
Generation Z's Perspective on BCA's Persuasive Message in the "Don't Know? Kasih No!" Educational Video Campaign

Dominique Dolpin, Marsefio Sevyone Luhukay

Department of Communication Science FISIP Universitas Pelita Harapan Jakarta Indonesia

ABSTRACT

The digital era has transformed daily life and increased Generation Z's reliance on digital transaction services. However, this reliance also exposes them to cybercrime threats such as online fraud and personal data breaches. This study explores Generation Z's perspective on the persuasive message of BCA's educational video "*Don't Know? Kasih No!*". Using a qualitative descriptive approach, data were collected through structured interviews with six Generation Z informants who actively use digital banking services and social media. Findings show that Generation Z processes the campaign message through two elaboration pathways as proposed in the Elaboration Likelihood Model (ELM). The central route was evident when participants critically engaged with the video's arguments, personal relevance, and security instructions, while the peripheral route appeared when they responded to visual appeal, humor, and the credibility of the communicator, Indro Warkop. This research highlights how personal experience and digital literacy shape message processing, offering insights into effective communication strategies for improving cybersecurity awareness among digital natives.

Keywords: BCA, Elaboration Likelihood Model, Generation Z, persuasive message, digital literacy

INTRODUCTION

Human civilization has entered the digital era, and technology has become one of the most influential factors in daily life. A 2020 census conducted by the Central Statistics Agency (BPS) noted that Indonesia's population is currently dominated by Generation Z, a demographic group known for its high digital literacy. This generation is highly dependent on technology for various activities, including communication, entertainment, education, and

digital transactions. A survey by IDN Times in 2022 revealed that 69% of Generation Z members already have a bank account, with most preferring digital banking services.

However, the increasing use of technology and digital transactions also poses significant risks for Generation Z. Their dependence on digital platforms makes them highly vulnerable to cybercrime, such as online fraud, phishing, and personal data breaches. According to data from the Financial Services Authority (OJK), there were 72,618 complaints of financial fraud in 2023. Additionally, Patroli Siber's data as of May 2024 showed tens of thousands of reported cybercrime cases. This data highlights the critical need for increased digital literacy and security awareness among Generation Z.

Responding to this issue, BCA, as a leading digital transaction service provider, launched an educational video campaign titled "Don't Know? Kasih No!" on its official YouTube channel. This campaign aims to educate the public, especially the younger generation, on the importance of protecting personal data from online scams. The video, featuring comedian Indro Warkop, uses a humorous approach to convey a serious message. This study aims to analyze Generation Z's perspectives on the persuasive message of the "Don't Know? Kasih No!" video campaign, using the Elaboration Likelihood Model (ELM) as a theoretical framework to understand how the message is processed and its impact. This research is expected to provide valuable insights for future digital communication strategies to enhance data security literacy.

LITERATURE REVIEW

This research uses the **Elaboration Likelihood Model (ELM)** as its theoretical framework to analyze how Generation Z processes the persuasive message in BCA's educational campaign. The ELM, a prominent theory of persuasive communication (Suryana, 2019), was developed by Petty and Cacioppo. It explains that attitude and behavior change can occur through two distinct cognitive pathways: the central route and the peripheral route (Suciati, 2017).

Persuasive Messages

According to Hendri (2019), persuasive messages can be compared to medical interventions planned and administered by doctors. This is because both begin with a specific goal, and their success or failure can be measured by the changes they produce. In persuasive communication, the primary goal is to achieve a change in statements, attitudes, or behavior after the message is received.

The message itself is the central element in persuasive communication. It must be clearly understood by the recipient, whether it is verbal or non-verbal, so that the intended change can be observed. An effective persuasive message is one that seeks to shape, strengthen, and change responses. To achieve this, the communicator must demonstrate a clear connection between the new idea or product and the values held by the target audience or social system. This process is closely tied to the stimulus-response mechanism, which is further explained by the Elaboration Likelihood Model (ELM) theory

The Elaboration Likelihood Model (ELM), developed by Richard Petty and John Cacioppo, offers a theoretical framework for understanding how individuals process persuasive messages. According to this model, individuals engage with persuasive communication through two distinct cognitive routes: the central route and the peripheral route. The term *elaboration* refers to the extent to which a recipient critically evaluates a message's content. ELM posits that the level of elaboration varies depending on an individual's motivation and ability to process the message (Littlejohn, 2021).

When designing persuasive messages, it is essential to consider the types of argument elaboration that may occur. Petty and Cacioppo classify arguments into three categories, each producing different cognitive responses (Griffin, 2019):

- **Strong Arguments**

Strong arguments generate favorable cognitive responses that reinforce or even change the recipient's attitudes and behaviors. These arguments are typically effective in persuading audiences, especially those who are initially resistant to the message, and can lead to long-term behavioral change.

- **Neutral Arguments**

Neutral arguments elicit non-committal or ambivalent responses. These responses may stem from biased, selective, or insufficient engagement with the message. As a result, recipients tend to remain unchanged in their beliefs or behaviors, often relying on heuristics or peripheral cues rather than the core message content.

- **Weak Arguments**

Weak arguments provoke unfavorable cognitive responses, potentially leading to resistance or rejection of the message. Moreover, they may trigger a *boomerang effect*, whereby the message unintentionally strengthens opposing viewpoints and undermines the communicator's persuasive intent.

The ELM theory states that attitude/behavior change can occur through two pathways: the Central Route and the Peripheral Route. The choice of message delivery route is determined by the recipient's motivation, ability, and opportunity to elaborate on the persuasive message. The higher the recipient's motivation, ability, and opportunity, the greater the likelihood that they will elaborate on the persuasive message. Individuals who take the Central Route tend to think critically about arguments related to an issue and further examine the strengths and relevance of those arguments before forming an attitude about the message. On the other hand, individuals who take the Peripheral Route exert less cognitive effort and rely on the number of arguments and the endorser's appeal when forming an attitude.

a. Central Route

a. Central Route

Cognitive elaboration is the hallmark of the central route, where recipients engage in systematic, careful, and critical evaluation of persuasive messages. In this process, individuals actively weigh the quality and relevance of arguments before forming or changing their attitudes (Petty & Cacioppo, 1986; Griffin, 2019). High elaboration typically occurs when the

message is personally relevant, involves clear disagreement with prior beliefs, or connects with existing predispositions. Under these conditions, recipients are more likely to critically reflect, consider compromises, and adopt long-term attitude changes. Motivation and ability thus play a central role in determining whether individuals engage in this deeper level of processing (Littlejohn, 2021).

b. Peripheral Route

Unlike the central route, this route offers a relatively simple path to determine whether the recipient accepts or rejects the message. The recipient doesn't need to be overly cautious because they will choose to accept or reject the persuasive message without further thought. Here, relevant factors include the communication environment, such as the quality of the source and delivery of the message, and the attractiveness of the source during the delivery process. People who receive a message through this route are likely to choose to pay attention or temporarily change their behavior based on its attractiveness.

Generation Z

Generation Z is the demographic cohort that follows the millennial generation, born between 1997 and 2012 (Dimock, 2019). This generation grew up during a relatively stable socioeconomic period marked by rapid advances in information technology, making them the first true "digital natives." Their lives are deeply intertwined with technology, and constant connectivity has made social media a central influence. Unlike earlier generations, they rarely disconnect from digital platforms, indicating a strong integration of online activity into daily routines.

Research by Bencsik and Machova (2016) highlights that the development of Generation Z coincides with the digitalization era, shaping them into fast learners who are intelligent, creative, and skilled in using technology. As active consumers of mass media (Zuhra, 2017), they also demand new approaches in marketing and communication. Traditional methods are less effective, as Gen Z tends to prefer interactive and digital communication styles (Ramadhan & Simanjuntak, 2018).

The "Don't Know? Kasih No!" Movement

The "Don't Know? Kasih No!" movement is an educational campaign launched by PT Bank Central Asia Tbk (BCA) to raise public awareness and education about data security and cybercrime prevention. Launched on December 8, 2023, the movement began with an educational video released on YouTube. The video, titled "Don't Want to Be a Victim of Online Fraud. Don't Know? Kasih No!", is 4 minutes and 44 seconds long. It stars one of Indonesia's most famous and legendary comedians, Indrodjojo Kusumonegoro, better known to the public as Indro Warkop.

This video aims to raise public awareness of the threat of data theft, which often occurs through various means. With its entertaining approach, it is hoped that the video's message will be well-received. The main message, "Don't Know? Kasih No!", also rhymes with the names of Indro Warkop's former colleagues, Dono Warkop and Kasino Warkop. The "Don't Know?

"Kasih No!" movement also invites the public to adopt a "slow down & rethink" attitude, namely to not rush and think critically when dealing with various potential frauds.



Figure 1. Promotional still from BCA's educational video "Don't Know? Kasih No!" featuring comedian Indro Warkop as the central character to deliver the campaign's key message.(Source: BCA YouTube Official, 2023)



Figure 2. Visual from BCA's educational video "Don't Know? Kasih No!" emphasizing the campaign slogan "Pikir Ulang Sebelum Bertindak – Don't Know? Kasih No!" delivered by Indro Warkop. (Source: BCA YouTube Official, 2023)

This video illustrates various fraudulent methods and provides tips on how to protect yourself from data theft. Personal data is often targeted by unscrupulous parties, who seek to exploit this information for personal gain at the expense of the public. Following its release on YouTube, BCA consistently used the message "Don't Know? Give No!" across its social media platforms, including Instagram and Twitter (X).

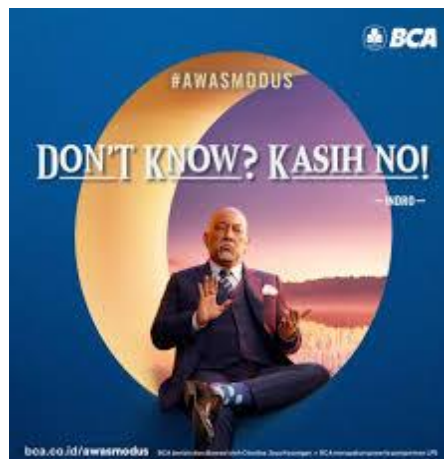


Figure 3. Branding visual from BCA's educational campaign "Don't Know? Kasih No!" featuring Indro Warkop delivering the key message with the hashtag #AwasModus. (Source: BCA YouTube Official, 2023)



Figure 4. Comedic scene from BCA’s educational video “Don’t Know? Kasih No!” where Indro Warkop, together with supporting actors, emphasizes the message “Dapet pesan yang agak laen? Don’t Know? Kasih No!”. (Source: BCA YouTube Official, 2023)

Previously, PT Bank Central Asia Tbk (BCA) launched several educational initiatives as a commitment to customer security. One of these was the video series "Nurut Apa Kata Mama," which aims to convey educational messages about data security and preventing banking fraud. In addition, BCA also introduced the "Tolak dengan Anggun" campaign in late 2022.



Figure 5. The “Tolak dengan Anggun” campaign featuring singer Anggun C. Sismi, educating customers to refuse suspicious requests for ATM card numbers, PINs, or OTP codes.(Source: BCA YouTube Official, 2022)



Figure 6. Visual from the “Tolak dengan Anggun” campaign highlighting the importance of refusing suspicious requests for KeyBCA response codes. The campaign featured singer Anggun C. Sismi as the central figure. ((Source: BCA YouTube Official, 2022)

This campaign was designed in response to the increase in fraud cases targeting customers, especially those from Generation X and baby boomers. In this campaign, videos starring singer Anggun C. Sasmi provide education on how to refuse suspicious requests for personal data. Through various scenarios, the videos demonstrate how customers can protect themselves in an elegant and intelligent way.

Research Framework

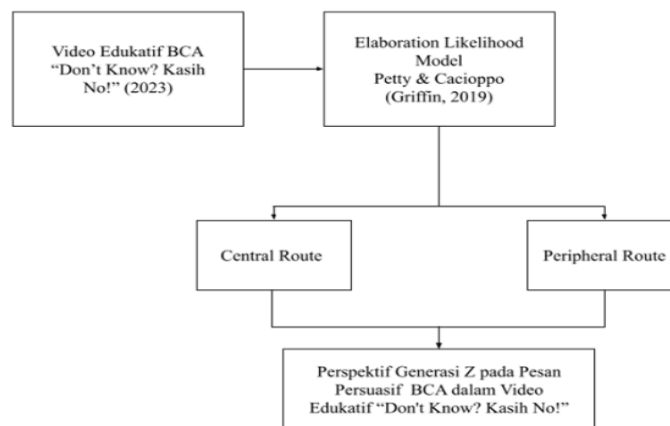


Figure 7. Research framework linking BCA's educational video "Don't Know? Kasih No!" to the Elaboration Likelihood Model (ELM), showing central and peripheral message processing routes in shaping Generation Z's perspectives. (Author's elaboration based on Petty & Cacioppo (1986); Griffin (2019)).

METHODOLOGY

This study employed a **qualitative descriptive approach**, which emphasizes meaning rather than statistical generalization. Such an approach allows researchers to capture participants' lived experiences through words, images, and narratives (Moleong, 2017; Emzir, 2011). It is grounded in post-positivist philosophy, highlighting natural settings and the researcher's role as the primary instrument in data collection and interpretation (Sugiyono, 2016).

Qualitative research is particularly suitable for exploring attitudes and perspectives because it reveals beliefs, emotions, and rational considerations that shape individual meaning-making (Pawito, 2007). In this study, it was used to understand how Generation Z interprets BCA's educational video "Don't Know? Kasih No!" within their everyday digital practices.

Sampling

Participants were selected using **purposive sampling** (Sugiyono, 2016). The inclusion criteria were:

1. Age 17–27 years (Generation Z)
2. Residing in Indonesia
3. Active customers of BCA's digital banking services

4. Active social media users
5. Having watched the BCA educational video "*Don't Know? Kasih No!*" on YouTube

Six informants meeting these criteria were recruited to provide diverse perspectives.

Data Collection

Data were collected through **structured interviews**, in which predetermined questions guided the conversation while allowing room for elaboration (Moleong, 2017). This technique ensured that each participant responded to the same set of questions, facilitating comparability across cases. Interviews focused on participants' interpretations of the campaign message, their emotional responses, and any changes in awareness or behavior.

Data Analysis and Validation

Interview transcripts were analyzed through **thematic coding** aligned with the Elaboration Likelihood Model (ELM). Codes were grouped into categories reflecting central-route and peripheral-route processing. To enhance credibility, data were triangulated through repeated coding checks, peer debriefing, and verification against participants' direct statements (Emzir, 2011).

RESULTS AND DISCUSSION

In December 2023, PT Bank Central Asia, Tbk (BCA) launched an educational video titled "Don't Know? Give Me No!" on YouTube. The 4-minute, 45-second video features one of Indonesia's most senior actors, Indrodjojo Kusumonegoro, better known to the public as Indro Warkop. The choice of Indro as the main character in this video not only creates a nostalgic feel but also presents a distinctive comedic charm. Interestingly, the persuasive message in this educational video is indirectly connected to the names of two of Indro's colleagues at Warkop DKI, Dono and Kasino. This connection makes the message in the video feel more familiar and close to Indonesian audiences.

This educational video is delivered with a lighthearted humorous approach, yet still effectively conveys an important message. Through this educational video, BCA seeks to educate the public to be more vigilant in facing various situations that could threaten their security in the digital world. The main message is to encourage viewers to think twice, be careful, and if unsure of the origin of information or requests, to immediately reject them for safety's sake. In this way, BCA hopes that the public, especially those active in the digital world, will be better protected from the increasingly rampant risks of cybercrime.

Currently, Indonesia's population is dominated by Generation Z, individuals born between 1997 and 2012. This generation grew up amidst the rapid development of digital technology, which has become an integral part of their daily lives. From communication and entertainment to financial transactions, Generation Z relies heavily on technology. According to data from Databoks (2024), 40% of respondents in Indonesia expressed interest in using

BCA's mobile banking services. This fact demonstrates the significant role BCA plays in the digital transactions of Indonesians, especially Generation Z.

In this study, it was found that Generation Z has a perspective and processes the persuasive message in the educational video "Don't Know? Kasih No!" through two elaboration routes described in the Elaboration Likelihood Model (ELM) theory. The first route is the central route, which involves deep, logic-based processing, while the second is the peripheral route, which tends to be shaped by surface aspects such as visual appeal and emotional elements. Based on the results of the interviews conducted, the researcher identified several important elements that shape how informants process the message in this video. These elements include each individual's personal experience, the relevance of the message to their lives or needs, the motivations that drive their attention to the message, and the visual appeal used in the educational video. All of these elements play a significant role in shaping Generation Z's perspective on the persuasive message conveyed.

This research places primary emphasis on the subjective experiences of each informant. The researchers did not attempt to measure the causal relationship between persuasive message elements and audience responses, but rather focused on how each individual perspectives these elements within the context of their lives. The analysis was conducted to understand how personal experiences shape message processing patterns, both through the central and peripheral elaboration pathways.

In the central elaboration pathway, informants demonstrated a tendency to process messages more deeply, considering the message's logic and relevance to their needs or experiences. Meanwhile, the peripheral pathway more often involved emotional aspects and visual appeal, such as the humor presented by Indro Warkop, nostalgic elements, and the engaging visual aesthetics of the video. The combination of these two pathways creates a unique message processing experience for each individual.

Perspectives Based on the Central Route

The central route provides information about the importance of deep thought processes regarding the message being conveyed. Central route message processing can be reflected in informants' responses, which demonstrate a perspective that tends to process information critically, considering strong, relevant, and evidence-supported arguments. This process typically occurs when the audience has the motivation and ability to analyze the message in depth. After conducting interviews with six Generation Z informants, researchers found that each individual has a different central route persuasive message processing method, yet there are similarities in the elements of the central route.

That's right. I've become significantly more aware of the importance of personal data protection. The educational content provided by BCA isn't merely informative—it incorporates creative approaches that engage us. It's not just about telling us what not to do, but also guiding us on how to respond to certain situations and how to avoid being scammed. *The education has increased my awareness of potential fraud schemes and how to identify and steer clear of them.*" (Interview with Informant 1, female, 21 years old, November 7, 2024)

Informant Isyana, a student, expressed a strong sense of engagement after watching the educational video. This was evident in the information she received, which she deeply processed through the development of increased awareness after watching the video.

"Yes, I'm quite encouraged, especially in this day and age, when we don't know what people's intentions are. Personal data can access many things, so I'm more aware of it." (Interview with Owen, 21, November 7, 2024)

This was also echoed by informant Owen, a student, who explained that his awareness increased because he saw a growing sense of urgency about the importance of maintaining personal data security.

One of the most compelling responses illustrating a shift in awareness and preventive behavior comes from Danang, a 22-year-old informant. He shared a past experience that strongly influenced his interpretation of BCA's educational message:

"I'm getting more and more motivated, actually. Because last year, I almost experienced something like that. At that time, I didn't know anything. A year or two ago, I received a message claiming to be from the university, inviting me to a seminar with hotel accommodations and such. They asked for my email address. Although they didn't send anything, they somehow managed to access my ATM PIN and other personal data. That incident made me more aware of personal data protection. Fortunately, it didn't escalate further. Once I realized they had access to my banking information, I immediately blocked all access and reported it to the bank. Now, because of that experience—and reinforced by this video—I've become more aware of how important data protection is." (Interview with Danang, 22 years old, November 7, 2024)

Danang's testimony reflects both retrospective awareness and current preventive intent. His behavioral change was not only triggered by the prior incident but was also reinforced by the persuasive framing of the video campaign "*Don't Know? Kasih No?*". This aligns with the Elaboration Likelihood Model's central-route processing, where previous personal experiences intersect with message content to deepen cognitive engagement and enhance attitude formation. Informant Danang's involvement in the processing of this persuasive message was significantly influenced by his personal experience of being directly affected by online fraud. Through this video, he once again realized the importance of personal data protection.

"Yeah, definitely. Earlier, after I watched the video, the first thing I checked was my text messages, because I often get text messages from unknown numbers. And sometimes I'm too lazy to delete them, because I'm like, 'Oh, there are so many.' So that's why I immediately remembered. Then I realized how easy it is for us to have access to social media and these many technology platforms, but I also forgot how easily that access can be taken away from us and our personalities can be taken away. So I think it's just a reminder." (Interview with Flicka, 17 years old, November 8, 2024)

This quote from Flicka, a high school student, reflects a spontaneous cognitive reaction prompted by the video. Her immediate impulse to check her SMS inbox signifies a shift in

awareness regarding digital vulnerability. The realization that access to digital platforms—and by extension, one’s personal identity—can be compromised underscores the persuasive effectiveness of the central message. Flicka’s reflection reveals high personal relevance and emotional engagement, signaling active message processing consistent with central-route persuasion.

“Yes, it made me even more motivated. I'd been scammed before, but it wasn't a phishing scam like those links, but something similar. So, especially since I'm a paranoid person, I became even more aware after watching that video. (Interview with Putri, 25, November 8, 2024)

Informant Putri, a worker, had a similar response to Danang, stating that she has personal experience with this type of online fraud.

“Absolutely—working at a bank has made me more aware of these issues. We’re constantly exposed to different types of fraud in daily life. After watching the video, I became even more determined to avoid clicking on unfamiliar links, because even a single click can be risky and potentially lead to hacking. I’ve even taken an extra step by installing an application that blocks access from unknown numbers to my phone.”*(Interview with Savira, 26, November 9, 2024)*. Savira's informant provided a response more or less similar to Flicka's, explaining that processing the message immediately motivated her to take protective measures to help prevent online fraud.

The informants' inclination to engage with the persuasive message in this educational video was clearly demonstrated through their individual reasons. This engagement was also shaped by elements of each informant's personal experience. In addition to engaging with the message, this educational video can also be processed through reflection or deepening of the experience experienced by each informant. This is what the researchers observed through the relevance of the message to each informant.

This was further added by Isyana, For me personally, as a member of Generation Z, this video conveys a very relevant message. Because Generation Z is a generation that is very active in using the internet and digital products. With this video, Generation Z, especially me, can better understand what scammers really want. And it turns out that bait is what makes us so susceptible to fraud. *This educational video also provides a wide range of fraud methods. Furthermore, the ways to deal with it and the solutions provided to avoid it are also very clear. And as a Generation Z member, I tend to not really like to-the-point education.* So, I was quite entertained by this educational video, interspersed with humor. (Interview with Isyana, 21, November 7, 2024). Informant Isyana expressed her opinion that this message was relevant to her as a Generation Z who actively uses the internet and digital products. Isyana also stated that the message was packaged with humor, allowing her to receive the education without feeling like it was a rigid or formal educational effort.

"It's very relevant," Owen (21) responded briefly when asked about the impact of the video message. According to him, the message resonated strongly with his personal experience as a member of Generation Z, who has grown up in a digital environment where internet access and online fraud have existed since childhood. *"Because, in fact, things like this have probably*

been happening since we were little, ever since the internet existed," he explained (Interview with Owen, November 7, 2024).

This point was further elaborated by Danang (22), who reflected on the digital habits of his generation and the heightened vulnerability to phishing schemes: "It's very relevant, because Gen Z has such a wide network, I think. We use platforms like Shopee, and all kinds of e-commerce apps—our daily activities are based on digital transactions. Sometimes we receive messages, and we don't even know if they're from Lazada, or which e-commerce platform they're supposed to be from. If Gen Z isn't fully aware, they might just assume it's real. Like, 'Oh, I have an account with e-commerce platform A, so this must be from them,' and they end up trusting it, even though it could be a scam. That's why the video is so relevant—it gives examples of what phishing messages actually look like, so we can tell the difference between what's real and what's fake." (*Interview with Danang, November 7, 2024*). Informant Danang provided a reflection on Generation Z's daily activities, including online shopping and fraudulent messages impersonating online shopping sites. This has made him more aware of and carefully distinguish between legitimate and fraudulent messages.

I think it's very relevant, because I think our generation Z likes to set aside things that we think are not important. It's just trivial, if you get an unclear SMS, just delete it. But sometimes we tend to forget, so I think it's quite relevant for Gen Z. *It's very relatable*, sometimes, for example, if I want to watch a movie, it's not on Netflix, it's not on Disney, I'm sometimes like, oh well, I'll look for a paid website, but there are lots of ads. At first I thought like, oh this is just to attract audiences to these other websites, but I realized that they can be dangerous too if we don't cover them. Then sometimes I also remember like we accept cookies on news websites, because sometimes it turns out they can take it, it turns out that cookies have terms and conditions, they have the right if we agree to collect our personal data. So with that, I realized that sometimes when I open a website like that, or am asked to accept cookies, I have to pay more attention and also read it. (*Interview with Flicka, 17, November 8, 2024*) Flicka offered an opinion based on her personal experience. She reflected on her website usage, initially unaware of the potential for personal data collection. She eventually became more cautious and read carefully before engaging in online activities.

"Yes, it's very easy to understand, *and I don't think all Gen Z members understand phishing scams like that*, so it's very relevant." (Interview with Putri, 25, November 8, 2024)

Similar to Owen, Putri also reflected briefly on the relevance of this message to herself as a Gen Z member. She stated that not all Gen Z members understand phishing.

From a Gen Z perspective, I think it's relevant, but I personally think it's more relevant for people in the generation above us. *Because, in my personal opinion, Gen Z is more sensitive to things like this*, but for example, people in the generation above us are not so sensitive, in my opinion. (Interview with Savira, 26 years old, November 9, 2024) For Savira, this persuasive message is more relevant for Generation Z and above. Savira reflected this through her opinion that Generation Z and above are less sensitive to things like online fraud, while Generation Z is more sensitive to it. Savira's statement is also reinforced and supported by Flicka's statement: *I think it's definitely something that's kind of piqued our interest, something*

that, like I mentioned earlier, we think, especially Generation Z, who are the most digitally savvy, so we think it's trivial, but it's actually still very necessary for all of us, especially for the generations before us who are still a bit technologically illiterate. So, I think it's educational and engaging in a way that makes us not only aware, but also less tense, like, 'Hey, be careful, someone might steal your personal data.' It's more of a smooth and relaxed way for us to receive it. (Interview with Flicka, 17, November 8, 2024)

Flicka feels that the generations before Generation Z tend to be less technologically savvy. However, this is balanced by the statement that, for her, Generation Z often feels that they are already smart or skilled with technology, but are still vulnerable to fraud.

The six informants interviewed by the researcher exhibited central processing pathways driven by their own unique perspectives. Based on this central processing pathway and its elements, the informants tended to take protective measures after watching this video.

Of course. Because, honestly, *from the example in the video, it's usually like watching a movie on a website. Advertisements often appear, and sometimes I accidentally click on them because I'm too engrossed in watching.* And this educational video by BCA has made me more aware and I need to be more careful when opening or accessing websites. And I hope it can really reach more people and encourage them to be more careful when using the internet. (Interview with Isyana, 21, November 7, 2024)

Certainly, such risks exist, but the key is to avoid engaging in unsafe behavior. For example, if someone sends an unfamiliar file—particularly via WhatsApp—it's crucial not to open it impulsively. The same caution applies to online advertisements, especially those that appear on illegal movie-streaming websites, where users should refrain from clicking on suspicious links. (Interview with Owen, 21 years old, November 7, 2024)

Danang (22) shared that he has become more cautious when receiving unsolicited messages from unfamiliar numbers. His typical response now is to immediately block and delete such messages, especially when they appear to be spam or irrelevant promotions. This shift reflects a growing skepticism and proactive filtering behavior in digital communication. (Interview, November 7, 2024)

Flicka (17) described a noticeable shift in her attitude toward digital communication. While she used to feel uncomfortable ignoring or rejecting messages and calls from unknown numbers—often responding out of politeness—she has grown more assertive in setting boundaries. Influenced by the message “*Don't Know? Kasih No?*”, she now recognizes her right to decline interactions that feel suspicious. Her increasing awareness of data exposure on social media and websites has reinforced this behavioral change. (Interview, November 8, 2024)

“I immediately activated two-factor authentication for my emails and other important accounts, and started thinking seriously about changing my passwords. I realized that clicking on malicious links could lead to instant data theft—even without entering a password. Since then, I've avoided accessing illegal websites altogether. If I receive anonymous chats, I simply ignore them.” (Interview with Putri, 25, November 8, 2024)

“Even though I work at a bank and understand how difficult it is to acquire new clients, I've become more sensitive when receiving phone calls from unfamiliar numbers—including

those that appear to be from banks. The caller IDs are often inconsistent, and it's hard to verify if the number belongs to a legitimate bank employee. Although I've installed a call filter app, it doesn't catch everything, especially private numbers. Now, I often reject such calls unless the person introduces themselves via WhatsApp first. This shift has significantly influenced my personal habits and communication boundaries." (*Interview with Savira, 26, November 9, 2024.*)

Supporting Analytical Commentary

A key indicator of central-route processing in this study is the behavioral adaptation demonstrated by participants after viewing BCA's educational video "*Don't Know? Kasih No?*". Several informants reported tangible changes in their online habits, such as enabling additional security features, avoiding suspicious websites, and screening unknown contacts. These behavioral shifts signify cognitive engagement and the internalization of the message. Although all participants were exposed to the same content, their responses were shaped by personal contexts, highlighting the individualized nature of elaboration. These findings underscore the persuasive strength of the video and its effectiveness in fostering critical evaluation and preventive behavior—hallmarks of strong argumentation processed via the central route.

Peripheral Route Perspective

The peripheral route focuses on external elements or message attributes that are not directly related to the content of the persuasive message. This perspective highlights how elements such as visual appeal, source credibility, or emotional appeal can motivate informants to process a message. The peripheral route is typically adopted when the audience has limited time, motivation, or ability to analyze the message in depth. In this study, it was found that peripheral route processing can also occur even after prior central route processing. This is due to the unique message processing capabilities of each individual, in this context, Generation Z.

Honestly, after watching the video, I didn't dig for information. I just became more aware and more afraid. I was really afraid that something like that would happen to me, and I became more paranoid, like, "Yeah, be careful, that's all." But I didn't do it for information. Yes, the video was really easy to digest, especially with the jokes like "Dono," "Kasino," "It's really memorable and like a slogan, so it's easy to remember, anywhere, anytime, and not just a passing video. Then I made the decision to protect my personal data going forward. Yes, I was immediately afraid from the start of the video, because I'm probably a paranoid person, so I'm easily triggered, especially when I see videos like that. (*Interview with Putri, 25, November 8, 2024*)

So, I think it's educational and engaging in a way that not only makes us aware, but it's not something that makes us feel overly nervous, like, 'Hey, someone might steal your personal data.' It's more of a smooth and relaxed way for us to receive it. (*Interview with Flicka, 17, November 8, 2024*)

Emotional Response to the Persuasive Message

The researcher found that most informants perceived the message in the educational video as comedic, humorous, and entertaining. As a result, many informants reported feeling amused or uplifted after watching it. However, one informant, Putri, stated that the video actually made her feel anxious or fearful. This emotional impact can be seen as part of the **peripheral route appeal** within the persuasive message. Unlike Putri, Flicka mentioned that the video made her feel more relaxed and not afraid at all. Still, Putri acknowledged that despite her feelings of fear, she also recognized the humorous and comedic elements embedded in the video.

"Yes, because YouTube is a universal platform—everyone can see it, especially if the video appears as an ad. So, for example, when we're watching something else, the video pops up as an advertisement, and unintentionally we end up watching the educational content too." (Interview with Putri, 25 years old, November 8, 2024)

Platform Preference and Message Exposure

BCA's decision to distribute the educational video "*Don't Know? Kasih No!*" via YouTube appears to support **peripheral message processing**. The researcher observed that this platform has the potential to reach a broader audience through targeted advertising (AdSense), allowing users to encounter the video incidentally. However, this assumption was contested by several informants, including Isyana, Owen, Danang, Flicka, and Savira.

"Personally, I sometimes feel reluctant when I'm asked to watch a video on YouTube. So I think, besides YouTube—which is used by many people—it might be better to also release the video on Instagram Reels or TikTok. That way, it can reach those who are more active on other platforms. YouTube usually requires clicking a link, searching, or finding the video manually. But with Reels or TikTok, there's an algorithm—just like YouTube—so people might come across the video while scrolling. That would be effective, especially if the video is well-formatted." *(Interview with Flicka, 17 years old, November 8, 2024)*

Platform Limitations and the Challenge of Capturing Attention

For Flicka, the use of YouTube as the primary platform for BCA's persuasive message posed a challenge. She expressed reluctance to engage with long-form video content on YouTube, attributing this to the relatively short attention span of Generation Z. This limitation reduced her motivation to process the video message thoroughly.

Similarly, Isyana (21) noted that while YouTube remains relevant as a platform, it is not one she frequently accesses. She acknowledged that YouTube is primarily used for entertainment, and thus less integrated into her daily routine compared to platforms like Instagram and TikTok. She added:

"For me personally, YouTube is still relevant, but it's not as easily accessible. I don't use it regularly, and I would have to actively search for the video to watch it. In contrast, I spend more time on Instagram and TikTok, so it would be more effective to distribute the content there as well." (Interview with Isyana, 21, November 7, 2024)

Owen (21) also found the video engaging in terms of tone and delivery, describing it as “fun” and “not boring.” However, he emphasized that the video’s reach remains limited since it requires users to seek it out intentionally:

“It’s quite interesting, especially the fun delivery—it keeps the viewers from getting bored. But the downside is that you have to search for it first. Unlike TikTok, where videos can show up unexpectedly, making the reach much broader.” (Interview with Owen, 21, November 7, 2024)

Danang (22) echoed similar concerns, stating that although the video was easy to understand and entertaining, it likely wouldn’t reach those who don’t actively seek out educational content. He remarked:

“Yes, it was easy to understand—very interesting too. But here’s the issue: if people don’t usually look for educational videos, they won’t come across it. Even though the video has over 45 million views, I’m sure many people haven’t watched it until the end. If it were distributed on more frequently used platforms, the message delivery would be much more effective.” (Interview with Danang, 22, November 7, 2024)

Platform Reach and Audience Engagement

For informants Isyana, Owen, and Danang, YouTube was perceived as a less effective platform for disseminating the educational video. They felt that platforms more frequently accessed in daily life—such as Instagram or TikTok—would be better suited to reach a broader audience. The limitation of YouTube, they explained, lies in its algorithm, which does not automatically suggest the video unless users actively search for it. In contrast, platforms like Instagram Reels or TikTok have dynamic algorithms that continuously push content onto users’ feeds, increasing the likelihood of exposure.

Relevance of Content and Audience Fit

Savira (26) expressed that the content and format of the educational video may not appeal to the general public. She perceived the video to be closely tied to Public Relations themes and storytelling techniques—something that may resonate only with a niche audience interested in PR-related campaigns. She stated:

“I think it depends on the target audience. Not everyone would be interested in this kind of campaign—it feels very much like a PR movement. In my opinion, it mostly appeals to those who already have an interest in creative PR efforts. Generally speaking, it might not reach many people, because not everyone enjoys watching educational videos, especially if they’re too long.” (Interview with Savira, 26, November 9, 2024) Savira also noted that although the use of narrative and visual elements made the video appealing for some, its relatively long duration may discourage broader engagement. As such, she questioned the content’s ability to attract wider audiences beyond those already inclined toward Public Relations or educational campaigns.

“With today’s advanced technology, scammers have become increasingly sophisticated. It’s like the analogy mentioned earlier—like fishing. If we receive a file or

message from someone we don't know, we shouldn't just click on it carelessly. The same applies to online ads, especially those claiming rewards. We need to be cautious." (*Interview with Owen, age 21, November 7, 2024*)

"At first, I wasn't quite sure what the message of 'Don't Know? Kasih No!' was about. But once it got to the scene explaining phishing, I started to understand the direction. From there, I followed the storyline, and it was well-structured, entertaining, and the message was clearly delivered. It began with curiosity about the title—what does 'Don't Know? Kasih No!' mean? Then came the phishing explanation, illustrations, and so on. It became increasingly engaging towards the end. Eventually, I realized the message: scammers are like fishers—they cast out bait randomly and wait for someone to bite." (*Interview with Danang, age 22, November 7, 2024*) However, this was contradicted by Owen and Danang, who highlighted that one of the most compelling aspects of the educational video was the use of visual illustration to deliver the persuasive message. The researcher found that peripheral message processing in this case was more dynamic, closely linked to the emotional preferences of each informant.

CONCLUSION

The educational video "*Don't Know? Kasih No!*" released by BCA in December 2023 serves as a strategic communication tool to raise public awareness—especially among Generation Z—about protecting personal data. With a duration of 4 minutes and 45 seconds, the video combines humor and nostalgia through the presence of Indro Warkop, a senior Indonesian actor whose association with the Warkop DKI comedy group creates familiarity and cultural resonance. This creative approach makes the message more engaging and relatable.

The video encourages viewers to pause, reflect, and reject suspicious requests for information in order to avoid cybercrime. Rather than presenting didactic instruction, the campaign delivers accessible and entertaining content that appeals to Generation Z, who prefer informal and engaging formats. Importantly, "*Don't Know? Kasih No!*" is not merely a single production but the start of a broader digital literacy initiative envisioned by BCA to encourage safer online behavior and cultivate everyday preventive habits.

According to the Elaboration Likelihood Model (ELM), message reception occurs through both the central and peripheral routes. Informants in this study demonstrated central-route processing when they evaluated the video's logic, relevance, and argument quality, particularly when the content resonated with their personal experiences. Reported behavioral changes—such as blocking unknown numbers, updating passwords, and avoiding suspicious links—reflect deeper cognitive elaboration and the campaign's tangible impact.

At the same time, peripheral cues such as humor, visual aesthetics, and source credibility enhanced message acceptance. Comedic elements and a casual tone made the content memorable, although some informants noted the relatively long duration and limited distribution on YouTube as barriers. They suggested expanding dissemination to platforms more popular among Gen Z, such as Instagram and TikTok.

Personal experiences also strongly shaped responses. Informants who had encountered scams engaged more deeply with the video and were more likely to adopt preventive measures, while those without such experiences relied more on emotional or visual appeal. Together, these two routes created a layered, personalized experience of persuasion.

Although Generation Z is often described as digitally skilled, the findings reveal ongoing vulnerability to scams and data theft, partly due to overconfidence in their abilities. The educational video thus serves as a timely reminder that vigilance remains essential, even for digital natives. Overall, “*Don’t Know? Kasih No!*” represents more than a persuasive message: it marks the beginning of a broader educational movement aimed at strengthening digital literacy and cyber awareness among youth. By integrating logical arguments with emotional resonance, the campaign effectively engages diverse Gen Z audiences, though greater multi-platform exposure would further increase its impact.

Limitations

This study has several limitations. First, the sample was small and limited to urban-based Gen Z participants active on digital platforms, which may not capture the full diversity of experiences across Indonesia. Second, the research examined only one specific campaign video—“*Don’t Know? Kasih No!*”—which may limit the applicability of findings to other forms of persuasive content. Third, participants’ responses were self-reported and may be influenced by recall or social desirability bias. Finally, while the Elaboration Likelihood Model (ELM) provided a useful framework, the study did not account for other potential factors such as personality traits or prior digital literacy training. Future research should broaden demographic scope, compare multiple campaigns, and incorporate quantitative methods to strengthen validity and generalizability.

REFERENCES

- Bank Central Asia. (2023, Desember 7). *Salah bertindak, data pribadi bisa dicuri: Ikut gerakan "Don't Know? Kasih No!"*. <https://www.bca.co.id/id/informasi/awas-modus/2023/12/07/14/44/salah-bertindak-data-pribadi-bisa-dicuri-ikut-gerakan-dont-know-kasih-no>
- Blake, R. H., & Haroldsen. (2003). *Taksonomi konsep komunikasi*. Papyrus.
- BPPTIK. (2023). *Jenis-jenis serangan siber di era digital*. <https://bpptik.kominfo.go.id/Publikasi/detail/jenis-jenis-serangan-siber-di-era-digital>
- CFDS. (2022). *Monograf: Penipuan digital di Indonesia: Modus, medium, dan rekomendasi*. Universitas Gadjah Mada. <https://cfds.fisipol.ugm.ac.id/wp-content/uploads/sites/1423/2022/08/PDF-Monograf-Penipuan-Digital-di-Indonesia-Modus-Medium-dan-Rekomendasi.pdf>
- Databoks. (2024). *Indonesia masuk jajaran 10 negara paling sering belanja online*. <https://databoks.katadata.co.id/teknologitelekomunikasi/statistik/e909aa002dda25e/in-donesia-masuk-jajaran-10-negara-paling-sering-belanja-online>
- Dimock, M. (2019, January 17). *Defining generations: Where Millennials end and*

- Generation Z begins*. Pew Research Center. <https://www.pewresearch.org/fact-tank/2019/01/17/where-millennials-end-and-generation-z-begins>
- Emzir. (2011). *Metodologi penelitian kualitatif: Analisis data* (Cet. 2). PT Raja Grafindo Persada.
- GoodStats. (2023). *Sensus BPS: Saat ini Indonesia didominasi oleh Gen Z*. <https://data.goodstats.id/statistic/sensus-bps-saat-ini-indonesia-didominasi-oleh-gen-z-n9kqv>
- Griffin, E. A., Ledbetter, A., & Sparks, G. G. (2019). *A first look at communication theory* (10th ed.). McGraw-Hill Education.
- Hendri. (2019). *Komunikasi persuasif: Pendekatan dan strategi*.
- IDN Times. (2024). *Tips mengenali penipuan dengan modus spam call*. <https://www.idntimes.com/business/economy/ridwan-aji-pitoko-1/tips-mengenali-penipuan-dengan-modus-spam-call?page=all>
- Indonesia Baik. (2023). *Maraknya penipuan di era digital*. <https://indonesiabaik.id/infografis/maraknya-penipuan-di-era-digital>
- Katadata. (2024). *Mobile banking yang paling diminati warga RI, ada pilihanmu?* Databoks. <https://databoks.katadata.co.id/teknologi-telekomunikasi/statistik/bca54dea9242240/mobile-banking-yang-paling-diminati-warga-ri-ada-pilihanmu>
- Kompas. (2023). *Riset: Gen Z rentan kena scam, milenial paling sering kecurian data pribadi*. <https://tekno.kompas.com/read/2023/09/28/18120067/riset-gen-z-rentan-kena-scam-milenial-paling-sering-kecurian-data-pribadi>
- Littlejohn, S. W., Foss, K. A., & Oetzel, J. G. (2021). *Theories of human communication* (12th ed.). Waveland Press.
- McKinsey & Company. (2021). *What is Gen Z?* McKinsey & Company. <https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-gen-z>
- McQuail, D. (2011). *Teori komunikasi massa McQuail* (Edisi ke-6, Buku 1). Salemba Humanika.
- Moleong, L. J. (2017). *Metodologi penelitian kualitatif*. Remaja Rosda Karya.
- Mujib, I. L. (2022). *Riset: Sebanyak 69 persen Gen Z memiliki rekening bank*. IDN Times. <https://www.idntimes.com/business/finance/ilyas-listianto-mujib-1/riset-sebanyak-69-persen-gen-z-memiliki-rekening-bank?page=all>
- Mulyana, D. (2016). *Ilmu komunikasi: Suatu pengantar*. PT Remaja Rosdakarya.
- Patroli Siber. (2024). *Statistik*. <https://patrolisiber.id/statistic>
- Ramadhan, A. F., & Simanjuntak, M. (2018). Perilaku pembelian hedonis generasi Z: Promosi pemasaran, kelompok acuan, dan konsep diri. *Jurnal Ilmu Keluarga dan Konsumen*, 11(3), 243–254. <https://doi.org/10.24156/jikk.2018.11.3.243>
- Suciati. (2017). *Teori komunikasi dalam multi perspektif*. Buku Litera.
- Sugiyono. (2016). *Metode penelitian kuantitatif, kualitatif dan R&D* (Cetakan ke-24). Alfabeta.
- Suryana, A. (2019). *Komunikasi persuasif* (Edisi ke-3). Universitas Terbuka. <https://pustaka.ut.ac.id/lib/skom4326-komunikasi-persuasif-edisi-3/>

- Tempo. (2022). *Modus penipuan kurir paket kirim file APK bagaimana mengenalinya*.
<https://www.tempo.co/sains/modus-penipuan-kurir-paket-kirim-file-apk-bagaimana-mengenalinya--242009>
- YouTube. (2023). *Jangan Mau Jadi Korban Penipuan Online. Don't Know? Kasih No!*.
<https://youtu.be/KstzfWBUcf8?si=pJc6AmaHCo-iE-gx>
- Zuhra, W. U. N. (2017). *Kelahiran Generasi Z, matinya media cetak*. Tirto.id.
<https://tirto.id/kelahiran-generasi-z-kematian-media-cetak-ctLa>