

Business Communication Strategy of Emok Bank “Mekaar” in The Context of Social Conflict in the Community

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Abstract

Indonesian low-income groups use group-based microloans more without banks. In West Java, informal group-based microloans like Bank Emok are fast, collateral-free, and shared responsibility. This study explores Bank Emok Mekaar's commercial communication and social impact in Kamaranglebak Village, Greged District, Cirebon Regency. This research employed qualitative approaches such in-depth interviews, observation, and documentation. Face-to-face engagement, regular group meetings, and easy language may help Bank Emok Mekaar retain customers. Social communication promotes fairness, financial literacy, and openness, which may mislead customers about loan risks and accountability. Mental stress, social control, and family-community conflict followed. These findings suggest that Bank Emok Mekaar's business communication impacts community social and economic realities, warranting further study. Bank Emok Mekaar's Kamaranglebak Village corporate communication was beneficial, research showed. The right social effectiveness key is required. You may need practice small talk. Strategy, message, medium, and engagement affected consumer behaviour. Membership and payment goals trump transparency, financial awareness, and officer-customer interaction in the communication strategy.

Keywords: Emok Bank; Business; Conflict; Community; Communication Strategy.

INTRODUCTION

Indonesian low-income groups use group-based microloans more without banks. In West Java, informal group-based microloans like Bank Emok are fast, collateral-free, and shared responsibility. The poor ladies of Kamaranglebak Village, Greged District, Cirebon Regency employ this strategy for commerce and daily life. Failures of solidarity-building shared responsibility procedures cause societal pressure, humiliation, disputes, and collapse (Sunarti et al., 2024).

PNM's state-owned Bank Mekaar loans to disadvantaged women (Tasa & Fitrah, 2025). Over 22 million clients earned Rp337 trillion by June 2025. Despite its economic success, defaults, confidence crises, and officer-customer conflicts occurred without risk disclosure and collection constraints (Sunarti et al., 2024). Feriyanto (2020) suggests ethical, honest, and moral business communication to prevent social harm. Nawangsih et al. (2025) Forceful or unclear microfinance communication might mislead and conflict financially ignorant people. Social conflict is utilizing pressure or threats to achieve goals, according Soekanto (2017). Mekaar may unite or separate economic and social realities.

The urgency of this research is underscored by the rapid expansion of microfinance institutions in Indonesia and the corresponding rise in reported social conflicts. Without clear communication strategies, vulnerable populations face increased risk of psychological distress, family breakdown, and economic hardship. Therefore, this study addresses the pressing need to identify how business communication practices can be reformed to reduce social conflict while maintaining financial inclusion goals.

The novelty of this research lies in its specific focus on Bank Emok Mekaar's communication practices in Kamarang Lebak Village, a context previously unexamined in academic literature. Unlike prior studies that focused on economic outcomes or general conflict analysis, this research uniquely combines communication strategy analysis with social conflict theory, offering a new interdisciplinary perspective.

Since few studies have addressed firm communication and microcredit social conflicts, this research is intriguing. Several studies connect interactions to membership conflicts, social guilt, collection pressure, and officer-customer power imbalances. Thus, further study is needed to determine how Bank Emok Mekaar's corporate communication influences social conflict. Banking Emok Mekaar's Kamarang Lebak Village business communication and social conflict. This study may enhance microfinance business communication studies on social realities and conflicts. This research may assist microloan officers appropriately convey group loan risks and social impacts. This study may assist governments and banks promote compassionate and peaceful microfinance.

METHOD

Qualitative research used respondents' experiences and viewpoints to describe social issues. We picked this strategy since it fits Bank Emok's local marketing. Moleong (2017) suggests qualitative research for analysing communication patterns and microloan socio-psychological effects since it involves direct researcher-subject interaction. Kamaranglebak Village, Greged Subdistrict, Cirebon Regency examined informal banks like Bank Emok. Field officer-customer business communication study. The primary and additional informants were a Bank Emok Mekaar supervisor, field staff, and two clients. Purposive sampling chose direct business communicators (Sugiyono, 2019). From limited informant selection, qualitative research results are expected.

Semi-structured in-depth interviews, field observations, and documentation collected data (Sugiyono, 2019). Interviews examined loan experiences, attitudes, and socio-psychological impacts; observations examined communication and social dynamics. Documents provided data. Triangulation, member checking, and credibility validation verified data (Miles, Huberman, & Saldaña, 2014; Moleong, 2017). Triangulation compared time, techniques, and data. Participants validated the interview summary with informants.

This research uses Miles et al. (2014)'s interactive qualitative analysis paradigm for data condensation, presentation, and conclusion writing and verification. To achieve study aims, interview and observation data is chosen, simplified, and condensed. Synthesising and validating outcomes involves data implications to answer research questions and cross-referencing replies to corroborate conclusions.

RESULT AND DISCUSSION

Kamaranglebak Village's social dynamics were altered by Bank Emok Mekaar advertising. Explored police-customer communication and financial data effects. Informant interviews show corporate communication affects community opinion and group loan responses. Communication emphasises impact and relationships. Home and community gatherings are where officers network. Interviews suggest this method includes the community, particularly non-bankers. Without open communication, this method may distort power.

Interviews show these communication channels cause social strife. Poor political management and rhetoric produce societal unhappiness, whereas shared responsibility pressures. Bank Emok Mekaar influences community, solidarity, and relationships. Promises unmet may strain sponsorship. According to Feriyanto (2020), this debate criticizes Bank Emok Mekaar's commercial communication and social conflict.

Business Communication Strategy of Bank Emok Mekaar in Kamaranglebak Village, Cirebon Regency

This study's communication preparation teaches us how to deliver lines, identify our audience, and keep everyone interested in community engagement theater, like a play's first act. Bank Emok adjusts their communication approach to the amazing and often disregarded world of impoverished women like a chameleon. Personal conversations, group discussions, and cat memes replace jargon. This planning fosters customer trust, understanding, and discipline differently than superheroes. Comedy-like social interactions may be stressful. This funny study reveals that communication influences local society beyond bucks.

After much chin-scratching during interviews, Bank Emok Mekaar's creatives created a communication approach that matches Kamaranglebak Village's unique social vibe like a cat in a sunbeam. Officers visited homes, attended PKK and posyandu, and accommodated women's busy schedules to be more personal. Do you like unexpected guests while cleaning and snacking? Emotionally warming up and protecting everyone helps the community embrace financing program aspects like coffee shop discussion.

Interviews show that communication preparation is more about partying than addressing borrowing dangers and obligations. Financial literacy failed the communication planning target while membership objectives reached. Openness and social responsibility are absent in Feriyanto (2020) corporate communication guidelines. Perhaps they underperformed. Police and consumers' initial interaction is more two-step than waltz.

Thus, Bank Emok's communication methods match the target community's social circumstances and comprehension level like a well-fitted suit, so no one feels like they're wearing a clown outfit to a fine event. The ideas are simple like a rubber chicken, interesting enough to bathe a cat, and repetitious like that music you can't stop thinking about. Loan terms, payment requirements, and entertaining late payment penalties are as simple as a toddler's crayon painting. Local voices stress discipline, communal obligation, and financial reality with humanism. Studies reveal that these signals affect consumers' thoughts and behaviour and produce group dynamics, including social pressure's pleasant chaos.

Interrogators used goldfish-friendly terminology. The proposal offered collective aid, fast cash, and no collateral. Poor loan risks, buddy responsibility sharing, and late payment penalties were discovered in interviews. Customers claimed learning about payment and feeling social pressure helped them understand the group's responsibility. Selling bridges beats constructing. Corporate communication should inspire and explain how, says Feriyanto (2020). Social conflict may result from understanding gaps.

Bank Emok uses effective and suitable communication tactics based on its audience. Great appetite Most group conversations happen in person. Why? Because it's easiest to communicate with friends, police, and customers. Speak instead than writing since some clients can't read. The research relates these channels to social control badges, not only finances.

Interviews show Bank Emok Mekaar's menu-like communication. Phone talks, WhatsApp groups, and weekly meetups. banking was social? Payment, group evaluations, and dog-like punishment are best discussed in person. According to interviews, written media, including business agreements, are like sidekicks who forgot their capes and are underperforming. Customers often sign birthday cards without reading..

This shows that corporate communication still values tasks above relationships and information. Bank Emok Mekaar management and consumers provide regular input in lively group sessions. Customers may ask inquiries, fume like soap opera stars, and discuss loan and payment issues in these forums. Culture may make some consumers into wallflowers who won't talk about their difficulties; thus, their response won't be as honest as a stand-up comic. Feedback sessions assess our speaking abilities and create power dynamics, brotherhood, and the delightful volatility of social struggle in Bank Emok Mekaar.

Police and customers interacted like old acquaintances at a coffee shop (Laniyonu, 2018). Police hosted group complaints like party hosts and spread out the red carpet for conversations. Officers still gave orders like chess pieces who sit appropriately. Even with the mic, buyers said their views fade quicker than socks in a dryer while picking. Communication appears more like charades when one person talks and the other nods. A terrible comedy episode where participation and equality flubbed their lines would leave the audience (community) wondering whether corporate communication would have a sequel.

Instead of potions, Bank Emok Mekaar's spreadsheet-based marketing communication influences the community's ideas, behaviors, and lifestyles. The shared responsibility system and persuasive and repeated communication improve consumer involvement, group rules and payment punishment compliance, psychological pressure, anxiety, and social control among members. Excellent mix. Nonverbal communication destroys official-client equilibrium. Customer protests are difficult due of packed seats. Ideas and behaviours from Banking Emok Mekaar talk cause societal unrest and communal issues. The Mekaar team and brave leaders claim simple language attracts volunteers. Lovely simplicity? Like double espresso, veterans' anecdotes and easy chat-built trust. Stealth payments hindered accountability. Despite being polite, everyone felt like they'd run a marathon in clown shoes.

Police talks may enhance consumer trust. It becomes a high-stakes financial dodgeball game with all-source stress and pressure when payment commitments are considered. Families dispute and garage sales may occur when group members feel indebted. Corporate communication by Mekaar affects compliance and engagement but also local social and economic concerns.

Bank Emok Mekaar's corporate communication strategy challenges with involvement, feedback, and penalties, according to Feriyanto (2020). Officers and consumers meet more than a cat pursues a laser pointer, yet feedback is less open than a seafood buffet clam. Social pressure and authorities' decision-making power keep communication flowing like a river that forgot how to turn. Situation improves communication. Group members face psychological pressure, anxiety, and drama from persuasive speech and a little push on shared task, which may promote compliance and financial discipline.

The Implications of the Presence of the Emok Bank “Mekaar” in the Portrait of Social Conflict in Society

Through easy small conversation, plain and straightforward language, and staff engagement in office social activities, corporate communication methods help you attain your organisational objectives, disseminate your message, and create trust and brand awareness like a secret sauce. Everyone can participate, the market keeps on track, and customers stay because they pay up and follow the rules. Like secret sauce. Neighbours can't miss its party.

Social mixers, community, and professional relationships aid learning, performance, and friendship. Misunderstanding issues creates consumer loyalty, not social pressure. Mekaar's financial engagement is weak yet its marketing and operational communication is strong. Customer loyalty, market sustainability, and social responsibility should dance. Plan business communication for unity and collaboration. Effects include unwanted pressure, relationship imbalance, and societal strife (Hakim, 2023; Komara, 2024; Mateev et al., 2022; Setyawati et al., 2020).

Our brave field officers think Bank Emok Mekaar's communication affects team morale and finances. Police talk with fitness instructor authority, used car salesman appeal, and repetition that makes one question if they have a favourite phrase. Like a team avoiding work, they encourage sharing. Police think hide-and-seek causes emotional strain and strife among group members, despite its accuracy.

Upper-level managers and executives maintain organisational control and program sustainability via good communication (Çop et al., 2021; Gopalakrishna-Remani et al., 2022; Nordin et al., 2021). Avoiding bad debt involves logical, hierarchical, rule-based communication, like a rollercoaster seatbelt. However, casual talk and customer connection are often overlooked in the rush to meet objectives and obey legislation. Thus, grassroots influence is ignored.

Consumers may see our communication as a nice reminder or societal pressure. Collective duties might seem weighty when the economy hides consumer payment schedules. This atmosphere breeds blame, conflict, and broken relationships. Even worse, this communication pressure is like a nagging little gremlin, causing family feuds, psychological stress, and the great personal asset yard sale to pay those bothersome expenses.

Overpowering and ignoring customers develops police-customer imbalance. The seesaw equivalent of balancing a sumo wrestler and a feather. No one warned me words may rule. Feriyanto (2020) jokingly claims that unethical, transparent, and socially irresponsible business communication promotes conflict and injustice. This research found that Bank Emok Mekaar's social disputes come from corporate communication tactics that fail to foster discourse, equality, and seamless social ties. These methods hurt community budgets. Communication should be more entertaining, instructive, participatory, and community-empowering, says study. Officer, consumer, and leader interests align.

CONCLUSION

Bank Emok Mekaar's Kamaranglebak Village corporate communication was beneficial, research showed. The right social effectiveness key is required. You may need practice small talk. Strategy, message, medium, and engagement affected consumer behaviour. Membership and payment goals trump transparency, financial awareness, and officer-customer interaction in the communication strategy. Due to communication, discourse, and reaction issues, customers may mistake risk with shared responsibility. Think about solving a problem with half the parts missing. On a busy day, this may cause tug-of-war group strain, soap opera member conflict, and circus-like family life. The community's social environment and economic knowledge are affected by Bank Emok Mekaar's business communication. Banking was social promotion of ethical and fair business in Kamaranglebak Village takes effort.

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