ABSTRACT

The development of digital banking services has intensified competition to attract and retain users, particularly among university students. In the context of digital promotion, influencers have become an important source of information that can shape consumers' perceptions and trust in a brand. However, the influence of influencer credibility on the decision to use digital banking services may occur not only directly but also through brand trust.

This study aims to analyze the influence of Influencer Credibility on the Decision to Use BRImo and to examine the role of Brand Trust as a mediating variable among university students in Semarang City.

This study employed an explanatory quantitative approach involving D3, D4, and undergraduate (S1) students in Semarang City who had been exposed to BRImo promotional content from influencers within the previous six months. Respondents were selected using purposive sampling. Data were collected through a Likert-scale questionnaire and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS 4.

The results indicate that Influencer Credibility has a positive and significant effect on Brand Trust and the Decision to Use BRImo. Brand Trust also has a positive and significant effect on the Decision to Use BRImo. Furthermore, Brand Trust partially mediates the effect of Influencer Credibility on the Decision to Use BRImo. These findings indicate that influencer credibility contributes to users' decisions to use BRImo, both directly and through the formation of trust in the brand. The findings support the applicability of Source Credibility Theory and Consumer Behavior Theory in explaining consumer behavior in the use of digital banking services.

Keywords: Brand Trust; Brimo; Influencer Credibility; Usage Decision

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