

The Effect Of The #AwatModus Campaign At @bankbca Tiktok On Community Financial Literacy

Michael¹, Daniel Susilo²

^{1,2}Universitas Multimedia Nusantara, Tangerang, Indonesia
daniel.susilo@umn.ac.id

A B S T R A C T

In Indonesia, the increase in the level of financial inclusion and literacy in the community is not balanced. There is a considerable gap between the high level of financial inclusion and low financial literacy, which opens a gap of opportunity for bank fraud mode behavior to carry out its actions. The perpetrators of the fraud mode, on behalf of the bank irresponsibly. Bank BCA, which is also one of the banks that experienced this phenomenon, conducted a campaign that became one of the preventive measures to deliver educational messages to the public as a form of financial literacy. The purpose of this research is to find out whether there is an influence between the #AwatModus campaign message delivered by BCA on the level of public financial literacy. The concepts used in the study used the concepts of campaign messages and financial literacy. The method used is explanatory quantitative using a questionnaire survey to 201 respondents. The results of this study indicate that the independent variable, namely the campaign message, influences the dependent variable, namely financial literacy, by 33.1%. The conclusion of this study is that there is an influence between the #AwatModus campaign message on Tiktok @bankbca on people's financial literacy.

Keywords: Campaign Messages; Fraud Modes; Financial Literacy

A B S T R A C T

Di Indonesia, peningkatan tingkat inklusi dan literasi keuangan di masyarakat tidak seimbang. Terdapat kesenjangan yang cukup besar antara tingkat inklusi keuangan yang tinggi dengan literasi keuangan yang rendah, sehingga membuka celah peluang bagi perilaku modus penipuan bank untuk melakukan aksinya. Para pelaku modus penipuan tersebut, mengatasnamakan pihak bank secara tidak bertanggung jawab. Bank BCA yang juga merupakan salah satu bank yang mengalami fenomena tersebut melakukan kampanye yang menjadi salah satu langkah preventif untuk menyampaikan pesan edukasi kepada masyarakat sebagai bentuk literasi keuangan. Tujuan dari penelitian ini adalah untuk mengetahui apakah terdapat pengaruh antara pesan kampanye #AwatModus yang disampaikan BCA terhadap tingkat literasi keuangan masyarakat. Konsep yang digunakan dalam penelitian ini menggunakan konsep pesan kampanye dan literasi keuangan. Metode yang digunakan adalah kuantitatif eksplanatif dengan menggunakan survei kuesioner kepada 201 responden. Dan hasil dari penelitian ini menunjukkan bahwa variabel independen yaitu pesan kampanye memiliki pengaruh terhadap variabel dependen yaitu literasi keuangan sebesar 33,1%. Kesimpulan dari penelitian ini adalah terdapat pengaruh antara pesan kampanye #AwatModus di Tiktok @bankbca terhadap literasi keuangan masyarakat.

Kata kunci : pesan kampanye, modus penipuan, literasi keuangan.

A. INTRODUCTION

This paper discussing how effect of #awasmodus anti-fraud financial literacy campaign by BCA as the biggest bank in Indonesia to educate the consumer. In the circular letter of the Financial Services Authority in 2017, it is explained that financial literacy describes knowledge, skills, and beliefs, which affect attitudes and behaviors to improve quality in determining a decision and financial management for the purpose of achieving

welfare (OJK, 2017). The purpose of financial literacy is of course to make an individual have quality attitudes and behaviors in managing and making decisions in financial matters. In 2019, the National Survey on Financial Literacy and Inclusion (SNLIK) showed a financial literacy index of 38.03% and a financial inclusion index of 76.19% in Indonesia. In its report, OJK explained that the literacy index is measured by recognition and confidence in financial services institutions, and the inclusion index is measured by people who use financial products and services within the last 12 months if calculated from the time of survey implementation (OJK, 2020). These results continue to grow in each period, but still leave a gap, i.e. the level of financial literacy is always much lower than the level of financial inclusion in each period. Meanwhile, financial inclusion describes access to financial products or services to meet the needs of the community or business in the form of transactions, payments, savings, credit and insurance that are used responsibly and continuously (Ika, 2021).

The survey results above are used to show that there is still a numerical difference between the financial literacy level index and financial inclusion in Indonesia, which indicates that there is a gap that can have adverse effects on Indonesian society. The Coordinating Minister for Maritime Affairs and Investment, Luhut Binsar Panjaitan at the 3rd Indonesia Fintech Summit 2021, has the opinion that a high level of inclusion with a low quality of literacy shows a very high risk opportunity because even though people are able to access financial services, they still do not understand the functions and risks (Karunia, 2021). Still based on survey data from the Financial Services Authority on the Indonesian people in 2019, it can be seen that the financial inclusion activities of the Indonesian people are very large collected in the banking sector with a percentage of 73.88% compared to other sector figures. Which means, Indonesia has a very large community and financial activities relying on banking companies and only a small number of activities in other financial sectors such as insurance, pension funds, capital markets, pawnshops, and so on. Factors like that are what make the banking industry in Indonesia very rapidly growing so that from time to time, the Indonesian banking world has certainly experienced a lot of development and change. The risk impact referred to in the gap between literacy and financial inclusion is the practice of fraud modes that are familiar in the banking world, which has experienced changes in adaptation with increasingly diverse types of modes due to the accelerated adoption of information technology (De Leon et al., 2020). The practice of banking fraud using fake account mode is one type of fraud that has been rampant lately on social media. And social media according to Kotler & Keller (2016, p. 642) is an online-based medium that allows users to share text, images, sound and video in real-time with others. They created a fake account with a profile and account name on behalf of a bank brand in Indonesia. Then they create promotional content containing false information and cash so that social media users who lack literacy can be attracted by the promotions listed in the content of the post. Financial inclusion in Indonesia, which has the highest level of activity in the banking sector, means that the level of risk that can arise in this sector is also high. The practice of banking fraud using fake account mode is one type

of fraud that has been rampant lately on social media. This real phenomenon has occurred and can be seen based on data from the Ministry of Communication and Information since March 2020, that there are nearly 200,000 fraud reports that have been received and most often occur on Whatsapp and Instagram media (Sandy, 2021). Chairman of the Board of Commissioners of the Deposit Insurance Corporation (LPS), Purbaya Yudi Sadewa explained that financial literacy in the community, especially customers, needs to be implemented to increase awareness of the potential threat of cyber crime, one of which is the fraud mode (Anggraeni, 2022).

Considering that the percentage index of the Indonesian people's financial literacy level is still at 38.03%, one of the private banks in Indonesia, Bank Central Asia, is aggressively conducting a fraud mode education campaign. Campaigns that start from an idea or a certain goal must certainly be conveyed in the form of messages which will then be responded to by the audience, so the essence of the campaign is in the message itself. (Venus, 2018). So, a campaign message packaged in #AwasModus, was carried out by BCA to provide financial literacy to the public. There is a connection between campaign messages and financial literacy when referring to Pfau and Parrot's understanding, namely that a campaign is always expected to provide changes in the aspects of knowledge, attitudes and behavior (Venus, 2018), "The educational information for customers is distributed through official media such as e-mail, WhatsApp, websites and various other social media from BCA with a blue tick and of course the bank tries to make the content suitable for the age segmentation of customers in order to produce effective content," according to I Ketut Alam Wangsawijaya as EVP Transaction Banking Business Development BCA (Rabbi, 2022). Communication strategies carried out through various media, especially social media, are believed to be one of the effective and relevant ways to get the attention of the public (Susilo, 2022). Based on previous research, social media itself has become one of the proven channels that can make a campaign gain awareness, perception, interest and behavior in the audience. This belief has been analyzed and proven by various results from previous researches that discuss the effectiveness or influence of campaigns on social media on the desired goals. "The Effectiveness of Instagram Application Utilization in Covid-19 Transmission Prevention Education Among Students", a journal that examines descriptively that the use of social media applications such as Instagram is recognized as a means of conveying effective educational campaign messages to increase awareness of COVID-19 prevention measures (Theresia et al., 2021). These results were also found in a journal that examined the Tiktok application as a medium for the WHO hand washing movement campaign on healthy living awareness. The Tiktok social media application turned out to be able to create an influence of 54.4% and a positive cognitive response to make someone change their hand washing habit behavior in accordance with the recommendations contained in the content message on Tiktok (Prihantoro & Ohorella, 2020).

Looking at other research that proves the effectiveness of social media, for example, a person's purchasing decision can be influenced by social media exposure from a brand. "The Effect of Instagram Social Media Exposure on Purchasing Decisions" states the results of research on 400 respondents that the Instagram social media brand @byooteofficial is able to provide 44% effectiveness on the purchasing decisions of its followers (Michelle & Susilo, 2021). Some of the results given from the utilization of social media campaigns are also expected to occur in the financial literacy of the community. A topic of financial literacy is important for the community to be able to manage and choose what instruments are certainly appropriate and according to their needs, besides that the community becomes more aware of every opportunity for financial risk that exists in each financial instrument they use so as not to fall victim to the many financial cases that occur (Silalahi et al., 2022).

In Indonesia itself, the types and themes of campaigns have been carried out by individuals, groups, institutions and the government to convey certain messages or goals. In addition to the previously discussed research, there are many campaign activities carried out in Indonesia and have often been researched, but generally have messages related to social health issues such as the Covid-19 pandemic (Ardy & Natalia, 2022; Dyatmika, 2021; Mutma et al., 2022), then there are also campaigns that raise issues related to the environment (Rahmadhani & Mayangsari, 2022; Rohman, 2021). And many campaigns also lead to the realm of politics (Baharuddin et al., 2021; Laras & Fuady, 2021), and campaigns that represent a group (Kaligis et al., 2020) or even campaign activities that are often carried out by product brands (Indah et al., 2022; Putra & Candraningrum, 2021; Putri & Listiani, 2022). Most of them examined the impact of the campaign message on attitude, purchase intention, and awareness. Meanwhile, the difference that becomes the state of art in this study is that researchers want to try to discuss campaigns that raise the issue of crime, especially cybercrime, because it turns out that this issue is also relatively rare and has only tried to convey its message in a campaign on social media in the past few years as a form of activity about financial literacy to the public. This is also because there are not many communication science literature studies that discuss or evaluate digital campaign communication efforts or activities that have an impact on the level of financial literacy in the community in Indonesia. Therefore, in the midst of the rampant phenomenon of bank fraud due to the impact of low financial literacy, the importance of this research is to find out whether the #AwatModus campaign message is assessed based on message content, message structure and message frame according to Venus (2018), can have an effect that can influence the Indonesian people about the phenomena that are happening in the financial industry. So that later this research is expected to provide an overview of the extent of the correlation resulting from these activities on public knowledge as a form of public financial literacy. Or as future evaluation material for banking industry players to choose and determine effective communication strategies in the future.

With the low financial literacy of the Indonesian people while banking activities are increasingly massive, it provides a gap or opportunity for irresponsible people to carry out

fraud mode crimes. It takes action that educates the public at large to be more aware and careful in using and making decisions in financial transactions, but communication activities on this topic are still rarely researched and carried out, especially on social media. So this is what one of the banks, namely Bank Central Asia, is trying to do by carrying out communication activities in the form of campaigns on social media, one of which is Tiktok, with elements of campaign messages made as interesting as possible to increase public financial literacy to be more vigilant. Therefore, researchers want to find out whether the #AwasModus campaign message carried out by Bank Central Asia can have an influence on the knowledge of the Indonesian people so that they become aware and wise, which has an impact on increasing people's financial literacy.

B. METHODOLOGY

This research uses a quantitative approach as a representation of numbers and manipulation of observations with the aim of explaining and providing an overview of the phenomena reflected in the observations (Babbie, 2016, p. 412) with the purpose of being explanatory in nature to explain an event occurred or the law of causality as well as to build, develop or test a theory (Neuman, 2014, p. 40). Survey was the method used in this research, and according to Babbie (2016, p. 247) It is the best method in social research that is interested in collecting data to describe a very large population. The survey method can be used to obtain information when you want to collect accurate, valid and reliable data, but it requires proper planning, design and implementation (Neuman, 2014, p. 317). And to collect data from the survey as primary data, researchers will use an online questionnaire distributed to respondents from the intended population in the study (Batara & Susilo, 2022; Prasetya & Susilo, 2022).

The sampling technique used is non-probability sampling, which is a sampling technique that is chosen that does not provide opportunities or probabilities. The sample criteria chosen were BCA customers, followers of the Tiktok @bankbca account, saw the #AwasModus content on Tiktok @bankbca and had directly seen the fraud mode that occurred. The sample taken to represent the population is a minimum of 200 respondents, determined based on Malhotra's standard sample size (2017, p. 418). Meanwhile, secondary data was obtained from several previous studies on the effectiveness of social media campaigns, news articles about the condition of financial literacy and the phenomenon of fraud cases, websites and several sources of books and e-books about campaigns and research methods. To obtain research results, data processing is carried out using several stages of testing, namely: (1) Validity Test, is a measurement with reference to how well the empirical indicators and concept definitions of a construct are measured to match each other. In essence, the validity measurement will provide information on how well the concept and operational definitions match each other, the higher the validity number, the better the match. (Neuman, 2014, p. 215), (2) Reliability test, provides information that the number of numbers generated from each indicator does not vary or is consistent due to the characteristics of the measurement process or the instrument itself. (Neuman, 2014, p. 212),

(3) Normality Test, is a test that has the aim of knowing whether the independent and dependent variables are normally distributed. (Ghozali, 2018, p. 161), (4) Correlation Test, as a measurement of how strong the linear relationship between the independent variable and the dependent variable is. The formula for the correlation test used in this study is Pearson Correlation, which is a formula used to determine the correlation coefficient or the degree of strength of a relationship. (Kriyantono, 2021a, p. 334), (5) Simple Linear Regression Test, as a measurement of the two variables with the aim of knowing how the dependent variable can be predicted by the independent variable and how much the dependent variable rises and falls when influenced by the independent variable. (Kriyantono, 2021a, p. 340)

C. RESULTS AND DISCUSSION

The subjects in this study are Indonesian people who use Tiktok as one of the social media applications as well as followers of the Tiktok @bankbca account. Nowadays, Tiktok for various parties has been used as a channel for disseminating all kinds of communication activities such as general information, education, persuasion, promotion, branding, and many more. This study took subjects totaling 201 Tiktok users randomly to represent the entire community. Meanwhile, the object of this research is a message from a campaign conducted by BCA regarding the phenomenon of fraud mode. Campaign messages that are designed by paying attention to the three elements, namely message content, message structure, message frame, have the aim of influencing the audience. Campaign activities carried out by BCA are channeled into various communication media, one of which is through their official Tiktok account while utilizing Tiktok Ads by displaying various illustrative video content along with real examples. This continues to be done regularly as an appeal to educate the financial literacy knowledge of the Indonesian people. The data criteria that have been collected and used in this study, 201 respondents consist of a majority of 73.1% aged 17-25 years, while the remaining 24.4% are 26-35 years old and 2.5% are 35 years old, overall all respondents are female as much as 71.6% and male as much as 28.4%.

Validity Test

In this study, validity testing used the Pearson Product Moment Correlation technique, which compares r count with r table. For a sample size of 35 respondents, the r table with a significance of 5% is 0.334. And if r count is obtained greater than r table then the item will be considered valid and vice versa, if r count obtained is smaller than r table then the item will be considered invalid.

Items	R Table	R Count	Description
X1.1.1		0.667	Valid

Items	R Table	R Count	Description
X1.1.2		0.605	Valid
X1.2.1		0.734	Valid
X1.2.2		0.700	Valid
X1.3.1	0.334	0.734	Valid
X1.4.1		0.722	Valid
X1.5.1		0.662	Valid
X1.6.1		0.677	Valid
X1.7.1		0.551	Valid
X2.1.1		0.456	Valid
X2.1.2		0.802	Valid
X2.2.1		0.512	Valid
X2.3.1	0,334	0.754	Valid
X3.1.1		0.541	Valid
X3.1.2		0.675	Valid
X3.2.1		0.685	Valid
X3.2.2		0.712	Valid

When viewed from the results of the validity test of the 17 variable X items above, the r count shown by all variable X items has a number greater than the r table, which is 0.334. With the calculation of the data above, it can be stated that the 17 items of variable X are declared valid.

Items	R Table	R Count	Description
Y1.1.1		0.787	Valid
Y1.1.2		0.826	Valid
Y1.2.1		0.790	Valid
Y1.2.2	0.334	0.843	Valid
Y2.1.1		0.835	Valid

Items	R Table	R Count	Description
Y2.1.2		0.724	Valid
Y3.1.1		0.745	Valid
Y3.1.2		0.807	Valid

When viewed from the test results above on 7 items of variable Y, the r count shown by all Y variables has a number greater than r table 0.312. With the above calculations, it can be stated that the 7 items of variable Y are considered valid.

Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.916	17

Based on the results of the reliability test for 35 respondents on 17 indicators representing the dimensions of variable X, it is stated that it is reliable. The assessment provisions refer to the Cronbach's Alpha value of 0.916 which is greater than the standard, namely 0.6.

Reliability Statistics	
Cronbach's Alpha	N of Items
.913	8

For Community Financial Literacy as variable Y. The indicators totaling 8 items are declared reliable. This conclusion is seen from the Cronbach's Alpha value of variable Y which is 0.913, greater than the value of 0.6 which is the standard of assessment.

Normality Test

The normality test is a test with the aim of knowing whether the two variables used are normally distributed (Ghozali, 2018, p. 161). In the test using the Kolmogorov-Smirnov method, the data can be said to be normal if the probability value (sig) > 0.05.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		201
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.80158337
Most Extreme Differences	Absolute	.043
	Positive	.043
	Negative	-.036
Test Statistic		.043
Asymp. Sig. (2-tailed)		.200 ^{c,d}

When viewed based on the processed data of the normality test in table 4.13 using the One Sample Kolmogorov-Smirnov testing method, the Asymp. Sig has a number of 0.200 which means it is greater than 0.05, so it can be said that the data is normally distributed.

Correlation Test

The correlation test is carried out as a measurement of how strong the linear relationship between the independent variable and the dependent variable is. The formula for the correlation test used in this study is Pearson Correlation, which is a formula used to determine the correlation coefficient or the degree of strength of a relationship (Kriyantono, 2021a, p. 334).

		Pesan Kampanye	Literasi Keuangan
Pesan Kampanye	Pearson Correlation	1	.575 ^{**}
	Sig. (2-tailed)		.000
	N	201	201
Literasi Keuangan	Pearson Correlation	.575 ^{**}	1
	Sig. (2-tailed)	.000	
	N	201	201

^{**}.Correlation is significant at the 0.01 level (2-tailed)

The SPSS 25 correlation test results for variable X (campaign message) and variable Y (Financial Literacy) each show a significance value of 0.000 which is considered that the two variables have a correlation because the value is lower than 0.05. Then, the Pearson correlation value shows a value of 0.575 which is considered to have a fairly strong and positive relationship.

Simple Linear Regression Test

According to Kriyantono (Kriyantono, 2021b), simple linear regression test is intended as a measurement of the two variables with the aim of knowing how the dependent variable can be predicted by the independent variable and how much the dependent variable rises and falls if it is affected by the independent variable.

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	320.959	1	320.959	98.393	.000 ^b
Residual	649.141	199	3.262		
Total	970.100	200			

a. Dependent Variabel: Financial Literacy
 b. Predictors: (Constant), Campaign Message

The ANOVA test results were conducted to determine the hypothesis obtained in this study, and variable X (campaign message) had an influence on variable Y (financial literacy). This is known from the calculated F value of 98.393 with a significance of 0.000 < 0.05. From the results of this value, it is stated that the hypothesis (H0) is rejected and the alternative hypothesis (H1) can be accepted because the sig value is lower than 0.05.

R	R Square	Adjust R Square	Std. Error of the Estimate
.575 ^a	.331	.327	1.80610

a. Predictors: (Constant), Campaign Message

The coefficient of determination test results show the R Square value of 0.331 or 33.1%. This means that the influence given by the independent variable (campaign message) influences the dependent variable (financial literacy) by 33.1%, and the

remaining percentage of 66.9% is influenced by other factors outside the independent variable (campaign message).

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	12.287	1.642		7.482	.000
Strategi Pesan	.280	.028	.575	9.919	.000

a. Dependent Variabel: Financial Literacy

When viewed in table 4.17, the T test results show that the constant value has a result of 12,287 and the coefficient value of variable X campaign messages will have an effect of 0.280. If the simple linear regression equation formula can be described as follows

$$Y = 12.287 + 0,280 (X)$$

Based on these results, it can be interpreted that, if variable X (Campaign Message) does not increase, the value of variable Y (Financial Literacy) remains at 12,287. However, if there is an increase in variable X (Campaign Message), the value of variable Y (Financial Literacy) will increase by 0.280.

The research made by the researcher entitled "The Effect of the #AwasModus Campaign Message on Tiktok @bankbca on Public Financial Literacy" was conducted with the aim of knowing whether there is an influence given by the campaign message on public financial literacy and how much influence it gives. From the results obtained through several tests, the discussion can be concluded that the #AwasModus Campaign Message on Tiktok @bankbca is able to influence Public Financial Literacy by 33.1% with a strong and positive relationship. What is obtained from this research is reflected in Roger and Storey's understanding of the campaign as a series of planned communication activities with the intention of producing certain effects on the audience (Venus, 2018). With the rampant phenomenon of criminal acts, namely the fraud mode that occurs in the banking industry, BCA responded by providing a form of financial literacy to the public through campaigns with educational content on social media. So that the campaign carried out by BCA can be categorized into the type of Ideological or Cause Oriented Campaign according to Larson (Ruslan, 2013), because it is socially oriented and used to deal with social problems by changing people's views, attitudes and behaviors.

When compared to previous studies that have tested several campaign activities for public education as well, one of the studies on the Effect of Gojek #PesanDariRumah PR Campaign on Consumer Awareness in Obeying the Gojek J3K Protocol (Ardy & Natalia, 2022) stated that the campaign activities carried out by Gojek were able to have a positive influence on public self-awareness formed through perceptions, attitudes and behavior of a person to comply with the Gojek J3K protocol. The conclusions found show the same thing as this study that campaign activities on Tiktok @bankbca to educate through campaign messages have a positive influence also for the public to be aware and always be aware of fraud modes in all banking activities. This can be seen from the statements given by respondents in detail with the elements of the campaign stated by Venus (2018), researchers see the harmony between what is applied by the Tiktok @bankbca account using existing concepts. In the statement "#AwasModus content on Tiktok @bankbca demonstrates examples of fraud modes" in the message content dimension, 52.7% strongly agreed and the statement "#AwasModus content on Tiktok @bankbca invites people to refuse if they get a fraud mode" of 59.25 strongly agreed, which based on the assessment of campaign messages from Venus, the content of the message must have stimulus power and not just like everyday dialog. So that the campaign message conveyed by the Tiktok @bankbca account makes sense to the public because they really feel that this phenomenon is happening around them. Both of these studies produce a positive influence based on campaign content that uses social media.

As for previous research entitled "Analysis of the Influence of the #SaveGBK Public Relations Campaign and Social Identity on the Attitudes of Jakmania Depok" (Kaligis et al., 2020) views that the things that drive the success of the campaign's influence are participatory and integrative by involving research subjects and having a mutual relationship, namely as fellow Persija fans. Meanwhile, the things that are the biggest supporters of the influence of the #AwasModus campaign are the most respondents giving an assessment on the invitation to refuse if they get a fraud mode with a percentage of 59.2% or 119 respondents strongly agreeing. And finally, if you look at previous research entitled "Non-Government Organization Campaign Messages on Plastic Waste Problems" (Dewi & Syauki, 2022) in this study, it was concluded that the campaign message carried out showed good results based on analysis using descriptive only. Whereas in this study, the positive results of the #AwasModus campaign message are explained by showing a more in-depth assessment using tests that can be seen in the measurement value, that the #AwasModus campaign message on Tiktok @bankbca has a positive influence of 33.1% on public financial literacy.

D. CONCLUSION

This research on the main objective is to find out the influence between the "#AwasModus Campaign Message on Tiktok @bankbca on Public Financial Literacy. Based on the testing process and discussion of the data collected in the previous chapter, from the results obtained, the researcher concludes the answer to the research question that:

1. There is an influence given from the campaign message of bank fraud mode on Tiktok @bankbca on the level of public financial literacy by referring to the results of a simple linear regression test with a significance figure of $0.000 < 0.05$, meaning that the alternative hypothesis is accepted.
2. The percentage of how much influence the bank fraud mode campaign message on Tiktok @bankbca has on the level of public financial literacy, has an influence value of 33.1%% while the remaining 66.9% comes from the influence of other factors outside this study. It is considered that the fraud mode campaign message carried out on Tiktok is quite capable of making a small contribution to help improve people's financial literacy.

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