



INNOVATIVE: Journal Of Social Science Research

Volume 5 Nomor 4 Tahun 2025 Page 5513-5529

E-ISSN 2807-4238 and P-ISSN 2807-4246

Website: <https://j-innovative.org/index.php/Innovative>

## Semiotic Analysis of BCA Advertisement Version "Don't Know, Give No!" on Youtube Media in Transaction Literacy

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### Abstrak

Penelitian ini bertujuan untuk menganalisis semiotika iklan BCA "Entah, Kasih Tidak!" di YouTube dalam konteks literasi transaksi. Metode penelitian yang digunakan adalah penelitian kualitatif dengan pendekatan semiotika Roland Barthes. Penelitian ini menggunakan teknik pengumpulan data yang diperoleh melalui dokumentasi berupa observasi terhadap adegan-adegan dalam iklan "Entah, Kasih Tidak!". Peneliti menganalisis visual, narasi, simbol, dan unsur-unsur lain yang muncul dalam iklan. Sumber data penelitian ini adalah data primer dan sekunder. Triangulasi data dalam penelitian ini dilakukan dengan menggabungkan berbagai sumber dan metode untuk memperoleh validitas dan akurasi data. Hasil penelitian ini menunjukkan bahwa iklan ini tidak hanya berfungsi sebagai alat promosi tetapi juga sebagai alat edukasi yang mengangkat isu-isu penting seputar keamanan transaksi digital. Melalui representasi visual dan simbolik yang kuat, BCA mengajak masyarakat untuk lebih kritis, waspada, dan menyadari potensi jebakan di dunia digital. Dengan demikian, kampanye ini dapat dipahami sebagai bentuk literasi keuangan yang dikemas dalam narasi yang kreatif dan bermakna.

Kata Kunci: *Analisis Semiotika, Iklan BCA, Media YouTube, Literasi Transaksi*

## Abstract

This study aims to analyze the semiotics of BCA's "Don't Know, Kasih No!" advertisement on YouTube in terms of transaction literacy. The research method used is qualitative research with Roland Barthes' semiotic approach. This study uses data collection techniques obtained through documentation in the form of observations of scenes in the "Don't Know, Kasih No!" advertisement. The researcher analyzes the visuals, narrative, symbols, and other elements that appear in the advertisement. The data sources for this study are primary and secondary data. Data triangulation in this study is conducted by combining various sources and methods to obtain data validity and accuracy. The results of this study indicate that this advertisement not only functions as a promotional tool but also as an educational tool that raises important issues about digital transaction security. Through strong visual and symbolic representations, BCA encourages the public to be more critical, vigilant, and aware of potential traps in the digital world. Thus, this campaign can be understood as a form of financial literacy wrapped in a creative and meaningful narrative.

Keywords: *Semiotic Analysis, BCA Advertisement, YouTube Media, Transaction Literacy*

## INTRODUCTION

In today's digital age, human life has become fast-paced, practical, and easy. With the development of all aspects of human life, this has encouraged the advertising world and advertisers to continue to evolve and create a variety of creative ideas to attract consumers' attention (Hana et al., 2024). In everyday life, advertisements accompany every aspect of our lives. Without us realizing it, our lives are often interspersed with advertisements. For example, when watching television, we will find advertisements that appear in the middle of the program (Fadillah & Sounvada, 2020).

This development is inseparable from the use of media as the main means of disseminating advertising messages. Media, both conventional such as television and radio and digital such as social media, streaming platforms, and mobile applications, have become strategic spaces for advertisers to reach consumers massively and accurately (Dwiyanti & Huda, 2024). The use of digital media allows advertisements to be personalized and interactive, tailored to user preferences and behavior (Ramadhan et al., 2022). Thus, media is not only a channel for conveying messages, but also a dynamic space for interaction between brands and audiences in an ever-evolving digital ecosystem.

In this context, digital literacy is becoming increasingly important, as people need to have the ability to understand, analyze, and evaluate messages conveyed through various digital media (Febaliza & Oktariani, 2020). Advertisements that are widely distributed on digital platforms not only offer products, but can also shape mindsets, lifestyles, and

consumption decisions (Ramadhan et al., 2022). Therefore, digital literacy helps individuals to become smart and critical consumers of the various advertising content they receive, and to be able to distinguish between promotional information and objective facts (Naufal, 2021).

In the past, many people watched television, but nowadays many choose to watch through platforms such as YouTube. Therefore, more and more companies are competing to advertise their products through various social media. YouTube, as one of the most popular social media platforms, is an effective tool for marketing products (Cynthia, 2024). A variety of products are offered through this platform, with advertisements often appearing at the beginning of video playback. These advertisements cannot be avoided, so viewers must watch them until the end before enjoying the desired video (Qalbiah, 2022).

Over the past decade, internet access in Indonesia has experienced tremendous growth, indicating that more and more Indonesians are connecting to the internet. By 2024, more than 221 million Indonesians will be using the internet, covering around 79.5% of the country's total population (APJII, 2024). Based on a survey by the Indonesian Internet Service Providers Association (APJII), the number of internet users reached 221.56 million in 2024, an increase of 2.67% compared to the 2022-2023 period, which recorded 215.63 million users. This figure also reflects significant growth from 196.71 million in 2019 to 132.7 million in 2016. This surge underscores the importance of the internet in the lives of Indonesian society, both for daily needs and advancements across various sectors, such as commerce, education, and the digital industry (APJII, 2024). This surge highlights the importance of the internet in the lives of Indonesians, both for daily needs and for progress in various sectors, such as trade, education, and the digital industry.

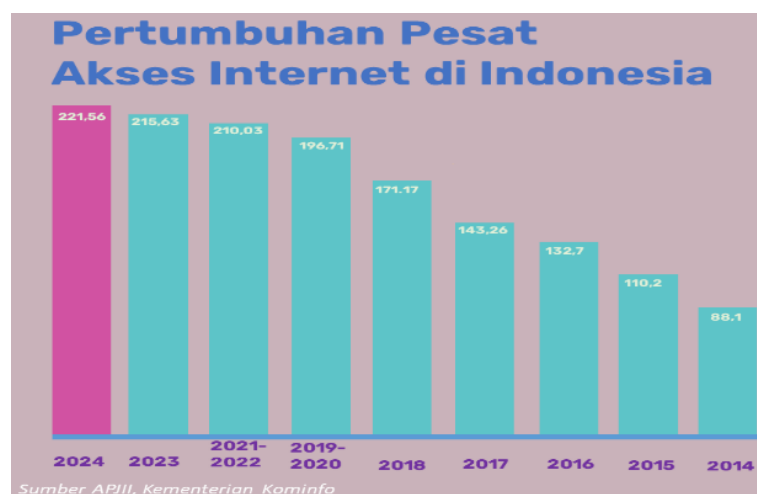


Figure 1. Internet Users in Indonesia 2014-2024

Source: APJII, 2024

This shows YouTube's huge potential as an advertising medium, especially for reaching a wide audience. Amid the proliferation of ads on YouTube, BCA launched a campaign titled "Don't Know? Say No!" aimed at educating the public to be more vigilant and critical of digital fraud, especially those involving personal data. Personal data continues to be a target for irresponsible parties seeking to profit at the expense of the broader community. Therefore, as part of its commitment to strengthening public education and awareness about data security and cybercrime prevention, PT Bank Central Asia Tbk (BCA) has launched the "Don't Know? Say No!" movement, encouraging the public to take decisive action and firmly refuse anything of unclear origin or credibility.

BCA Director Santoso stated, "The educational video 'Don't Know? Say No!' is a BCA movement that emphasizes the importance of vigilance in protecting personal data security (Omaryanto & Mintana, 2025). This movement is our initiative in response to the increasing number of crimes involving data theft and virus spread through unofficial applications. By featuring Indro Warkop as the main character, we aim to present an educational video that is not only entertaining but also easy for the public to understand, thereby increasing their awareness to reject anything of unclear origin or credibility and protect themselves from various cyber threats.

The educational video "Don't Know? Say No!" encourages the public to adopt a slow down & rethink attitude, which means not rushing and thinking critically when faced with fraud. This short educational video uses an analogy to explain how scams employ various methods to steal personal data and how the public can protect themselves from such scams and data theft by joining the "Don't Know? Say No!" movement.

This BCA advertisement is interesting to study further from a semiotic perspective, as it conveys an educational message through visual and verbal elements that are rich in signs and meaning. Semiotic analysis, particularly using Roland Barthes' approach, allows us to understand how this advertisement uses visual signs and text to convey its message (Michael & Santoso, 2020). Roland Barthes, a famous semiotician, argued that semiotics is part of linguistics (Sulistyawati & Huda, 2024). According to him, language is a system of signs that reflects the assumptions of a particular society at a particular time. It expresses a (meaningful) idea and is an element formed from signs, and exists within a structure (Bahri, 2020). Roland Barthes, a semiotician, developed a concept about how humans interpret signs in culture and communication (Hartono & Sugalih, 2019). In his study of semiotics, Barthes highlights the relationship between signs, signifiers, and signifieds, which are used to express meaning in media such as advertisements (Wicaksono & Fitriyani, 2021). By

understanding the structure of signs in this advertisement, it is hoped that we can understand how BCA's "Don't Know? Give No!" advertisement shapes public awareness of the importance of digital transaction literacy.

Research on semiotic analysis across various media provides a strong theoretical foundation for understanding how messages and moral values are conveyed through visual elements and narratives. Roland Barthes' semiotic theory is used to explore the denotative, connotative, and mythical meanings in Tokopedia's "Give What Matters Most to Those Who Matter" advertisement on YouTube, which emphasizes the importance of sincerity and appreciating simple moments (Garini et al., 2022). The results of the analysis of Tiket.com's "Senyum Pariwisata Indonesia" advertisement reveal how the visuals reflect the value of quality service that supports the marketing strategy (Agustin et al., 2023). Meanwhile, Barthes' semiotics were used to analyze the cover of Sindo Weekly magazine, depicting Alibaba's expansion in Indonesia through strategic visual elements (Wantoro, 2018). These three studies demonstrate the relevance of semiotics in revealing deeper meanings across various media. However, these studies differ in their focus and fill gaps that have not yet been explored. Unlike previous studies that primarily emphasize moral values or marketing strategies, this research focuses on the BCA advertisement titled "Don't Know, Kasih No!" on YouTube, which aims to enhance transaction literacy, particularly in the context of secure digital transactions. Additionally, this study contributes new insights by exploring how denotative, connotative, and mythical elements create educational meanings relevant to society in the digital age. This makes the study unique and enriches the discourse on semiotics within the context of financial literacy.

Based on this background, this study will examine Roland Barthes' semiotics on how the BCA advertisement version of "Don't Know? Kasih No!" conveys a message of transaction literacy to the audience.

## RESEARCH METHOD

This study uses qualitative research methods with Roland Barthes' semiotic approach. This approach was chosen because semiotics examines the signs and sign systems used in the media to convey messages, in line with Roland Barthes' view that meaning in communication is complex and consists of various layers (Lustyantie, 2023).

In the context of this study, the advertisement "Don't Know, Kasih No!" broadcast on YouTube was analyzed to understand the transactional literacy conveyed through visual and

verbal messages. Roland Barthes' semiotics divides the analysis into three main stages, namely:

1. Denotation, identifying the literal or explicit meaning of the signs that appear in the advertisement.
2. Connotation, interpreting the implicit meaning behind these signs.
3. Myth, connecting meaning with specific cultural values or ideologies contained in the advertisement's message.

The following is an illustration of Roland Barthes' Triangle for analyzing an advertisement based on three levels of meaning: Denotation, Connotation, and Myth:

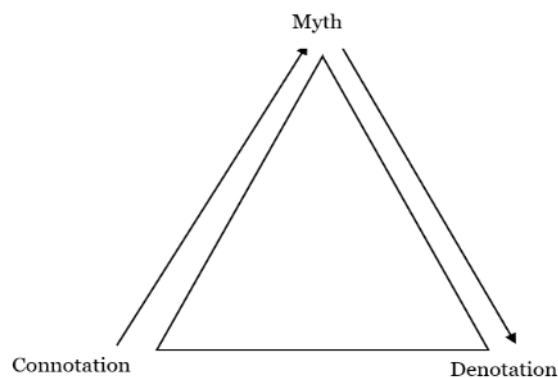


Figure 2. Roland Barthes' Triangle

Source: Data processed by the author, 2025

This study uses data collection techniques obtained through documentation in the form of observations of scenes in the "Don't Know, Kasih No!" advertisement. The researcher analyzed the visuals, narrative, symbols, and other elements that appeared in the advertisement. The data sources for this study are primary and secondary data. Primary data was collected through in-depth interviews with relevant parties, such as advertisers and the audience of the "Don't Know? Kasih No!" advertisement from BCA, who provided direct perspectives on the effectiveness of the educational message in the advertisement. Secondary data was obtained from relevant literature, including previous studies.

Data triangulation in this study was conducted by combining various sources and methods to obtain data validity and accuracy. By combining interviews, literature studies, and semiotic methods, this triangulation is expected to provide holistic and credible research results. The efforts made by researchers to obtain data validity in a study are through triangulation techniques. Testing the credibility of data using triangulation techniques is defined as checking data from various sources using various methods and at different times.

This study uses Roland Barthes' semiotic analysis method to understand the hidden meaning behind the signs in the BCA advertisement version "Don't Know, Kasih No!" aired on YouTube, particularly in the context of transaction literacy. Roland Barthes developed semiotic analysis using a multi-level sign system approach that includes denotation, connotation, and myth. Semiotic analysis in this study is used to uncover meanings, including those hidden behind signs in texts, news, advertisements, and so on.

## RESULT AND DISCUSSION

The Solusi BCA YouTube channel is the official account of PT Bank Central Asia (BCA) used to promote the bank's services through creative advertisements. BCA's promotional strategy is known for being unique, delivering meaningful messages in each advertisement that draw public attention to the outstanding features offered. In its marketing campaigns, BCA often collaborates with famous Indonesian actors and actresses.

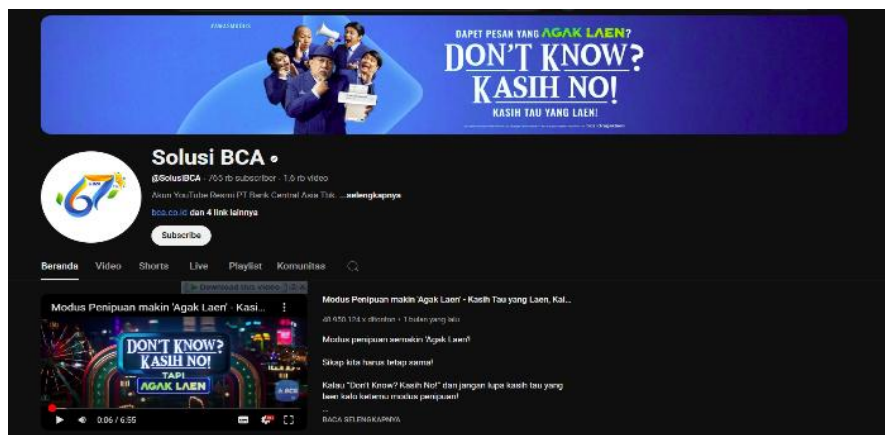


Figure 3. Profile of the BCA Solutions YouTube channel

Source: BCA Solutions YouTube channel, 2025

### Analysis of the "A Comedy Tragedy" advertisement scene



Figure 4. Analysis of Scene Iklan "Sebuah Tragedi Komedi" (Minute 00:01)

Source: YouTube Solusi BCA, 2025

In examining the visual, textual, and audio representations in the BCA advertisement version of "Don't Know, Kasih No!" aired on the YouTube platform, this study uses Roland Barthes' semiotic approach. Barthes categorizes the meaning of signs into three levels: denotative (literal meaning), connotative (cultural or emotional meaning), and mythical (ideological meaning that has been institutionalized in culture). This analysis aims to understand how the advertisement conveys the message of transactional literacy through a complex semiotic structure.

### Denotative

The scene opens with a visual of a man (Indro Warkop) wearing flashy clothes dancing exaggeratedly against a blue backdrop. Several fishing hooks hang from the ceiling above him. The large white text "A COMEDY TRAGEDY" appears on the screen. Literally, this scene shows someone dancing under fishing hooks, an odd visual situation that combines elements of joy (dancing) with an unusual symbol in a cheerful setting.

### Connotative

The act of dancing under hanging fishing hooks implies visual irony. Although it appears cheerful, this scene contains hidden tension. The main character's joyful expression clashes with the threatening symbol (fishing hook), forming a connotative meaning of hidden danger that goes unnoticed. The blue color in the background creates a calm, professional, and clean impression, synonymous with the image of a company like BCA. However, this calmness becomes a connotative contrast when juxtaposed with the symbol of danger, as if to suggest that "calmness" in the financial world can be deceptive. The presence of Indro Warkop as a legendary comedian reinforces the parody element: someone who usually performs to entertain becomes a figure in a "tragic comedy." This context adds a layer of connotation that ignorance or lack of knowledge may seem funny on the surface, but hides a sad meaning behind it.

### Myth

At the mythological level, this scene reflects the hidden ideology of society's unconsciousness of systemic traps in the digital financial world. The fishing hook is not merely a visual metaphor but carries institutionalized values: society often gets trapped in systems that seem appealing, such as credit promotions, quick-profit investments, and online loans, due to a dominant narrative that normalizes all forms of financial convenience as solutions rather than potential traps. The myth constructed is that society has uncritically

accepted these conditions as normal or even inevitable. They enjoy the “convenience” and “ease” of financial transactions without realizing the threats that accompany them. By juxtaposing ‘tragedy’ and “comedy,” this advertisement implicitly critiques the condition where society laughs or feels comfortable in their ignorance, even though they are in an economic system that does not fully favor the average consumer. This is the myth that needs to be debunked: that financial literacy is not merely about knowing or not knowing, but about recognizing the structure that positions society as the target of systemic exploitation.

### Analysis of the Scene in the Advertisement “Fish Don't Know, But Fishermen Know Where They Are, What They Are Doing, and What They Want”

This scene consists of two main parts: (1) the opening scene of a fish jumping on the surface of a lake, and (2) a transition to various clips of people's lives in cities and villages.

#### Denotative

The scene begins with a fish jumping to the surface of a calm lake, accompanied by a creepy sound effect reminiscent of a thriller film. Following this, there is a visual montage of community activities in various locations: fishermen in a coastal village, public transportation users at a station, horse-drawn carriage drivers, and golfers on a large field. Each clip showcases different socio-economic conditions.



Figure 5. Analysis of the Scene in the Advertisement “Fish Don't Know, But Fishermen Know Where They Are, What They Are Doing, and What They Want” (Minutes 00:25 - 00:50)

Source: YouTube Solusi BCA, 2025

#### Connotative

The fish jumping gives the impression of a creature unaware that it is being watched. The sound effects reinforce the sense of danger that the subject is unaware of. The scene

shifts to the daily lives of people who are metaphorically equated with “fish,” that is, humans who appear to be freely going about their activities but are actually under surveillance. This connotation emerges through visual editing that depicts the diversity of society as objects being observed, unaware of the existence of those who know more about their presence and habits. The fisherman serves as a metaphor for an entity with the power to observe from behind the scenes, creating a sense of tension in what appears to be a normal life.

## Myth

This scene forms a myth about modern society living under an invisible surveillance system, where data and algorithms serve as tools of control. This myth is not explicitly stated in the advertisement, but it has been culturally institutionalized as an accepted reality: that digital systems know individuals' behaviors and preferences better than the individuals themselves. The fisherman in the advertisement symbolizes systemic powers such as financial institutions or technology corporations that manage consumer information. The fish represent society, which is unaware that it is being monitored. A myth emerges about the imbalance of knowledge power: system owners are considered to have full access to personal information, while society is unaware or does not question it. This value has been naturalized in modern digital culture: that surveillance is part of normal life.

Analysis of the Advertising Scene “Anglers Have Many Baits, Just Choose the Right One, Throw It Right in the Middle of Them”



Figure 6. Analysis of the advertisement scene “Anglers have many lures, just choose the right one and cast it in the middle of them.”

Source: YouTube Solusi BCA, 2025

## Denotative

The scene begins with Indro opening a suitcase containing various types of fishing hooks (lures) in different colors and shapes. He selects one fishing hook, attaches it to a fishing rod, and then casts it into the lake. The camera then shows the fishing hook in the middle of a school of swimming fish. The next scene shows several individuals in their daily lives—a housewife, a woman at a bus stop, a fried food vendor, and a fisherman—receiving WhatsApp messages from an unknown number. The message contents vary, such as: “Congratulations, you’ve been selected, click the link below,” and “Hi, this is my order list, please check it and total it up,” complete with a PDF file named order list.pdf.

## Connotative

The suitcase containing various fishing lures represents the various strategies used to lure the ‘fish,’ in this case, the public as the target. Brightly colored bait symbolizes the form of temptation or visual appeal created to attract attention based on the characteristics of the target. The scene of fishing hooks being thrown into the middle of the fish symbolizes the random yet targeted spread of digital traps (scams, phishing, hoaxes) aimed at the general public. The transition to various people from different backgrounds receiving suspicious messages shows that everyone can be a victim. The polite and personal tone of the message, such as “kak,” is a form of social engineering to lower vigilance. The PDF file and blue link symbolize a visual appearance associated with something ‘official’ or “safe,” even though it contains hidden threats.

## Myth

This scene reflects the ideological myth of society's belief in personal digital devices as a safe space. In Barthes' view, myths are ways in which certain values or ideologies are naturalized, so that they appear to be universal truths. In this context, there is a myth that mobile phones are a neutral and reliable medium for receiving information, when in fact these devices are also vulnerable to digital manipulation and exploitation. The character Indro, as a fisherman, symbolizes actors who have knowledge and power over technology and public data, those who know the most effective ‘bait’ for each target. Society as “fish” is depicted as passive and easily manipulated, living in an age of information openness but lacking digital literacy. The myths portrayed in this scene are:

1. The belief that all digital information is neutral and safe, when in fact much of it is infiltrated with manipulative intent.

2. The normalization of informal and personal language in digital messages as a sign of trust, which is actually used to deceive targets.
3. The assumption that personal digital devices are a safe zone, when in fact they are the most vulnerable to social and algorithmic attacks.

#### Analysis of the Scene in the Commercial "Just Wait for the One Fish That Doesn't Know"

The following is a complete analysis of the next scene based on Roland Barthes' semiotic approach:



Figure 7. Analysis of the scene in the advertisement "Just Wait for One Fish That Doesn't Know" (Minutes 01:20 - 01:50)

Source: YouTube Solusi BCA, 2025

#### Denotative

The scene shows Indro saying, "Just wait for one fish that doesn't know." A woman receives a message from an unknown number containing the text: "Don't forget to come!" and an attachment named undangan\_nikah.pdf. The woman opens the file on her cell phone. The scene then shifts to Indro's fishing rod moving because a fish has bitten the line. The next scene shows the process of hacking the woman's personal data, visualized through a digital display: data being sucked out, the hacker's face against a dark background, and a "data breach" indicator. On a different day, the woman receives a new message: "A loan of Rp50,000,000 from the pinjol app is overdue. Pay it off immediately!!"

#### Connotative

The phrase "just wait for one fish that doesn't know" carries a metaphorical meaning: it only takes one unsuspecting victim for the scam to succeed. The moving fishing rod symbolizes the perpetrator's success in trapping the victim. The file undangan\_nikah.pdf is not just a file but a form of social bait, using emotional closeness and the warmth of social

relationships (“don't forget to come, okay!”) to lower the target's guard. The visualization of data hacking carries connotations of threats to privacy and the sense of security of digital users. The message from the online loan app conveys pressure, fear, and helplessness due to digital crime. The main connotation of this scene is: technology that seems familiar and ordinary can actually hide latent dangers.

## Myth

The myth constructed in this scene is the illusion of security in digital interactions. In our society, there is a belief that digital messages using informal styles, such as wedding invitations, are a safe and sincere form of communication. However, this advertisement exposes that belief as a social construct that has become naturalized. Society accepts without question that all digital interactions are personal and positive, yet they could be traps. Additionally, the myth of individual control over personal data is also questioned. In the narrative of modern society, we believe we have full control over our digital data, but this ad shows the opposite: control can easily be taken away by exploitative capitalist digital systems. Finally, the online loan message represents the myth of invisible power in the digital age, where threats no longer take the form of physical force but systemic pressure from complex and faceless digital technology and economics.

## Analysis of the advertisement scene “Don't Know, Kasih No!” (Collective Awareness)



Figure 8. Analysis of the Scene in the Advertisement “Don't Know, Kasih No!” (Collective Awareness) (Minutes 01:51 - 04:40)

Source: YouTube Solusi BCA, 2025

## Denotative

Indro appears on screen against a bright visual backdrop and upbeat music, firmly voicing the slogan: “Don't Know, Say No! Don't just click. Don't know the origin? Say No!”

The scene shifts to show various individuals from diverse backgrounds—housewives, students, office workers, fishermen, motorcycle taxi drivers, and farmers—all receiving suspicious messages. These messages take the form of blue links, files with suspicious names (such as “list order.pdf,” “bonus gaji.apk,” “undangan pernikahan.zip”), or greetings from unknown numbers like “Hello, sis.”

The public’s response is that they consciously delete, ignore, or block these messages. Their facial expressions show determination and awareness. The visuals conclude with large text: “If You Don’t Know, Don’t Tell! Don’t Know, Say No!” accompanied by the BCA Digital logo.

### Connotative

The slogan “*Don't Know, Say No!*” serves as a collective call to be more vigilant against digital threats. The additional phrase “Don't know where it came from? Say No!” reinforces the message that people need to verify every piece of digital information or message before responding to it. The representation of characters from various social backgrounds reflects inclusivity and collective awareness that digital literacy is not only the domain of the educated, but the responsibility of all parties. Symbolic actions such as deleting messages and rejecting links reflect a proactive and digitally literate attitude. The optimistic visuals and music show a shift in narrative from society as victims to an active, aware, and resilient society. This signals a shift in cultural values toward a more vigilant and less easily manipulated society, a connotative meaning born from cultural and emotional interpretations of visual and verbal signs.

### Myth

In Barthes' context, myth is not merely a metaphor or narrative interpretation, but rather a form of naturalization of ideological values that are accepted as universal truths in society (Karyaningsih, 2018). This scene creates a new myth about Indonesian society, which is now “digitally awakened,” that every individual, regardless of social class, is able to protect themselves from digital manipulation. Through collective portrayal and a firm stance against suspicious messages, this advertisement instills the value that resistance to digital threats is part of the identity of a smart and empowered citizen. The myth being formed is not only about digital caution, but also about trust in the capacity of Indonesian society to resist manipulative systems, an ideological construct that reinforces the narrative of revival and modernity in the era of digital capitalism.

## CONCLUSION

Based on a semiotic analysis of the three main scenes in the advertisement "Don't Know, Kasih No!" on the Solusi BCA YouTube channel, it can be concluded that BCA is not merely conveying a promotional message for financial products, but also inserting strong social criticism regarding the low level of digital and financial literacy among the public. By combining humor, artistic visuals, and symbolic narrative, BCA successfully constructs complex and rich denotative, connotative, and even mythological meanings.

The scene "A Tragic Comedy" shows how society can be in a dangerous condition without awareness, illustrating the irony that joy can mask hidden threats. The fishing hook serves as a metaphor for systemic traps that the public is unaware of. Then, through the narrative of "a fish that doesn't know it's being watched by a fisherman," the ad emphasizes that society lives in a world full of data monitoring, where power over information has become a new form of control. Finally, the suitcase filled with various baits represents the various manipulative strategies used to ensnare society through social engineering and fake digital messages.

Overall, this advertisement not only serves as a promotional tool but also as an educational tool that raises important issues about digital transaction security. Through strong visual and symbolic representations, BCA encourages the public to be more critical, vigilant, and aware of potential traps in the digital world. Thus, this campaign can be understood as a form of financial literacy wrapped in a creative and meaningful narrative.

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