

The Impact of Brand Image, Brand Awareness and Brand Trust on the Interest in Using Bank Syariah Indonesia Services in Gen Z in Malang City

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ABSTRACT

The development of Islamic banking in Indonesia shows a positive trend, especially with the presence of Three state-owned Islamic banks merged to become Bank Syariah Indonesia (BSI). banks. Critical and selective Generation Z is a potential segment, but cyber attack incidents in 2023 pose challenges to BSI's brand trust and brand image. This study aims to analyze the influence of brand image, brand awareness, and brand trust on the interest of Generation Z in Malang City in using BSI services. A quantitative approach was used with a survey method through an online questionnaire, involving 125 respondents who were selected purposively. The data was analyzed using multiple linear regression with the help of IBM SPSS Statistic 25. The results of the study show that the three variables have a positive and significant effect on the interest in using services BSI, both partially and simultaneously.

INTRODUCTION

Islamic banking in Indonesia began with the establishment of Bank Muamalat Indonesia (BMI) in 1991, which became the first Islamic bank in Indonesia. The existence of BMI is an important milestone in the development of Islamic banking, although at first the community's response was still limited. In 1998, Law No. 10 of 1998 gave official recognition to the Islamic banking system, which paved the way for the establishment of other Islamic banks such as Bank Syariah Mandiri, Bank BRI Syariah, and Bank BNI Syariah. This development is supported by increasing public awareness of the principles of *riba*-free Islamic finance. In 2008, Law No. 21 on Sharia Banking further strengthened the legal umbrella for the Islamic banking industry, driving significant growth in recent years (Khasanah, 2020).

Islamic banks are an alternative solution to overcome the conflict between *riba* and conventional bank interest. The people of Indonesia are becoming more conscious of the dangers of usury and the weaknesses of the interest system applied by conventional banks, which are often considered unfair and detrimental. Therefore, Islamic banks were established to fulfill the desire of Indonesian Muslims to break away from the practice of usury and look for alternatives that banks operate in accordance with Sharia principles guided by the Quran and Hadith, making them financial institutions that are focused on social as well as financial gain justice and community welfare. The main purpose of Islamic banks is to gather and disburse public funds in an ethical and responsible manner. In addition, Islamic banks seek to support the improvement of fair distribution of community welfare, solidarity, and justice. As a result, Islamic banks help the Islamic economy achieve its social welfare-focused goals and objectives by offering Muslims ways to conduct financial transactions in line with sharia law (Putri et al, 2022).

With the development of time, Officially founded on February 1, 2021, Bank Syariah Indonesia (BSI) was created by the merging of three state-owned Islamic banks: Bank Syariah, Bank BRI Syariah, and Bank BNI Syariah Mandiri. This merger aims to create Indonesia's biggest Islamic bank that is able to compete globally. The joining of these The goal of three Sharia Banks is to establish a Syariah bank that the people are proud of, with the expectation that it would serve as a new engine for the country's growth of the economy and enhance the general well-being of the community. BSI's presence is anticipated to enhance Indonesia's standing as one of the world's preeminent Islamic financial hubs (Rantemangiling et al, 2022).

In a survey conducted by Populix in March 2023 (Tanip, 2023), BSI dominated the Islamic banking market in Indonesia with a market share of 51%, other Islamic banks such as BCA Syariah recorded a market share of 22%, while Aladin Syariah and Bank Muamalat had a market share of 10% and 9%, respectively. Sharia savings products are the most widely used products by BSI customers, with 73% of respondents admitting to using the service. These advantages make BSI the first choice of Indonesian people while utilizing services offered by Islamic banks. This indicates that the population in Indonesia

is increasingly favoring Islamic banking services, including the current young generation, namely Gen Z.

The public's interest in utilizing Islamic banking services is increasing, especially Generation Z. This is evident from all respondents in the pre-research survey as many as 100 respondents stated that they had an interest in Islamic banking services. These results show a high level of attention and interest in the banking system based on sharia principles. This high level of interest may reflect the increasing awareness among the public of the importance of financial values in accordance with sharia principles, as well as showing the great market potential for the development of Islamic banking services in the future. This finding is also an early indication that the existence of Islamic banks is not only accepted, but also in wide demand.

Islamic banking offers an alternative for individuals who want to carry out financial activities without engaging in the practice of usury, which is considered haram in Islam. According to Alimuddin & Poddala, (2023) Generation Z, as a potential market segment, tends to choose services that align with their values and offer a good user experience. However, to appeal to their interests, Islamic banks need to offer services that suit their preferences and values. This interest can be reduced if Islamic banks are unable to maintain their brand image and trust. Therefore, this study is important to understand how Brand trust, awareness, and image influence interest in using Islamic banking services among Gen Z.

This is why the author is eager to carry out a study titled "The Influence of Brand Image, Brand Awareness, and Brand Trust on the Interest in Using Services at Bank Syariah Indonesia in Gen Z in Malang City"

LITERATURE REVIEW

Definition of Brand Presence

The public's opinion of a particular business or product is known as its brand image. Numerous factors outside the company's control affect this image. Kotler & Keller (2016) define imagery as a person's perceptions, thoughts, and feelings regarding something. Imagery reflects public impressions, feelings, or perceptions of a company, product, person, or institution.

Brand image is very important for companies because it reflects how the public sees the identity of the business. This view is shaped by the data that the general public has about the company. Therefore, the same two companies may have very different images in the public's perception. The business' image becomes a reference for consumers when making important decisions, such as purchasing products, choosing a place to stay, or choosing a specific service. A positive image can have a favorable impact on the company, while a negative image can harm and weaken the company's position in the market.

Sari & Chandra, (2023) states that "brand image is what consumers think or feel when they hear or see the name of a brand," and Rahmah & Subqi (2024) add that "brands can strengthen self-image and other people's perception of their owners."

Brand Image Indicator

While Brand Image is always looking for potential new sources, its top priority remains to protect and retain existing customers. Ideally, the key sources of brand image should be sustainable and lasting value. However, maintaining these values is not easy, as they can be quickly forgotten as marketers seek to expand their brand and add new products, both related and unrelated to the association of the brand.

Awareness of Brands

Definition of Brand Awareness

As the number of companies operating in the same industry rises, as well as the variety of products and services offered, consumers often find it difficult to select a product based on their needs. One of the strategies that can be used by business people to differentiate their products from competitors is through brands (Harifin & Paramita, 2024). Therefore, it is important to approach consumers by building brand awareness.

Brand Trust

Definition of Brand Trust

According to Sutanto & Agustini (2024), Consumers' faith in a brand's capacity to deliver on its promises of value and quality is the foundation of brand trust has good intentions to prioritize consumer interests. Brand trust is an ability founded on the idea that the product may satisfy customers' needs and desires. Trust in a brand is very important for consumers because trust in brands can generate brand loyalty, encouraging consumers to make repeat purchases on an ongoing basis.

Interest in Using the Service

Definition of Interest in Using the Service

The propensity of individuals to utilize Islamic banking services the public to transact in accordance with Islamic principles in Islamic banks. This includes the desire of individuals or groups to take advantage of the goods and services that Islamic banks provide, such as savings, financing, and investments, all of which are designed to adhere to Islamic teachings. This interest is often influenced by an awareness of the importance of conducting ethical and fair financial transactions, as well as the desire to Steer clear of the riba (interest) practice that is forbidden in Islam (Buana & Prastiwi, 2023). In addition, other factors such as knowledge of sharia products, bank reputation, and previous positive experiences also contribute to this interest. With the increasing public interest in using Islamic banking services, A more equal and inclusive financial system is hoped to be developed, as well as encourage sustainable sharia-based economic growth.

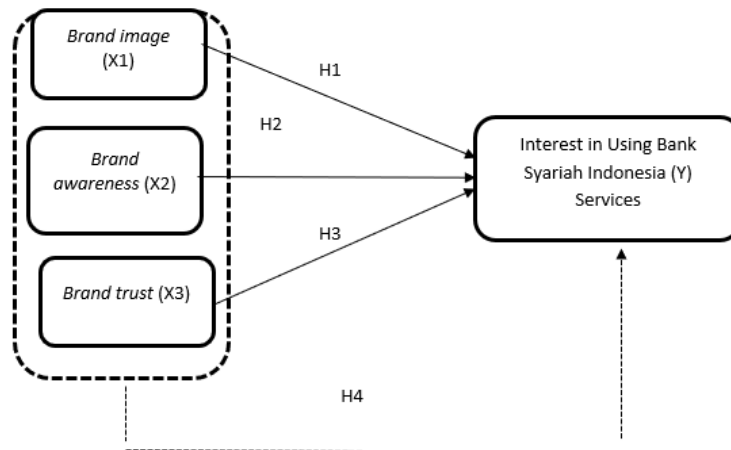
Influence Between Variables

Brand Image's Effect on Service Use Interest

The findings of Annisa et al.'s (2020) study demonstrate that a positive brand image can increase consumer interest in choosing products, including

banking services. In this study, they found that the main factors that affect brand image are service quality, consumer trust, and customer experience. These three factors contribute to forming a positive perception of a brand, which ultimately encourages an increase in consumer interest in using the products or services offered.

Conceptual The framework



Source: Data processed 2025

Figure 1. Conceptual Framework

Information:

- > : Partial Variable Relationships
- - - - -> : Variable Relationships Simultaneously

METHODOLOGY

Types and Approaches to Research

The effects of brand image, brand awareness, and brand trust were evaluated in this study using a quantitative methodology interest in using Islamic banking services among Generation Z in Malang City (Rahim et al, 2021). The quantitative method was used because to its ability to collect numerical data that can be analyzed statistically, thus providing a clearer and more objective picture of the relationships between the factors under investigation. According to Sugiyono (2017), this kind of research is causal and descriptive. Research that is descriptive seeks to describe existing characteristics and phenomena, while causal research is used to identify the cause-and-effect relationship between the variables being studied. Thus, this study will not only provide information about the current conditions, but will also test the connection between brand awareness, brand image, and brand trust and interest in using Islamic banking services.

Research Location

This research was conducted in Malang City, East Java, with a focus on Bank Syariah Indonesia (BSI). Malang City is known as one of the centers of Islamic banking in Indonesia, and BSI has several branches that serving customers in this region. According to Rahmadina et al (2024), Malang City also has a large population of Generation Z, which is increasingly showing interest in

Islamic banking services. The location of this study allows researchers to examine Generation Z in using Islamic banking services, especially products and services offered by BSI. Understanding the brand's image, awareness, and trust is the goal of this study that affect the interest of Generation Z in choosing Islamic banking services.

Populasi

A large geographic area composed of objects or individuals with specific characteristics is called a population. These characteristics are chosen by researchers to be studied and used to draw conclusions (Sugiyono, 2017). During this inquiry, the population used is generation Z who are interested in using the services of Bank Syariah Indonesia (BSI) in Malang City. According to Astuti et al (2023), Generation Z comprises individuals born between 1997 and 2012. In this generation, known to have different preferences in the use of banking services, including a tendency to choose services that are easily accessible digitally and in accordance with sharia values.

Sample

A sample is a part of a population that has certain characteristics and numbers (Sugiyono, 2017). The sample for this study included Malang City's generation Z residents who were interested in using Bank Syariah Indonesia's (BSI) services. Malhotra's hypothesis was used to determine the sample size. Malhotra (2009) claims that the number of elements can be multiplied by five to determine the number of samples 5 times the number of items. In this study, there were 25 question items used to measure the variables studied. Therefore, the minimum sample size required is $25 \times 5 = 125$. The number of samples is expected to represent the Generation Z population who are interested in using BSI services in Malang City.

Sampling Techniques

The sampling technique Non-probability sampling is used in this investigation. Sugiyono (2017) defines non-probability sampling as a sampling technique where each element or member of the population has a different chance of being chosen as a sample. This is due to the large size of the population, so it is not possible for researchers to study the entire population. Limited resources such as funds, manpower, and time are factors that drive the use of selectively selected samples from such populations. In this technique, the purposive sampling method is used, which is sampling carried out by paying attention to the specific characteristics possessed by the population or research object, to ensure that the chosen sample is pertinent to the study purpose.

RESEARCH RESULT

Descriptive Analysis Results

Variable Brand Image

This study uses three indicators to measure brand image, namely attribute brand, aspirational brands, and experience brands. The measurement was carried out quantitatively by providing scores based on respondents' perceptions

of various aspects of Bank Syariah Indonesia's (BSI) brand image. The following is an overview of respondents' perception of the overall brand image variable.

Considering the outcomes of the descriptive analysis computation on the X1 variable, specifically the brand image can draw several conclusions, which are as follows.

1. In item X1.1 with the statement That BSI offers a product that adheres to the principles of sharia, the most answers were in the category of agree, as many as 62 answers (49.6%). The total score reached 515 and an average (mean) of 4.12, showing that the majority of respondents recognized the conformity of BSI products with sharia principles as one of the strengths of the brand image.
2. In item X1.2 with a statement of services offered by BSI, the most answers were in the category of agree, as many as 61 answers (48.8%). The total score of 527 with a (mean) of 4.22, shows that The positive view of BSI services is largely shaped by their accessibility. respondents.
3. In item X1.3 with the statement that BSI is a financial institution that is in accordance with personal values, I received the most answers was the category of agree, as many as 61 answers (48.8%). The total score of 514 and the average of 4.11, show that the values carried by BSI are in line with the principles embraced by most respondents.
4. In's item X1.4 with a statement BSI gives a positive image because of its transparency in delivering information to customers, obtaining the most answers is the category of agreeing with 71 answers (56.8%). A total score of 526 with a mean score of 4.21 shows that information transparency is the main pillar in building trust and a positive image of BSI.
5. In item X1.5 with a statement BSI gives the impression of being a bank with professional services in helping its customers get the most answers is the category of agreeing with 67 answers (53.6%). The total score of 521 with a mean score of 4.17, shows that the professionalism of the service also strengthens the positive perception of respondents towards BSI.
6. In item X1.6 with BSI's service statement is easy to use, especially through digital platforms, obtaining the most answers is the category of agreeing as many as 64 answers (51.2%). The total score of 517 with a mean score of 4.14 shows that the ease of use of BSI's digital services is an added value in shaping a modern and innovative image.

Variable Brand Awareness

This study uses four indicators to measure brand awareness, namely recall, recognition, purchase, and consumption. The measurement was carried out quantitatively by providing scores based on respondents' perceptions of various aspects of Bank Syariah Indonesia's (BSI) brand awareness. The following is an overview of respondents' perception of the overall brand awareness variable.

Based on the results of the calculation of descriptive analysis on the X2 variable, namely brand awareness, several conclusions can be drawn, namely the following.

1. In item X2.1 with a statement remembering BSI's name when hearing about Islamic banking services, with a total of, the majority of respondents selected the "agree" category 61 answers (48.8%). The total score obtained is 504 with an average (mean) of 4.03. This value indicates that most of the respondents already have awareness of the BSI brand when talking about Islamic banking services.
2. In item X2.2 with the statement of being able to recognize BSI through its logo, the majority of respondents chose the category of agreeing with 61 respondents (48.8%). The total score reached 499 and the mean was 3.99, which shows that the BSI logo is quite easy to identify by respondents, although there are 31 respondents (24.8%) who are neutral.
3. In item X2.3 with the statement of choosing BSI services over other Islamic banks because they are familiar with their brand, it shows that the majority of respondents chose the agree category with a total of 57 answers (45.6%). A total score of 510 and a mean of 4.08 show that the ease of recognition of the BSI brand is the main consideration of respondents in choosing services at Islamic banks.
4. Item X2.4 with a statement of wanting to know more about the products offered by BSI shows that the majority of respondents chose the category of agree with a total of 60 respondents (48%). The total score of 498 with a mean of 3.98 indicates that despite the majority interested, there are still 32 respondents (25.6%) who are neutral, indicating the need for increased product information by BSI.

Variable Brand Trust

This study uses eight indicators to measure brand trust, namely credibility, competence, brand value, brand reputation, purchase intent, reliability, honesty, and security. The measurement was carried out quantitatively by providing scores based on respondents' perceptions of various aspects of of BSI (Bank Syariah Indonesia) brand trust. Following is an overview of respondents' perceptions of the overall brand trust variable.

Several inferences can be made based on the findings of the descriptive analysis calculation on the X3 variable, which is brand trust. These include the following's:

In item X3.1 with the statement that BSI has a commitment to providing high-quality services, the most answers were in the Agree category with 64 respondents (51.2%). The total score reached 508 and the average (mean) was 4.06, indicating that the majority of respondents believe that BSI is consistent in maintaining service quality.

- 1). In item X3.2 with the statement that BSI has competent professionals in providing services, as many as 73 respondents (58.4%) chose the category of agree. The total score reached 516 and the average (mean) was 4.13, indicating that the majority of respondents believe in BSI's HR competence as the main factor in building brand trust.
- 2). In item X3.3 with BSI's statement that not only profits but also customer welfare through social programs were dominated by 64 respondents (51.2%). The total score of 521 and the mean (average) of 4.17, show that respondents

believe that BSI is committed to the welfare of customers through various social programs.

- 3). In item X3.4 with the statement that BSI is known as an Islamic bank that can be trusted by the public, the category agreed to be the most choice with 63 respondents (50.4%). The total score is 513 and the average (mean) is 4.10, showing BSI's reputation as a trusted institution in the eyes of the public.
- 4). Item X3.5 with an expression of interest to transact through services offered by BSI obtained 67 respondents (53.6%) in the category agreed. A total score of 511 and a mean of 4.09 indicate that trust in BSI contributes to the intention to use the service.
- 5). In item X3.6 with the statement that BSI can be trusted in providing financial services, as many as 64 respondents (51.2%) chose the category of agree. The total score was 514 and the average (mean) of 4.11, showing the respondents' confidence in the reliability of BSI services.
- 6). In item X3.7 with the statement that BSI is known as an honest financial institution in its operations, the answer is in favor of 74 respondents (59.2%). The total score of 514 and the average (mean) of 4.11, show BSI's integrity as the foundation of customer trust.
- 7). In item X3.8 with the statement that BSI has a good security system in protecting customer data, choosing the category of agree is the most choice with 63 respondents (50.4%). A total score of 510 and a mean of 4.08 show that data security is a critical factor in building brand trust.

Service Use Interest Variable

This study uses seven indicators to measure interest in using services, namely interested in looking for product information, considering buying, interested in trying, wanting to know the product, wanting to own the product, sharing information with others, and looking for testimonials/reviews.

Based on the results of the calculation of descriptive analysis on variable Y, namely interest in using services, several conclusions can be drawn, namely the following.

1. In item Y1 with a statement seeking information about the benefits of using BSI services, the majority of respondents chose the Strongly Agree category with a total of 73 answers (58.4%). The total score obtained is 573 with an average (mean) of 4.58. This value indicates that most respondents are very interested in seeking more information about the benefits of BSI services, reflecting the high interest in this Islamic banking product.
2. In item Y2 with a statement of considering using BSI services in financial transactions, the majority of respondents chose the category of agree with 104 respondents (83.2%). The total score reached 499 and a mean of 3.99, indicating that although the majority of respondents considered BSI, there were still 11 respondents (8.8%) who were neutral, signaling the need for further efforts to convert considerations into real decisions.
3. In item Y3 with a statement of planning to start using BSI services, The agree category was selected by the majority of respondents, with a total of 66 answers (52.8%). A total score of 559 and a mean of 4.47 indicate that almost

- half of respondents already have concrete plans to use BSI services, reflecting strong interest.
4. In item Y4 with a statement of wanting to know more about the benefits of BSI's services, the majority of respondents chose the category of agree with 104 respondents (83.2%). The total score of 485 with a mean of 3.88 indicates that despite the majority interested, there were still 18 respondents (14.4%) who were neutral, indicating the need for more intensive socialization about the benefits of BSI services.
 5. In item Y5 with a statement of wanting to open an account at BSI, the majority of respondents chose the category of agreeing with 94 respondents (75.2%). The total score of 519 and the mean (mean) of 4.15 reflect a fairly high desire to become a BSI customer, although there are still 6 respondents (4.8%) who are neutral.
 6. In item Y6 with a statement of sharing information about BSI's services with the closest people, it shows that the majority of respondents chose the category of agree with 83 answers (66.4%). A total score of 542 and a mean of 4.34 indicate that respondents are not only personally interested but also willing to recommend BSI to others, which is a strong indicator of interest and loyalty.
 7. In item Y7 with a statement tracing the experience of the closest people in using BSI services, the majority of respondents chose the category of agree with 94 answers (75.2%). A total score of 469 and a mean of 3.75 indicate that testimonials from other users are still an important consideration, although 31 respondents (24.8%) were neutral, indicating the need to strengthen reputation through word of mouth.

Test Results of Research Instruments
Test of Validity

Table 2. Results of the Validity Test Table 1.

Variable	Indicator	Value R Calculate	Value R Table	Sig.	<i>a</i>	Description
Brand Image (X1)	X1.1	0.762	0.1757	0.000	0.05	VALID
	X1.2	0.796	0.1757	0.000	0.05	VALID
	X1.3	0.838	0.1757	0.000	0.05	VALID
	X1.4	0.787	0.1757	0.000	0.05	VALID
	X1.5	0.799	0.1757	0.000	0.05	VALID
	X1.6	0.800	0.1757	0.000	0.05	VALID
	X2.1	0.874	0.1757	0.000	0.05	VALID
	X2.2	0.821	0.1757	0.000	0.05	VALID
	X2.3	0.864	0.1757	0.000	0.05	VALID
	X2.4	0.850	0.1757	0.000	0.05	VALID
	X3.1	0.822	0.1757	0.000	0.05	VALID
	X3.2	0.800	0.1757	0.000	0.05	VALID
	X3.3	0.797	0.1757	0.000	0.05	VALID
	X3.4	0.802	0.1757	0.000	0.05	VALID
	X3.5	0.807	0.1757	0.000	0.05	VALID

X3.6	0.751	0.1757	0.000	0.05	VALID
X3.7	0.775	0.1757	0.000	0.05	VALID
X3.8	0.765	0.1757	0.000	0.05	VALID
Y1	0.829	0.1757	0.000	0.05	VALID
Y2	0.733	0.1757	0.000	0.05	VALID
Y3	0.834	0.1757	0.000	0.05	VALID
Y4	0.728	0.1757	0.000	0.05	VALID
Y5	0.781	0.1757	0.000	0.05	VALID
Y6	0.785	0.1757	0.000	0.05	VALID
Y7	0.763	0.1757	0.000	0.05	VALID

Source: Data processed, 2025

The results of the validity test showed that all of the study variables' indications met the validity standards. Specifically, the R-calculated value had been 0.1757 higher than the R-table value for each question in the variables of overall interest in using the service (Y), brand image (X1), brand awareness (X2), and brand trust (X3). According to these results, all of the questionnaire items used in this study meet validity requirements.

Reliability Test

Table 2. Reliability Test Outcome Result

Variables	Indicator	Cronbach's Alpha	Standard	Description
Brand Image	X1	0.885	0.60	Reliabel
Brand Awareness	X2	0.875	0.60	Reliabel
Brand Trust	X3	0.914	0.60	Reliabel
Minat Penggunaan Layanan	Y	0.892	0.60	Reliabel

Source: processed data, 2025

All research variables satisfied the established standards, according to the reliability test results, with the Cronbach's Alpha coefficient value surpassing the value of 0.60. These results show that all research instruments have excellent internal consistency and can be used for the measurement of the variables studied.

Results of the Classical Assumption Test Normality Test

Table 3. Results of the Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		125
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.24626163
Most Extreme Differences	Absolute	.068
	Positive	.068

	Negative	-.041
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. The distribution of the test is normal.
- b. Determined using data.
- b. The Significance Correction of Lilliefors.
- d. This represents the genuine significance's lower bound.

Source: Data processed, 2025

The residual significance value of 0.200 was greater than the significance level value of 0.05. The study's residual data is shown to be consistently distributed, meeting the basic assumptions of linear regression. analysis.

Test of Multicollinearity

Table 4. Results of the Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.169	1.427		1.520	.131		
	Brand Image	.385	.035	.506	11.113	.000	.999	1.001
	Brand Awareness	.514	.045	.526	11.520	.000	.991	1.009
	Brand Trust	.278	.026	.495	10.819	.000	.989	1.011

- a. Variable Dependent: Interest in Using the Service

Source: Data processed, 2025

All independent variables had Variance Inflation Factors (VIFs) below 10 (brand image = 1.001, brand awareness = 1.009, and brand trust = 1.011), according to the multicollinearity test results. Furthermore, all three variables have tolerance values of 0.999, 0.991, and 0.989, respectively, which are all higher than 0.10. This indicates that there was no discernible issue with multicollinearity among the study's independent variables.

Test of Heteroscedasticity

Table 5. Results of the Heteroscedasticity Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.264	.881		-.300	.765
	Brand Image	.003	.021	.015	.163	.871
	Brand Awareness	.045	.028	.147	1.630	.106
	Brand Trust	.013	.016	.073	.813	.418

a. ABS is a dependent variable.

Source: processed data, 2025

According to the findings of the heteroscedasticity test, each independent variable's significant value was above the significance level of 0.05, namely brand image with a value of 0.871, brand awareness with a value of 0.106, and brand trust with a value of 0.418. This indicates that there is no heteroscedasticity in the regression model that was employed problems.

Multiple Linear Regression Test Results

Table 6. Results of Multiple Linear Regression Testing

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.169	1.427		1.520	.131
	Brand Image	.385	.035	.506	11.113	.000
	Brand Awareness	.514	.045	.526	11.520	.000
	Brand Trust	.278	.026	.495	10.819	.000

a. Dependent Variable: Interest in Using the Service

Source: Data processed, 2025

All independent variables significantly impacted the dependent variables, according to the findings of the multiple linear regression analysis. The regression equation is derived as follows using the results of the Statistical Package for the Social Sciences (SPSS).

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 2,169 + 0,385X_1 + 0,514X_2 + 0,278X_3 + e$$

Where:

Y = Interest in using the service

1. a = 2.169
2. $\beta_1 = 0.385$
3. $\beta_2 = 0.514$
4. $\beta_3 = 0.278$
5. $X_1 =$ Brand Image
6. $X_2 =$ Brand Awareness
7. $X_3 =$ Brand Trust
8. e = Error term

The interpretation of the results of the test for multiple linear regression is as follows:

1. The constant coefficient value of 2.169 indicates that without the influence of the variables of brand image (X_1), brand awareness (X_2), and brand trust (X_3), the interest in using the service (Y) will remain at 2.169.

2. The brand image variable (X1)'s beta coefficient value of 0.385 indicates that for every 1% increase in the X1 variable, interest in using the service (Y) by 38.5%, assuming the other variables remain constant. On the other hand, if there is a decrease of 1 unit in X1, then the interest in using the service (Y) will decrease by 38.5%.
3. The brand awareness variable (X2) has a beta coefficient value of 0.514, meaning that for every 1% increase in the X2 variable, interest will rise in using the service (Y) by 51.4%, assuming the other variables do not change. Similarly, a decrease of 1 unit on X₂ will reduce interest in using the service (Y) by 51.4%.
4. The beta coefficient value of the brand trust variable (X3) of 0.278 indicates that every 1% addition to the X3 variable will increase the interest in using the service (Y) by 27.8%, provided that the other variables remain the same. Conversely, a reduction of 1 unit in X3 will reduce interest in using the service (Y) by 27.8%.

Hypothesis Test Results

Partial Test (t-test)

Table 7. Partial Test Results (t-Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.169	1.427		1.520	.131
	Brand Image	.385	.035	.506	11.113	.000
	Brand Awareness	.514	.045	.526	11.520	.000
	Brand Trust	.278	.026	.495	10.819	.000

a. Dependent Variable: Interest in Using the Service

S- Template:Articles for deletion, 2025

The results of the partial test of the influence of independent variables on dependent variables are as follows.

1. The brand image variable (X1) shows a calculated t value of 11.113 > t of the table 1.97993 with a significance value of 0.000 < 0.05. This proves that brand image has a positive and significant effect on the interest in using Bank Syariah Indonesia services in Generation Z in Malang City.
2. The brand awareness variable (X2) shows a calculated t value of 11.520 > t table 1.97993 with a significance value of 0.000 < 0.05. This proves that brand awareness has a positive and significant effect on user interestnaan layanan Bank Syariah Indonesia pada Generasi Z di Kota Malang.
3. The brand trust variable (X3) shows a calculated t value of 10.819 > t of the table 1.97993 with a significance value of 0.000 < 0.05. This proves that brand trust has a positive and significant effect on the interest in using Bank Syariah Indonesia's services in Generation Z in Malang City.

In theji Simultan (Uji-f)

Table 8. Simultaneous Test Results (Test-f)

ANOVA ^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	576.879	3	192.293	120.812	.000 ^b
	Residual	192.593	121	1.592		
	Total	769.472	124			

a. Dependent Variable: Interest in Using the Service

b. Predictors: (Constant), *Brand Trust*, *Brand Image*, *Brand Awareness*

Source: Data processed, 2025

According to the simultaneous test findings, the probability value was 0.000 and the F value was 120.812. This demonstrates how the combination of brand image, brand awareness, and brand trust significantly and favorably influences Generation Z's desire to use Bank Syariah Indonesia services in Malang City.

Coefficient of Determination Test (R2)

Table 9. Determination Coefficient Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.866 ^a	.750	.744	1.26162

a. Constant), Brand Awareness, Brand Image, and Brand Trust

a. Dependent Variable: Willingness to Use the Program

Source: Data processed, 2025

Based on the results of regression analysis, a determination coefficient value (R2) of 0.750 was obtained. This suggests that 75% of the variation in interest in using Bank Syariah Indonesia's services can be explained by the combination of brand image, brand awareness, and brand trust. Meanwhile, the remaining 25% were affected by other characteristics that were not included in this research model.

DISCUSSION

The Influence of Brand Image on the Interest in Using Bank Syariah Indonesia (BSI) Services in Gen Z in Malang City

The first hypothesis (H1) in this study tested the influence of brand image on the interest of Generation Z in Malang City to use the services of Bank Syariah Indonesia (BSI). The results of the analysis showed that brand image had a significant effect with a coefficient of 0.506 and a significance level of $0.000 < 0.05$. Thus, the H1 hypothesis is accepted, which means the brand image BSI has an important role in increasing interest in using Islamic bank services among generation Z.

Brand image reflects consumers' perception of a brand, which is formed through experience, communication, and interaction with that product or service (Kotler & Keller 2016). A positive image in BSI that is built through product conformity with sharia principles, ease of access to services, and information

transparency are key factors that attract the interest of generation Z. This result is in line with the research of Annisa et al. (2020), which found that brand image has a significant effect on customer interest in choosing BNI Syariah products. In addition, Sidharta et al (2018) also stated that a strong brand image can increase purchase intent through the formation of consumer trust.

Brand Awareness's Impact on Gen Z's Interest in Using Bank Syariah Indonesia (BSI) Services in Malang City

The second hypothesis (H2) in this study tested the influence of brand awareness on the interest of Generation Z in Malang City to use the services of Bank Syariah Indonesia (BSI). The results of the analysis showed that brand awareness had a significant effect with a coefficient of 0.526 and a significance level of $0.000 < 0.05$. Thus, the H2 hypothesis is accepted, which means that the higher the public's awareness of the BSI brand, the greater their interest in using its services.

The ability of customers to identify and recall a brand is known as brand awareness when considering a product or service (Suciawan & Melinda, 2022). High brand awareness makes BSI easier to remember as the main choice than other Islamic banks. These results are in line with research by Solechah & Arifin (2023), which found that brand awareness has a positive effect on the interest of the MSME community in Depok District to use BSI products. In addition, Salam & Rahmawati (2020) also stated that an effective marketing strategy in increasing brand recognition can encourage customer interest in choosing Islamic banking services.

The Role of Brand Trust in Gen Z's Interest in Bank Syariah Indonesia (BSI) Services in Malang City

The third hypothesis (H3) in this study tests the influence of brand trust on the interest of Generation Z in Malang City to use the services of Bank Syariah Indonesia (BSI). The results of the analysis showed that brand trust had a significant effect with a coefficient of 0.495 and a significance level of $0.000 < 0.05$. Thus, the H3 hypothesis is accepted, which means that people's trust in BSI also increases their interest in becoming customers.

Brand trust is a consumer's belief that a brand can meet their expectations and protect their interests (Sutanto & Agustini, 2024). Brand trust is built through several factors, such as credibility, system security, and commitment to sharia principles. The results of this study are in line with the findings of Buana & Prastiwi (2023) which stated that customer trust has a significant effect on public interest in using BTN Syariah services. In addition, Riaz et al (2023), also emphasized that trust is a determining factor in Islamic financial decision-making.

Brand Image, Brand Awareness, and Brand Trust's Effect on Gen Z's Interest in Using Bank Syariah Indonesia (BSI) Services in Malang County

The fourth hypothesis (H4) in this study examines the simultaneous influence of brand image, brand awareness, and brand trust on the interest of Generation Z in Malang City using Bank Syariah Indonesia (BSI) services. The

results of the F test showed a significance value of $0.000 < 0.05$ with a coefficient of determination (R^2) of 0.750, which means that 75% of the variation in service usage interest can be explained by the three independent variables together. Thus, the H4 hypothesis is accepted.

These results are in line with the research of Widyarti et al (2021) which found that the equity of the Islamic banking brand is built through a combination of awareness, image, and trust. However, in contrast to the findings of Fatmawati & Hayati (2023) who stated that brand image is not significant, this study actually found that all three elements have an important contribution when analyzed simultaneously.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Considering the outcomes of the research conducted in chapter 4 in the research on "The Influence of Brand Image, Brand Awareness, and Brand Trust on the Interest in Using Bank Syariah Indonesia Services in Generation Z in Malang City", it can be concluded as follows:

1. Brand image partially has a positive and significant effect on the interest in using Bank Syariah Indonesia (BSI) services. This shows that a positive brand image, especially in terms of compliance with sharia principles, ease of access to services, and professionalism, is able to increase Generation Z's interest in using BSI services.
2. Brand awareness significantly and favorably influences interest in using BSI services. The high level of brand awareness, including respondents' ability to remember and recognize BSI, is an important factor in driving Generation Z's interest in choosing this Islamic banking service.
3. Brand trust partially has a positive and significant effect on the interest in using BSI services. Trust in the brand, which is built through BSI's credibility, competence, and reputation, also plays a role in increasing Generation Z's interest in transacting using BSI services.
4. Brand Image, Brand Awareness, and Brand Trust simultaneously have a significant effect on the interest in using BSI services. The combination of these three variables strengthens BSI's appeal among Generation Z, suggesting that marketing strategies that pay attention to brand image, brand awareness, and overall brand trust will be more effective in increasing interest in using Islamic banking services.

Recommendation

Based on the results of this research, some of the suggestions that the author will give are as follows:

1. This research can be developed by expanding the scope of the sample, not only limited to Generation Z in Malang City, but also to other regions in Indonesia to obtain a broader picture. In addition, Other factors that impact interest in utilizing can be added by other research Islamic banking services, such as Islamic financial literacy, social media influence, or religiosity factors, to enrich the analysis and findings of the research.

2. The study's findings indicate that interest in using a brand is significantly influenced by brand awareness services. Therefore, BSI is advised to improve its digital marketing strategy, especially through platforms that Generation Z often use such as Instagram, TikTok, and YouTube. In addition, BSI needs to strengthen brand trust by improving transparency, data security, and service quality to build customer trust, especially after the cyber attack incident that has occurred.
3. The results of this research are expected to make Generation Z more active in seeking information related to Islamic banking products and services in order to make financial decisions that are in accordance with their values and needs. Thus, it is hoped that Generation Z's interest and participation in using Islamic banking services will increase.

ADVANCED RESEARCH

Future research can expand this study by integrating variables like religiosity, Islamic financial literacy, and digital experience to explore deeper factors influencing Generation Z's interest in Islamic banking. Using methods like SEM or ANN, researchers can analyze how digital trust and personalized marketing affect behavior post-cyber incident. A broader demographic scope, such as cross-regional or national samples, can also reveal adoption patterns and support more targeted engagement strategies for BSI.

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