Brand Image Effect on Intention to Use Digital Banking: Trust as Mediator among Gen Z

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Abstract

The rapid growth of digital banking in Indonesia has given rise to various applications, including blu by BCA Digital, which primarily targets Generation Z. However, a gap exists between Brand Image and actual usage, as pre-survey results show that 55% of respondents had never used the application despite holding a positive perception of its parent company, BCA. This study aims to analyze the effect of Brand Image on intention to use blu by BCA Digital, with trust as a mediating variable, among Generation Z in Tangerang City. A quantitative approach was employed, involving 100 respondents selected through purposive sampling, with data collected via questionnaire and analyzed using SmartPLS 4 based on the PLS-SEM approach. The results show that Brand Image has a positive and significant effect on both trust ($t = 2.335$; $p = 0.020$) and intention to use ($t = 2.170$; $p = 0.030$), while trust significantly affects intention to use ($t = 5.239$; $p = 0.000$) and partially mediates the relationship between Brand Image and intention to use ($t = 2.307$; $p = 0.021$). These findings indicate that a strong Brand Image must be accompanied by genuine trust to optimally foster usage intention among Generation Z.

Keywords: *brand image, digital banking, generation z, intention to use, trust*

INTRODUCTION

Digital transformation in the Indonesian banking sector is progressing rapidly, in line with increasing internet penetration that has reached 80.66% and digital banking transaction growth of 30.51% in 2025 (APJII, 2025; Bank Indonesia, 2025). OJK Regulation No. 12/POJK.03/2021 on Commercial Banks further supports the presence of digital banks without physical offices, one of which is blu by BCA Digital. As a subsidiary of BCA, this digital bank targets Generation Z (born 1997–2012), whose population reaches 74.93 million or 27.94% of Indonesia's total population (BPS, 2025).

However, a gap is visible between the high level of awareness of blu by BCA Digital and its relatively limited adoption among Generation Z. Pre-survey results conducted by the researcher on 40 respondents in Tangerang City show that 87.5% were aware of blu by BCA Digital, yet only 25% were active users and 55% had never used the application. The pre-survey respondents consisted of 75% female and 25% male, with the majority aged 18–22 years (55%), followed by 23–28 years (37.5%). In terms of occupation, 60% were students, 35% were employees, and 5% were freelancers. Geographically, 90% resided in Tangerang City and 10% in Tangerang Regency. Furthermore, 85% of respondents had already used digital banking services, while only 15% had never used any digital banking application. These findings indicate that although awareness of blu by BCA Digital is relatively high among Generation Z respondents who are familiar with digital banking services, the level of adoption remains relatively low.

A report from Kontan co.id (2025) also states that 70% of Generation Z still prefer mobile banking applications from conventional banks over digital banks. This phenomenon suggests that awareness alone may not be sufficient to encourage the adoption of a particular digital banking application. Therefore, it is important to examine factors that may influence Generation Z's intention to use blu by BCA Digital, particularly Brand Image and Trust.

Previous studies examining the effect of brand image on intention to use digital banking have produced inconsistent findings. Izzuddin and Ilahiyyah (2022) found that brand image did not have a significant effect on intention to use digital banking, whereas Putra and Ginting (2022) and Sururiyah et al. (2025) reported a positive and significant effect. These differences indicate that the influence of brand image on intention to use digital banking remains inconclusive.

The inconsistency of previous findings may be related to differences in research context and respondent characteristics. Izzuddin and Ilahiyyah (2022) examined digital banking services in general and involved respondents from both Generation Y and Generation Z. In contrast, Putra and Ginting (2022) focused on Generation Z users of several digital banking applications, including blu by BCA Digital, LINE Bank, Jago, and SeaBank. While Sururiyah et al. (2025) examined Generation Z university students using SeaBank. These differences in research object and sample characteristics may contribute to the variation in findings reported by previous studies.

Based on these gaps, this study focuses on Generation Z in Tangerang City and examines blu by BCA Digital as the research object. In addition, trust is incorporated as a mediating variable to provide further insight into the relationship between brand image and intention to use digital banking services.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM), introduced by Davis (1989), is one of the most widely used theories for explaining individuals' acceptance and use of technology. The model suggests that users' perceptions of a technology play an important role in shaping their intention to use it. When users have positive perceptions of a technology or service, they are more likely to develop an intention to adopt and use it (Davis, 1989). In this study, TAM serves as the grand theory for explaining how users' perceptions of digital banking services contribute to the formation of intention to use blu by BCA Digital among Generation Z.

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB), developed by Ajzen (1991), explains that intention is a key factor influencing an individual's behavior. Intention is formed through a process in which individuals evaluate and consider a particular object, service, or action before deciding whether to engage in it. The more favorable the evaluation, the stronger the intention to perform the behavior (Ajzen, 1991). In this study, TPB is used as a supporting theoretical perspective to explain how Brand Image and Trust may contribute to the formation of intention to use blu by BCA Digital among Generation Z.

Brand Image

Keller and Swaminathan (2020) explain that brand image reflects the perceptions and beliefs people hold toward a brand, all of which are stored in memory as specific associations. Schiffman and Wisenblit (as cited in UR and Permana, 2022) view it as the distinctive impression deliberately built by a company through positioning so that the brand can be easily recognized. The indicators of brand image include: 1) corporate image, 2) product image, 3) user image (Biel, 1992, as cited in Keller and Swaminathan, 2020).

Trust

Trust is the belief that the other party is reliable and has integrity (Morgan & Hunt, 1994, as cited in Hidayat et al., 2025:24). Trust is also the willingness of consumers to rely on a service provider they have trusted (Kotler et al., 2022:118). The indicators of trust include: 1) ability, 2) benevolence, 3) integrity (Mayer et al., 1995, as cited in Sawlani, 2021).

Intention to Use

Intention to use is defined as the desire or impulse within a person to perform a certain behavior, where a person will use a technology if they have the intention to do so (Jogiyanto, 2007, as cited in Santi and Erdani, 2021:12). Ajzen (2015) as cited in La Ode Anto et al. (2024) adds that intention is a psychological state arising from subjective perceptions toward involvement in an action. The indicators of intention to use include: 1) intention to try, 2) intention to use in the future, 3) intention to recommend, 4) intention to use regularly (Meuthia, 2024).

Hypothesis Development

According to Dewi et al. (2024), brand image is defined as the ideas, perceptions, expectations, beliefs, and mental representations of a product or service that form in the minds of consumers. A positive brand image creates the belief that a company has high credibility, is capable of keeping its promises, and provides a sense of security to users, especially in digital services that require a high level of trust. The findings of Kantika et al. (2022) show that brand image has a positive effect on trust and that trust acts as the main mediator in the adoption of digital banking services. Research by Hanipah and Rimayanti (2024) also reveals that trust has a significant effect on digital banking usage decisions, indicating that a good brand image contributes to the formation of trust. Meanwhile, Wulandari (2025) found that brand image is one of the main driving factors influencing the trust of Generation Z and Millennials toward digital banking services in Indonesia. Based on this, it can be concluded that the more positive the brand image of a digital banking service, the higher the level of user trust toward that service.

H1: Brand image has a positive effect on trust among Generation Z users of blu by BCA Digital in Tangerang City.

Brand image is the perception and belief consumers hold toward a brand, formed through the information and experiences they obtain. According to Kotler and Keller (as cited in Zadha and Suparna (2023), a positive brand image can influence consumer decisions to use the products or services offered. In digital banking services, a strong brand image is one of the important factors that can attract consumer interest, especially Generation Z, who are known to be more selective in choosing digital platforms. Research by Putra & Ginting (2022) shows that brand image has a positive and significant effect on the intention of Generation Z to use digital banking applications in Indonesia. Similar results were found by Zadha and Suparna (2023), who stated that brand image has a positive effect on the intention to use digital banking applications among Generation Z. Sururiyah et al. (2025) further confirms that brand image has a significant effect on the intention of Generation Z students to use the SeaBank application. Based on these findings, it can be concluded that brand image plays an important role in shaping the intention to use digital banking services among young users. blu by BCA Digital, which carries the name of BCA as its parent company, has the potential to attract Generation Z's interest through the positive image already attached to the BCA brand.

H2: Brand image has a positive effect on intention to use blu by BCA Digital among Generation Z in Tangerang City.

According to Kantika et al. (2022), trust is the belief that a digital bank is a trustworthy party, cares about its customers, and will keep the promises it has made. Research by Rahmah and Ulya (2023) shows that trust has a positive effect on the intention to use digital banking services. The study of Ramli et al. (2021) also found that trust has a positive and significant effect on intention to use mobile banking. Furthermore, Yunanto and Medyawati (2021) found that trust is one of the main factors influencing the intention to use mobile banking applications in the Greater Jakarta area. Based on these findings, it can be concluded that the higher the level of user trust toward a digital banking service, the greater their intention to use it, including blu by BCA Digital among Generation Z in Tangerang City.

H3: Trust has a positive effect on intention to use blu by BCA Digital among Generation Z in Tangerang City.

Trust acts as an important mediator connecting brand image with the intention to use digital services. The findings of Kantika et al. (2022) show that trust functions as the main mediator in the relationship between brand image and digital banking service adoption. Ningrum et al. (2021) also proved that trust mediates the relationship between brand image and repurchase intention among Generation Z consumers who use e-wallets in Jakarta. Meanwhile, Ramli et al. (2021) found that trust mediates the relationship between perceived usefulness, ease of use, and value toward the intention to use mobile banking. These findings indicate that a positive brand image does not directly influence intention to use, but works through the formation of trust first. For Generation Z, who are known to be highly critical and selective in choosing digital services, trust built from a strong brand image becomes the bridge between brand perception and the actual decision to use digital banking services.

H4: Trust mediates the effect of brand image on intention to use blu by BCA Digital among Generation Z in Tangerang City.

RESEARCH METHODOLOGY

This research is a quantitative study using primary data obtained from questionnaires distributed through Google Form. The questionnaire is divided into two parts: the first part contains respondent identity (birth year, gender, last education, and occupation), while the second part contains statements related to the variables of brand image, trust, and intention to use. Responses were measured using a Likert scale with five levels: 1 = Strongly Disagree, 2 = Disagree, 3 = Uncertain, 4 = Agree, and 5 = Strongly Agree.

The sample was selected using non-probability sampling with purposive sampling technique. The respondent criteria were Generation Z (born between 1997–2012) residing in Tangerang City and who already know or have tried using blu by BCA Digital. Based on the formula by Hair et al. (2021), which is 10 times the number of indicators (10 indicators × 10), the number of samples used in this study is 100 respondents.

This research uses structural equation testing or Partial Least Squares (PLS) with the SmartPLS 4 application. The purpose of using PLS is to predict relationships among constructs. In SmartPLS there are two tests, namely the outer model and the inner model.

The outer model is used to test the validity and reliability of the instrument. Validity testing is carried out by evaluating the loading factor value and Average Variance Extracted

(AVE). An indicator is declared valid if the loading factor value is ≥ 0.70 and the AVE value of each variable is ≥ 0.50 (Hair et al., 2021). Reliability testing is performed by examining the values of Cronbach's Alpha and Composite Reliability. The instrument is declared reliable if the values of Cronbach's Alpha and Composite Reliability are ≥ 0.70 (Hair et al., 2021).

Testing the structural model (inner model) is carried out by examining the R-square value. The R-square value is categorized as weak if 0.25–0.49, moderate if 0.50–0.74, and strong if ≥ 0.75 (Hair et al., 2021). Furthermore, to determine the magnitude of the direct and indirect effects between variables, bootstrapping tests were conducted at a significance level of 5% with the criteria of t-statistic ≥ 1.96 and p-value ≤ 0.05.

RESULTS AND DISCUSSION

This study involved 100 Generation Z respondents in Tangerang City who met the criteria. The respondent characteristics show that the majority were born in 2003 (25%), female (58%), with the last education of SMA/SMK (62%), and have student status (58%). All respondents already know or have tried using blu by BCA Digital.

Before hypothesis testing, the measurement model (outer model) was evaluated. Of the initial 30 indicators, six indicators had loading factor values below 0.70, namely X.4, X.5 (brand image indicators), Z.2, Z.6, Z.7 (trust indicators), and Y.3 (intention to use indicator). These six indicators were removed from the model. After elimination, all remaining indicators had loading factor ≥ 0.70. Subsequently, the convergent validity and reliability tests are presented in Table 1.

Table 1. Convergent Validity and Validity Test Result

Variable	Cronbach's alpha	Composite reliability	AVE	Remarks
Brand Image	0.891	0.913	0.567	Valid and Reliable
Trust	0.860	0.893	0.543	Valid and Reliable
Intention to Use	0.899	0.918	0.555	Valid and Reliable

Source: Primary data, processed with SmartPLS 4 (2026)

Based on Table 1, the AVE values for brand image (0.567), trust (0.543), and intention to use (0.555) are all above 0.50. The values of Cronbach's Alpha and Composite Reliability also exceed 0.70. Thus, the instrument is declared valid and reliable. This means the statements in the questionnaire are able to measure the intended constructs consistently.

After the measurement model was established, the structural model was evaluated using the coefficient of determination (R^2). The results are presented in Table 2.

Table 2. Structural Model (R-Square)

Variable	R-Square	R-Square Adjusted	Remarks
Trust	0.126	0.117	*Weak*
Intention to Use	0.454	0.443	*Moderate*

Source: Primary data, processed with SmartPLS 4 (2026)

In Table 2, the R^2 value for trust is 0.126. This means that brand image explains 12.6% of the variation in trust, while the remaining 87.4% is explained by other variables outside the research model. This value falls into the weak category. Meanwhile, the R^2 for intention to use is 0.454, meaning that brand image and trust together explain 45.4% of the variation in intention to use (moderate category). In other words, nearly half of Generation Z's intention toward blu by BCA Digital can be explained by brand image and level of trust.

Hypothesis testing was conducted with a bootstrapping procedure (5,000 subsamples) at a significance level of 5%. The results of the direct effects are presented in Table 3, and the results of the indirect effects (mediation) in Table 4.

Table 3. Direct Effects Hypothesis Testing Results

Hypothesis	Original sample	T statistics	P values	Remarks
HI: X -≥ Z	0.355	2.335	0.020	HI: Accepted
H2: X -≥ Y	0.262	2.170	0.030	H2: Accepted
H3: Z -≥ Y	0.535	5.239	0.000	H3: Accepted

Source: Primary data, processed with SmartPLS 4 (2026)

Based on Table 3, all direct effect hypotheses (H1, H2, H3) are accepted. H1 shows that brand image has a positive effect on trust with a coefficient of 0.355 ($t = 2.335$; $p = 0.020$). H2 shows the direct effect of brand image on intention to use of 0.262 ($t = 2.170$; $p = 0.030$). Meanwhile, H3 has the largest coefficient of 0.535 ($t = 5.239$; $p = 0.000$), meaning trust is the main determinant of intention to use. All t-statistic values ≥ 1.96 and p-values ≤ 0.05, so all three relationships are declared statistically significant.

Brand image is proven to have a positive and significant effect on trust of blu by BCA Digital users among Generation Z in Tangerang City. This finding suggests that a positive image of blu by BCA Digital can encourage greater trust among users. When users have favorable impressions of the brand, they tend to place more confidence in the digital banking service. This result is in line with the studies of Kantika et al. (2022) and Wulandari (2025), who stated that brand image has a positive effect on trust in the use of digital banking services.

Brand image is also proven to have a positive and significant effect on intention to use blu by BCA Digital. This result shows that a stronger brand image increases the intention to use blu by BCA Digital among Generation Z. It indicates that positive perceptions of blu as a digital banking service play an important role in shaping users' intention to adopt the service, even though blu is still considered a relatively new digital banking product in the market. This finding is supported by the studies of Putra & Ginting (2022) and Zadha and Suparna (2023), which show that brand image has a significant effect on the intention to use digital banking services.

Trust is proven to have a positive and significant effect on intention to use blu by BCA Digital, with a coefficient value of 0.535 ($t = 5.239$; $p = 0.000$). This indicates that higher levels of user trust lead to greater intention to use blu by BCA Digital. Compared to other variables in the model, trust shows the most substantial effect on intention to use. For Generation Z, trust is the primary consideration due to concerns about data security risks and digital transactions. Trust formed from system security, company reputation, and service consistency will reduce the psychological barriers to using the application. This result is in line with the studies of Rahmah and Ulya (2023) and Ramli et al. (2021), who stated that trust has a significant effect on intention to use digital services.

The results of the indirect effect testing (mediation) are presented in Table 4.

Table 4. Indirect Effect (Mediation) Hypothesis Testing Results

Hypothesis	Original sample	T statistics	P values	Remarks
H4: X -≥ Z -≥ Y	0.190	2.307	0.021	H4: Accepted

Source: Primary data, processed with SmartPLS 4 (2026)

Based on Table 4, the mediation hypothesis H4 is accepted with an indirect effect coefficient of 0.190 ($t = 2.307$; $p = 0.021$). Because the direct effect of brand image on intention to use (H2) remains significant after trust is included, the type of mediation that occurs is partial mediation. This means brand image affects intention to use both directly and through trust.

This finding shows that trust acts as a bridge that strengthens the effect of brand image on intention to use. For Generation Z, a good brand image is not sufficient without genuine trust. Therefore, the company needs to ensure that the brand image it builds is truly followed by experiences that are capable of increasing user trust. This result is in line with the studies of Kantika et al. (2022) and Ningrum et al. (2021), which show that trust acts as a mediating variable in the relationship between brand image and and intention to use digital banking.

CONCLUSIONS AND IMPLICATIONS

Conclusions

Based on the results of the analysis and discussion, it can be concluded that:

1. Brand image has a positive and significant effect on trust of blu by BCA Digital users among Generation Z in Tangerang City. This is evidenced by the t-statistic value of 2.335 (≥ 1.96) and p-value of 0.020 (≤ 0.05).

2. Brand image has a positive and significant effect on the intention to use blu by BCA Digital among Generation Z in Tangerang City. This is evidenced by the t-statistic value of 2.170 (≥ 1.96) and p-value of 0.030 (≤ 0.05).

3. Trust has a positive and significant effect on the intention to use blu by BCA Digital among Generation Z in Tangerang City. This is evidenced by the t-statistic value of 5.239 (≥ 1.96) and p-value of 0.000 (≤ 0.05).

4. Trust mediates the effect of brand image on the intention to use blu by BCA Digital among Generation Z in Tangerang City. This is evidenced by the t-statistic value of 2.307 (≥ 1.96) and p-value of 0.021 (≤ 0.05). The type of mediation that occurs is partial mediation.

5. This research model is able to explain the variation in intention to use by 45.4% (R^2 = 0.454), while the rest is explained by other variables not included in this study.

Recommendations

BCA Digital is advised to optimize its communication strategy on social media (TikTok/Instagram) by highlighting features that support Generation Z's communal lifestyle, such as bluGether (shared savings) and bluExtraCash (flexible credit). In addition, image reinforcement must be focused on data security transparency to increase trust, which is the strongest pathway toward service adoption. Responsiveness to reviews on the Play Store/App Store is also crucial in maintaining user trust among potential new users.

Future research is recommended to expand the study to other regions outside Tangerang City to improve the generalizability of the findings. The model explains 45.4% of the variance in intention to use, indicating that there are still other factors within the model that contribute to users' intention to use digital banking. The mediating role of trust between brand image and intention to use can also be further examined using different research settings.

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