



# The Influence of Persuasive Communication in Bank XYZ's Advertisement “Don't Know? Kasih No!” on Consumer Behaviour

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**Abstract.** The development of cyber technology has improved economic activity in Indonesia. It brings advantages to the economy, but the disadvantages undoubtedly exist and become a major problem for Indonesia's financial security. Cybercriminal activity such as phishing has become common in Indonesia since the emergence of cyber technology in daily economic and business affairs. In response, Bank XYZ developed an advertisement titled "Don't Know? Kasih No!" to raise phishing awareness, which has garnered over 45 million views on YouTube. This study aims to examine the influence of persuasive communication in Bank XYZ's advertisement "Don't Know? Kasih No!" on consumer behaviour through a quantitative survey method. Data were obtained from 140 respondents using the convenience sampling method and processed with JASP (Jeffrey's Amazing Statistics Program) 0.19.1 program. The results showed that the persuader dimension (variable x) had the most influence and the cultural factor dimension (variable y) was the most influenced in this study. The regression equation  $Y = 7.879 + 0.552 X$  indicated that for every 1-unit increase in persuasive communication, consumer behaviour would increase by 0.552 units. This suggested that persuasive communication positively influences consumer behaviour. The regression test results showed that the influence of persuasive communication in Bank XYZ's advertisement "Don't Know? Kasih No!" on consumer behaviour was 64.4% and 35.6% was influenced by other factors.

**Keywords:** Cybersecurity Awareness, Consumer Behaviour, Persuasive Communication.

## 1 Introduction

The rapid development of the digital era has made cybercrime one of the biggest threats to society, affecting both individuals and organizations. While the internet provides convenience, it also poses vulnerabilities to criminal activities. Many people exploit the internet for personal gain [1], leading to an increase in the most common cybercrime, phishing [2]. Phishing involves deceiving victims to obtain personal information through fake emails, texts, or websites [3].

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According to the Anti-Phishing Working Group (APWG), there were over 960 thousand phishing attacks worldwide in the first quarter of 2024. Indonesia ranked first in hosting phishing sites with the domain.id in the second quarter of 2024 and the United States ranked second according to the Anti-Phishing Data Exchange (IDADX). In 2023, Kaspersky's anti-phishing technology detected nearly 500,000 phishing attempts on business devices in Southeast Asia and blocked 455,708 financial phishing attempts.

Cybercrimes such as phishing have detrimental impacts, especially in the banking sector. Online banking services allow consumers to perform various transactions such as opening accounts, getting loans, e-commerce, etc. Banks hold sensitive financial information, making them prime targets. Victims not only suffer financial losses but also lose trust in banking institutions. Hence, banks must take proactive and strategic prevention measures against phishing.

Business actors in the banking sector are focusing on increasing consumer awareness about phishing threats through persuasive communication. According to Littlejohn, persuasive communication is a conscious effort to change thoughts and actions by manipulating motives toward specific goals [4]. This method is commonly used in advertising, especially in the digital age, to influence purchasing decisions. Public service advertisements also aim to raise awareness about social issues, such as phishing threats [5].

Bank XYZ, one of Indonesia's leading banks established in 1957, has launched an educational advertising campaign called "Don't Know? Kasih No!" to increase awareness among consumers about the issue of phishing. The campaign aims to encourage the public to slow down and rethink before sharing personal information to prevent cybercrime, especially through unofficial apps.

Behaviour change requires effective communication and education so that consumers are more careful against existing cyber threats. Therefore, the advertisement highlights common fraud tactics and urges people to protect their data by participating in the "Don't Know? Kasih No!" movement, a relevant approach to consumers' daily lives. As of September 2024, the advertisement has reached over 45 million viewers on Bank XYZ's YouTube channel and spread across print and digital media.

The purpose of the research conducted was to examine the influence of persuasive communication in Bank XYZ's advertisement "Don't Know? Kasih No!" on consumer behaviour regarding phishing awareness.

## **1.1 Persuasive Communication**

Persuasive communication according to Effendy [6], is a communication carried out in persuasive ways, including containing invitations or appeals. Persuasive communication tries to encourage or stimulate someone to do something according to the communicator's wishes. The elements in a persuasive communication process include: persuader, persuadee, persuasive message, persuasive channel, feedback, and effect [7].

## **1.2 Consumer Behaviour**

According to James F. Engel [8], consumer behaviour is an action that is directly involved in obtaining, consuming, and spending on products and services, including the

decision processes that precede and follow these actions. Several factors that influence consumer behaviour include: cultural factors, social factors, personal factors, and psychological factors [9].

### 1.3 Research Hypothesis

Based on the framework, the hypotheses in this study are as follows:

H0: There is no influence between persuasive communication in Bank XYZ's advertisement "Don't Know? Kasih No!" on consumer behaviour.

H1: There is an influence between persuasive communication in Bank XYZ's advertisement "Don't Know? Kasih No!" on consumer behaviour.

## 2 Methods

### 2.1 Samples

The population used in this study is the 45 million viewers of the advertisement "Don't Know? Kasih No!" on Bank XYZ's YouTube channel. This research used a convenience sampling method with criteria set through Slovin's formula with a margin error of 10 percent, resulting in 100 advertisement viewers as samples.

### 2.2 Measurement

The variables in this study consisted of an independent variable and a dependent variable. The independent variable was Persuasive Communication (X) with dimensions including persuader, persuadee, persuasive message, persuasive channel, feedback, and effect. The dependent variable was Consumer Behaviour (Y) with dimensions including cultural factors, social factors, personal factors, and psychological factors. This research utilized a Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree).

### 2.3 Data Collection and Analysis

The research data were collected from 140 respondents through a questionnaire distributed to respondents in Indonesia via Google Forms, from Oct 19, 2024, until Nov 2, 2024. A literature review involved theoretical studies such as academic journals, theses, books, and internet information related to persuasive communication and consumer behaviour.

The collected data underwent several stages of analysis using Jeffrey's Amazing Statistics Program (JASP) 0.19.1 program. The first step was conducting a validity test to ensure the questionnaire statements were valid. Next, a reliability test was carried out to check the consistency of the research questionnaire data. Descriptive statistics analysis was then used to summarize the characteristics of the data set numerically. A normality test was performed to determine if the data was normally distributed. The Pearson correlation coefficient test was used to measure the strength of the linear relationship between two variables with normally distributed data. Simple linear regression

analysis was used to understand the relationship between one independent variable and one dependent variable. A t-test was conducted to identify any significant relationship between independent and dependent variables. Lastly, a mean test was used to interpret the most influential dimension of the independent variable (X) and the most influenced dimension of the dependent variable (Y).

### 3 Results and Discussion

Based on data collected through descriptive statistics analysis, it showed that 140 respondents in this study were 46 male respondents (33%) and 94 female respondents (67%). Based on age, 125 respondents (89.2%) were aged 17-25 years, 7 respondents (5%) were aged 26-35 years, 4 respondents (2.85%) were aged 36-45, and 4 respondents (2.85%) were aged 46-52 years. Based on domicile, 132 respondents (94%) live on Java Island, 5 respondents (3%) live on Sumatra Island, 1 respondent (1%) lives on Bali Island, 1 respondent (1%) lives on Kalimantan Island, and 1 respondent (1%) lives on Sulawesi Island.

The validity test results of 23 questionnaire items for the Persuasive Communication variable (X) were valid because Pearson's r-value was greater than 0.30 and most importantly, the p-value was less than 0.05, ranging from 0.000 to 0.019. The validity test results of 15 questionnaire items for the Consumer Behaviour variable (Y) were valid because Pearson's r-value was greater than 0.30 and most importantly, the p-value was less than 0.05, ranging from 0.000 to 0.006.

The reliability test results for both the Persuasive Communication (X) and Consumer Behaviour (Y) variables showed Cronbach's alpha values above 0.8, indicating good reliability. This allowed for further tests to be conducted with confidence in the data's consistency. The normality test results for the Persuasive Communication (X) and Consumer Behaviour (Y) variables indicated that both data sets were normally distributed with p-values greater than 0.05.

#### 3.1 Pearson Correlation Coefficient Test

The Pearson correlation coefficient test results in Table 1 showed a Pearson r-value of 0.802 and a p-value of 0.000. The Pearson r-value of 0.802 indicated a strong positive relationship between the two variables being tested. This suggested that when one variable increases, the other variable also tends to increase proportionally. A p-value of less than 0.05 indicates the results are statistically significant. The data suggested that Persuasive Communication (X) and Consumer Behaviour (Y) have a strong and significant positive relationship in influencing each other.

**Table 1.** Pearson Correlation Coefficient Test Results.

Variables		Persuasive Communication	Consumer Behaviour
Persuasive Communication	Pearson's r	—	
	p-value	—	
Consumer Behaviour	Pearson's r	0.802	—
	p-value	< .001	—

<sup>a</sup> p-value < 0.05

### 3.2 Simple Linear Regression Analysis

Based on the results of the simple linear regression analysis, the regression model summary in Table 2 showed an R<sup>2</sup> value of 0.644, indicating that 64.4% of the variation in Consumer Behaviour (Y) was explained by the Persuasive Communication variable (X), while 35.6% was explained by other factors outside of this research.

**Table 2.** Regression Model – Consumer Behaviour.

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	RMSE
M <sub>0</sub>	0.000	0.000	0.000	7.088
M <sub>1</sub>	0.802	0.644	0.641	4.247

<sup>a</sup> M<sub>1</sub> includes Persuasive Communication

The simple linear regression equation obtained in this study was as follows:

$$Y = 7.879 + 0.552 X$$

This result suggested that if the influence given by the Persuasive Communication variable (X) on the Consumer Behaviour variable (Y) was 0, then the Consumer Behaviour value was 7.879. If the influence given by the Persuasive Communication variable (X) on the Consumer Behaviour variable (Y) was 1 unit, then it would increase the Consumer Behaviour value by 0.552 units.

### 3.3 T-Test

Based on the t-test results in Table 3, the calculated t-value was 20.071, df = 139, and the p-value was 0.000. With df equalling 139 and a significance level of 0.05, the critical t-value was determined to be 1.977. The calculated t-value exceeded the critical t-value, and the p-value was less than 0.05, so it was concluded that H<sub>0</sub> was rejected and

H1 was accepted, indicating that there was a significant influence between the Persuasive Communication variable (X) of the Bank XYZ's advertisement on the Consumer Behaviour variable (Y).

**Table 3.** T-Test Results.

	t	df	p
Consumer Behaviour	20.071	139	< .001

<sup>a</sup> For the Student t-test, the alternative hypothesis specifies that the mean is different from 2.5.

### 3.4 Mean Test

Based on the mean test results in Table 4, the persuader dimension had the highest mean value of 3.490 on the Persuasive Communication variable (X). This indicated that the persuader dimension had the greatest influence on the Consumer Behaviour variable (Y). The cultural factor dimension had the highest mean value of 3.470 on the Consumer Behaviour variable (Y). This indicated that the cultural factor dimension was the most influenced by the Persuasive Communication variable (X).

**Table 4.** Mean Test Results.

Variable	Dimension	N	Mean	SD	SE	Coefficient of variation
X	Persuader	140	3.490	0.458	0.039	0.131
	Persuadee	140	3.407	0.537	0.045	0.157
	Persuasive Message	140	3.369	0.519	0.044	0.154
	Persuasive Channel	140	2.998	0.619	0.052	0.206
	Feedback	140	3.050	0.645	0.054	0.211
	Effect	140	3.439	0.525	0.044	0.153
Y	Cultural Factors	140	3.470	0.448	0.038	0.129
	Social Factors	140	2.998	0.696	0.059	0.232
	Personal Factors	140	3.390	0.541	0.046	0.160
	Psychological Factors	140	3.384	0.499	0.042	0.147

<sup>a</sup> The dimensions are operationalized to represent Variable X and Variable Y

### 3.5 Discussion

This study focused on two research variables, persuasive communication ( $X$ ) and consumer behaviour ( $Y$ ). The aim was to examine and explain the influence of persuasive communication in Bank XYZ's advertisement "Don't Know? Kasih No!" on consumer behaviour and the extent of its influence. The persuasive communication variable ( $X$ ) consisted of six dimensions (persuader, persuadee, persuasive message, persuasive channel, feedback, and effect), while the consumer behaviour variable ( $Y$ ) consisted of four dimensions (cultural factors, social factors, personal factors, and psychological factors).

Persuasive communication is crucial in advertising to change consumer views and behaviours. It aims to persuade individuals to align with the communicator's desires. Advertising is a type of indirect communication designed to create pleasant feelings that can change the audience's minds. Persuasive communication in advertising, including phishing ads, should be credible, relevant, and easily understood to make the product or idea more appealing to consumers. Consumer behaviour towards bank security includes understanding the risks of financial transactions. Someone aware of threats like phishing and fraud is likely to be more cautious and proactive in protecting their personal data.

This research found that persuasive communication in Bank XYZ's advertisement "Don't Know? Kasih No!" had an influence on consumer behaviour. Data processing methods included descriptive statistics analysis, normality test, Pearson correlation coefficient test, simple linear regression analysis, t-test, and mean test. Validity and reliability tests were used to ensure data accuracy. Ultimately, the results showed that persuasive communication in Bank XYZ's advertisement influenced consumer behaviour.

Data analysis using the JASP 0.19.1 program showed that the validity test results confirmed that each item in the questionnaire was valid with  $r$ -values of more than 0.30 and  $p$ -values of less than 0.05, indicating that all 38 items effectively measured the impact of persuasive communication on consumer behaviour. The reliability test results also showed that the questionnaire was reliable with Cronbach's Alpha values of more than 0.6, ensuring consistent and stable results across different measurements or periods.

Based on data collected through descriptive statistics analysis, it showed that from 140 respondents, most of the respondents in the study were aged 17-25 years old, predominantly female, and from Java Island. This demographic, known as Generation Z, is highly active on digital platforms [10]. Females are especially responsive to stories and emotional messages in ads [11], making them more vulnerable to advertisements related to digital security. The concentration of Bank XYZ's service users is in DKI Jakarta, which is located on Java Island, explaining the high number of respondents from this region. Overall, the study suggested that the 17-25-year-old female demographic on Java Island was more exposed and responsive to Bank XYZ's advertisement "Don't Know? Kasih No!".

Based on the mean test results, the persuader dimension of the persuasive communication variable ( $X$ ) had the highest mean value of 3.49 compared to the other five

dimensions. This suggested the persuader dimension of the persuasive communication variable (X) had the most significant influence on the consumer behaviour variable (Y).

The persuader, whether an individual or organization, plays a crucial role in how a message is perceived and acted upon by the audience. Those with high credibility, such as expertise and trustworthiness, are more effective in influencing others [12]. The source credibility theory by Hovland et al. emphasizes that recipients are more likely to be swayed by credible sources, as they are respected and their words are easily accepted [13].

This indicated that Bank XYZ, a persuader was successful in influencing consumer behaviour through the ad. As a banking institution with over 63 years of experience in providing financial solutions, Bank XYZ is seen as a trustworthy source in addressing the threat of phishing attacks. Their efforts have made a significant impact on educating customers and promoting safe financial practices.

The cultural factor dimension in consumer behaviour variables (Y) had the highest mean value of 3.47 compared to the other three dimensions. The cultural factor dimension of consumer behaviour (Y) was the most influenced by the persuasive communication variable (X). According to Hofstede's Cultural Dimensions Theory [14], cultural factors greatly influence how people process information and make decisions.

In Indonesia, the low level of digital literacy makes many people unaware of phishing threats [15]. The low literacy rate makes consumers more vulnerable to scams, as they tend to trust information without verification. Bank XYZ's advertisement "Don't Know? Kasih No!" is designed with relatable storytelling to educate people on the importance of being cautious of digital fraud. The ad is tailored to local norms and customs for easier acceptance by the audience.

The simple linear regression analysis showed that the R-squared value was 0.644, indicating that persuasive communication could explain consumer behaviour by 64.4%, while the remaining 35.6% was explained by other factors outside of this study. The regression equation obtained was  $Y = 7.879 + 0.552 X$ . The constant value of 7.879 indicated that if there was no increase in persuasive communication variable (X), consumer behaviour would reach 7.879 (Y). Meanwhile, 0.552 X was the regression coefficient showing that each additional value in persuasive communication (X) was predicted to increase consumer behaviour (Y) by 0.552.

The t-test result showed that the calculated t-value was 20.071,  $df = 139$ , and the p-value was 0.000. With  $df$  equalling 139 and a significance level of 0.05, the critical t-value was determined to be 1.977. Since the calculated t-value exceeded the critical t-value, and the p-value was less than 0.05, the null hypothesis ( $H_0$ ) was rejected and the alternative hypothesis ( $H_1$ ) was accepted, indicating a significant influence of persuasive communication (X) on consumer behaviour (Y).

## 4 Conclusion

In conclusion, the study was focused on examining the influence of persuasive communication in Bank XYZ's advertisement "Don't Know? Kasih No!" on consumer behaviour. The simple linear regression analysis indicated that persuasive communication

had a positive influence on consumer behaviour, with the regression equation  $Y = 7.879 + 0.552 X$ . This suggested that every 1-unit increase resulted in a 0.552 increase in consumer behaviour. The Pearson correlation coefficient test and regression indicated a strong and significant relationship between persuasive communication and consumer behaviour, with 64.4% of consumer behaviour explained by persuasive communication while the remaining 35.6% was explained by other factors outside of this study.

The study concluded that persuasive communication in Bank XYZ's advertisement "Don't Know? Kasih No!" has an influence on consumer behaviour in raising phishing awareness, with the persuader element being the most influential dimension. This suggested that the success of educational advertising in increasing awareness and behaviour related to cybersecurity is highly dependent on the credibility and effectiveness of the persuader element in persuasive communication, as well as cultural factors influencing consumer responses. Overall, the study highlights the importance of persuasive communication in influencing consumer behaviour.

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