



# Public Relations Influencers and Mobile Banking Adoption in Islamic Banking

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## Abstract

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The digital transformation has brought significant changes to the banking industry, including Islamic banking, which is increasingly adopting mobile banking services. This study aims to analyze the role of influencer-based Public Relations (PR) in influencing customer behavior towards the adoption of mobile banking at Bank Syariah Indonesia (BSI), as well as its impact on customer image and loyalty. The research employed a qualitative descriptive method with a literature review approach, drawing from recent academic sources. The findings reveal that influencers serve a dual role as both promoters and public educators. They not only raise public awareness of digital services but also help address barriers such as low digital literacy and security concerns. Influencer-based PR strengthens the image of Islamic banks as modern and ethical institutions, while enhancing customer loyalty through engagement and positive word of mouth. However, its effectiveness highly depends on influencer credibility, content relevance, and alignment with Islamic values.

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## 1. Introduction

The development of digital technology has brought major changes in various sectors, including the financial sector. Digitalization has driven a significant transformation in the banking industry that previously relied on conventional branch-based services to digital services such as mobile banking. This transformation not only aims to improve operational efficiency, but also to expand customers access to faster, easier, and safer financial services (Triyanti et al., 2021). The presence of digital banking requires banks, including Islamic banks, to adapt to consumer behavior patterns that are increasingly dependent on technology. In the context of Islamic banking, digitalization has an important role because it is closely related to the ethical values, transparency, and trust inherent in sharia principles.

Research shows that the adoption of digital banking services in Islamic banks is influenced by trust factors, service quality, and the perception of underlying religious values (Yasin et al., 2021). This emphasizes that Islamic banks must not only be able to compete in terms of technology, but also maintain reputation and consistency with Islamic values in their digital transformation process. In the midst of competition in the financial industry, the role of Public Relations (PR) is becoming increasingly important. PR not only serves to maintain the reputation of financial institutions, but also to build customer trust. In the digital era, PR strategies are shifting from traditional methods to digital approaches that utilize social media as the primary communication channel.

Social media allows for more direct, fast, and extensive interaction between banks and their customers. This is relevant because the younger generation as the

main users of mobile banking are more actively interacting through digital platforms compared to conventional media. Influencers are present as third parties who have a close relationship with the audience, so the message conveyed is easier to receive. Influencers not only play the role of promoters, but also as public educators in providing an understanding of digital banking services, including Islamic mobile banking. Research shows that the presence of influencers can influence the behavioral intentions of the millennial generation in using Islamic banking services due to the social proximity factor and credibility of the messages carried (Farhat et al., 2019).

However, customer behavior in adopting mobile banking is not solely influenced by promotions or communication, but also by technical and psychological factors. Ease of use, security, benefits, and trust in the system are the main determining factors in the adoption of mobile banking (Mulia et al., 2021). Obstacles in the form of concerns about transaction security, low digital literacy, and lack of public education can be obstacles in the adoption process. Therefore, PR influencers have a dual task: in addition to promoting, they also play a role in educating the public to better understand the security and benefits of Islamic mobile banking.

Furthermore, the positive image of Islamic banks is very influential in building customer loyalty. This image is not only related to sharia values, but also to the impression of modernity, inclusiveness, and adaptive to technological developments. Influencers who are relevant to the bank's values and image are able to increase engagement on social media, build customer loyalty, and trigger positive word of

mouth (Ireland, 2018). On the other hand, influencers' incompatibility with sharia values can pose reputational risks that have the potential to damage the image of banking institutions. Supporting factors for an influencer-based PR strategy include the credibility of the influencer, the relevance of the content to the audience, and the level of interaction built on social media. However, there are also obstacles such as low digital literacy, the risk of misleading information, and audience saturation due to excessive promotion (Yasin et al. 2021). This confirms that influencer-based PR strategies need to be carefully designed so as not to be counterproductive to the bank's image.

Although many studies have discussed digital PR, influencer marketing, and mobile banking usage behavior, there is still a research gap, especially in the context of Islamic banking. Studies that link the role of influencer PR with the adoption of mobile banking, as well as its impact on customer image and loyalty in Islamic banks, are still limited. This research is here to fill this gap by focusing on how influencer PR can affect customer behavior in the use of *Bank Syariah Indonesia* (BSI) mobile banking, as well as how this has an impact on customer image and loyalty.

Based on the description above, this study aims to explain the role of influencer PR in influencing customer behavior towards the use of BSI mobile banking, analyze the impact of influencer marketing on the image and loyalty of Islamic bank customers, and identify the supporting and inhibiting factors of influence-based PR strategies in the context of Islamic banking. Thus, this research is expected to make a practical contribution to the development of Islamic bank

communication strategies in the digital era, as well as enrich the literature on digital PR and Islamic banking.

## **2. Literature Review**

### **2.1. Digitalization of Banking and the Role of Public Relations**

Digital transformation in the banking industry has changed the way financial institutions interact with customers. Digital banking, including mobile banking, is a fundamental need because it offers convenience, efficiency, and accessibility of financial services. Islamic banking also faces demands to adopt digitalization to remain competitive, while maintaining the ethical and transparent values that are the foundation of sharia (Zouari & Abdelhedi, 2021). In this transformation process, the role of Public Relations (PR) is crucial to maintain reputation while building public trust. Modern PR is not only limited to disseminating information, but must also be able to form a positive image that is in accordance with sharia values while presenting the bank as a modern and inclusive institution.

According to Kushwaha et al. (2020), social media is the main channel for PR in conveying messages in the digital era because it can reach a wide audience, especially the younger generation. This is in line with Naeem (2019) who emphasized the importance of marketing strategies that integrate technological aspects and sharia principles in increasing the attractiveness of Islamic banking. Furthermore, PR in the context of digital banking must also pay attention to the factors of customer trust and satisfaction. Research shows that customer satisfaction in digital services is closely related to institutional image and long-term loyalty (Mulia et al., 2021).

Therefore, an effective PR strategy not only conveys the message, but also ensures that customers feel safe and valued in every interaction with the bank.

## **2.2. Social Media, Influencer Marketing, and Digital PR Strategies**

Social media has revolutionized the way organizations communicate with the public. Banks are now using social media such as Instagram, TikTok, and YouTube more as a means to introduce products and increase interaction with customers. This platform allows banks to reach millennials and Gen Z who are the main users of mobile banking services. One of the increasingly dominant strategies is the use of influencer marketing. Influencers are present as external parties who have social authority among the audience so that the message they convey is considered more authentic. Naeem (2020) found that social influence through digital platforms can encourage the adoption of internet banking in both conventional and Islamic banks.

Similar research shows that the credibility and relevance of influencers are able to increase customer behavioral intentions in trying digital banking services (Yasin et al., 2021). In addition, influencers not only play the role of promoters, but also public educators. They can help improve people's digital literacy by explaining the benefits, security, and how to use sharia mobile banking. This is especially important because low digital literacy is often an obstacle to the adoption of new financial technologies (Pujianti et al., 2021). Thus, an influencer-based PR strategy can be seen as a complementary combination of promotion and education in expanding public acceptance of Islamic banking digital services.

### **2.3. Customer Loyalty, Sharia Bank Image, and the Role of Influencer PR**

The success of banks, especially Islamic banks, is not only measured by the number of new customers, but also by the level of loyalty of existing customers. Loyalty is the result of a combination of satisfaction, trust, and a positive image that is built consistently. In the context of Islamic banking, religiosity and ethical values are additional dimensions that strengthen customer ties with banks (Makmuriyah & Vanni, 2020). Recent research shows that influencers can help shape the positive image of Islamic banks as modern, inclusive, and aligned with the needs of the digital generation. For example, Ireland (2018) emphasized that the right digital communication strategy can increase customer loyalty through increased engagement and positive word of mouth.

However, there is a risk if the chosen influencer is not in line with sharia values. This has the potential to cause public distrust and damage the bank's image. On the other hand, Zouari & Abdelhedi (2021) emphasized that customer satisfaction in digital services is the main factor that drives loyalty. Therefore, influencer PR strategies must be able to balance promotional aspects with education so as not only to increase awareness, but also to strengthen emotional relationships and customer trust in Islamic banks. In other words, the success of influencer PR strategies in the context of Islamic banking is highly dependent on the credibility of the influencer, the relevance of the message, and consistency with the ethical values embraced by the bank.

### **3. Methods**

This study uses a descriptive qualitative method with a literature review approach. This method was chosen because it is suitable for exploring complex social phenomena such as the role of Public Relations (PR) influencers in driving the adoption of Islamic mobile banking and its influence on customer image and loyalty. The qualitative approach allows researchers to understand social reality in depth, not only from a statistical perspective, but also from the meaning contained in the interaction between banks, influencers, and customers.

Literature review is the main strategy in this study because the focus is on analyzing relevant previous research, comparing findings, and identifying research gaps. The literature used comes from scientific articles accessed through Google Scholar, so that it remains contextual with the latest dynamics in banking digitalization. Some of the keywords used in the literature search include digital banking, mobile banking adoption, Islamic banking, influencer marketing, public relations, customer trust, loyalty. The selected articles cover key topics such as digital banking transformation, the role of social media and influencers in communication strategies, and customer behavior in adopting Islamic mobile banking services.

The stages in this research are carried out through several steps. First, the collection of related literature through academic databases. Articles are selected based on the relevance of the topic, the year of publication, and the quality of the journal that covers it. Second, content analysis is used to examine the findings of previous research. This analysis helps researchers identify patterns, similarities, and differences related to the role of PR influencers, factors influencing mobile banking

adoption, and their implications on customer image and loyalty. Third, the researcher conducts a literature synthesis, which is to connect various findings into a coherent conceptual framework that can be used to answer the research objectives.

In descriptive qualitative research based on literature review, the validity of the research is greatly influenced by the credibility of the sources used. Therefore, researchers limit references to articles published in reputable journals as well as avoid the use of untested sources. The researcher also triangulated the theory by comparing the results of studies from various contexts, both conventional and Islamic banking, to see similarities and differences in the application of influencer PR strategies. For example, Mulia et al. (2021) emphasized the importance of customer intimacy in increasing loyalty through mobile banking, while Kushwaha et al. (2020) showed the effectiveness of Instagram as a bank communication tool in the digital era. This kind of comparison allows for more comprehensive research.

In addition, this study is explanatory-descriptive, meaning that the results of the literature synthesis not only describe the existing phenomenon, but also try to explain the relationship between the variables found, such as the relationship between influencer credibility and customer trust levels, or the relationship between social media engagement and customer loyalty of Islamic banks. Thus, this research is expected to provide a deeper theoretical understanding as well as a practical contribution to the development of digital PR strategies in Islamic banking. This descriptive qualitative method with a literature review is considered appropriate because it can answer the research objectives that focus on conceptual analysis and literature synthesis. The results of the research will not be aimed at generalizing

statistics, but to provide insights, new perspectives, and conceptual models that can be used as a basis by academics and practitioners in developing influencer PR strategies in the Islamic banking sector, especially in supporting the use of mobile banking.

## 4. Results

The development of digital banking in Indonesia, including in the context of Islamic banking, has experienced a significant acceleration in recent years. Mobile banking has emerged as one of the main innovations that allows customers to carry out various financial transactions practically, from fund transfers, bill payments, to the purchase of investment products, without having to visit a branch office. This convenience not only provides efficiency in terms of time, but also expands access to banking services to areas with minimal physical infrastructure. The application of digital technology is also one of the main strategies of banks to increase competitiveness in the midst of an increasingly competitive financial industry landscape. However, the adoption of mobile banking is not solely determined by the availability of technology, but also by the factors of trust, security, and perception of value offered. In the context of Islamic banking, the value of religiosity and sharia principles adds a unique layer of consideration because customer trust lies not only in the quality of service, but also in the belief that the products used are in accordance with Islamic principles (Makmuriyah & Vanni, 2020).

Studies that examine mobile banking adoption behavior have found that factors such as ease of use, perceived benefits, technology reliability, and system

security are key determinants in customer decisions. Customers will be more motivated to adopt services if they feel that mobile banking applications are easily accessible, have useful features, and are able to guarantee the confidentiality and security of their financial transactions. However, there are still obstacles in the form of low digital literacy in some community groups, which makes them hesitant to use new technologies. Concerns about security risks, such as personal data theft or online fraud, are also often the main reason customers delay using mobile banking. In this context, the role of public communication is very important to provide adequate education and build customer trust in Islamic banking digital services.

Along with the shift in the increasingly digital communication landscape, the Public Relations (PR) strategy has also undergone a transformation. If previously PR focused on one-way communication through conventional media, now social media is the main channel used to reach audiences. The presence of social media such as Instagram, TikTok, and YouTube opens a more interactive two-way communication space between banks and customers, so that the message conveyed becomes more personal, fast, and broad. This strategy is increasingly relevant because the majority of mobile banking users come from the millennial generation and Gen Z who actively interact in the digital space. In this context, the use of influencers is one of the effective digital PR methods. Influencers are seen as third parties who have an emotional proximity to the audience, so the message they convey is considered more authentic and convincing compared to formal communication from the banking institution itself (Farhat et al. 2019).

Research shows that the social influence brought by influencers can encourage customer behavior intentions in adopting mobile banking, both in conventional and Islamic banks. This is based on the fact that social media creates a closer and more informal connection between influencers and audiences, making the message conveyed easier to understand. In the context of public education, the role of influencers has become very strategic. They are not only tasked with promoting mobile banking applications, but also educating the public about the available features, how to use them, and existing security mechanisms. This education is important to overcome obstacles in the form of low digital literacy and doubts about system security. Visual platforms like Instagram, for example, are very effective in communicating banking information in the form of infographics or short videos that are easier to digest by the wider public.

In Islamic banking, the PR responsibility of influencers does not only stop at promotion and education, but also maintains consistency with Islamic values. The image of Islamic banks is built on the basis of public trust in the principles of ethics and transparency, so the message conveyed by influencers must be in accordance with that moral identity. Inconsistencies in influencer selection, for example if the influencer engages in behavior that is considered contrary to Islamic principles, can pose a serious reputational risk. On the contrary, the use of credible influencers that are in line with sharia values is able to strengthen the bank's image as a modern institution that maintains its moral integrity.

The positive image of Islamic banks itself has a central role in building customer loyalty. Loyalty not only means that customers continue to use the bank's

products, but it also indicates a strong emotional connection and a tendency to recommend services to others. Research shows that digital communication involving influencers can increase customer engagement on social media, which ultimately leads to increased loyalty and positive word of mouth. When customers feel emotionally connected to the bank through the narrative carried by the influencer, they will be more trusting and likely to build a long-term relationship with the bank. This is in line with the findings that state that customer intimacy is one of the key factors in building customer loyalty to Islamic mobile banking services (Novita et al., 2021).

However, the success of influencer PR strategies cannot be separated from the existence of supporting and inhibiting factors. The credibility of influencers is a major factor that determines the effectiveness of communication. The higher the credibility, the greater the chance of a message to be received by the audience. In addition, the relevance of the content to the needs of the audience is also an important determinant. Creative, informative, and educational content will attract more attention and encourage audience engagement. An influencer's active interaction with his followers, for example through Q&A or live streaming, can strengthen emotional closeness and increase audience involvement. However, obstacles are also unavoidable. The low digital literacy of the public remains a challenge in encouraging the widespread adoption of mobile banking. The risk of misinformation also arises if influencers do not understand the product they are promoting well. In addition, audience saturation due to excessive exposure to

promotions can cause resistance, so that influencers' PR strategies actually reverse direction and reduce public trust in Islamic banks (Yasin et al., 2021).

Based on the synthesis of the literature, it can be concluded that PR influencers have an important role in building a communication bridge between Islamic banking and the community, especially in accelerating the adoption of mobile banking. Influencers play a dual role as promoters and educators, which not only increases public awareness of digital products, but also overcomes barriers in the form of low digital literacy and doubts about security. In addition, influencers are able to strengthen the positive image of Islamic banks as modern institutions that adhere to the principles of Islamic ethics, which in turn increase customer loyalty through positive engagement and word of mouth. However, the effectiveness of this strategy is highly dependent on choosing the right influencers, curating relevant content, and managing consistent communication so as not to cause a reputation crisis. Thus, the success of influencer PR in the context of Islamic banking is not only determined by individual popularity, but also by value alignment, message quality, and holistic communication strategies.

## 5. Discussion

The results of the study show that the digitalization of banking, especially through mobile banking, has become an important element in the growth strategy of Islamic banks. Mobile banking not only speeds up transactions, but also expands access to banking services to people who are increasingly accustomed to digital technology. However, the adoption of this service does not take place automatically,

but is influenced by the factors of trust, security, and customer perception of the benefits of the service. In the context of Islamic banking, there is an additional layer in the form of religiosity values and sharia principles that further strengthen customer expectations for justice, transparency, and ethics in digital services. These findings are consistent with previous research that confirms that trust and satisfaction are the main foundations of digital banking adoption within the framework of Islamic banking (Yasin et al., 2021).

Within the framework of communication, the transformation of PR from traditional to digital reflects a major shift in the interaction between banks and the public. If conventional PR tends to focus on one-way communication through print or broadcast media, then digital PR emphasizes two-way interaction through social media. The use of influencers in PR strategies reflects banks' efforts to adapt to the characteristics of millennials and Gen Z, who are more responsive to messages conveyed by figures they trust on social media. Previous research has proven that social influence has a significant impact on internet banking adoption behavior, so the use of influencers can be an important instrument in accelerating the digital transformation of Islamic banking (Naeem, 2020).

Nonetheless, the effectiveness of an influencer is not only determined by popularity, but also by the credibility, value fit, and relevance of the content to the audience. In the context of Islamic banks, this becomes even more important because value mismatches can pose serious reputational risks. If an influencer has a track record that is contrary to sharia principles, public trust can be compromised even if the message conveyed is positive. Therefore, Islamic banks need to make a

strict selection in choosing influencers, ensuring that they not only have a large follower base, but also reflect ethical values that are in line with the bank's identity. This is in line with studies that show that credibility and value matching between the sender and the audience are key factors in building public trust in digital communication (Naeem, 2019).

The discussion also highlighted the importance of the role of influencers as public educators. Low digital literacy is still a major obstacle to mobile banking adoption, so education through influencers can help reduce these barriers. Influencers who are able to package educational content in a creative, informative, and easy-to-understand format will be more successful in increasing public acceptance of sharia mobile banking. On the other hand, the use of influencers who only focus on promotion without providing education risks causing audience saturation and reducing the effectiveness of communication strategies. The risk of misinformation or misinformation is also a challenge that must be anticipated, as it can harm the bank's reputation if it is not managed properly. Therefore, collaboration between banks and influencers needs to be directed not only at the promotional aspect, but also at the transfer of relevant knowledge and building public understanding of the security and benefits of digital services (Pujianti et al., 2021).

Furthermore, this discussion emphasized the close relationship between the positive image of Islamic banks and customer loyalty. An image that successfully presents the bank as a modern, inclusive, and compliant institution with sharia principles has proven to be able to increase long-term loyalty. The use of influencers

that fit this image strengthens customer engagement on social media, which ultimately contributes to positive word of mouth and customer retention. These findings are consistent with research that confirms that effective digital communication can strengthen customer loyalty by building long-term emotional and trusting relationships (Novita et al., 2021). Thus, influencer PR strategies in Islamic banking should be seen as an integrative approach that combines promotion, education, and image building in one holistic communication framework.

## **6. Conclusion**

This research emphasizes that digitalization through mobile banking is a strategic need for Islamic banking to remain relevant in the era of digital transformation. The adoption of mobile banking is not only influenced by technical factors such as convenience and security, but also by the aspects of belief, image, and religious values inherent in sharia principles. In this context, influencer-based Public Relations has proven to play an important role in strengthening communication between Islamic banks and the public. Influencers play a dual role as promoters and educators, who not only introduce mobile banking products, but also increase people's digital literacy and reduce psychological barriers in the use of digital services.

The impact of influencer PR is clearly seen in the formation of a positive image of Islamic banks as a modern, inclusive, and ethical institution. This positive image directly contributes to customer loyalty through increased engagement, trust, and profitable word of mouth. However, the effectiveness of this strategy is highly

dependent on choosing the right influencers, namely those who are credible, relevant to the audience, and aligned with sharia values. Obstacles in the form of low digital literacy, the risk of misinformation, and audience saturation remain challenges that must be anticipated so that strategies do not turn counterproductive. Thus, this study fills the gap in the literature by showing the close relationship between PR influencers, mobile banking adoption, and customer image and loyalty in Islamic banking. The practical implication is that Islamic banks need to integrate influencer PR strategies within a holistic digital communication framework, focusing on a balance between promotion, education, and consistency of Islamic values.

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