses to authority figures. Older generations continue to regard formal authority as a primary source of legitimacy, making their trust more easily shaped through symbols of power. Conversely, digitally native younger generations construct trust through more horizontal mechanisms—based on direct experience, digital reviews, and authentic emotional engagement. Thus, while regional leaders’ credibility remains strong among traditional groups, its influence weakens when directed at Millennials and Generation Z, who tend to be more critical of political authority symbols.

A student informant (“R”) shared that calls from regional leaders to save with Bank Nagari were perceived merely as “formality” and did not immediately spark an interest in opening an account. Instead, he trusted social media reviews or peer experiences with digital banking services. This statement strengthens the finding that youth trust does not automatically arise from authority symbols but is shaped by the digital information ecosystem influencing their consumption preferences (Haider & Sundin, 2022; Krivý, 2023). Field observations echoed this: at a regional exhibition where Bank Nagari set up a digital banking booth, younger visitors were more interested in mobile app features than in the speeches of regional leaders.

These differences highlight not only the limits of personal credibility’s influence but also the presence of market segmentation that demands adaptive communication strategies. If regional leaders effectively engage traditional groups, younger segments require alternative approaches that are more personal, interactive, and digitally oriented. This aligns with recent findings in economic sociology, which emphasize that financial trust in the digital era is no longer merely a product of formal legitimacy but arises from participatory, transparent, and experience-based communication (Lulaj et al., 2025).

The findings reveal a gap in message effectiveness. While regional leaders’ personal credibility remains relevant, its impact is segmented. This segmentation became evident during a Bank Nagari socialization event in a sub-district: older participants eagerly signed up for savings accounts by completing forms provided by the committee, whereas younger attendees merely

picked up brochures without further commitment. This condition illustrates that trust based on formal authority is more effective in traditional segments, while younger generations require trust grounded in digital experience.

Therefore, the credibility of regional leaders as opinion leaders can be understood as both potential and limitation. The potential lies in their ability to enhance Bank Nagari's image and mobilize traditional groups to save. The limitation lies in increasingly clear segmentation, where younger generations demand new authority figures more relevant to the digital sphere. Insights from the Generational Consumer Trust Model affirm that trust is not a uniform concept across age groups but is continually negotiated within the social and technological contexts surrounding individuals. In short, regional leaders' credibility remains strategic but should be regarded as one variable within a broader, multi-channel marketing communication framework.

The Gap in Regional Bank Digital Marketing Strategies

One of the key findings of this study is the limited use of digital channels by Bank Nagari in maximizing the effect of regional leaders as Key Opinion Leaders (KOL). The presence of regional leaders, such as governors or regents, has proven to be highly effective in generating public trust at the offline level—for example, through speeches, savings program launches, or community-based events. However, this symbolic influence has not been reinforced through digital narratives. An informant from the academic community (initial H) noted that although governors often appear as the face of Bank Nagari in various activities, digital content that captures or amplifies these messages rarely appears on the bank's official channels, let alone on popular platforms widely used by younger generations. As a result, the credibility built through the symbolic authority of regional leaders reaches a certain point but lacks broader dissemination in the online sphere.

This underutilization of digital channels becomes more evident when comparing Bank Nagari's activities with those of national digital banks or even large private banks, which aggressively target younger generations through social media, interactive mobile applications, and campaigns based on digital engagement. Field observations at one Bank Nagari branch office showed that promotions were still dominated by physical posters, banners, and billboards featuring regional leaders, with few QR codes or direct links to the bank's digital applications. Moreover, when researchers sought the same campaigns on Bank Nagari's official Instagram account, the content was rarely updated and remained formal—mostly consisting of shareholder meeting announcements or ceremonial events. There was a lack of compelling visualization or emotional narratives capable of building digital engagement. This condition reflects a serious gap between relatively strong offline communication strategies and underdeveloped digital ones.

The inconsistency between offline and online messaging also appears to be a fundamental issue. When regional leaders speak at events, the messages are typically emotional, emphasizing regional pride, the importance of supporting local banks, and Bank Nagari's role in community economic development. However, once translated into digital media, these

narratives often become formal and rigid, resembling institutional reports rather than persuasive marketing messages. A Bank Nagari executive (informant S) admitted that the bank's social media was used more as a publicity channel for official activities rather than as an integrated marketing platform. Consequently, digital audiences—especially younger generations—felt disconnected from these messages, even though the narratives were relatively strong in offline settings.

The weakness of Bank Nagari's digital market segmentation further exacerbates this issue. In interviews, a student informant (initial R) stated that he had never seen Bank Nagari advertisements appear on his social media feed, while national digital bank advertisements appeared almost daily in the form of creative videos or cashback promotions. He remarked that Bank Nagari seemed "absent" from the digital world, which in fact is the primary space for his generation. Field observations reinforced this perception: Bank Nagari had not used paid digital advertising or data analytics-based strategies to target specific segments—practices that are already common among aggressive digital banks. As a result, a significant portion of the digital market remained untapped, leaving Bank Nagari dependent on increasingly outdated conventional approaches.

This gap in digital marketing strategies directly affects Bank Nagari's competitiveness compared with national digital banks. On one hand, Bank Nagari possesses strong social capital in the form of support from regional leaders and emotional bonds with traditional communities. On the other, in the context of modern banking competition, which relies heavily on digital engagement, Bank Nagari's position is weak. National digital banks not only provide transactional convenience but also build consistent and engaging narratives across multiple channels. They leverage public figures or micro-influencers who resonate with younger generations, whereas Bank Nagari has yet to translate the influence of regional leaders into digital formats accessible to broader audiences.

Johnston (2023) argues that cross-channel communication consistency is essential for building sustainable engagement. This theory emphasizes that customer experience is shaped through a series of interactions—both offline and online—that must complement each other and convey consistent messages. If there is inconsistency or a gap between channels, customer trust may erode, as audiences perceive a disconnect between what is said and how it is communicated. In the case of Bank Nagari, the absence of regional leaders' messages in digital channels or the lack of alignment between offline and online narratives prevents the trust already established from evolving into deeper engagement.

Johnston (2023) further stresses that in the digital era, consistency is not merely about repeating the same message but also about tailoring communication styles to the characteristics of each channel and audience segment. In other words, messages delivered by regional leaders about regional pride should be transformed into compelling visual content on Instagram, inspiring short videos on TikTok, or informative articles on official websites. Unfortunately, Bank Nagari has yet to fully adopt this principle. Observations of the bank's official YouTube channel, for instance, showed that uploaded content still largely consisted of event documentation

without engaging editing or storytelling to capture digital audiences' attention.

The limitations of Bank Nagari's digital strategy also hinder its ability to keep pace with increasingly competitive dynamics. National digital banks routinely launch creative campaigns with clear segmentation, leveraging social media algorithms and providing two-way interaction with consumers. By contrast, Bank Nagari continues to rely on one-way communication, whether in the form of regional leaders' speeches or formal social media publications. This makes the bank appear more bureaucratic than a dynamic financial entity connected to digital communities.

These findings suggest that to strengthen competitiveness, Bank Nagari must bridge the gap between the symbolic power of regional leaders and the need for consistent, segmented digital strategies. The public trust already established through the legitimacy of regional leaders must be translated into digital engagement relevant to younger generations. Without this step, the influence of regional leaders as KOLs will remain limited to traditional audiences, while potential digital markets continue to be dominated by national banks with more adaptive marketing strategies.

Cross-Actor Collaboration and Brand Image Enhancement

Cross-actor collaboration in strengthening Bank Nagari's brand image demonstrates an interesting dynamic between regional governments, local media, community groups, and academics. On one hand, regional banks are positioned not only as financial institutions but also as symbols of public trust requiring broader social legitimacy. This collaboration situates Bank Nagari within a network of mutually supportive actors: formal authority from regional governments provides political backing, local media amplifies messages, community groups reinforce social acceptance, and academics offer analytical frameworks and scientific legitimacy. In practice, this synergy creates a more inclusive communication space that extends audience reach, particularly in rural areas where community-based sources of information remain more trusted than digital channels alone.

An interview with one informant (pseudonym A) revealed that rural communities still perceive collaboration with local governments as a primary indicator of institutional credibility. He emphasized that when a regional leader attends an event hosted jointly with Bank Nagari, communities are more likely to feel confident that the bank is safe and trustworthy. However, such trust cannot stand alone without reinforcement from local media and community-based communication channels. This aligns with the arguments of Candarmaweni & Rahayu (2020) and Gestel & Grotenbreg (2021), who suggest that the success of inter-actor collaboration is determined not only by the presence of powerful actors but also by open and complementary communication mechanisms.

Field observations illustrated how such collaboration plays out in everyday contexts. At a financial literacy event in a nagari, local government officials opened the session, local media provided live coverage with populist narratives, and community groups contributed cultural performances, making the event feel more relatable to residents. At the same time, academics

from a local university delivered analytical materials on the importance of saving and accessing formal banking services. The presence of diverse actors within the same space highlighted Bank Nagari's efforts to present itself not only as a financial service provider but also as part of a social ecosystem committed to community empowerment.

Community-based marketing was particularly evident in these dynamics. This concept emphasizes that public trust is built not solely through top-down communication but through dialogue and direct community engagement in marketing activities. Another informant (pseudonym B) noted that residents felt more confident when hearing testimonials from people they knew or from community leaders, rather than merely viewing digital advertisements. This pattern illustrates how Bank Nagari's brand image becomes stronger when communities are treated not only as market targets but also as co-creators in shaping institutional reputation.

Nevertheless, cross-actor collaboration is not without challenges. Observations in several locations revealed gaps in message consistency. In urban areas, local media tended to emphasize narratives of Bank Nagari's modernization and digital banking facilities, whereas in rural areas, communities were more often presented with narratives about saving security and support for grassroots economies. This inconsistency sometimes caused confusion among younger customers who had access to both types of messages. In the perspective of Getha-Taylor et al. (2019), such inconsistencies indicate that collaboration requires stronger coordination mechanisms to ensure that cross-actor communication reinforces brand legitimacy rather than generating ambiguity.

Despite these challenges, the potential for synergy remains significant. Collaboration with academics, for instance, not only provides scientific legitimacy but also opens opportunities to develop evidence-based market research. This enables Bank Nagari to better understand customer segmentation, particularly in differentiating the preferences of digital-native youth from those of traditional communities. Collaboration with local media remains crucial, as these outlets are still trusted as representative voices of regional communities. Meanwhile, community groups function as connectors between local values and brand image, ensuring that the bank's presence resonates culturally and does not appear distant or unfamiliar.

Integrated Marketing Communication (IMC) Model Based on Local Governments as Key Opinion Leaders

The Integrated Marketing Communication (IMC) model based on local governments as Key Opinion Leaders (KOLs) opens new avenues of discussion on how formal authorities can transform into effective marketing instruments. In much of the literature, KOLs are usually associated with celebrities or digital influencers who command large followings on social media. However, in the context of local banking such as Bank Nagari, this study demonstrates that regional heads, with their social legitimacy and symbolic authority, can play a similar—if not stronger—role among certain societal segments. The theoretical framework integrating the Two-Step Flow, Heart Communication Theory, and the VisCAP Model illustrates the synergy between

social influence, emotional proximity, and communicator credibility in shaping the effectiveness of marketing communication.

The Two-Step Flow, as articulated by Miller (2022), emphasizes the role of opinion leaders as critical intermediaries in the distribution of information. Within this context, regional heads function as key nodes transmitting messages from banking institutions to the wider public. Field findings indicate that when local governments are present at Bank Nagari's savings or credit program launches, public enthusiasm rises significantly. One informant, C, suggested that people feel more confident about opening accounts when they see the regional head personally giving testimony or simply attending the event. This trust derives not merely from personal qualities but from the symbolic authority embedded in the regional head's position as a governmental representative.

Lestari et al. (2024) stress that communication effectiveness does not solely depend on rational message delivery but also on emotional resonance capable of touching the audience's hearts. Field observations during financial literacy activities in a nagari show how the regional head began a speech with an emotional narrative on the importance of saving for children's futures. This moment generated enthusiastic responses, particularly among housewives. They did not simply listen to formal instructions but felt their daily values were being accommodated. From the perspective of Heart Communication, the message became more alive because it carried emotional closeness rooted in socio-cultural ties between local leaders and citizens.

Meanwhile, Liu et al. (2022) provide a foundation for understanding communicator credibility through the dimensions of visibility, credibility, attraction, and power. While regional heads inherently possess power due to their position within formal authority structures, this study's findings show that credibility and attraction are equally significant. Several informants stated that regional heads known for their simplicity and closeness to the community were more successful in fostering trust in Bank Nagari than figures who appeared bureaucratic and distant. In other words, formal legitimacy alone is insufficient; leaders must project a relatable image to make marketing communication truly effective. Here, the VisCAP model provides a conceptual framework for assessing the success of regional heads as KOLs—not merely due to office, but due to their personal capacity to balance authority and humaneness.

The integration of these three theories offers a comprehensive understanding of the role of local governments as KOLs within the IMC framework. The Two-Step Flow explains the strategic position of regional heads as formal opinion leaders; Heart Communication Theory reveals the power of emotionally resonant messages that touch citizens' hearts; and the VisCAP Model supplies a more holistic framework for evaluating communicator credibility. When combined, these perspectives generate a marketing communication model distinct from mainstream celebrity- or influencer-driven approaches. This model underscores that formal authorities can serve as effective KOLs when they successfully merge positional legitimacy with emotional capacity and personal credibility.

The theoretical implications of these findings are significant for both economic sociology

and marketing communication. From an economic sociology standpoint, the use of regional heads as KOLs underscores that economic transactions cannot be separated from social relations and symbolic authority. Decisions to save or transact with Bank Nagari are not merely rational calculations about interest rates or administrative fees but also reflections of trust in regional leaders viewed as symbols of socio-political stability. On the other hand, within marketing communication studies, this research expands the understanding of KOLs. While much of the discourse has centered on popular digital figures, this model highlights KOLs rooted in formal authority, which may be more relevant in local contexts where trust structures remain strongly anchored in governmental symbolism.

Field observations further emphasize this novelty. At a banking promotion event held in a regent's office, the regional head's presence immediately shifted the room's dynamics. Potential customers who initially listened passively became active in asking questions and taking notes once the regional head spoke. Several community leaders even stated that their participation stemmed more from the regional head's invitation than financial needs alone. This phenomenon illustrates a trust transfer mechanism, whereby the legitimacy of regional heads as public figures transfers into legitimacy for banking products.

The novelty of this research lies in shifting the focus of KOLs. While prior marketing literature emphasized celebrities and digital influencers who build connectivity through online networks, this study shows that in regional banking contexts, regional heads can act as more credible KOLs precisely because of their formal authority. This opens new space for discourse on how political figures can form a legitimate part of marketing communication strategies without succumbing to excessive commercialization. In this case, the regional head functions not merely as an endorser but as a symbol of social legitimacy strengthening the credibility of local financial institutions.

CONCLUSION

This study concludes that local governments, through the symbolic authority and personal credibility of their leaders, can act as effective Key Opinion Leaders within the Integrated Marketing Communication framework of regional development banks. Their role goes beyond image building, as they provide legitimacy and foster public trust that translates into saving intentions, even though the impact is still constrained by segmented audiences and underdeveloped digital engagement. The findings affirm that when the influence of local government leaders is strategically integrated with communication theories such as Two-Step Flow, Heart Communication, and VisCAP, it produces a distinctive model of IMC that is both theoretically relevant and practically applicable in the context of regional banking. The novelty of this study lies in repositioning KOLs from the domain of celebrities and digital influencers to government actors, highlighting the transfer of institutional trust into productive economic behavior. In doing so, the research demonstrates that bridging public trust and banking behavior

through government-led communication strategies not only strengthens the competitiveness of PT. Bank Nagari but also enriches the broader discourse of marketing communication and economic sociology.

ETHICAL STATEMENT AND DISCLOSURE

This study was conducted in accordance with established ethical principles, including informed consent, protection of informants' confidentiality, and respect for local cultural values. Special consideration was given to participants from vulnerable groups to ensure their safety, comfort, and equal rights to participate. No external funding was received, and the authors declare no conflict of interest. All data and information presented were collected through valid research methods and have been verified to ensure their accuracy and reliability. The use of artificial intelligence (AI) was limited to technical assistance for writing and language editing, without influencing the scientific substance of the work. The authors express their gratitude to the informants for their valuable insights, and to the anonymous reviewers for their constructive feedback on an earlier version of this manuscript. The authors take full responsibility for the content and conclusions of this article.

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