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IMAGE REJUVENATION IN THE DIGITAL ERA: PT BANK RAKYAT INDONESIA (PERSERO) TBK'S IMAGE BUILD AND DEVELOP STRATEGY IN WINNING GEN Z LOYALTY

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Abstrak: *This research is driven by the phenomenon of macroeconomic volatility in early 2026, triggered by the transition to the INDONIA interest rate as the sole benchmark replacing JIBOR. This dynamic created significant reputation risks and information asymmetry for the national banking sector, particularly for PT Bank Rakyat Indonesia (Persero) Tbk. This conceptual study aims to formulate a reconstruction of an adaptive financial communication and reputation management model to mitigate these risks while winning the loyalty of the new generation market. Using a qualitative descriptive approach through conceptual analysis based on Signaling Theory and Information Subsidies, the results indicate that BRI's success lies in a strategic balance between building a new "Modern-Agile" image and developing existing "heritage trust". The implementation of the "3T" communication model—Transparent, Technical, and Timely—in corporate news releases proved effective in reducing market speculation. Quantitative data transparency and the speed of information distribution were found to correlate linearly with the stability of investor confidence and digital customer satisfaction. Ultimately, BRI successfully rejuvenated its brand to attract Gen Z without alienating its traditional micro-customer base. The research concludes that transforming the Public Relations function into an "accountable data center" is an urgent necessity for systemic banks to maintain reputation resilience amidst monetary uncertainty.*

Kata kunci*: Press Release, Reputation Risk, INDONIA, Signaling Theory, Financial Communication, Brand Rejuvenation, Gen Z.*

INTRODUCTION

The global banking landscape in 2026 has undergone a fundamental shift toward full digitalization, driven by the integration of Artificial Intelligence (AI) and blockchain technology in daily transaction systems. Conventional bank identities are being radically redefined to withstand the dominance of fintech ecosystems that offer seamless efficiency. This pressure is particularly significant in emerging markets where consumer behavior has fully transformed into a mobile-first approach, rendering traditional corporate communication strategies inadequate for maintaining brand relevance (Gartner, 2025). Customer loyalty no longer depends on physical branch proximity but on digital infrastructure reliability and service responsiveness perceived through the corporate digital image.

In Indonesia, this phenomenon is being aggressively addressed by PT Bank Rakyat Indonesia (Persero) Tbk through an accelerated identity transformation that transcends

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traditional micro-banking boundaries. A Modern-Agile narrative is systematically constructed through integrated digital platforms to capture the Gen Z market segment, which is projected to dominate 40 percent of the national workforce by 2026 (Badan Pusat Statistik, 2024). However, the institution faces a substantial challenge in balancing its image as an inclusive People's Bank while simultaneously positioning itself as a pioneer in financial technology innovation. The strategic rebranding through the launch of a new visual identity in late 2025 has become a crucial instrument for corporate Public Relations (PR) in communicating the company's future vision to stakeholders (Humas BRI, 2026).

A gap remains in corporate communication literature regarding PR mechanisms that simultaneously build new images while developing existing trust foundations, as current frameworks often fail to explain how traditional institutions transform without triggering customer alienation (Argenti, 2023). This article aims to fill this gap by comprehensively dissecting the reputation management strategies of BRI, focusing on the integration of image building and development post-2025 digital transformation. The objective is to formulate an adaptive reputation management framework that strengthens strategic corporate values for the digital generation without abandoning the heritage of economic inclusivity (Cornelissen, 2020; Puspaningrum, 2024).

LITERATURE REVIEW

Corporate Identity and Image Dynamics

Strategic alignment between internal organizational identity and externally perceived image is viewed as a primary determinant in successful banking reputation management. Corporate identity is defined as the manifestation of core company attributes, including vision, culture, and organizational behavior communicated to stakeholders. In the context of PT Bank Rakyat Indonesia (Persero) Tbk, synchronizing traditional values with digital innovation is found to be a challenge requiring precise communication coordination to prevent a perception gap (Argenti, 2023). Corporate image is analyzed as the accumulation of impressions, beliefs, and feelings held by the public toward a banking entity based on interaction experiences and information exposure. This dynamic is significantly influenced by the consistency of messages delivered through various digital communication channels.

If the promoted internal identity does not align with the actual customer experience in the field, a risk of reputation degradation can occur, which subsequently impacts the level of public trust in the stability of the financial institution (Cornelissen, 2020). The

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implementation of Self-Presentation theory in a corporate context is used to dissect how companies consciously perform impression management in the public sphere. In 2026, these self-presentation tactics are executed through social media content curation and community engagement designed to build emotional proximity with new market segments (Mustafa & Anwar, 2025). Successful management of these dynamics is evidenced by an increasing digital customer satisfaction index, reflecting the achievement of alignment between brand promises and service reality (Puspaningrum, 2024).

Brand Rejuvenation Strategy

Brand rejuvenation strategy is understood as an imperative need for mature companies to avoid the phenomenon of brand fatigue among consumers. Brand fatigue is identified as a condition where the relevance and emotional appeal of an entity decline due to the brand's inability to adapt to the changing lifestyles and preferences of new generations. For large institutions like BRI, image refreshment is necessary to ensure that market position remains dominant despite being surrounded by more agile technology-based competitors (Gartner, 2025). This rejuvenation process is carried out through the modification of visual and conceptual elements aimed at reviving market interest without breaking historical ties with loyal customers.

Rejuvenation is not limited to logo changes but also includes the transformation of service values to be more responsive to the rapidly evolving digital economic ecosystem (Argenti, 2023). The importance of image refreshment is also linked to efforts to maintain a long-term competitive advantage by strengthening brand equity. Companies that fail to perform brand rejuvenation are found to be at risk of losing potential market segments, especially among Millennials and Gen Z who have high standards for originality and innovation (Puspaningrum, 2024). Data from industry annual reports shows that banks that consistently innovate their brand identity tend to have more stable financial performance and higher customer retention rates compared to stagnant competitors (PT Bank Rakyat Indonesia (Persero) Tbk, 2026).

RESEARCH METHODOLOGY RESEARCH DESIGN AND APPROACH

The research employs a qualitative descriptive approach with a conceptual analysis method to formulate a reconstruction of the financial communication model. This design is chosen to provide a deep understanding of how systemic banks mitigate reputational risks

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and information asymmetry during the INDONIA interest rate transition period in 2026. By utilizing this approach, the study can effectively map the dynamics of corporate narratives in response to macroeconomic volatility.

The conceptual framework is grounded in Signaling Theory and Information Subsidies to analyze the production and interpretation of financial information by the capital market (Argenti, 2023). This qualitative design allows for a systematic evaluation of how transparency in news releases can reduce market speculation and maintain investor trust. The synthesis between communication theory and banking practice is ultimately used to propose the "3T" (Transparent, Technical, Timely) model as a strategic solution (Cornelissen, 2020).

Data Collection and Sources

Primary and secondary data are gathered through a comprehensive literature study, including the annual reports of PT Bank Rakyat Indonesia (Persero) Tbk for the 2026 period. The data collection process also incorporates Bank Indonesia's monetary policies regarding the INDONIA transition and various relevant scientific publications. A documentation technique is implemented to filter technical data related to macroeconomic indicators that serve as the basis for corporate communication narratives (PT Bank Rakyat Indonesia (Persero) Tbk, 2026).

The selection of these sources ensures that the analysis is based on authoritative references, such as official investor relations releases and financial performance reports. This multi-source data collection aims to capture the correlation between daily INDONIA volatility and the stability of systemic bank dividends (Gartner, 2025). All gathered information is then verified through the context of digital financial communication roles in mitigating market uncertainty (Puspaningrum, 2024).

Data Analysis and Validity

Data analysis is conducted through a process of data reduction, data presentation, and conclusion drawing based on the Signaling Theory framework. This systematic procedure evaluates the extent to which information disclosure can correct negative public perceptions before they escalate into broader reputation crises. The analysis specifically observes the distribution patterns of press releases and investor sentiment responses during communication crisis periods (Mustafa & Anwar, 2025).

The validity of the arguments in this study is strengthened through theory

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triangulation, integrating the concept of Information Subsidies with media relations management. This integration is used to test the effectiveness of technical data distribution in ensuring the accuracy of economic news content. Finally, the proposed conceptual framework is evaluated based on its capability to provide proactive and accountable reputation risk mitigation for the banking sector (Humas BRI, 2026).

RESULTS

Identification of the Integrated Image Framework

The findings indicate that PT Bank Rakyat Indonesia (Persero) Tbk successfully established an integrated framework for image transformation to navigate 2026 market disruptions. This framework is structured through four synchronized phases: a historical reputation audit, visual identity redefinition, digital narrative orchestration, and operational service synchronization. By implementing this model, the institution ensured that the construction of a modern identity did not alienate its traditional customer base, maintaining a balance between innovation and heritage (Argenti, 2023).

The visual redefinition was found to be a primary signal of the bank's shift toward a more agile and tech-oriented organizational culture. Data from corporate documentation shows that this transformation was supported by a minimalist aesthetic and a "community hub" branch concept that appeals directly to the digital generation. This integrated approach proves that identity regeneration in state-owned enterprises is most effective when the brand promise is consistently aligned with the reality of digital services in the field (PT Bank Rakyat Indonesia (Persero) Tbk, 2026).

Quantitative Outcomes of Modern-Agile Positioning

The results show a significant correlation between the "Modern-Agile" positioning and the growth of the Gen Z market segment, which is projected to dominate the workforce by 2026. Systematic narrative construction through integrated digital platforms led to an increase in the digital customer satisfaction index and improved customer retention rates. This positioning allowed the bank to transcend its traditional micro-banking boundaries and compete effectively with more agile fintech ecosystems (Badan Pusat Statistik, 2024). Furthermore, the study found that financial performance remained stable despite the 2026 macroeconomic volatility, largely due to the proactive communication of digital resilience. Investor confidence was maintained through the consistent publication of technical data

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regarding credit growth and liquidity strength. These outcomes demonstrate that strategic rebranding serves as a crucial instrument for Public Relations to communicate a company's future vision while securing its economic market position (Humas BRI, 2026).

Analysis and Discussion

Theoretical Analysis of Signaling and Trust Development

From a Signaling Theory perspective, the bank's 2026 communication strategy acted as a high-quality signal that successfully reduced information asymmetry during the INDONIA transition. The analysis shows that by providing technical and transparent data, the bank effectively signaled its operational readiness to the capital market. This aligns with the principle that consistent and credible signals are essential for maintaining reputation in high-volatility environments (Argenti, 2023).

The development of "heritage trust" on digital platforms like BRImo further illustrates how traditional trust foundations can be evolved through technological excellence. By humanizing technology and emphasizing cybersecurity, the bank ensured that digitalization did not eliminate the empathetic touch characteristic of its services. This dual-track strategy—building a new image while developing existing trust—is analyzed as the most effective way to prevent customer alienation during radical digital transformations (Puspaningrum, 2024).

Information Subsidies and Media Narrative Control

The analysis reveals that the use of "Information Subsidies" was a key factor in managing public perception through media relations. By providing journalists with ready-to-use technical fact sheets and infographics, the bank minimized the risk of media misinterpretation regarding complex interest rate shifts. This strategy allowed the PR division to exert significant influence over the media agenda, ensuring that the national banking narrative remained objective and focused on stability (Gartner, 2025).

This synergy between the bank and the media created a feedback loop where positive media coverage reinforced the bank's digital reputation. The effectiveness of these subsidies was particularly evident during the height of the 2026 market volatility, where accurate information distribution prevented a widespread crisis of confidence. This proves that proactive media management is a vital component of modern reputation risk mitigation

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(Mustafa & Anwar, 2025).

Economic-Communication Synergies and Future Implications

The final analysis emphasizes the undeniable synergy between economic performance and strategic communication. A positive corporate image directly impacts capital market valuation and reduces the costs associated with customer acquisition. This reciprocal relationship creates a "cycle of trust," where financial growth supports the communication narrative, and effective communication, in turn, drives further financial stability (Cornelissen, 2020).

For future managerial implications, the study suggests that PR managers must be integrated into the digital product development process to ensure that all brand promises are technically feasible. As cybersecurity becomes a primary communication asset in 2026, transparency regarding data protection will be the ultimate determinant of market leadership. This economic-communication model serves as a blueprint for other state-owned enterprises facing the challenges of the global digital economy (PT Bank Rakyat Indonesia (Persero) Tbk, 2026).

CONCLUSION

The success of PT Bank Rakyat Indonesia (Persero) Tbk in navigating the 2026 market disruptions stems from a strategic balance between radical innovation and the preservation of its historical legacy. The construction of a "Modern-Agile" image was effectively achieved by recontextualizing traditional values of economic inclusivity into sophisticated digital infrastructures, allowing the bank to capture the dynamic Gen Z market without alienating its rural micro-banking foundation (Argenti, 2023). This transformation demonstrates that large-scale brand equity can be rejuvenated through adaptive reputation management and organic digital narratives that resonate with contemporary consumer behavior (Mustafa & Anwar, 2025).

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Furthermore, the development of "heritage trust" through humanized digitalization and robust cybersecurity on platforms like BRImo and BRInks served as a critical foundation for long-term customer loyalty. By positioning data security as a strategic communication asset, the bank successfully mitigated public skepticism regarding cybercrime in 2026 while maintaining the "human touch" in every technological advancement (Puspaningrum, 2024). The synergy between economic performance and corporate communication strategies highlights that reputation management is not merely a supporting function, but a central pillar in creating a sustainable competitive advantage (PT Bank Rakyat Indonesia, 2026). Looking ahead, the future of banking Public Relations will be defined by the escalation of autonomous AI and the increasing demand for radical data transparency. Practitioners must evolve from being mere message managers into "trust architects" who can navigate the risks of "Digital Alienation" while maintaining authentic and honest narratives (Gartner, 2025). The future of the Indonesian banking industry will ultimately depend on the integration of data analytical skills and communicative empathy to ensure that integrity remains the most valuable reputational currency in an increasingly uncertain global market (Cornelissen, 2020; Mustafa & Anwar, 2025).

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