Studies in Media and Communication
Vol. 14, No. 3; September 2026
ISSN: 2325-8071 E-ISSN: 2325-808X
Published by Redfame Publishing
URL: http://smc.redfame.com

From Websites, Film Series to Social Media: Multi-Platform Media Approaches to Digital Finance for Indonesian Youth

Ahmad Toni[1], Ni Gusti Ayu Ketut Kurniasari[2]

[1]Department of Master of Communication Studies, Budi Luhur University, South Jakarta, Indonesia

[2]Department of Communication Studies, Universitas Budi Luhur, Jakarta, Indonesia

Correspondence: Ahmad Toni, Department of Master of Communication Studies, Budi Luhur University, Jalan Ciledug Raya, Petukangan Utara, Jakarta Selatan, 12260, Indonesia. Email: ahmad.toni@budiluhur.ac.id

Received: November 27, 2025 Accepted: March 13, 2026 Online Published: May 9, 2026

doi:10.11114/smc.v14i3.8233 URL: https://doi.org/10.11114/smc.v14i3.8233

Abstract

This study examines the marketing communication strategies employed by Bank Central Asia (BCA) in promoting digital financial literacy through technology-driven and innovative media campaigns. **Theoretical Framework:** The study is grounded in Diffusion of Innovations Theory and Social Learning Theory, which are integrated with marketing communication and digital campaign perspectives. These theoretical lenses are used to explain how digital financial literacy messages are disseminated. **Method:** This research adopts a qualitative case study approach, focusing on BCA's digital financial literacy campaigns as empirical material. The case study design enables a contextualized understanding of how multi-platform communication strategies are operationalized to support national SDGs initiatives. **Results and Discussion:** The findings indicate that BCA's multi-platform digital financial literacy campaign effectively enhances public knowledge, awareness, and participation in digital finance. Through an integrated use of YouTube, Instagram, TikTok, official websites, and other digital channels, the campaign delivers educational and interactive messages that encourage responsible and informed use of digital financial products. The multi-platform strategy enables wide message diffusion and audience segmentation, successfully engaging Generation X, Millennials, MSMEs, and Generation Z audiences who demonstrate high levels of digital literacy and media engagement. BCA's emphasis on interactive, educational, and lifestyle-oriented communication aligns with the principles of SDGs 8 and 9. **Research Implications:** The findings suggest that BCA's multi-platform digital communication model can serve as a reference framework for government institutions and other stakeholders. **Originality/Value:** This study contributes to communication scholarship by highlighting the strategic use of serialized digital film content combined with multi-platform media in lifestyle-oriented digital finance campaigns.

Keywords: multi-platform media, wesbite, film series, social media, digital finance lifestyle campaign

1. Introduction

1.1 Introduce to Problem

The Government of Indonesia has demonstrated a strong commitment to achieving the 17 Sustainable Development Goals (SDGs) as part of the global agenda to foster a just, inclusive, and prosperous society. This commitment is particularly evident in national efforts to advance social welfare equity, public health, inclusive education, environmental sustainability, and the strengthening of good institutional governance as foundational pillars of sustainable development(Bofa & Zewotir, 2024). This national commitment is institutionally formalized through Presidential Regulation No. 59 of 2017, which establishes the governance framework (Deng & Koltai, 2025), coordination mechanisms, and implementation strategies for achieving the SDGs in Indonesia. The regulation emphasizes a multi-stakeholder approach, recognizing collaboration across sectors as essential to the effective realization of the SDGs (McInnes, 2018). Key stakeholders involved in the SDGs implementation framework include national planning and coordinating bodies such as the Ministry of National Development Planning (Bappenas), sectoral government ministries, regional and local governments, academic institutions, private sector organizations, and civil society at large.

1.2 Importance of the Research Problem

This inclusive governance structure reflects Indonesia's commitment to participatory development and cross-sectoral collaboration in advancing sustainable development outcomes (Zhang et al., 2025). Indonesia's SDG priorities encompass poverty alleviation as the cornerstone of sustainable development, the expansion of inclusive and equitable education, the provision of accessible healthcare across social groups (Arendt, 2023), the promotion of gender equality within government-led initiatives, and the strengthening of social resilience to enhance community participation in sustainable development processes (Yin et al., 2025). These social development objectives are complemented by environmental commitments that emphasize the responsible management of natural resources (Diouf, 2019), sustainable water governance (Perez et al., 2024), the expansion of renewable energy systems(Chakraborti et al., 2023), and comprehensive strategies to mitigate and adapt to climate change and its societal impacts (Timilsina et al., 2025). In the domain of institutional governance, the Indonesian government promotes transparency, accountability, and public trust through institutional reforms that actively engage legislative and judicial bodies while encouraging direct public participation in anti-corruption initiatives(Cintas-Peña et al., 2023). Concurrently, the government advances inclusive economic growth strategies that prioritize employment generation, technological innovation, and infrastructure development as key drivers of sustainable economic progress (Devineni et al., 2022). Within this framework, collaboration with the private sector is positioned as a strategic mechanism to enhance public participation and accelerate progress toward SDG targets by 2030. The involvement of the private sector in supporting the achievement of the 2030 SDGs has been actively encouraged by the Government of the Republic of Indonesia (Khairina et al., 2020), which positions private enterprises as strategic partners across multiple development programs-particularly those aligned with economic growth (SDG 8) and the application of technology and innovation to strengthen sustainable economic development (SDG 9).

In this context, private sector institutions, especially private banking organizations, increasingly perceive government-led SDGs initiatives as consistent with their organizational visions to promote a green economy and sustainable financial practices (Abera, 2023). These commitments are operationalized through initiatives that promote digital finance (Ahmad et al., 2024), financial literacy, digital lifestyles (Laziou & Lemoy, 2025), and the development of inclusive digital financial technologies and innovations (Kapheak et al., 2024). Such initiatives are designed to cultivate a generation of Indonesian youth who are proficient in digital technologies, digital financial systems, and digitally mediated lifestyles. These competencies are essential for enabling youth participation in Indonesia's emerging digital economy and for integrating digital financial skills into the micro, small, and medium enterprise (MSME) sector. Within this broader landscape, Bank Central Asia (BCA), as one of Indonesia's leading private banks, plays a prominent role in advancing digital economic development through innovative financial literacy programs that employ a serialized film-based communication approach.

1.3 Relevants Research

The concept of a digital financial literacy campaign reflects the strategic application of emerging technologies and innovations within an inclusive digital financial ecosystem. Drawing on Rogers' (2003) Diffusion of Innovations theory, diffusion is understood as the process through which new ideas, technologies, or practices are communicated through specific channels over time within a social system (Liu, 2025). In this context, BCA's digital financial literacy campaign-distributed through YouTube and other social media platforms-functions as a communication mechanism for disseminating financial innovation and knowledge aimed at shaping public financial behavior in an increasingly digital environment (Shang et al., 2023). Within this campaign, innovation is represented through the introduction and explanation of digital financial concepts and practices, including the use of QRIS, digital investment platforms (Chen et al., 2025), mobile banking services, and other technology-enabled financial tools. The communication channels selected are those capable of effectively reaching and engaging the intended audience—particularly Generation X and Millennials (Pogrebna et al., 2024), who often demonstrate limited familiarity with advanced digital financial systems (Ahmad et al., 2024). Key media platforms include YouTube, where serialized drama content and talk shows are employed, alongside social media, official websites, and other digital outlets that support sustained audience exposure and engagement(Pillai & Ghosh, 2022). The temporal dimension of adoption emphasized in this campaign focuses on facilitating behavioral shifts toward digital financial practices, particularly among micro, small, and medium enterprise (MSME) actors who operate as critical change agents in the diffusion of digital financial technologies. Within Rogers' framework, the primary social system targeted comprises Generation X and Millennials, while Generation Z is positioned as a secondary audience that reinforces and accelerates the normalization of digital financial behaviors.

The diffusion perspective is further complemented by Bandura's Social Learning Theory (1977), which provides a micro-level explanation of how individuals acquire new behaviors through observation (He et al., 2024), imitation, and modeling (Ni Shuilleabhain et al., 2021). From this perspective, BCA's digital financial literacy campaign enables audiences to learn by observing mediated role models who demonstrate the use of digital financial technologies, thereby shaping individual responses to technological innovation within their social environment (Fernandes & Won, 2023) (Heiselberg & Raun, 2024). According to Social Learning Theory, the learning process unfolds through four interrelated stages. The first stage, attention, involves directing audience focus toward the behaviors demonstrated by credible and relatable models (Jansson, 2021). The second stage, retention, refers to the cognitive storage of observed information, allowing individuals to recall and internalize digital financial knowledge (Ruiz, 2023). The third stage, reproduction, occurs when individuals attempt to imitate, test, or adapt observed behaviors in ways that correspond to their personal and contextual needs (Al-Khawaldeh et al., 2024). The final stage, motivation, involves the reinforcement of behavior through perceived positive outcomes, which strengthens the acceptance of digital technologies and innovations in everyday financial practices.

The study of marketing communication within digital financial literacy campaigns, particularly those employing digital technologies across economic activities, is closely aligned with the objectives of Sustainable Development Goal 9, which emphasizes innovation, infrastructure development, and technological advancement (Gil-Ruiz et al., 2024). Digital campaigns that integrate technology and innovation form the foundation of contemporary marketing communication strategies aimed at increasing awareness among Indonesia's younger generations regarding the role of digital technologies in business operations (Caraka et al., 2022), payment systems, hobbies, and buying–selling processes connected to nationally standardized applications such as the Quick Response Code Indonesian Standard (QRIS). At its core, marketing communication refers to the strategic process through which organizations convey messages to the public with the objective of building awareness (Toni, 2025b), generating interest(Onaran et al., 2022), and stimulating action toward ideas, products, and services. Within the context of digital financial literacy campaigns, effective marketing communication involves not only disseminating information about digital tools but also fostering digital competencies (Baer, 2016), shaping digital culture (Henrickson, 2023), and encouraging communities to engage with internet-based platforms in ways that are informed, secure, and productive (Gilardi et al., 2022). BCA's digital financial literacy campaign can therefore be understood as a participatory private-sector initiative that supports Indonesia's SDG agenda, particularly in relation to economic development and the application of technology and innovation within the financial sector. As a form of public communication, the campaign seeks to enhance public understanding of digital financial technologies, promote their safe and responsible use, and strengthen societal capacity to adapt to digitally mediated financial activities.

1.4 State Hypotheses Research

The broader objective of this communication initiative is to facilitate a shift in public mindset and behavior-from individuals positioned primarily as consumers to empowered economic actors capable of selling, producing, and creating value?. This transformation is essential for enhancing Indonesia's competitiveness in the context of the rapid expansion of digital financial ecosystems. Despite the growing relevance of audiovisual communication in financial campaigns, theoretical studies focusing on advertisement series remain relatively limited within advertising and communication scholarship. This gap is particularly evident in research examining the ideological meanings and semiotic structures embedded in cinematographic elements of banking-related advertisement series?. Accordingly, this study seeks to explore the ideological relationships between signs and cultural meanings represented in Bank Central Asia's advertisement series, with particular attention to processes of signification manifested through imagery (Baqir et al., 2025), spatial composition, temporal settings, dialogue, and other cinematic elements (Knight & Leggatt, 2025). In the Indonesian context, advertisement cinema—commonly referred to as film-based advertising- represents a form of audiovisual communication strategically designed to construct brand identity (Anker, 2023), shape product image (Breure et al., 2024), and position corporations within competitive markets for promotional purposes(Bentsen & Pedersen, 2023) (Bentsen & Pedersen, 2023). The core function of promotional communication within advertisement films lies in articulating brand narratives (Toni, 2025a), conveying product and corporate values (Fernandes & Won, 2023), and delivering messages that can be cognitively accepted, emotionally appreciated, and socially integrated into consumers' everyday lives (Al-Rawi et al., 2022). When successfully executed, such communication provides added symbolic and practical value that extends beyond transactional engagement (Struben et al., 2025). Accordingly, the study of advertisement films emphasizes how narrative structures, visual symbolism, and cinematic storytelling generate strong impressions and meanings that foster cognitive, affective, and connotative engagement among audiences. This perspective positions film-based advertising as a powerful communication strategy for influencing attitudes, behaviors, and cultural interpretations within digital financial literacy campaigns.

2. Method

This study employs a qualitative research design using a case study approach to examine the digital financial literacy campaign developed and implemented by the marketing communication division of Bank Central Asia (BCA). The case study method is particularly appropriate for capturing the contextual (Puorideme & Diedong, 2023), strategic, and communicative dimensions of complex digital campaigns within real-world settings (Li & Shao, 2024). The campaign's segmentation and targeting strategies focus on the Indonesian public (Kleinnijenhuis et al., 2019), with particular emphasis on micro, small, and medium enterprise (MSME) actors as key beneficiaries of digital financial literacy initiatives. The central messages of the campaign promote responsible use of digital platforms, heightened awareness of digital security, and informed engagement with digital financial services (Arnould et al., 2023). Data for this study are drawn from an analysis of BCA's official communication channels, including social media platforms, corporate websites, and YouTube (Kelpšienė et al., 2022). The campaign also incorporates collaborations with influencers, such as public figures and digital content creators, who function as opinion leaders in extending message reach and enhancing audience credibility (Schellewald, 2023). The communicative content is delivered through a range of visual and narrative formats, including short-form videos, infographics, animations, and internet memes, which are strategically designed to encourage audience engagement and message comprehension. Campaign impact is assessed qualitatively by examining patterns of public participation, levels of audience engagement, and the nature of online interactions and conversations generated across social media platforms.

2.1 Subsections Multi-Platform Media and Element Analysis

The specific case examined in this study includes:

Tabel 1. Elements of Analysis Media Platform Campaign

Elements Analysis/ Campaign Activity	Media Platform	Communication Objective	Related SDGs
Film Series	Gen Z	YouTube Streaming platform	SDG 8 (Decent work and economic growth
Social media	General digital users and young profesionals	Instagram and TikTok	Encourage and engangement SDGs 8
Website content	Gen Z	Website and Instgram stories	SDG 8 and SDG 9, Insutry Innovation and infrastructure

(Source Primery Data Reseacher, 2025)

Table 1 summarizes the key components of BCA's digital financial literacy campaign by mapping campaign activities, target audience segments, media platforms, and corresponding Sustainable Development Goals. The table highlights the strategic integration of film series and complementary digital media as central communication tools, demonstrating how BCA aligns its media practices with SDGs 8 and 9 through lifestyle-oriented financial education. The core campaign message positions digital finance as a practical, inclusive (Pogrebna et al., 2024), and aspirational dimension of everyday life (Chaihanchanchai & Anantachart, 2023). Financial literacy is framed not merely as technical competence but as a socially relevant lifestyle practice associated with convenience, security, and digital participation. Media channels are selected based on descriptive statistical evidence indicating high usage and penetration rates of Instagram, TikTok, YouTube, and mobile applications among younger demographics, enabling effective message diffusion, repetition, and cross-platform reinforcement. The campaign's visual and narrative design emphasizes short-form storytelling(Lev-On, 2023), relatable everyday scenarios, and culturally familiar symbols. This approach reflects audience preferences for authentic, visually driven, and narrative-based content over conventional advertising formats (Lambrecht et al., 2023). Evaluation and feedback mechanisms rely on the descriptive analysis of quantitative performance indicators, including reach, impressions, engagement rates, click-through data, and indicators of usage growth across platforms. These metrics are used to assess campaign effectiveness and to substantiate research findings by identifying measurable patterns of audience interaction, response, and orientation toward digital financial behaviors.

The use of film series and short videos enables emotional engagement and observational learning, allowing audiences to encounter digital financial practices within realistic social and cultural contexts (Gemzøe, 2025). Influencer and collaboration strategies function as a key mechanism for enhancing message credibility and reach. BCA prioritizes partnerships with content creators, fintech advocates, and micro-entrepreneur figures who operate as opinion leaders within digital environments. Selection criteria are based on audience metrics, engagement rates, and follower demographics, ensuring that collaborators possess both symbolic legitimacy and communicative influence within the targeted social groups.

2.2 Subject, Object and Data Collection

The primary data in this study consist of documentary materials related to BCA's digital financial literacy campaign activities. These data were collected from multiple official communication channels, including BCA's corporate website, social media platforms, YouTube, and other relevant digital outlets. Secondary data comprise information on Indonesia's Sustainable Development Goals (SDGs) initiatives and supporting reports obtained from relevant government ministry websites, as well as articles published in Indonesian mass media. The data analysis process begins with a chronological presentation of BCA's marketing communication campaign activities to provide a contextual overview of the campaign's development and implementation.

2.3 Data Analysis

This study applies a qualitative case study approach to examine how multi-platform media are utilized to shape a digital finance lifestyle campaign targeting Indonesian youth. Data are drawn from multiple sources, including campaign video transcripts, social media posts, interactive features on mobile applications, and supporting policy or corporate documents related to the adoption of digital payment systems. The primary data consist of transcribed audiovisual materials and textual content that capture narratives, visual representations, and user engagement strategies across platforms such as short-form videos, websites, and social networking services. These materials are analyzed thematically to identify recurring patterns in campaign messages, representations of youth lifestyles, and the framing of digital finance as practical, modern, and socially relevant. Data presentation is conducted through organized matrices and narrative summaries that link specific media platforms with communication objectives, audience responses, and observable behavioral cues. This approach allows for cross-platform comparison while maintaining the distinct communicative characteristics of each medium. To ensure data validity, the study employs methodological triangulation by cross-checking findings derived from different data collection techniques, including document analysis, media content analysis, and limited observational insights into patterns of audience interaction. Interpretations generated from media transcripts are compared with contextual information drawn from campaign reports and existing studies on youth digital finance behavior. This process is intended to minimize researcher bias and enhance the credibility of the analysis.

2.4 Research Design

Through this triangulation process, the study examines whether similar meanings, representations, and strategic communication intentions consistently emerge across platforms and data sources. By integrating these diverse materials into a coherent analytical framework, the study provides a substantiated account of how multi-platform media collectively contribute to the normalization of digital financial practices as part of everyday youth lifestyles in Indonesia, while also identifying variations in emphasis and engagement strategies across different media channels.

3. Result

3.1 Segmentation and Targeting of BCA's Campaign

The primary target of BCA's digital financial literacy campaign is micro, small, and medium enterprises (MSMEs) operating across various economic sectors, including trade, culinary businesses, services, crafts, and other creative industries. Through this campaign, BCA provides digital financial literacy programs aimed at strengthening a key segment of Indonesia's economy that significantly contributes to national income. MSMEs contribute approximately 61% of Indonesia's total income, with their share of Gross Domestic Product (GDP) reaching IDR 9,580 trillion in 2023, and they absorb around 97% of the national workforce, equivalent to approximately 117 million workers. Under these conditions, the development of the digital economy and the adoption of digital financial technologies and innovations have substantial potential to involve a broad range of economic and non-economic sectors. The transition from traditional economic practices to a digital economy—particularly within the creative economy—has reshaped Indonesia's digital economic paradigm in alignment with the core objectives of Sustainable Development Goal (SDG) 9.

Tabel 2. Entrerpises Discription (Indonesian MSME and Big Business)

Type of business	**Amount/ trilions**	**Percent (%)**
Micro enterprises	5.158 trilion	34.20%
Small business	1.342 trilion	8.91%
Medium enterprises	1.896 trilion	12.57%
Big business	5.591 trilion	37.07%

(Sources Data Collect Researcher, 2025)

Table 2 presents data on household enterprises across economic sectors. In the agricultural sector, household enterprises reach 26,135,469 units, with 4,200 registered as legal entities, while medium and large enterprises total 447,352 units. In the non-agricultural sector, enterprise distribution includes mining (0.65%), manufacturing (16.65%), electricity, gas, steam, and air conditioning (0.12%), water supply and waste management (0.35%), construction (0.87%), wholesale and retail trade (46.27%), food and beverage services (16.93%), information and communication (2.40%), finance and insurance (0.36%), real estate (1.47%), business services (1.36%), education (2.31%), health and recreation (0.91%), and other sectors (4.39%). Based on these sectoral distributions, MSMEs emerge as the primary target of BCA's digital financial literacy campaign, as they represent the main driving force of Indonesia's economy. MSME actors aged 27–42 years (Millennials) number 34,361, while those aged 43–58 years (Generation X) total 45,184. The dominance of Generation X and Millennials within the MSME sector indicates strong economic potential for accelerating digital technology adoption and strengthening the transformation of Indonesia's digital financial ecosystem.

3.2 Key Messages of BCA's Campaign

In implementing its campaign, BCA adopts an integrated marketing communication approach that utilizes multiple digital media channels to foster a digital economic ecosystem and encourage the adoption of technology and innovation among Generation X and Millennials. This approach is designed to enhance understanding of how digital financial systems are connected to everyday business activities. MSME actors are encouraged to recognize and utilize digital media not only for marketing and promotion but also for broader operational purposes. Data related to BCA's digital campaign activities are presented in Table 3.

Tabel 3. Media Communication and activity campaign

Media channel	Communication strategic	Activity campaign
Webinar	Interactive education	MSMEs Going up Class: webinar, educational You Tube videos, and instagram content on @goodlifeBCA
Social media	Engagement & storytelling	Hashtag campaign: #UMKMNaikKelas, #BersamaBCA
Community	Direct/ offline	Financial workshops in cities/ regencies, "BCA UMKM Fest'
Public relations	Collaborations	Collaboration with the Ministry of Cooperatives and SMEs, MSME associations, And economic media
Partnership	Sustainable program	Mentoring and digital business incubation, program with fintech startups

(Source: Data Analysis Reseacher, 2025)

The financial literacy topics addressed in BCA's campaign activities (Table 3) include cash-flow management, digital bookkeeping, pricing strategies in relation to consumer purchasing power, and access to credit facilitated by BCA. These materials are delivered by BCA financial practitioners, MSME actors, and financial experts serving as key speakers. In addition, the financial literacy initiatives incorporate virtual marketplaces, MSME product exhibitions, and digital transaction facilities integrated with mobile banking, e-commerce platforms, and other digital services. These initiatives are implemented through various digital programs under the slogan *"smart finance for MSMEs."* The themes are aligned with the narrative of the film series used as the primary medium for the digital financial literacy campaign and support the achievement of SDGs 8 and 9.

3.3 BCA's Campaign Media and Channels

The use of social media platforms such as Instagram and TikTok in BCA's digital financial literacy campaign reflects a strategic effort to reach Generation X and Millennials in Indonesia. This strategy represents a form of private-sector contribution to the Indonesian government's efforts to achieve Sustainable Development Goals, particularly SDGs 8 and 9. The campaign concept is developed through the integration of film-series narratives with visual storytelling on social media platforms. The relationship between these narrative and visual elements is illustrated in the following figure.

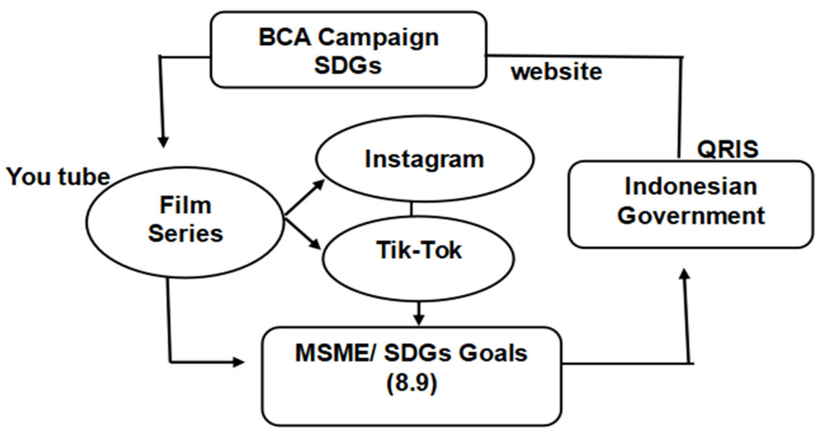

Figure 1. Multiplatform Media Campaign

The integrative social media concept (Figure 1) demonstrates effectiveness in reaching diverse social groups across Indonesian society and reflects the strategic approach adopted by BCA's marketing communication division. YouTube functions as a primary audiovisual platform capable of reaching Generation X (1965–1980), comprising approximately 45,180 MSME actors, who tend to prefer narrative-driven and storytelling-based content resembling television-style electronic cinema. Millennials (1981–1996), numbering around 34,000 MSME actors, also exhibit strong engagement with similar audiovisual formats. In contrast, Instagram and TikTok are strategically utilized to reach Generation Z (1997–

2012), who are more active on these platforms and respond positively to short, visually engaging, and fast-paced content. Meanwhile, BCA's official website serves as the central digital gateway for financial technology services, facilitating purchasing and selling transactions through mobile banking systems and QRIS-based payment technologies.

3.4 Corporate Website

BCA's corporate website primarily presents information related to financial programs and banking products offered to consumers. The content of the website (bca.co.id) includes a hero headline, detailed explanations of banking products and services, feature blocks, a concise Frequently Asked Questions (FAQ) section, meta-tag links to support Search Engine Optimization (SEO), and other complementary elements.

The homepage: *"Hero" conveys the message "Melayani Keuangan Anda – Cepat, Aman, dan Mudah"*

The homepage: *"Hero" section (Serving Your Financial Needs – Fast, Secure, and Easy) Supported by a subheading that highlights financial and banking solutions for individuals, MSMEs and cooperatives, savings, credit, and digital financial services".*

The website's value proposition emphasizes three core elements. First, instant transactions are illustrated through financial activities such as transfers, payments, and top-ups conducted via KlikBCA and m-BCA systems. Second, trusted security is highlighted through multilayered protection mechanisms designed to ensure data confidentiality, encryption, and secure transaction processes. Third, the principle of services for everyone is reflected in the availability of products for individuals, MSMEs, corporate clients, and comprehensive business services. The alignment between these financial product descriptions and BCA's commitment to MSME development supports Indonesia's broader efforts to achieve SDGs 8 and 9. This commitment is further reinforced through integration with digital media platforms such as YouTube, Instagram, and TikTok, enabling efficient access to digital financial services while simultaneously offering engaging experiences through film-series narratives as the core concept of BCA's digital financial literacy campaign.

3.5 Corporate Film on YouTube

The use of a serial film approach in BCA's digital finance campaign on YouTube adopts a situational comedy (sitcom) genre. This strategy is designed to align with audience psychology and viewing behavior, particularly among Generation X and Millennials, who constitute the primary target groups of the campaign. This approach corresponds with the media consumption habits of these generations, who commonly engage with narrative-based television dramas as a form of entertainment. The psychological identification embedded in this storytelling format is closely associated with the characteristics of MSME actors, who represent 61% of business actors in Indonesia, contribute more than 50% of national GDP, and function as key drivers of the Indonesian economy. The strategy is consistent with Indonesian government initiatives in human development, digital finance, and technological adoption to support economic growth, particularly under SDG target 8.9. BCA's participation as a financial institution reflects an emerging model of private-sector involvement in supporting inclusive and sustainable economic development aligned with the national SDGs agenda.

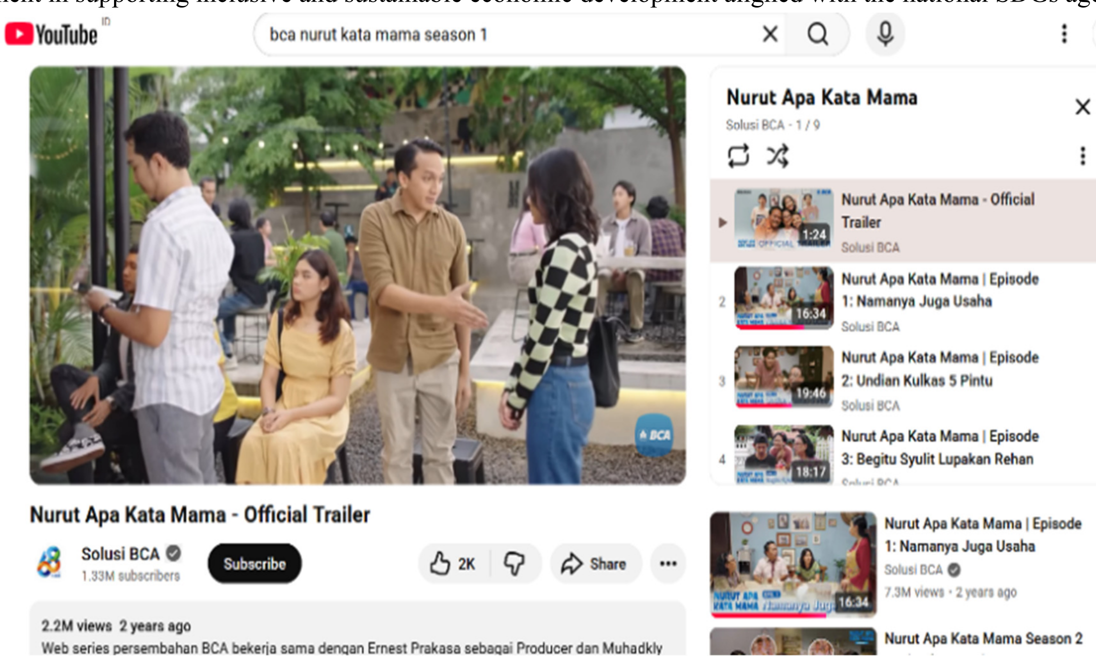

Figure 2. Platform YouTube BCA film-series (source channel youtube BCA, 2025)

Several factors explain the selection of YouTube as a primary medium for BCA's financial literacy campaign (Figure 2). First, its audiovisual capabilities enable the delivery of complex financial concepts through dramatized narratives presented in a serial-film format. Second, YouTube provides broad audience reach across generational segments, while maintaining a primary focus on MSME actors from Generation X and Millennials. Third, the platform allows interactive feedback through comment sections, discussions, and content sharing across other social media channels, including WhatsApp group communications. Fourth, YouTube is easily accessible via smartphones without requiring paid applications. This campaign supports the Indonesian government's efforts to achieve SDGs 8 and 9, particularly those related to financial inclusion and financial awareness within the context of a sustainable (green) economy. Educational content is delivered under themes such as *#BicaraUang*, BCA Financial Literacy, and Safe Financial Tips, which address saving strategies, debt management, investment literacy, and digital fraud prevention. In addition, the campaign emphasizes MSME engagement through BCA's QRIS program and the digitalization of small businesses. These themes are presented using a drama-series narrative featuring inspirational stories of MSME actors who receive mentoring and support from BCA.

3.6 Collaboration with Influencers in the BCA Campaign

Collaborative content within BCA's financial literacy campaign further supports the achievement of SDGs 8 and 9, particularly in economic development, technological adoption, and digital innovation, by targeting Generation X and Millennials involved in MSME activities. The primary objective of this collaboration strategy is to engage popular YouTubers to discuss financial topics that are relevant and relatable to these audiences. This approach aims to increase digital financial awareness among MSME actors, strengthen emotional connections between campaign messages and younger audiences—including Generation Z—and deliver persuasive yet entertaining financial education through drama-based storytelling formats. Public figures involved in the campaign include Gita Wiryawan and Fellevandro Ruby, who focus on lifestyle and educational themes; Arief Muhammad, Nessi Judge, and SkinnyIndonesian24, who adopt light-comedy approaches; as well as Andhika Diskartes, Prita Ghozie, and Rivan Kurniawan, who emphasize finance-focused content. Campaign formats include vlog-based initiatives such as *"A Day Managing Finances with the BCA Challenge"*, which highlight daily budgeting practices among Generation X and Millennials. Talk-show concepts such as *"Sharing Stories About Money and Saving with YouTubers"* convey persuasive messages related to financial discipline and independence, while interactive games like *"Guess the Price: 90s vs Today"* communicate insights on inflation and the changing value of money over time.

3.7 Evaluation of the Impact of BCA's Campaign

The impact of BCA's digital financial literacy campaign is evaluated using indicators such as public participation, engagement rates, and the volume and quality of interactions generated across multiple social media platforms. These indicators are used to assess audience awareness, message reception, and behavioral responses to the campaign content.

Table 4. Digital aspect, indicator and SDGs Goals

Digital aspect	Indicator	SDGs Goals
Awareness people	Number of participants, Social media reach-ness	
knowledge	Literacy scors, Survey	
Adoption people	Financial improvement for MSMEs at BCA	SDGs 8 and 9
Partnership impact	Numer of communicaties	
Social media	Instagram engagement: Account life bank BCA 234.000 followers, Account; Bank BCA 885.000 followers, Tik tok engagement: Bank BCA acoount: 1.000.000 followers, And 5.600.000 likes	
You tube	1.330.000 viewers	

(source: Data Analysis Researcher, 2025)

BCA's marketing communication activities include several large-scale digital initiatives (Table 5), such as online exhibitions involving thousands of MSMEs under the theme *BCA UMKM Fest*, regional financial and digital education programs for MSMEs using the hashtag *#InspirasiNegeri*, and direct business-management training conducted through *Digital Finance Classes x Local Communities*. These programs represent BCA's integrated approach to digital financial education and MSME empowerment. Evaluation data related to audience awareness indicate that 78% of respondents were able to recognize BCA's YouTube-based campaign. Educational content published on BCA's YouTube channel achieved more than 1,000,000 views, reflecting strong audience reach and engagement. In terms of attitudes and behavioral outcomes, 65% of respondents reported adopting saving habits through digital financial tools. Audiences also demonstrated positive responses to narrative-based content formats, particularly drama series and structured talk shows, which facilitated comprehension and message retention.

4. Discussion

The process of increasing public awareness and knowledge of digital financial literacy through multiple media platforms represents a strategic response to audience attitudes and behaviors in adopting digital technologies and financial innovations. The campaign addresses the growing need for accessible financial education in an increasingly digital economic environment. Among the media channels utilized, YouTube—through its drama-series format—along with Instagram, webinars, and interactive digital games, emerged as the most effective platforms. Empirical data indicate that audiences, particularly Generation X and Millennials, as well as a significant proportion of Generation Z, demonstrated increased awareness of inclusive digital finance following exposure to the campaign (Barrett, 2022). They have also developed an understanding of essential digital–financial concepts, including saving methods, personal budgeting, debt management, and the use of digital financial products. The visual and audiovisual approaches used to present financial topics enable audiences to comprehend these concepts more easily and enjoyably, thereby supporting the achievement of SDG 9.

Audiences further demonstrated a clearer grasp of key digital financial concepts, such as saving strategies, personal budgeting, debt management, and the effective use of digital financial products. The application of visual and audiovisual storytelling allows financial information to be communicated in an engaging and accessible manner (Liu, 2025), contributing directly to SDG 9 objectives related to innovation and digital infrastructure development. The campaign has successfully influenced financial attitudes and behaviors, particularly by enhancing financial knowledge and fostering a sense of financial autonomy. Audiences reported that they were able to apply these learnings in their daily lives, especially in managing expenses, developing regular saving habits, and utilizing digital banking features such as payment systems, transfers, purchases, and sales through QRIS integrated within Indonesia's banking system. The campaign influenced financial attitudes and behaviors by enhancing financial knowledge and fostering a sense of financial autonomy. Respondents reported applying campaign insights in their daily activities, particularly in managing expenses, developing regular saving habits, and using digital banking services such as digital payments, transfers, purchases, and QRIS-based transactions integrated within Indonesia's banking system. As a private-sector initiative supporting the Indonesian Government's SDG 8 agenda (Bofa & Zewotir, 2024), BCA's digital finance campaign has strengthened the company's corporate image and enhanced the credibility of its digital financial products. The campaign messages are perceived as practical solutions for digital finance challenges, reinforcing BCA's position as a strategic partner in advancing inclusive economic growth and supporting SDGs 8 and 9.

The success of the campaign aligns with BCA's educational values and contributes to strengthening brand loyalty among both existing and potential users of its digital financial services. It also reflects BCA's leadership within Indonesia's banking and financial industry, consistent with its social responsibility to support MSME development as a key pillar of national economic growth. Ultimately, the campaign contributes to shaping Generation X and Millennials into digitally capable individuals, thereby promoting inclusive finance across generations. BCA effectively integrates its corporate reputation with its role as an agent of perceptual change through narrative storytelling in drama-series formats. The use of satirical comedy and everyday storylines aligns with BCA's corporate identity, which emphasizes modesty, reliability, and service excellence, thereby enhancing message acceptance and audience identification. At the product level, the integration of BCA's financial services into the cinematographic structure of satirical-comedy narratives allows product value to be embedded naturally within the storyline. Clear communication of product benefits, supported by expressive character portrayals and coherent character development, enhances the overall effectiveness of the campaign's advertising production. The use of drama-series formats as a marketing communication strategy demonstrates BCA's application of psychological and sociological approaches to engage younger audiences, particularly Generation Z. Empirical data show that approximately 71.5 million Indonesians regularly watch Korean drama content, with Generation Z (ages 15–27) comprising the largest audience segment (Gil-Ruiz et al. 2024). This media preference provides a strong cultural foundation for narrative-based financial education.

This film-based psychological approach enables BCA to deliver educational stimuli related to financial management, digital financial services, and awareness of digital fraud and cybercrime (Taruvinga and Sakarombe 2024). By 2025, total online lending debt among Indonesian internet users is projected to reach IDR 117.52 trillion, sourced from licensed platforms registered under the Financial Services Authority (OJK), including both peer-to-peer lending and paylater services (Sarker et al. 2024). Currently, 96 peer-to-peer lending platforms operate under OJK Regulation No. 30 of 2024 concerning technology-based joint funding services. These platforms provide rapid access to credit and financial information, often targeting young digital users. Data indicate that Generation Z and Millennials account for IDR 84.6 trillion in online loans and IDR 32.8 trillion in paylater transactions, with annual growth rates of 22.01% for online lending, 33.56% for banking-based credit, and 56.74% for online financing. Currently, 96 peer-to-peer lending platforms operate under OJK Regulation No. 30 of 2024 concerning technology-based joint funding services. These platforms provide rapid access to credit and financial information, often targeting young digital users. Data indicate that Generation Z and Millennials account for IDR 84.6 trillion in online loans and IDR 32.8 trillion in paylater transactions, with annual growth rates of 22.01% for online lending, 33.56% for banking-based credit, and 56.74% for online financing. Generation Z represents the most vulnerable demographic, with a 54% exposure rate to online lending and a 78% risk of default, driven by average monthly incomes ranging from IDR 1–5 million. This condition underscores the urgency of targeted digital financial literacy initiatives.

The expansion of bank-issued paylater services in Indonesia has reached IDR 24.3 trillion, accounting for 0.30% of total banking credit, primarily through Buy Now, Pay Later (BNPL) schemes. By 2025, integration between traditional banking services and paylater systems is expected to reach 29.3 million users, with multifinance paylater credit totaling IDR 9.9 trillion. Since its launch in 2023, BCA Paylater has attracted approximately 182,000 users, with outstanding balances reaching IDR 346 billion. The service is fully integrated with QRIS and accessed through the *myBCA* application, offering credit limits of up to IDR 20 million with a competitive interest rate of 0.75%. The core principle of BCA Paylater emphasizes prudence and disciplined risk management, encouraging responsible consumption while supporting increased financial mobility (Broeker 2023). Through this service, BCA reinforces its commitment to building a sustainable digital financial ecosystem that aligns with the needs of digitally native consumers—particularly Generation Z—who are highly adaptive to technology-driven financial solutions.

5. Conclusion

The effectiveness of BCA's digital financial literacy campaign lies in its capacity to enhance public knowledge, awareness, and participation in understanding digital financial products and in promoting responsible digital financial behavior. This effectiveness is achieved through a multi-platform communication strategy that integrates YouTube, Instagram, TikTok, corporate websites, and other digital channels. The extensive dissemination of campaign messages across these platforms enables broad audience reach, particularly among Generation X and Millennials engaged in MSME activities, as well as digitally proficient Generation Z audiences. BCA's successful application of interactive and educational digital communication strategies aligns closely with the objectives of SDGs 8 and 9, reinforcing the bank's commitment to supporting the Indonesian Government's SDGs agenda in ways that are relevant to everyday financial practices across generations. The campaign has generated positive impacts on the financial behaviors of young Indonesians—who account for approximately 61% of the country's economic drivers—by encouraging informed, cautious, and secure engagement with digital financial services. In addition to behavioral outcomes, the campaign strengthens BCA's corporate image and institutional credibility, affirming its leadership position within Indonesia's banking sector through the practical implementation of financial inclusion goals and SDG principles. Substantively, this campaign represents an adaptive model of financial communication that strategically leverages digital technologies and media innovations to integrate financial literacy with everyday practices, digital culture, and inclusive banking services in Indonesia. Within this broader digital finance ecosystem, bank-issued Paylater services in Indonesia have reached IDR 24.3 trillion, accounting for approximately 0.30% of total bank credit through the Buy Now, Pay Later (BNPL) scheme.

This growth underscores the strategic importance of digital finance—particularly Paylater services—as a core component of BCA's commitment to Indonesia's Generation Z. BCA's long-term strategy involves integrating conventional bank accounts with Paylater services by 2025, targeting 29.3 million customers and providing multifinance Paylater credit valued at IDR 9.9 trillion. Since its introduction in 2023, BCA Paylater has attracted approximately 182,000 users, with outstanding balances totaling IDR 346 billion. The service is accessed through the *myBCA* application, offering credit limits of up to IDR 20 million with a competitive interest rate of 0.75% and seamless integration with QRIS (Quick Response Code Indonesian Standard). The core principle underlying BCA Paylater is the maintenance of prudential standards and rigorous risk management, which encourages responsible consumption while supporting increased financial mobility. Through this approach, BCA reaffirms its commitment to delivering sustainable digital financial services that align with the essential needs of its customers—particularly Indonesia's digitally native Generation Z—while contributing to the development of a resilient and inclusive digital financial ecosystem.

Acknowledgments

Directorate of Research and Community Service (DRPM) of Budi Luhur University. Master of Communication Studies Program, Budi Luhur University. Publication Cost Assistance from the Ministry of Higher Education, Science and Technology, Republic of Indonesia (kemendiktisintek) 2025.

Author contributions

Not applicable.

Funding

Not applicable.

Competing interests

Not applicable.

Informed consent

Obtained.

Ethics approval

The Publication Ethics Committee of the Redfame Publishing.

The journal's policies adhere to the Core Practices established by the Committee on Publication Ethics (COPE).

Provenance and peer review

Not commissioned; externally double-blind peer reviewed.

Data availability statement

The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

Data sharing statement

No additional data are available.

Open access

Copyrights

References

Abera, H. G. (2023). The Role of Education in Achieving the Sustainable Development Goals (SDGs): A Global Evidence Based Research Article. *International Journal of Social Science and Education Research Studies*, *03*(01). https://doi.org/10.55677/ijssers/v03i1y2023-09

Ahmad, W., Sen, A., Eesley, C., & Brynjolfsson, E. (2024). Companies inadvertently fund online misinformation despite consumer backlash. *Nature*, *630*(8015), 123–131. https://doi.org/10.1038/s41586-024-07404-1

Al-Khawaldeh, N. N., Banikalef, A. A., Rababah, L. M., & Khawaldeh, A. F. (2024). Ideological representations of women in Jordanian folk proverbs from the perspective of cultural semiotics. *Humanities and Social Sciences Communications*, *11*(1). https://doi.org/10.1057/s41599-024-02635-z

Al-Rawi, A., Siddiqi, M., Wenham, C., & Smith, J. (2022). The gendered dimensions of the anti-mask and anti-lockdown movement on social media. *Humanities and Social Sciences Communications*, *9*(1). https://doi.org/10.1057/s41599-022-01442-8

Anker, T. B. (2023). *Meaningful choice: Existential consumer theory. Marketing Theory*. https://doi.org/10.1177/14705931231207317

Arendt, F. (2023). Media stereotypes, prejudice, and preference-based reinforcement: toward the dynamic of self-reinforcing effects by integrating audience selectivity. *Journal of Communication*. https://doi.org/10.1093/joc/jqad019

Arnould, E., Soila, T., Hietanen, J., Huotari, I., & Pantzar, M. (2023). Special section – The moral legitimatisation of money and debt in consumer society. *Marketing Theory*. https://doi.org/10.1177/14705931231206355

Baer, H. (2016). Redoing feminism: Digital activism, body politics, and neoliberalism. *Feminist Media Studies*, *16*(1), 17–34. https://doi.org/10.1080/14680777.2015.1093070

Baqir, A., Chen, Y., Diaz-Diaz, F., Kiyak, S., Louf, T., Morini, V., … & Galeazzi, A. (2025). Unveiling the drivers of active participation in social media discourse. *Scientific Reports*, *15*(1). https://doi.org/10.1038/s41598-025-88117-x

Barrett, B. (2022). Commercial Companies in Party Networks: Digital Advertising Firms in US Elections from 2006-2016. *Political Communication*, *39*(2), 147–165. https://doi.org/10.1080/10584609.2021.1978021

Bentsen, K., & Pedersen, P. E. (2023). Can digital platforms support moralized markets? An analysis of affordances that matter to moralization. *Marketing Theory*. https://doi.org/10.1177/14705931231207321

Bofa, A., & Zewotir, T. (2024). A bayesian spatio-temporal dynamic analysis of food security in Africa. *Scientific Reports*, *14*(1). https://doi.org/10.1038/s41598-024-65989-z

Breure, T. S., Estrada-Carmona, N., Petsakos, A., Gotor, E., Jansen, B., & Groot, J. C. J. (2024). A systematic review of the methodology of trade-off analysis in agriculture. *Nature Food*, *5*(3), 211–220. https://doi.org/10.1038/s43016-024-00926-x

Caraka, R. E., Noh, M., Lee, Y., Toharudin, T., Yusra, Tyasti, A. E., Royanow, A. F., … & Pardamean, B. (2022). The

Impact of Social Media Influencers Raffi Ahmad and Nagita Slavina on Tourism Visit Intentions across Millennials and Zoomers Using a Hierarchical Likelihood Structural Equation Model. *Sustainability (Switzerland)*, *14*(1). https://doi.org/10.3390/su14010524

Chaihanchanchai, P., & Anantachart, S. (2023). Urban Living With Style: An Exploratory Survey of Bangkok Generation Y's Lifestyle. *Journal of Population and Social Studies*, *32*, 36–55. https://doi.org/10.25133/JPSSV322024.003

Chakraborti, R., Davis, K. F., DeFries, R., Rao, N. D., Joseph, J., & Ghosh, S. (2023). Crop switching for water sustainability in India's food bowl yields co-benefits for food security and farmers' profits. *Nature Water*, *1*(10), 864–878. https://doi.org/10.1038/s44221-023-00135-z

Chen, B., Zhang, X., & Gu, B. (2025). Managing nitrogen to achieve sustainable food-energy-water nexus in China. *Nature Communications, 16*(1). https://doi.org/10.1038/s41467-025-60098-5

Cintas-Peña, M., Luciañez-Triviño, M., Montero Artús, R., Bileck, A., Bortel, P., Kanz, F., … & García Sanjuán, L. (2023). Amelogenin peptide analyses reveal female leadership in Copper Age Iberia (c. 2900–2650 BC). *Scientific Reports*, *13*(1), 1–8. https://doi.org/10.1038/s41598-023-36368-x

Deng, D., & Koltai, J. (2025). Associations between micro- and macro level social network properties and individual productivity in virtual collaboration. *Scientific Reports*, *15*(1). https://doi.org/10.1038/s41598-025-09309-z

Devineni, N., Perveen, S., & Lall, U. (2022). Solving groundwater depletion in India while achieving food security. *Nature Communications*, *13*(1). https://doi.org/10.1038/s41467-022-31122-9

Diouf, G. (2019). Millenium Development Goals (Mdgs) and Sustainable Development Goals (Sdgs) in Social Welfare. *International Journal of Science and Society*, *1*(4), 17–24. https://doi.org/10.54783/ijsoc.v1i4.144

Fernandes, J. M., & Won, M. (2023). The Unintended Consequences of Amplifying the Radical Right on Twitter. *Political Communication*. https://doi.org/10.1080/10584609.2023.2232752

Gemzøe, L. S. (2025). Vital Moments in Dysfunctional Hollywood. *Journal of Popular Film and Television*. https://doi.org/10.1080/01956051.2025.2563553

Gilardi, F., Gessler, T., Kubli, M., & Müller, S. (2022). Social Media and Political Agenda Setting. *Political Communication*, *39* (1), 39–60. https://doi.org/10.1080/10584609.2021.1910390

Gil-Ruiz, F. J., Gil-Alana, L. A., Hernández-Herrera, M., & Ayestarán-Crespo, R. (2024). A look at the Spanish film industry and its level of persistence. *Humanities and Social Sciences Communications*, *11*(1). https://doi.org/10.1057/s41599-023-02563-4

He, Z., Wang, H., Hu, Y., Ma, X., & Zhao, H. (2024). Dynamic analysis and optimal control of knowledge diffusion model in regional innovation ecosystem under digitalization. *Scientific Reports, 14*(1). https://doi.org/10.1038/s41598-024-63634-3

Heiselberg, M. H., & Raun, T. (2024). Educate yourself! Exploring feminist politics and self-development in Danish online fat activism. *Feminist Media Studies* (pp. 1–16). https://doi.org/10.1080/14680777.2024.2363852

Henrickson, L. (2023). Chatting with the dead: The hermeneutics of thanabots. *Media, Culture and Society*, *45*(5), 949–966. https://doi.org/10.1177/01634437221147626

Jansson, A. (2021). Beyond the platform: Music streaming as a site of logistical and symbolic struggle. *New Media and Society*. https://doi.org/10.1177/14614448211036356

Kapheak, K., Theerawasttanasiri, N., Khumphoo, P., Sriwongphan, R., Ritthimon, W., Chayaseng, C., … & Wungrath, J. (2024). Developing a Social Media-Based Communication System Between Rural Healthcare Providers and Expert Medical Personnel in Bokeo Province, Laos PDR. *Journal of Population and Social Studies*, *32*, 650–668. https://doi.org/10.25133/JPSSv322024.038

Kelpšienė, I., Armakauskaitė, D., Denisenko, V., Kirtiklis, K., Laužikas, R., Stonytė, R., … & Dallas, C. (2022). Difficult heritage on social network sites: An integrative review. *New Media and Society*. SAGE Publications Ltd. https://doi.org/10.1177/14614448221122186

Khairina, E., Purnomo, E. P., & Malawnai, A. D. (2020). Sustainable Development Goals: Daerah Istimewa Yogyakarta. *Jurnal Ketahanan Nasional*, *26*(2), 155. https://doi.org/10.22146/jkn.52969

Kleinnijenhuis, J., Van Hoof, A. M. J., & Van Atteveldt, W. (2019). The combined effects of mass media and social media on political perceptions and preferences. *Journal of Communication*, *69*(6), 650–673. https://doi.org/10.1093/joc/jqz038

Knight, B., & Leggatt, M. (2025). Daughters of the Dust: Rephrasing the African American Experience in Julie Dash's Film and Novel of the Same Name. *Journal of Popular Film and Television*.

https://doi.org/10.1080/01956051.2025.2517586

Lambrecht, A., Tucker, C., & Zhang, X. (2023). TV Advertising and Online Sales: A Case Study of Intertemporal Substitution Effects for an Online Travel Platform. *Journal of Marketing Research*. https://doi.org/10.1177/00222437231180171

Laziou, G., & Lemoy, R. (2025). The three-dimensional structure of population density in world cities Check for updates. *Urban Sustainalbility*, *5*(75), 1–10. https://doi.org/10.1038/s42949-025-00262-4

Lev-On, A. (2023). Making sense of murder: Characterizing stories in social media groups. *Media, Culture and Society*. https://doi.org/10.1177/01634437231202151

Li, Y., & Shao, L. (2024). Using an epidemiological model to explore the interplay between sharing and advertising in viral videos. *Scientific Reports*, *14*(1), 1–11. https://doi.org/10.1038/s41598-024-61814-9

Liu, Q. (2025). Sensibility in the world of science and gendered society: the ethics and aesthetics of skin in The Skin I Live In. *Studies in European Cinema*, *22*(2), 190–205. https://doi.org/10.1080/17411548.2024.2406086

McInnes, R. J. (2018). Sustainable development goals. *The Wetland Book: I: Structure and Function, Management, and Methods*, 631–636. https://doi.org/10.1007/978-90-481-9659-3_125

Ni Shuilleabhain, N., Rich, E., & Fullagar, S. (2021). Rethinking digital media literacy to address body dissatisfaction in schools: Lessons from feminist new materialisms. *New Media and Society*. https://doi.org/10.1177/14614448211041715

Onaran, Ö., Oyvat, C., & Fotopoulou, E. (2022). Gendering Macroeconomic Analysis and Development Policy: A Theoretical Model. *Feminist Economics*, *28*(3), 23–55. https://doi.org/10.1080/13545701.2022.2033294

Pillai, V., & Ghosh, M. (2022). Indian female Twitter influencers' perceptions of trolls. *Humanities and Social Sciences Communications*, *9*(1). https://doi.org/10.1057/s41599-022-01172-x

Pogrebna, G., Angelopoulos, S., Motsi-Omoijiade, I., Kharlamov, A., & Tkachenko, N. (2024). The impact of intersectional racial and gender biases on minority female leadership over two centuries. *Scientific Reports*, *14*(1). https://doi.org/10.1038/s41598-023-50392-x

Puorideme, D., & Diedong, A. L. (2023). A socio-cultural discourse study of cultural-political elites' stances on LGBTI+ identities and practices in Ghana. *Humanities and Social Sciences Communications*, *10*(1), 1–10. https://doi.org/10.1057/s41599-023-02309-2

Ruiz, C. D. (2023). Disinformation on digital media platforms: A market-shaping approach. *New Media & Society*, *00*(0), 1–24. https://doi.org/10.1177/14614448231207644

Schellewald, A. (2023). Understanding the popularity and affordances of TikTok through user experiences. *Media, Culture and Society*. https://doi.org/10.1177/01634437221144562

Shang, H., Wang, Y., Han, B., Mi, X., Chen, L., Liang, Y., & Ma, K. (2023). Effects of functional phylogeny of light-response-related orthologous genes on seedling survival in a subtropical forest. *Forest Ecosystems*, *10*. https://doi.org/10.1016/j.fecs.2023.100087

Struben, J., Chan, D., Talukder, B., & Dubé, L. (2025). Market pathways to food systems transformation toward healthy and equitable diets through convergent innovation. *Nature Communications*, *16*(1). https://doi.org/10.1038/s41467-025-59392-z

Timilsina, R. R., Joshi, H. P., & Rahut, D. B. (2025). Enhancing food and nutrition security in Himalayan foothills with neglected and underutilized millets. *Scientific reports*, *15*(1), 3182. https://doi.org/10.1038/s41598-024-85090-9

Toni, A. (2025a). A Semiotic Analysis of Marketing Communication in Advertising Film : The Case of Riri Riza ' s Work for OPPO Indonesia. *Studies in Media and Communication*, *13*(2), 306–321. https://doi.org/10.11114/smc.v13i2.7507

Toni, A. (2025b). Representation of Javanese ideology in Riri Riza's OPPO Film. *Jurnal Ilmu Komunikasi*, *22*(2), 259–278. https://doi.org/10.24002/jik.v22i2.10229

Yin, Y., Guo, S., Xu, Q., Liu, J., Wang, H., Zhuang, Y., … & Zhai, L. (2025). Co-benefits for cropland yield, nitrogen emissions, and climate impact through multi-objective optimization agricultural manure solutions. *Nature Communications, 16*(1). https://doi.org/10.1038/s41467-025-61885-w

Zhang, M., Zhang, L., Li, J., Huang, S., Wang, S., Zhao, Y., Zhou, W., & Ai, C. (2025). Nitrogen-shaped microbiotas with nutrient competition accelerate early-stage residue decomposition in agricultural soils. *Nature Communications, 16*(1). https://doi.org/10.1038/s41467-025-60948-2