

CONSUMER PERCEPTION AND ETHICS OF AI INFLUENCERS IN BANK BCA'S DIGITAL SECURITY CAMPAIGN

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Abstract

The rapid advancement of Artificial Intelligence (AI) introduced Virtual Influencers (VIs) as innovative digital marketing tools, yet their adoption in high-trust sectors like banking presented unique challenges. This study analyzed the potential impact of using VIs on consumer perception and marketing ethics within the context of digital security campaigns. A qualitative-contextual approach was employed, examining Bank Central Asia's (BCA) "Don't Know? Kasih No!" (DKKN) campaign as a primary case study. The research explored the implications of replacing a highly credible human figure, Indro Warkop, with a VI. Drawing on Source Credibility, Parasocial Relationship, and Marketing 6.0 theories, the analysis identified an inherent trust deficit in VIs. Results indicated that while the actual DKKN campaign successfully garnered over 100 million views and reduced customer financial losses by 41%, a hypothetical AI-led version would likely trigger consumer skepticism due to a lack of experiential authenticity. Furthermore, an ethical paradox was discovered where mandated AI transparency disclosure triggered skepticism among Gen Z users. It was concluded that for high-stakes financial communication, human influencers remained superior due to their emotional relatability and the "sentience factor" required for cybersecurity advocacy. This paper recommends that banking institutions limit VIs to functional roles rather than high-stakes security literacy.

Abstrak

Kemajuan pesat Kecerdasan Buatan (AI) memperkenalkan Influencer Virtual (VI) sebagai alat pemasaran digital yang inovatif, namun penerapannya di sektor yang sangat terpercaya seperti perbankan menghadirkan tantangan unik. Studi ini menganalisis potensi dampak penggunaan VI terhadap persepsi konsumen dan etika pemasaran dalam konteks kampanye keamanan digital. Pendekatan kualitatif-kontekstual digunakan, dengan meneliti kampanye Bank Central Asia (BCA) "Tidak Tahu? Kasih Tidak!" (DKKN) sebagai studi kasus utama. Penelitian ini mengeksplorasi implikasi penggantian figur manusia yang sangat kredibel, Indro Warkop, dengan VI. Dengan mengacu pada teori Kredibilitas Sumber, Hubungan Parasosial, dan Pemasaran 6.0, analisis mengidentifikasi defisit kepercayaan yang melekat pada VI. Hasil penelitian menunjukkan bahwa meskipun kampanye DKKN yang sebenarnya berhasil meraih lebih dari 100 juta penayangan dan mengurangi kerugian finansial pelanggan sebesar 41%, versi hipotetis yang dipimpin AI kemungkinan akan memicu skeptisisme konsumen karena kurangnya otentisitas pengalaman. Lebih lanjut, ditemukan paradoks etika di mana pengungkapan transparansi AI yang diwajibkan

memicu skeptisisme di kalangan pengguna Generasi Z. Disimpulkan bahwa untuk komunikasi keuangan yang berisiko tinggi, influencer manusia tetap lebih unggul karena keterkaitan emosional mereka dan "faktor kesadaran" yang dibutuhkan untuk advokasi keamanan siber. Makalah ini merekomendasikan agar lembaga perbankan membatasi peran VI (Virtual Influencer) pada peran fungsional daripada literasi keamanan yang berisiko tinggi.



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INTRODUCTION

The contemporary digital era is marked by a dual phenomenon: the rapid proliferation of artificial intelligence in marketing and the increasing urgency of digital security in the banking sector (Tim Redaksi, 2025). As financial institutions handle nearly 100 million transactions per day, they face an ever-evolving landscape of cybercrime, including phishing, social engineering, and the distribution of malicious APK files via messaging apps (BCA, 2025; S_R8). Research indicates that 88% of data leakage incidents are caused by human error, necessitating a strategic shift from purely technical solutions to intensive public education (David Formula, 2025;).

In the framework of Marketing 6.0, as proposed by Philip Kotler, marketing has moved beyond the digital-centric Marketing 5.0 into an "immersive" era (S_S2). This era emphasizes the integration of physical and digital spaces (metamarketing) to create multi-sensory and interactive storytelling experiences (Ramadan,2023). In this landscape, AI Influencers—computer-generated entities—offer brands absolute control over messaging and zero risk of human scandal (Malik & Singh, 2025;). However, in sectors requiring high integrity like banking, the adoption of VIs remains controversial. Indonesian digital audiences are particularly sensitive to authenticity, often viewing AI as a "disrespect" to human creativity and local animators (Mardianti, 2025;).

Bank Central Asia (BCA) addressed this challenge through its "Don't Know? Kasih No!" (DKKN) campaign launched in late 2023. This campaign utilized the legendary comedian Indro Warkop to communicate resistance against the "banality of online crime"—the normalization of cybercriminal activities in daily digital interactions (Sari & Wijaya, 2024;). The campaign's success was quantitatively significant, contributing to a 38% reduction in fraud reports and a 41% decrease in customer financial losses (Report,2025).

Despite these successes, the global virtual influencer industry is projected to surpass \$50 billion by 2030, putting pressure on banks to innovate (Insider Intelligence, 2023). This study addresses

a critical gap: the "trust deficit" created when a human communicator is replaced by an AI entity in security contexts. It seeks to determine whether a VI can authentically deliver the "slow down and reflect" message essential for cybersecurity awareness in a collectivist culture like Indonesia, where social influence and "habit" are primary determinants of technology adoption.

METHODS

This study utilized a qualitative-contextual approach to analyze the intersection of AI technology and consumer behavior in the Indonesian banking sector. The research design focused on exploratory projection and comparative thematic analysis to evaluate the effectiveness of human-led versus AI-driven communication strategies (Ajikusuma & Swarnawati, 2025;).

Primary data was gathered through a systematic literature review (SLR) of 60 journal articles published between 2012 and 2025, focusing on brand trust and AI integration. Empirical performance data for the "Don't Know? Kasih No!" campaign was extracted from official Bank BCA reports (2023–2025) and media research outlets. This included metrics on audience reach—which surpassed 100 million views across various platforms—and behavioral change indicators such as the increase in clicks to security education pages.

The data analysis employed Ferdinand de Saussure's semiotic theory to deconstruct the "signifiers" (visual and verbal elements) and "signified" (perceived meanings) in the BCA campaign (Ajikusuma & Swarnawati, 2025). Specifically, the study analyzed the three-act narrative structure—introduction, conflict, and resolution—to understand how cybersecurity messages were simplified through the symbolism of "fishing" .

Finally, comparative framework mapping applied the Source Credibility Theory to evaluate how attributes like trustworthiness and expertise would fluctuate if a VI replaced a human celebrity (Angelica, 2020). This was further supported by the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) and the Technology Acceptance Model (TAM), which emphasize that perceived risk and hedonic motivation are key mediators in digital banking usage.

RESULTS AND DISCUSSIONS

Results

The analysis revealed that the factual DKKN campaign was highly effective due to its "experiential expertise." By using Indro Warkop, the campaign leveraged decades of public trust and nostalgic

cultural capital (Sari & Wijaya, 2024). The campaign's storytelling approach, characterized by humor and a light visual format, succeeded in making a complex topic like phishing easily digestible.

Tabel 1. Behavioral and Perceptual Impact of the DKKN Human-Led Campaign

No	Metric Type	Impact / Value
1	Total Views (Omnichannel)	> 100 Million
2	Reduction in Fraud Reports	38%
3	Decrease in Customer Financial Loss	41%
4	Increase in Security Page Clicks	64.6%
5	Gen Z Trust in AI Output	18%

In contrast, findings from global consumer surveys indicated a significant generational trust gap. While Millennials show a 40% trust level in AI recommendations, Gen Z registers just 18% trust—lower than Boomers (Rivel Banking Research, 2025). Gen Z's digital fluency makes them more aware of potential pitfalls, misinformation, and algorithmic bias in AI-generated content (Rivel Banking Research, 2025). Furthermore, 52% of banking consumers reported that AI recommendations lack the "human context and nuance" required for critical financial choices.

Discussion

The most critical finding is the existence of a "Trust Deficit" inherent to AI influencers in the security domain. While VIs offer complete brand control and consistent alignment, consumers perceive them as less authentic and trustworthy compared to human influencers. The Source Credibility Theory suggests that for a security message to be accepted, the source must be perceived as having "integrity." A VI is often perceived as an extension of corporate self-interest rather than a genuine advocate for customer safety (Ashraf, Muneer & Hassan, 2024;).

Indro Warkop's persona succeeds because he represents a relatable human who could also be a victim of phishing. A VI, which does not possess a bank account and is not susceptible to social engineering, suffers from a lack of "experiential authenticity" (Alshammari,2025). This

creates a "context gap" where 52% of consumers do not trust AI because it lacks the ability to understand real-world human vulnerability.

Ethically, the study identified a "Transparency Paradox." Regulatory bodies, including the Otoritas Jasa Keuangan (OJK) in its 2025 AI Governance Guidelines, have set five main pillars for AI adoption: Accountability, Fairness, Transparency, Data Protection, and Security.

Tabel 2. OJK 2025 AI Governance Pillars for Indonesian Banking

Pillar	Strategic Mandate
Accountability	Banks remain responsible for AI-produced outcomes; human oversight is required.
Transparency	Consumers must receive clear explanations on how AI affects decisions.
Fairness	Firms must monitor AI models for discriminatory bias or unequal outcomes.
Data Protection	Consent and data quality must be reinforced as part of consumer protection.
Resilience	Technical systems must be prepared for model errors and cyber threats.

However, a conflict arises: explicit disclosure—stating that the influencer is AI-generated—exacerbates consumer skepticism (Xiu, et al, 2025). For a bank, revealing that a security advisor is a simulation may lead customers to feel manipulated, undermining the very trust the guidelines seek to build. Furthermore, brands face higher reputational damage if a VI makes an error, as consumers attribute the mistake directly to the brand's programming rather than a human lapse (Joel-Edgar, 2025).

Applying the principles of Marketing 6.0, the DKKN campaign succeeded because it utilized "Storytelling Experience" to build an emotional connection (Kotler, 2024). A VI would struggle to deliver this heartbeat of "victory through perseverance" because it lacks the life struggles that shape the human journey (Kotler, 2024).

CONCLUSION

This study concludes that while AI influencers offer advantages in cost-efficiency and brand control, they are currently unsuitable as primary advocates for banking security. The success of the "Don't Know? Kasih No!" campaign was rooted in human relatability and cultural nostalgia—attributes that AI cannot replicate. There remains a fundamental mismatch between the "perfect" nature of VIs and the "vulnerable" nature of cybersecurity education. It is suggested that financial institutions maintain human faces for security-related advocacy. VIs should be reserved for functional roles, such as customer service chatbots (e.g., BCA's VIRA), where technical expertise and speed are prioritized over emotional trust (Ertio, 2024). Banks must also ensure "human-in-the-loop" governance for all AI-driven communications to mitigate the risk of misinformation and algorithmic herding (Fazriati, Rosadi & Amalia, 2025).

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