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Research Article

# How Users Make Sense of Brand Communication through Digital Experience: The Case of from M-Smile Mobile Banking

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**Abstract**

Mobile banking applications have become important digital touchpoints through which organizations communicate their brand identity beyond conventional marketing channels. However, existing research has largely examined mobile banking from technological and usability perspectives, leaving limited understanding of how users interpret brand communication through digital experience. This study explores how users make sense of Bank Mega's brand communication through their interactions with the M-Smile mobile banking application. The study employed a qualitative interpretive approach, using in-depth interviews with two internal stakeholders responsible for brand strategy and application development and nine active M-Smile users, complemented by observations of user interactions. The findings show that users construct brand meaning through recurring digital experiences rather than explicit corporate messages. Maturity, trust, and helpfulness were reinforced by clear information, reliable interactions, and practical banking services, while visual complexity and interaction friction weakened perceptions of professionalism and reliability. Innovation was recognized when users could understand and experience the practical value of application features. The study contributes to digital brand communication by positioning mobile banking applications as communicative interfaces where users construct, negotiate, and reinterpret brand meaning. It also highlights the importance of aligning brand intentions, interface design, and user experience to communicate brand values consistently.

**Keywords:** Brand Communication, UI/UX, M-Smile, Mobile Banking, Brand Meaning Construction.

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## INTRODUCTION

Communication in the digital era has undergone a profound transformation that extends beyond traditional human-to-human interactions. Communication now increasingly occurs not only between humans but also between humans and digital technologies. This phenomenon, commonly referred to as human–machine communication (HMC), has become increasingly relevant with the rapid advancement of information technology across various aspects of everyday life. Technological progress has intensified attention toward effective mobile application design and interaction to enhance user experience (Chitrakar et al., 2024). In this context, digital interfaces such as mobile applications should not merely be understood as operational tools but also as communication media that create experiences, shape perceptions, and mediate relationships between users and the institutions or brands behind them (Day et al., 2010).

The banking industry is among the sectors most significantly transformed by digitalization. The shift from branch-based services to mobile applications has fundamentally changed how banks interact and communicate with their customers (Kim et al., 2023). Mobile banking applications have become primary customer touchpoints, serving not only as transaction platforms but also as channels for conveying brand messages, fostering trust, and shaping customers' perceptions and loyalty toward the bank (Andriani & Damayanti, 2023). In Indonesia mobile banking adoption continues to expand, with more than 100 million active users driven by increasing smartphone penetration and the growing demand for fast and convenient financial services (Rahmi & Handayani, 2024). Nevertheless this rapid growth has not always been accompanied by corresponding improvements in user satisfaction, particularly regarding interface design and user experience quality (Tamara et al., 2019).

Existing studies on mobile banking have predominantly focused on technology acceptance and the factors influencing users' intention to adopt digital banking services. Numerous studies employ the Technology Acceptance Model (TAM) to explain how perceived usefulness and perceived ease of use influence mobile banking adoption (Van et al., 2021). Other studies apply the Unified Theory of Acceptance and Use of Technology (UTAUT) and related technology adoption models to examine the effects of performance expectancy, effort expectancy, facilitating conditions, perceived risk and trust on the adoption of digital banking services (Nguyen et al., 2020). Furthermore previous research has extensively investigated the relationships among digital service quality, security, customer satisfaction, and customer loyalty within the context of mobile banking (Zhou et al., 2021).

Although previous studies have substantially advanced understanding of mobile banking adoption, usability, and customer satisfaction, limited attention has been given to mobile banking as a medium of brand communication. UI/UX is predominantly examined as a functional component of digital service delivery rather than as a communicative experience through which users interpret brand meaning. This gap is important because digital brand communication extends beyond advertising, social media, and promotional content to encompass users' experiences across brand touchpoints (Hyun & Marsden, 2023). Accordingly examining how users interpret UI/UX experiences can provide a broader understanding of how brand meaning is communicated and constructed in digital banking.

Convenience and accessibility remain the primary drivers of mobile banking adoption in Indonesia. However, complex interfaces, unintuitive user experiences and security concerns continue to hinder optimal utilization of these services (Resyita, 2024). These challenges underscore

the importance of user experience as a critical component in digital banking service development. Brand communication extends beyond visual identity and corporate messaging to encompass the experiences consumers encounter when interacting with a brand (van de Sand et al., 2020). The concept of brand touchpoints posits that every interaction between users and a brand contributes to shaping their perceptions, experiences, and relationships with that brand (van de Sand et al., 2020). Within digital banking services, mobile banking applications function as essential brand touchpoints because users directly engage with services, systems, information, and application responses during their daily financial activities. Consequently these digital experiences play a significant role in constructing users' meanings and perceptions of the bank as a brand.

User interface (UI) and user experience (UX) design constitute integral components of this meaning-making process. UI elements including colors, icons, illustrations, typography, layout, and visual consistency shape users' initial impressions of both the application and the brand it represents (Dekate, 2023). Meanwhile, UX elements such as navigation, transaction flows, information clarity, microcopy, system feedback, help features, and application stability influence users' feelings of convenience, security, trust, or uncertainty during interaction (Casare et al., 2021). Previous studies have demonstrated that interface design, navigation quality, responsiveness, and overall digital experience significantly influence user satisfaction, trust and perceptions of digital services (Desmal et al., 2022). In this study UI/UX is conceptualized not merely as a design component but as a communication medium through which brand values and identity are conveyed to users.

The research gap arises from the limited attention given to the relationship between mobile banking UI/UX and brand communication. Existing mobile banking studies generally position applications as technological systems evaluated based on adoption, usability, satisfaction, or service quality (Geebren et al., 2021). In contrast, studies on digital brand communication predominantly focus on advertising, social media, promotional campaigns, and other marketing communication channels (Sharakhina et al., 2018). There remains substantial opportunity to investigate how users' experiences with the UI/UX of mobile banking applications contribute to the construction of brand meaning. Addressing this gap is particularly important because, within digital banking services, users' experiences are closely connected to their trust, sense of security, and overall perceptions of the financial institution responsible for their financial activities. This study addresses this gap by examining M-Smile as a digital brand communication medium and exploring how users make sense of Bank Mega's brand meaning through their everyday interactions with its UI/UX.

Bank Mega provides a relevant context for this investigation due to its long-established reputation in the Indonesian banking industry and its strong association with the CT Corp ecosystem. As part of its digital transformation strategy, Bank Mega has developed M-Smile, a mobile banking application that serves as one of its primary digital touchpoints. Through M-Smile users can perform various financial activities, including fund transfers, bill payments, top-ups, QRIS transactions, balance inquiries, credit card limit checks and access to banking services and information. Beyond its functional role, the application communicates Bank Mega's identity through its visual interface, interaction flow, system language and application responses, all of which contribute to users' experiences with the brand. M-Smile can therefore be understood as a medium that translates Bank Mega's brand values into digital experiences. Brand attributes such as trustworthiness, helpfulness, innovativeness and value should not only be reflected in official brand statements but should also be communicated through the application's ability to effectively support users' financial needs. A user experience characterized by clarity simplicity, stability and relevance

may reinforce users' perceptions of Bank Mega as a trustworthy and customer-oriented institution. Conversely experiences involving confusion, unclear information, technical issues, or inadequate support may lead users to negotiate or even weaken these intended brand meanings.

Accordingly the research problem addressed in this study concerns understanding how users interpret their experiences of interacting with the UI/UX design of M-Smile within the context of Bank Mega's brand communication. Rather than evaluating the technical quality of the application, this study seeks to explore how users' visual and interactive experiences shape their interpretations of Bank Mega as a brand. These interpretations are important because digital experiences have the potential to reinforce, negotiate, or weaken the brand values that the organization seeks to communicate.

This study contributes to the growing body of knowledge on digital brand communication by demonstrating that mobile banking applications function not only as service delivery platforms but also as communication media through which brand meaning is constructed via users' digital experiences. Employing an interpretive qualitative approach, this research draws on in-depth interviews with key informants and active M-Smile users, complemented by observational data. This approach enables an in-depth examination of the relationships among Bank Mega's intended brand identity, the translation of that identity through the UI/UX design of M-Smile, users' digital experiences, and the resulting processes of brand meaning construction

## METHODS

### *Type of Research*

This study adopts a qualitative interpretive approach to examine how customers interpret the M-Smile mobile banking experience within Bank Mega's brand communication. This approach is appropriate because it focuses on meaning, interpretation, and lived experience rather than statistical measurement of the effects of UI/UX on brand perception (Isik, 2025). The study is grounded in a constructivist paradigm, which posits that meaning is socially constructed through interaction, context, and experience (Pilarska, 2021). The research was conducted from November 2025 to June 2026, with data collection carried out during April–May 2026, followed by data analysis in May 2026 and report preparation in May–June 2026. Data were collected through semi-structured in-depth interviews and non-participant observations. Interviews explored participants' interpretations of Bank Mega's brand identity, the UI/UX design of M-Smile, and their experiences when using the application, while observations focused on users' navigation, interpretation of information, responses to system feedback, and difficulties encountered during interaction. In line with the constructivist perspective, organizational and user perspectives were treated as multiple constructions of reality, while contradictions across data sources were interpreted as meaningful variations rather than errors. Written informed consent was obtained from all participants after they were informed about the research objectives, procedures, data use, confidentiality, and their rights as participants. Participant identities were protected through the use of informant codes in reporting the findings.

### *Research Focus*

This study focuses on understanding how users make sense of Bank Mega's brand communication through their digital experience with the M-Smile mobile banking application. Rather than evaluating the technical quality, usability or performance of the application, this

research examines how users interpret the communicative meanings embedded in its UI/UX design, including visual elements, navigation, transaction flows, system feedback, microcopy and information presentation. Drawing on an interpretive perspective, the study conceptualizes M-Smile not merely as a digital banking service but as a brand communication medium through which Bank Mega's values and identity are experienced and interpreted by users.

## *Data Sources*

### *Primary Data*

The primary data in this study consisted of in-depth interview data and observational data obtained directly from the research participants. Interview data were collected from two key informants representing Bank Mega's internal perspective and nine active M-Smile users representing the users' perspective. The interviews explored participants' experiences, interpretations, and perceptions regarding M-Smile's UI/UX design as a medium of Bank Mega's brand communication. In addition, non-participant observations were conducted while users interacted with the M-Smile application to understand how they navigated the interface, interpreted information, responded to system feedback, and experienced the overall digital interaction.

### *Secondary Data*

Secondary data were collected to complement and contextualize the primary findings. These included Bank Mega's official publications, corporate website, brand communication materials, product information, UI/UX documentation where accessible, company reports, and relevant literature on digital brand communication, human–machine communication, user experience, and mobile banking. Previous scholarly articles and supporting documents were also reviewed to strengthen the theoretical framework and interpret the empirical findings.

## *Data Collection Techniques*

Data were collected through semi-structured in-depth interviews and non-participant observation. Semi-structured interviews enabled the researcher to explore participants' experiences while maintaining flexibility to probe emerging issues related to brand communication and digital experience. Interviews with the key informants focused on Bank Mega's intended brand identity and the translation of brand values into the M-Smile interface, whereas interviews with users explored how they interpreted their interactions with the application. Observations were conducted while participants performed common banking activities using M-Smile allowing the researcher to examine users' navigation patterns, responses to interface elements, transaction flows, system feedback and usability issues that contributed to their interpretation of Bank Mega's brand.

## *Informant Selection Techniques*

Informants were selected using purposive sampling because the study required individuals who possessed direct knowledge and experience relevant to the research focus. Two key informants were recruited from Bank Mega, including the Brand Marketing Head, who provided insights into the bank's brand identity and intended brand communication, and the Marketing Technology & Product Design Head, who explained how brand values were translated into the UI/UX design of M-Smile. The primary informants consisted of nine active M-Smile users who had used the application for routine banking activities at least once a month during the previous three months and were willing to participate in in-depth interviews. The number of participants was determined

based on the principle of information saturation, whereby recurring themes emerged and no substantial new insights were identified after the ninth interview.

### *Research Instruments*

Research instruments serve as guidelines for interviews and observations, with the researcher acting as the primary instrument (Arikunto, 2010). The research instruments used include:

**Table 1.** Data Sources and Analytical Focus

| Data Source | Focus of Data | Analytical Output |
|---|---|---|
| Brand marketing head | Desired brand identity, brand values, communication direction, and intended customer perception | Brand intention |
| Marketing technology and product design head | Translation of brand values into M-Smile visual design, interaction flow, tone, microcopy, and product experience | Design translation |
| M-Smile users | Interaction experience, perceived visual identity, usability issues, and interpretation of Bank Mega through M-Smile | Customer meaning |

Source: Researcher's Process, 2026

In addition to two internal informants, M-Smile users were included to capture customer interpretations. Users were selected to ensure variation in demographics and usage experience, allowing diverse perspectives on interface design, usability, trust, and brand meaning. User characteristics are presented in Table 2.

**Table 2.** Characteristics of User Informants

| Informant | Gender | Age | Length of M-Smile Usage |
|---|---|---|---|
| U1 | Male | 23 y.o | 4 months |
| U2 | Female | 26 y.o | 4 years |
| U3 | Female | 29 y.o | 7 years |
| U4 | Male | 26 y.o | 2 years |
| U5 | Male | 39 y.o | 3 years |
| U6 | Male | 30 y.o | 6 years |
| U7 | Female | 50 y.o | 5 years |
| U8 | Female | 26 y.o | 4 years |
| U9 | Female | 29 y.o | 4 years |

Source: Researcher's Process, 2026

### *Data analysis*

The analytical model was developed iteratively during the research process based on preliminary findings and was used as a guiding structure after initial data familiarization, not as a pre-determined framework. The analysis is structured into three dimensions: brand intention, design translation, and customer meaning.

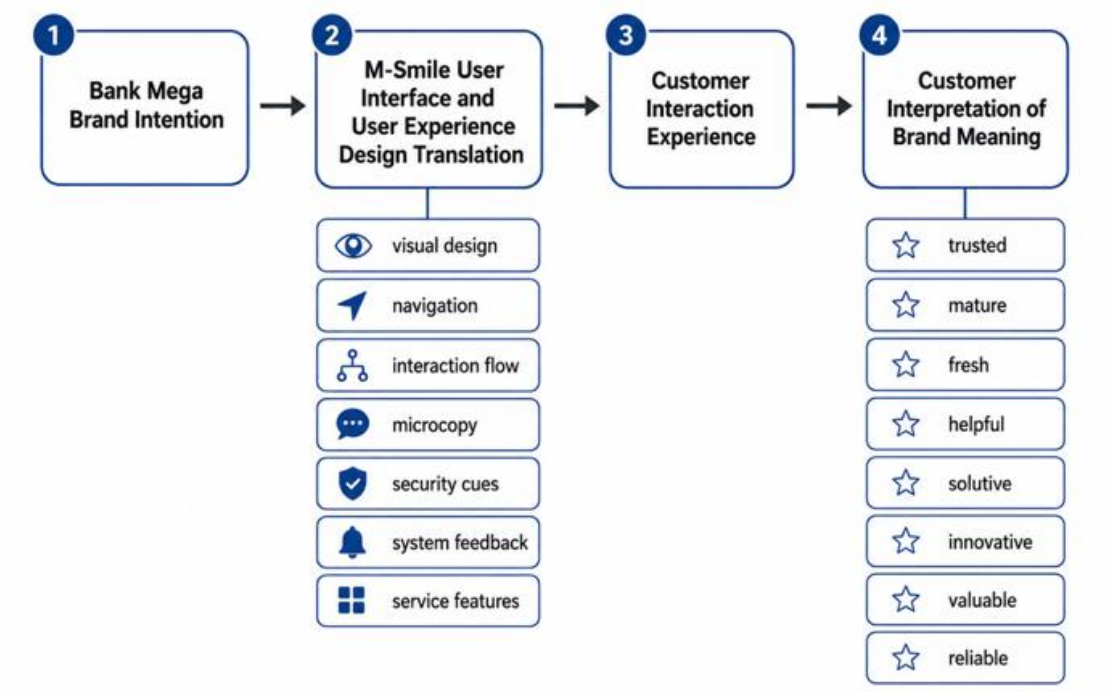



**Figure 1.** Analytical Model of Brand Communication Through M-Smile

## RESULTS AND DISCUSSION

The findings are based on triangulation of three sources: the Brand Marketing Head, the Marketing Technology and Product Design Head, and M-Smile users. The analysis examines how intended brand meaning is translated into M-Smile UI/UX and how users interpret it. Five themes emerged: Bank Mega as a trusted and mature brand, a fresh but ambivalent visual interface, helpful daily banking experience, usability friction that weakens trust, and perceived innovation and value when benefits are clear.

**Table 3.** Theme Development and Participant Distribution

| Theme | Users Mentioning (n=9) | Representative Interpretation |
|---|---|---|
| Bank Mega as a Mature and Trusted Brand | 8/9 | Bank Mega is perceived as established, credible, and financially reliable |
| Fresh Visual Interface as a Double-Edged Brand Signal | 9/9 | M-Smile appears modern and friendly, although some users perceive it as overly colorful or less professional |
| Helpful Interaction Experience in Daily Banking Activities | 9/9 | M-Smile supports routine banking activities efficiently and conveniently |
| Friction Points that Weaken Trust and Reliability | 7/9 | Navigation difficulties, delayed information, and technical issues create uncertainty |
| Innovation and Value are Recognized When Benefits are Clear | 5/9 | Innovation is acknowledged when features are useful, understandable, and relevant |

Source: Researcher's Process, 2026

Thematic analysis identified five main themes across interviews and observations. Table 2 shows variation in theme occurrence among participants. Helpfulness and visual freshness appeared most frequently, while innovation was less dominant and often depended on users' understanding of feature benefits. Overall, users primarily interpreted M-Smile through daily interaction experiences rather than abstract brand attributes.

**Table 4.** Triangulated Themes of M-Smile Brand Communication

| Theme | Brand Intention | Design Translation | Customer Interpretation | Main Pattern |
|---|---|---|---|---|
| Bank Mega as a mature and trusted brand | Bank Mega aims to be perceived as mature, trusted, safe, relevant, and helpful | M-Smile is positioned as a digital face of Bank Mega that must maintain credibility and service clarity | Customers perceive Bank Mega as big, established, corporate, and trusted, but some associations are still linked to CT Corp ecosystem, merchants, and promotions | Trust and maturity are relatively aligned, but independent banking identity needs stronger reinforcement |
| Fresh visual interface as a double-edged brand signal | Bank Mega wants to appear modern, relevant, and approachable without losing maturity | Orange identity, colorful visual elements, fresher icons, and modern layout are used to make M-Smile feel less rigid | Customers interpret M-Smile as fresh, cheerful, colorful, and friendly, but some perceive it as crowded, too playful, or less elegant | Visual freshness supports approachability, but excessive playfulness can weaken maturity and trust |
| Helpful interaction experience in daily banking activities | The brand wants to communicate functional, solutive, accessible, and helpful values | M-Smile provides task-oriented flows for transfer, balance checking, credit card limit checking, payment, top-up, QRIS, and service access | Customers experience M-Smile as useful and helpful for basic financial activities | Helpfulness becomes the strongest meaning because users directly experience functional value |
| Friction points that weaken trust and reliability | Bank Mega intends to communicate reliability, clarity, and security | Trust is translated through clarity, security cues, microcopy, feedback, and stable transaction flows | Errors, timeout, delayed information, hidden menus, intrusive pop-ups, and formal wording create uncertainty | Interaction friction may become a brand communication problem when it affects trust and reliability |
| Innovation and value are recognized when benefits are clear | Bank Mega wants to be perceived as innovative and valuable | M-Smile introduces features such as ZAKU, QRIS Tap, foreign exchange information, MPC | Customers recognize innovation when features are easy to understand, relevant, and beneficial | Innovation is interpreted through experienced benefit, not merely feature availability |

| | |
|---|---|
| | Point, and other service features |

Source: Researcher's Process, 2026

Although trust and maturity emerged as dominant interpretations, not all participants viewed Bank Mega primarily as a banking brand. Several users associated the brand more strongly with the CT Corp ecosystem, retail promotions, or credit card benefits than with its core banking identity. This finding suggests that brand maturity was not interpreted uniformly and may still be mediated by external brand associations.

### *Communicating Bank Mega as a Mature and Trusted Brand*

Across interviews Bank Mega's intended brand meaning was associated with maturity, trust, relevance, and helpfulness. Participants generally perceived Bank Mega as a large and credible bank, with these perceptions shaped by both corporate reputation and digital experience cues such as information clarity, transaction visibility, security indicators, and system reliability within M-Smile. One participant described Bank Mega through a metaphor of strength and leadership:

*"Bank Mega feels like a strong male figure with leadership qualities. I see it from the building and from how big the organization is under CT Corp." (U1, M-Smile user)*

Another participant interpreted Bank Mega as a serious and long-standing banking brand:

*"Bank Mega feels consistent, like an old and serious bank. It does not have too many gimmicks, and the impression is more corporate." (U2, M-Smile user)*

However, some participants associated Bank Mega more strongly with the CT Corp ecosystem, retail promotions, or credit card benefits than with its banking identity.

*"Before, I only knew Bank Mega as something affiliated with Transmart and CT Corp. After using it, I found out about the free transfer benefit." (U4, M-Smile user)*

These findings indicate that users do not construct brand meaning solely from corporate messages but also from their accumulated experiences across multiple brand touchpoints. From a digital brand communication perspective, M-Smile functions as more than a transactional platform; it serves as a communicative interface through which organizational values are interpreted and evaluated by users. The perceptions of maturity and trust expressed by most participants suggest that the intended brand identity communicated by Bank Mega is reinforced through users' interactions with the application, particularly when they experience clear information, transparent transaction processes, and reliable system performance. These digital cues operate as communication signals that translate abstract brand values into tangible user experiences.

This finding supports the concept of brand touchpoints proposed by van de Sand et al. (2020), which argues that brand meaning is continuously constructed through users' interactions with various organizational interfaces rather than through promotional messages alone. In the context of digital banking, the application interface becomes a strategic communication medium because users repeatedly encounter the brand while performing routine financial activities. Consequently visual consistency, information clarity, and system reliability become communicative resources that reinforce perceptions of credibility and trustworthiness.

Nevertheless the findings also reveal that brand communication remains only partially aligned with users' interpretations. Several participants continued to associate Bank Mega primarily with the CT Corp ecosystem, retail promotions, and credit card benefits rather than with its broader

banking identity. From an interpretive perspective, this suggests that users actively negotiate brand meaning by integrating previous experiences, existing knowledge, and external brand associations into their understanding of the organization. Rather than passively receiving the intended brand message, users reconstruct meaning based on multiple communication encounters occurring both inside and outside the M-Smile application.

These findings extend previous studies on digital brand communication by demonstrating that mobile banking applications do not merely support service delivery but also participate in the ongoing construction of brand meaning. While previous research has emphasized the role of advertising, social media, and promotional campaigns as primary brand communication channels (Hyun & Marsden, 2023), this study highlights that routine digital interactions through mobile banking applications can similarly reinforce, negotiate, or even reshape users' interpretations of a financial institution's brand identity.

### *Fresh Visual Interface as a Double-Edged Brand Signal*

The visual design of M-Smile was intended to communicate a fresher, more approachable, and modern image while maintaining consistency with Bank Mega's identity. Most participants described the application as colorful, cheerful, and friendly, indicating that visual elements contribute to perceptions of accessibility and digital relevance.

*"My first impression was that the interface looked fresher. The menus were good, and the icons felt fresher. Other banks are mostly blue, while M-Smile is more colorful." (U4, M-Smile user)*

Another participant connected the visual identity of M-Smile with a cheerful and positive impression of Bank Mega:

*"M-Smile already reflects Bank Mega quite well, especially from the yellow color, which feels cheerful and positive. The user interface is also friendly and easy to understand, so it feels professional but not too rigid." (U1, M-Smile user).*

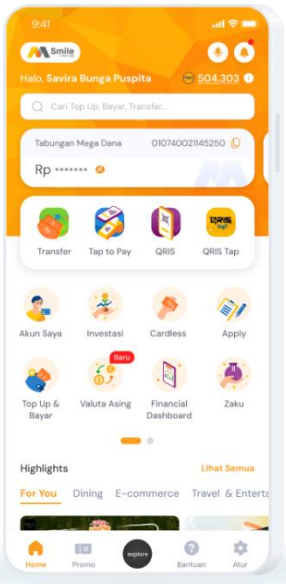



**Figure 2.** M-Smile Homepage Interface Illustrating Visual Identity and Navigation

Figure 2 illustrates how visual identity shapes brand perception. While color, iconography, and layout enhance freshness and accessibility, some users perceived the interface as visually crowded, potentially reducing professionalism and trust.

*"The application looks cheerful and colorful, but because there are many color combinations, it feels less professional. A bank is a serious context, so too many colors do not feel fully suitable." (U2, M-Smile user)*

Another participant expressed a similar concern about visual overload:

*"The colorful interface makes it overstimulating. When I wanted to use QRIS, I was confused about where to go. In other applications, it is usually placed in the middle and easier to find." (U8, M-Smile user)*

These findings suggest that the visual interface of M-Smile functions as a brand communication cue rather than merely an aesthetic component of the application. From a digital brand communication perspective, interface elements such as color, iconography, layout, and visual hierarchy communicate symbolic meanings that users actively interpret while interacting with the application. The positive responses toward the colorful interface indicate that visual freshness successfully conveys an image of accessibility, friendliness, and modernity, reflecting Bank Mega's intention to present itself as a more approachable digital banking service. At the same time the contrasting perceptions expressed by several participants demonstrate that visual communication is inherently interpretive rather than deterministic. The same interface may simultaneously communicate innovation to some users while signaling reduced professionalism or credibility to others.

This finding is consistent with the concept of brand touchpoints, which argues that every interaction between users and a brand contributes to the construction of brand meaning (van de Sand et al., 2020). Rather than functioning as a neutral interface, the application's visual design becomes part of the communication process through which users infer organizational characteristics. In the context of human–machine communication these visual cues mediate users' interactions with the institution, enabling them to evaluate not only the application's usability but also the values and identity represented by the organization behind it.

However the findings also reveal a communication dilemma. While visual freshness enhances perceptions of innovation and friendliness, excessive visual complexity may undermine the institutional image expected from a financial service provider. Banking applications operate within a high-trust environment in which users often associate visual simplicity, consistency, and clarity with security and reliability. Participants who described the interface as crowded or overstimulating interpreted these design choices as inconsistent with their expectations of a mature and trustworthy banking institution. This suggests that visual communication in digital banking requires a careful balance between creating an engaging user experience and maintaining the credibility expected of financial institutions.

These findings extend previous studies that primarily examine UI/UX in terms of usability, satisfaction, or technology adoption (Desmal et al., 2022; Casare et al., 2021). Instead, this study demonstrates that visual interface design also functions as a form of brand communication through which users construct symbolic meanings about the organization. The findings therefore reinforce the argument that digital interfaces should be understood not only as functional systems but also as communicative spaces where brand identity is continuously interpreted, negotiated, and reconstructed through users' digital experiences

### *Helpful Interaction Experience in Daily Banking Activities*

Helpfulness emerged as the strongest and most consistently reported theme. Participants frequently mentioned balance inquiries, credit card monitoring, transfers, payments, top-ups, QRIS transactions, and customer service access.

*"It is quite helpful for daily transaction needs, especially for customers who often use the CT Corp ecosystem such as Transmart. Interbank transfer is also free, so it really helps." (U1, M-Smile user)*

Users generally evaluated M-Smile positively when it enabled routine banking activities efficiently. Consequently, helpfulness emerged as the most tangible brand meaning, reinforcing Bank Mega's image as an accessible and useful banking brand.

*"I use M-Smile to check my credit card limit, transaction history, billing, and payment due date." (U6, M-Smile user)*

Another participant emphasized the role of M-Smile in reducing dependence on other banking channels:

*"It is quite valuable because older customers are also helped by it. They do not need to check their limit through an ATM, MILA, or MegaCall." (U4, M-Smile user)*

These findings suggest that helpfulness is not merely perceived as a functional characteristic of the application but also as a symbolic representation of Bank Mega's brand identity. Participants consistently associated successful task completion with the organization's willingness to support their everyday financial needs. Rather than separating service performance from brand perception, users interpreted efficient interactions as evidence that Bank Mega is responsive, practical, and customer-oriented.

From a digital brand communication perspective routine banking activities function as recurring brand touchpoints that continuously communicate the organization's identity. Each successful transaction, balance inquiry, payment, or credit card management activity represents a communication encounter through which users evaluate whether the brand delivers its promised value. Unlike traditional marketing communication, which relies primarily on persuasive messages, the communicative power of M-Smile emerges from users' direct experiences with the service itself. In this sense helpfulness becomes a communicative outcome of interaction rather than simply a usability attribute.

This finding is consistent with the brand touchpoints perspective proposed by van de Sand et al. (2020) which emphasizes that brand meaning is continuously developed through interactions across organizational interfaces. It also supports the argument that digital interfaces should be understood as communication media through which organizations express their values and users actively interpret those values during use. The participants' emphasis on convenience, accessibility, and independence from conventional banking channels demonstrates that meaningful brand communication occurs through routine service encounters rather than solely through promotional activities.

The findings also extend previous research on mobile banking, which has predominantly examined usefulness as a determinant of technology adoption, satisfaction, or continued usage (Desmal et al., 2022; Casare et al., 2021). While those studies conceptualize usefulness primarily as a functional benefit, the present study demonstrates that users simultaneously interpret helpful interactions as indicators of organizational character. Thus practical usefulness contributes not only to service evaluation but also to the construction of brand meaning. This finding reinforces the

argument that digital experience serves as a communication process through which users make sense of Bank Mega's identity as a supportive and valuable financial institution.

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### *Friction Points that Undermine Trust and Reliability*

Although users recognized M-Smile as useful, recurring usability issues were also reported. These included delayed information, timeout messages, hidden menus, repetitive navigation, and technical disruptions.

*"The billing information is sometimes not real time. I already paid, but the bill did not change. It would be better if the information were real time." (U4, M-Smile user)*

A similar issue was found in relation to credit card information:

*"To see the bill and transaction information, it cannot be real time. Even after paying the bill, it is not reflected immediately." (U9, M-Smile user)*

Some users experienced hesitation when interacting with certain menus or feedback messages. These usability issues function as communication problems because they can weaken perceptions of Bank Mega as a reliable, clear, and helpful brand.

*"The menu is not too visible because it is combined with non-transaction menus. I need to focus more to find it." (U2, M-Smile user)*

Another participant pointed to system disruption during usage:

*"There were force close issues, login timeout, and sometimes the transaction receipt took quite a long time to appear." (U4, M-Smile user)*

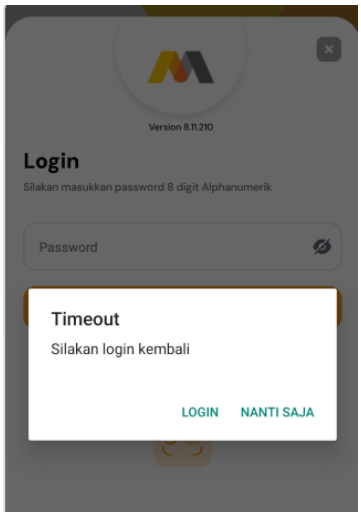



**Figure 3.** M-Smile Timeout Feedback as an Example of Interaction Friction

The findings demonstrate that interaction friction extends beyond usability concerns and becomes a disruption in brand communication. Participants did not perceive delayed information, timeout messages, hidden menus, or system instability merely as technical shortcomings. Instead, these experiences influenced how they interpreted Bank Mega's reliability, responsiveness, and competence as a financial institution. In this sense users evaluated the organization through their interactions with the application, suggesting that communication occurs not only through explicit brand messages but also through the quality of digital service encounters.

From a digital brand communication perspective, every interaction within M-Smile represents a communicative event in which users assess whether the organization's actions are consistent with its intended brand identity. Reliable system performance, clear navigation, and timely feedback communicate competence and dependability whereas interaction breakdowns communicate uncertainty and reduce confidence in the brand. This finding reinforces the interpretive view that brand meaning is continuously negotiated through experience rather than passively received from organizational communication.

The findings are also consistent with the brand touchpoints perspective (van de Sand et al., 2020), which argues that users construct brand meaning through repeated interactions across organizational interfaces. When interaction friction occurs repeatedly, it becomes a negative brand touchpoint that shapes users' perceptions beyond the immediate service experience. Particularly in digital banking, where trust is fundamental, users often interpret technical reliability as an indicator of institutional reliability. Consequently communication failures embedded in interface interactions may have broader implications for how users evaluate the credibility of the organization itself.

These findings extend previous mobile banking studies that have primarily treated usability problems as determinants of user satisfaction or continued usage (Desmal et al., 2022; Casare et al., 2021). The present study demonstrates that interaction friction also carries symbolic meaning by influencing users' interpretations of organizational trustworthiness. Thus technical performance should not be understood solely as a system quality issue but also as a communicative resource that either reinforces or undermines brand meaning. This highlights the importance of viewing digital interaction quality as an integral component of brand communication rather than merely a functional aspect of application design.

### *Making Sense of Innovation and Value*

Bank Mega seeks to communicate innovation and value through features such as ZAKU, QRIS Tap, foreign exchange services, and MPC Point. Users recognized innovation when features were useful, understandable, and relevant to their daily needs.

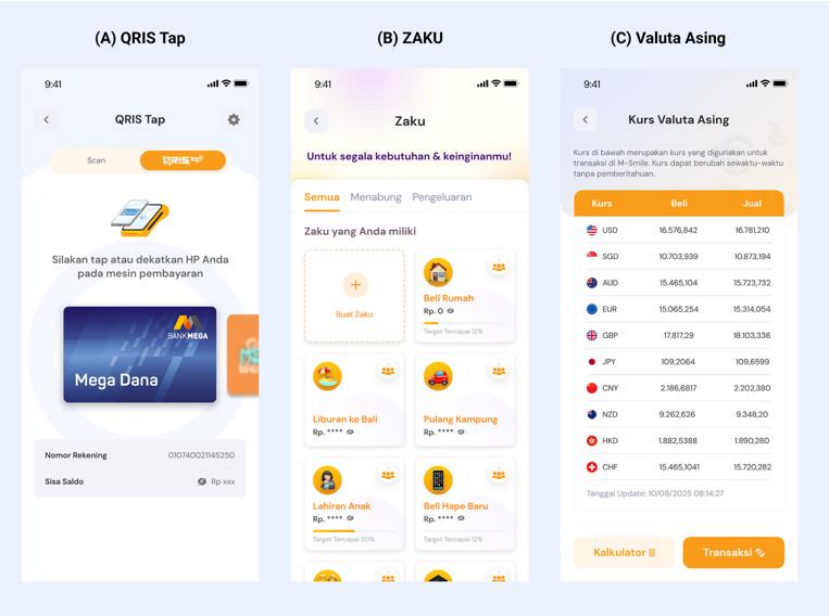



**Figure 4.** Selected M-Smile Features Illustrating Innovation and Value-Added Experience

*"Compared with several other mobile banking applications that I use, M-Smile has different features, such as foreign exchange and MPC Point. Even though I do not use MPC Point often, I think it adds value because it can also be used for transactions." (U1, M-Smile user)*

Another participant interpreted M-Smile as innovative through newer features and design improvement:

*"The design is good, clear, neat, and does not make it difficult for customers. It also has new features such as ZAKU, QRIS Tap, and cross-border transactions, which are very innovative." (U3, M-Smile user)*

The findings indicate that innovation is not defined by feature addition alone, but by how clearly its benefits are perceived and experienced in use, where value emerges from meaningful support and convenience; however, some users did not view M-Smile as highly innovative or valuable due to similarities with other mobile banking applications and limited differentiation.

*"It is not that innovative because the features are not very different from other banks. The exchange rate information on the homepage is quite useful, though." (U8, M-Smile user)*

Another participant also noted that innovation was less visible compared to other banking applications:

*"M-Smile does not really look innovative. It should have features that are truly new." (U5, M-Smile user)*

These findings suggest that innovation is not communicated through technological novelty alone but through users' ability to recognize and experience its practical value. Participants did not automatically perceive newly introduced features as evidence of innovation. Instead, they evaluated innovation based on whether the features addressed their everyday banking needs, were easy to understand, and could be integrated into their routine financial activities. This indicates that innovation becomes meaningful only when users successfully interpret the intended value communicated through the digital interface.

From a digital brand communication perspective explain that innovation is therefore a communicative achievement rather than a technological attribute. Features such as ZAKU, QRIS Tap, foreign exchange services, and MPC Point function as communication cues that signal the organization's commitment to providing relevant and valuable services. However, these signals become effective only when users are able to recognize their purpose and experience their benefits directly. When the value proposition is not immediately apparent, users tend to compare the application with competing mobile banking services and perceive limited differentiation despite the presence of additional features.

This finding is consistent with the brand touchpoints perspective (van de Sand et al., 2020), which argues that users construct brand meaning through repeated interactions with organizational interfaces. Rather than interpreting innovation solely from product announcements or promotional campaigns, participants formed their judgments while engaging with the application's features in everyday use. Consequently innovation was perceived as an experiential quality emerging from meaningful interaction rather than as a characteristic inherent in the technology itself.

The findings also extend previous mobile banking research that has predominantly evaluated innovation in terms of feature availability, technological advancement, or adoption outcomes (Desmal et al., 2022; Casare et al., 2021). The present study demonstrates that innovation acquires communicative meaning only when users understand and experience its relevance within their daily

practices. This highlights that successful digital brand communication depends not only on introducing new technologies but also on ensuring that their value is clearly communicated through intuitive interaction, understandable design, and meaningful user experiences. Ultimately users make sense of innovation by interpreting how digital experiences reflect the organization's commitment to delivering practical value rather than merely offering additional functionality.

## CONCLUSION

This study demonstrates that users make sense of Bank Mega's brand communication through their digital experiences with the M-Smile mobile banking application. Rather than relying solely on corporate messages, participants interpreted brand meaning through everyday interactions with the application's visual interface, interaction quality, system performance, and digital features. The findings show that perceptions of maturity and trust were generally reinforced by clear information, reliable transactions, and helpful services, while visual freshness enhanced approachability but occasionally reduced perceptions of professionalism. Likewise, smooth interactions strengthened perceptions of Bank Mega as a supportive and valuable financial institution, whereas usability friction, such as delayed information, timeout messages, and complex navigation, undermined trust and reliability. Perceptions of innovation also depended not merely on the presence of new features but on users' ability to understand and experience their practical value. These findings extend digital brand communication literature by demonstrating that mobile banking applications function not only as service delivery platforms but also as communicative interfaces through which users continuously construct, negotiate, and reinterpret brand meaning.

The findings have practical implications for digital banking development, particularly in aligning brand intention with UI/UX design and user experience. Bank Mega should ensure that visual elements, navigation, information clarity, system feedback, and feature communication consistently convey the intended values of trust, helpfulness, innovation, and value. New features should not only be introduced but also communicated through clear and accessible interaction flows so that users can recognize their practical benefits. At the same time, the study has limitations. The research focuses on a single mobile banking application and a relatively small group of participants, limiting the transferability of the findings to other banking contexts. Future research could examine multiple mobile banking applications across different banks, involve more diverse user groups, and compare how different digital interfaces shape brand meaning. Further studies could also investigate how users' interpretations of digital brand communication develop over longer periods of interaction or across different digital banking touchpoints.

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