

Semiotic Analysis of Phishing Mode Prevention Efforts Implemented through BCA Advertisements “Don’t Know? Kasih No!”

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ABSTRACT

The rise of phishing crimes targeting all levels of society necessitates effective public education. BCA’s advertisement "Don't Know? Kasih No!" serves as an educational campaign designed to raise awareness about the dangers of phishing, particularly regarding suspicious requests for personal information. Based on Ferdinand de Saussure’s semiotic theory, the advertisement is analyzed through the relationship between the signifier—such as visual and verbal elements—and the signified, or the meanings perceived by the audience regarding cyber threats. The three-act structure—introduction, conflict, and resolution—creates a cohesive and easily comprehensible narrative. The visualization of characters and everyday situations strengthens the message, while the slogan “Don't Know? Kasih No!” acts as a memorable reinforcement. This strategy proves effective in delivering a profound message in a concise and engaging manner, while also encouraging behavioral change. The semiotic approach in the "Don't Know? Kasih No!" advertisement significantly enhances the effectiveness of educational messaging about phishing prevention by leveraging the connection between signs and the audience's everyday experiences.

KEYWORDS

Advertisement, Bank
BCA. Phishing
Prevention, Semiotics,
Three-act-structure

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INTRODUCTION

The advancement of information technology brings both benefits and challenges, particularly in the realms of security and privacy. One of the negative consequences is the rise of cybercrime, such as online fraud using phishing techniques, which frequently target the banking sector in Indonesia. Phishing is a form of deception in which perpetrators attempt to trick targets into divulging personal information by impersonating trusted entities through emails, text messages, or fake websites (Putra Y, 2021). This technique often relies on psychological manipulation, making victims unaware that their data is being stolen.

Indonesia's high internet penetration rate makes the country increasingly vulnerable to phishing attacks (Danuri & Suharnawi, 2017). Common schemes include fraudulent messages claiming to be from banks, urging users to update their account information. Perpetrators also often pose as the victim’s relatives, citing emergencies as a pretext. The low level of digital literacy among the public exacerbates susceptibility to such scams. Therefore, collaborative efforts among banks, financial institutions, and the government are essential to enhance security systems and take legal action against perpetrators, in order to foster a secure and trustworthy digital environment.

Nearly all banks in Indonesia, including Bank Central Asia (BCA), have received customer reports concerning phishing scams. As a preventive measure, BCA has launched an advertising

campaign that not only promotes its services but also raises awareness of banking-related cybercrimes. By addressing themes relevant to everyday life, the campaign presents concrete steps for individuals to protect themselves. Thus, BCA's advertisement functions both as an educational tool and a means of public protection.

Advertising plays a significant role in modern communication, as it can reach diverse segments of society through creative messaging. Beyond its promotional function, advertising also shapes perceptions, behaviors, and cultural norms through various media platforms, including television, radio, the internet, and social media (Lukitaningsih, 2013). Based on its purpose, advertising can be categorized into two types: commercial advertising, which directly promotes products, and non-commercial advertising, such as public service announcements that aim to build a positive image and convey social messages (Wahyuni, Sulatra, & Pratiwi, 2022).

As a persuasive and creative medium, advertising has the potential to inspire audiences, evoke emotions, and leave a lasting impression through compelling visual narratives and impactful messaging (Madiyant, 2021). For this reason, business actors must employ advertising wisely to generate long-term impact. Similar to film, advertising videos often adopt a three-act structure—comprising an introduction, development, and resolution—to construct a cohesive and emotionally resonant narrative (Kristianto & Goenawan, 2021). This structure facilitates the introduction of characters, the emergence of conflict, and the progression toward a clear resolution, forming a complete storyline (Firziandini, Haryanto, & Ilham, 2018).

Since 2012, Bank Central Asia (BCA) has utilized YouTube through its “Solusi BCA” channel to strengthen brand presence, disseminate service-related information, and promote financial literacy. In 2019, the video “*Buat Apa Susah, Cukup Buka Rekening di BCA Mobile*” achieved significant performance due to an effective promotional strategy. BCA has also released other educational video series, such as, “*Nurut Apa Kata Mama*” and “*Tolak dengan Anggun*”.

In December 2023, BCA launched a viral advertisement titled “*Don't Know? Kasih No!*”, which has garnered over 45 million views. Presented in the tragicomedy genre and starring renowned Indonesian comedian Indro Warkop, the video encourages viewers to think critically when confronted with fraudulent schemes. The title itself is a play on the names of iconic comedians Dono and Kasino, while simultaneously delivering a cautionary message to reject suspicious messages. With its engaging visuals, strong narrative, and iconic characters, the video serves as an effective educational approach—highly relevant for analysis through the lens of semiotic theory and the three-act narrative structure.

Semiotics is the study of signs and meaning, encompassing how signs are created, utilized, and interpreted within the context of communication. This approach facilitates an understanding of how messages are conveyed and received by audiences through both visual and auditory elements. According to Ferdinand de Saussure, a sign consists of the *signifier* (the physical form) and the *signified* (the associated meaning) (Dayu & Syadli, 2023). The relationship between the two is shaped by social conventions (Fanani, 2013). In advertising, the meaning of signs is influenced by cultural values, societal norms, and collective beliefs. At the same time, the three-act structure—comprising introduction, development, and resolution—serves to organize narratives in a way that enhances memorability and emotional resonance. While semiotic analysis explicates the process of meaning-making, the three-act structure contributes to the construction of a cohesive narrative. Together, they provide a complementary framework for understanding and delivering advertising messages effectively.

This study builds upon a number of prior scholarly works to identify and address gaps in the semiotic analysis of digital advertising. First, analysis of LA Lights print advertisements interprets signs within the framework of socio-political conflict but does not address issues of digital security (Ramadhan, 2020) whereas the present study explicitly focuses on cybercrime as a core concern. Second, analyze the film *Selesai* using Saussurean semiotics with an emphasis on morality and cinematographic elements (Halim & Yulius, 2023) differing from the current research, which centers on visual communication strategies within public service advertising. Third, study of the character transformation of Kaonashi in the animated film *Spirited Away* employs Charles Sanders Peirce's semiotic theory, emphasizing psychological symbolism over educational communication (Difitrian

& Saleh, 2024). Thus, this research contributes to the academic discourse by integrating Saussurean semiotics and the three-act narrative structure within the context of digital media—specifically short-form video advertisements—as a strategic tool for effectively communicating public education messages about phishing threats.

The aim of this study is to analyze the verbal and visual signs in BCA's video advertisement using Ferdinand de Saussure's theory of semiotics. The analysis focuses on how the relationship between signifier and signified is strategically constructed within a three-act narrative framework to convey an educational message regarding phishing prevention. This approach not only seeks to raise public awareness about the dangers of cybercrime, but also to promote critical behavior in response to suspicious requests for personal information

METHOD

This study aims to describe verbal signs (words, phrases, sentences) and visual signs (images) in advertisements as representations of thoughts, emotions, or experiences. According to Zoest, anything that can be perceived—including events and habitual practices—may be considered a sign (Sobur, 2013). The BCA advertisement "*Don't Know? Kasih No!*" is analyzed using a qualitative descriptive approach based on Ferdinand de Saussure's semiotic theory, with the mapping of verbal and visual signs contextualized within the three-act structure to uncover the advertisement's narrative.

Saussure differentiates a sign into two components: the signifier (the form) and the signified (the concept), which both produce meaning (Tinarbuko, 2008). The effectiveness of an advertisement in marketing lies in its ability to evoke emotions and establish a connection with the audience—even within a limited duration. Saussure's semiotic theory enables a deeper understanding of how meaning is constructed in advertising, taking into account the arbitrary nature of signs and the influence of cultural context. Meanwhile, the three-act structure provides a clear and coherent narrative framework. The integration of these two approaches allows advertisements to convey messages that are powerful, persuasive, and meaningful.

RESULT AND DISCUSSION

The researcher analyzes the meaning of the message by examining the signifier and signified elements contained in BCA's video advertisement titled "*Don't Know? Kasih No!*". This advertising video is 4:45 minutes long and directed by Ica Lawendatu. This advertising video is included as a public service advertisement, as BCA does not promote any specific product. Instead, the video serves an educational purpose aimed at raising public awareness about protecting personal data. The researcher analyzes selected scenes that reflect real-life situations that occur in everyday life today.

1. Scene 1



Figure 1. Scene "*Don't Know? Kasih No!*"
(Source: Youtube SolusiBCA, 2023)

a. Signifier

The phrase "*Don't Know? Kasih No!*" appears as the title of the advertisement at the 7-second mark, followed by the appearance of Indro Warkop as the lead actor. He is dressed in a bowler hat, suit, tie, and formal shoes, set against a blue background. In this scene, Indro delivers the narration: "*I'm not here to joke. I'm here to be serious!*".

b. Signified

The code-switching between English and Indonesian in the title forms a new phrase with an instructional phrase, encouraging viewers to reject messages from unknown or unverified sources. The phrase also evokes the names Dono and Kasino, Indro's fellow members in the legendary Indonesian comedy group Warkop, thus establishing a strong cultural association. In this advertisement, Indro does not appear in his usual comedic persona but instead assumes an authoritative role, reinforced by formal attire and a blue background—elements that visually align with BCA's brand identity. These visual and verbal cues emphasize the seriousness of the message about cybersecurity threats while maintaining a communicative and culturally familiar tone for the audience.

2. Scene 2



Figure 2. Scene "Don't Know? Kasih No!"
(Source: Youtube SolusiBCA, 2023)

a. Signifier

In the subsequent scene, the advertisement depicts Indro sitting alone while fishing at the edge of a lake, surrounded by a dark, foggy atmosphere. The narration accompanying this scene states, "*The fish don't know there's a fisherman nearby...*".

b. Signified

The fishing scene in BCA's video advertisement functions as a thematic *signified*, symbolizing the threat of phishing scams—where the term *phishing* itself is derived from the word *fishing*. This analogy underscores how cybercriminals cast out digital "bait," such as fake messages or replica websites, to lure victims into disclosing personal information. The fisherman represents the cybercriminal, while the fish symbolize unsuspecting victims who, once hooked, suffer financial loss and breaches of privacy. Indro's composed and confident posture in this scene conveys the calculated nature of phishing attacks, suggesting that attackers believe even a small success rate is sufficient. This representation reinforces the idea that phishing is a systematic, manipulative tactic that can be perpetrated widely by individuals with malicious intent.

3. Scene 3

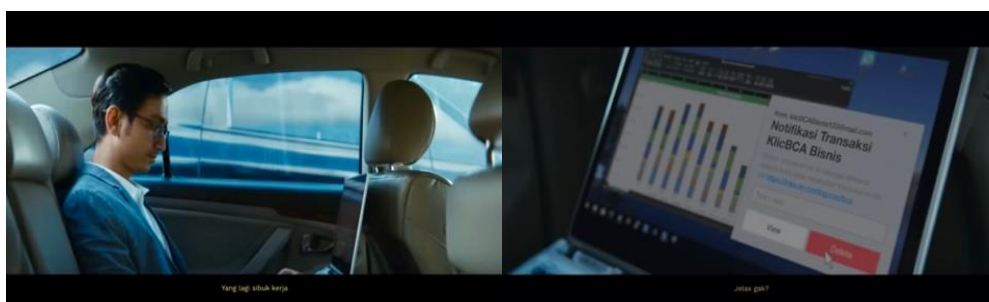


Figure 3. Scene "Don't Know? Kasih No!"
(Source: Youtube SolusiBCA, 2023)

a. Signifier

Another signifier appears in a scene featuring a male character dressed in formal attire, seated inside a car while working on a laptop. The laptop screen shows an open document and a notification window. A visible change in the character's facial expression occurs as a sudden email notification pops up, reading "*KlicBCA Business Transaction Notification.*" The accompanying narration states, "*Stop! Think again first.*"

b. Signified

This scene, portraying a professional working on the go, reflects the reality of urban life, particularly in large metropolitan areas where work is increasingly mobile. The startled facial expression upon receiving the notification signifies that such suspicious messages are unexpected and potentially dangerous. The imperative narration serves as a cautionary message, urging viewers to be vigilant about communications from unverified sources. The scene illustrates a phishing technique known as spoofing, in which attackers impersonate legitimate institutions and create fraudulent links resembling official websites—for example, "KlicBCA" as a deceptive imitation of "KlikBCA" (bca.co.id). This strategy is designed to manipulate users into clicking harmful links under the false assumption of legitimacy. The scene concludes with the recurring slogan "*Don't Know? Kasih No!*"—serving as a signifier that any message lacking clear origin should be rejected to prevent harmful consequences.

4. Scene 4



Figure 4. Scene "Don't Know? Kasih No!"
(Source: Youtube SolusiBCA, 2023)

a. Signifier

In contrast to the previous scene (Scene 3), this scene features a young female character sitting on a sofa, holding a mobile phone while resting a pillow on her lap. A voice-over narration by Indro states, "*Those who are busy, but not actually working.*" The camera then shifts to show the mobile screen playing a Korean drama via an illegal streaming site, where a pop-up advertisement appears with the message: "*Free K-drama streaming for life!!!*".

b. Signified

This scene reflects contemporary lifestyle trends, particularly the popularity of watching dramas as a form of entertainment, with a higher prevalence among women (68%) compared to men (32%) (Jakpat, 2022). The increasing use of illegal streaming platforms, driven by free access, carries inherent risks, including low content quality and exposure to malicious advertisements. One prominent threat is deceptive pop-up ads offering false rewards, which redirect users to phishing sites designed to harvest personal data. The scene concludes with the recurring slogan "*Don't Know? Kasih No!*" reinforcing the imperative to ignore suspicious offers from unofficial or unverifiable sources.

5. Scene 5

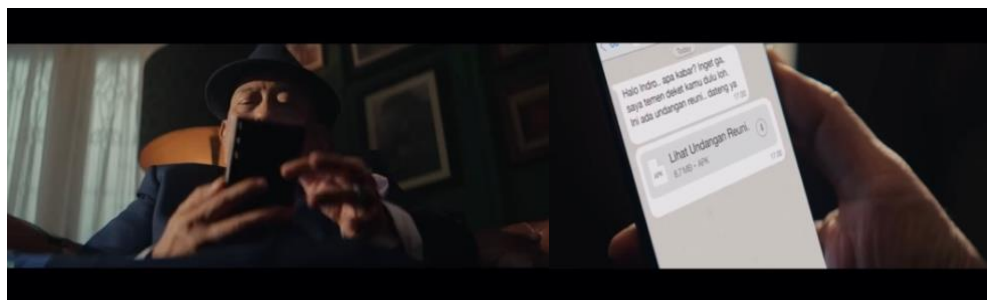


Figure 5. Scene "Don't Know? Kasih No!"
(Source: Youtube SolusiBCA, 2023)

1. Signifier

The following scene reintroduces Indro in the same outfit worn in the earlier fishing sequence (Scene 2), now situated in an indoor setting. Indro is seen holding a mobile phone and reading a message. The screen shows an attached document labeled “*Reunion Invitation*.” Upon reading the message, Indro smiles and remarks, “*Claiming to be my friend... but I’ve only ever had two real friends*”.

2. Signified

Indro’s appearance in this scene emphasizes that even public figures are vulnerable to phishing attempts. The tactic of sending malicious files via messaging platforms like WhatsApp—commonly disguised as PDF documents—is a growing concern, particularly as it targets private communication channels. Such files are often malware-laced applications that auto-install and covertly extract user data. The phishing scam in this instance exploits the guise of a personal connection, with the sender pretending to be an old friend inviting Indro to a reunion. However, the names mentioned (Dono and Kasino) refer to Indro’s late comedy partners, making it evident that the message is fraudulent. This reinforces the broader theme of the advertisement: raising awareness of digital scams by exposing their deceptive yet emotionally manipulative nature.

BCA successfully packaged its video advertisement with a concept closely tied to everyday life, serving as an educational medium for its customers. Based on Saussure’s semiotic theory, the relationship between signifier and signified is arbitrary; however, the advertisement “*Don’t Know? Kasih No!*” effectively constructs relevant associative meanings. The advertisement follows the three-act structure: introduction, development, and resolution. The opening act introduces the main character, setting, and potential conflict, with signifiers comprising brief information about phishing, visualized through everyday scenarios. The corresponding signifieds reference the potential dangers and vulnerabilities to fraud. The development phase presents escalating tension through manipulative dialogue from phishing perpetrators and illustrates tangible risks such as loss of personal data and financial harm. The resolution delivers a clear message by depicting a firm rejection of suspicious communications, concluding with a key statement: “*If someone claims to be from BCA... think twice before you act*”, reinforced by the slogan “*Don’t Know? Kasih No!*”.

This narrative structure gradually builds a strong connection between signifiers (symbols/actions) and signifieds (associated meanings), resulting in a coherent and impactful message. The advertisement demonstrates how communication strategies can enhance public awareness of cybercrime, promote vigilance, and foster customer trust and loyalty. This is reflected in the numerous positive responses in the comment section of the Solusi BCA social media account, further strengthening BCA’s image as a bank that prioritizes the safety and needs of its customers.

CONCLUSIONS

In response to the growing threat of cybercrime, particularly phishing, BCA launched the advertisement campaign “*Don’t Know? Kasih No!*” as a public education effort aimed at encouraging customers to reject suspicious requests for personal information. Through an analysis

based on Saussure's semiotic model, it becomes evident that the signifiers—comprising visual and textual elements—include characters, scenarios, and the slogan itself, all of which reflect real-life events and cybersecurity messages. The associated signifieds consist of heightened awareness and caution toward online fraud. By employing a relatable theme and a clear message, BCA effectively conveys educational meaning that is both accessible and significant in protecting its customers from cyber threats, particularly emphasizing the importance of safeguarding personal information. The mapping of the three-act structure provides a coherent narrative framework that facilitates a gradual and effective signification process. Semiotic analysis clarifies how the advertisement's various elements work in unison to guide the audience from recognizing the threat of phishing to understanding the necessity of taking decisive protective action..

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