



THE INFLUENCE OF CONTENT MARKETING, OMNICHANNEL MARKETING, AND ELECTRONIC WORD OF MOUTH ON PURCHASE DECISIONS THROUGH BRAND AWARENESS IN THE BCA 'DON'T KNOW KASIH NO.' ADVERTISEMENT.

PENGARUH KONTEN MARKETING, OMNICHANNEL MARKETING DAN ELECTRONIC WORD OF MOUTH TERHADAP KEPUTUSAN PEMBELIAN MELALUI BRAND AWARENESS PADA IKLAN BCA "DON'T KNOW KASIH NO.!"

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Abstract

Digital transformation has reshaped the marketing communication paradigm of the banking industry in Indonesia, encouraging financial institutions to adopt creative strategies to reach digital consumers. This study aims to analyze the influence of content marketing, omnichannel marketing, and electronic word of mouth (eWOM) on purchase decisions through brand awareness in BCA's public service advertisement "Don't Know Kasih No!". This banking security education campaign successfully garnered more than 100 million views through its unique storytelling approach, engaging audiovisual elements, and relevant humor, making it an interesting phenomenon to be examined scientifically. This research employs a descriptive quantitative method using the Structural Equation Modeling–Partial Least Square (SEM-PLS) approach. The research population consists of Indonesian individuals aged 17–40 years (Generation Z and Millennials) who are BCA customers and have been exposed to the "Don't Know Kasih No.!" advertisement. The sample size was determined using Cochran's formula, resulting in a minimum of 100 respondents, selected through purposive sampling. Data were collected using an online questionnaire developed based on a five-point Likert scale containing 47 statement items. Data analysis was conducted using SmartPLS 4.0 to evaluate validity, reliability, and structural hypothesis testing.

Keywords : Content Marketing, Digital Marketing Communication, Omnichannel Marketing.

Abstrak

Transformasi digital telah mengubah paradigma komunikasi pemasaran industry perbankan di Indonesia, mendorong lembaga keuangan untuk mengadopsi strategi kreatif dalam menjangkau konsumen digital. Penelitian ini bertujuan untuk menganalisis pengaruh konten marketing, omnichannel marketing, electronic word of Mouth (eWOM), terhadap keputusan pembelian melalui brand awareness pada iklan layanan Masyarakat BCA "Don't Know Kasih No!". kampanye edukasi keamanan perbankan ini berhasil meraih lebih dari 100 juta tayangan dengan pendekatan storytelling



yang unik, audio visual yang menarik, dan humor yang relevan, menjadikan fenomena menarik untuk dikaji secara ilmiah. Penelitian ini menggunakan metode kuantitatif deskriptif dengan pendekatan Structural Equation Modeling-Partial Least Square (SEM-PLS). Populasi penelitian adalah masyarakat Indonesia berusia 17-40 tahun (Generasi Z dan Milenial) yang merupakan nasabah BCA dan pernah terpapar iklan "Don't Know Kasih No!". Sampel ditentukan menggunakan rumus Cochran dengan hasil minimum 100 responden, dipilih melalui teknik purposive sampling. Data dikumpulkan melalui kuesioner online yang dikembangkan berdasarkan skala Likert 5 poin dengan 47 item pernyataan. Analisis data menggunakan SmartPLS 4.0 untuk menguji validitas, reliabilitas, dan pengujian hipotesis struktural.

Kata Kunci : Konten Marketing, Omnichannel Marketing, Komunikasi Pemasaran Digital.

1) INTRODUCTION

The rapid advancement of digital technology in recent years has transformed the way people interact with various services, including banking services. Increasing internet accessibility, high smartphone penetration, and a societal culture that is increasingly accustomed to conducting activities online have driven a major transformation within the financial services sector (Kabir et al., 2025). These developments create new demands on the banking industry to provide services that are fast, secure, relevant, and capable of meeting the expectations of modern consumers—particularly Generation Z and Millennials, who represent the most dominant group of digital users. These generations tend to be highly responsive to visual information, short-form entertainment, two-way interactions, and brand authenticity, making digital marketing communication strategies essential for banks seeking to remain competitive (Kirti & Saxena, 2023; Singer et al., 2023).

PT Bank Central Asia Tbk (BCA), the largest private bank in Indonesia, has demonstrated strong consistency in responding to these shifts in consumer behavior. Established in 1955, BCA now serves more than 31 million customers through 1,242 branches, 18,065 ATMs, and nearly 29,000 employees. Globally, BCA ranks 102nd out of 395 companies in the financial system benchmark conducted by the World Benchmarking Alliance (2023) and holds the largest market capitalization among banking institutions in Indonesia (IDX, 2024). This achievement is further reinforced by BCA's ability to maintain its position within the IDX52 index and various other market performance indicators in 2024. Such accomplishments are not solely driven by financial performance but also by BCA's commitment to digital innovation and the development of adaptive, community-oriented marketing strategies (Ismail Razak, 2023; Juliani & Riofila, 2024).

BCA's digital transformation is reflected in the development of mobile banking services, digital account opening features, improvements in application UI/UX, and the implementation of AI-based technologies to accelerate processes and enhance transaction security. In parallel, BCA actively applies digital marketing strategies and an omnichannel approach that integrates multiple touchpoints, including mobile applications, websites, social media, and ATMs. This integration allows consumers to experience a service ecosystem that is consistent, personalized, and easily accessible, thereby strengthening BCA's image as an innovative bank committed to meeting the needs of modern customers (Napitupulu et al., 2024; Wijaya et al., 2023).



In the context of digital marketing, BCA consistently delivers creative communication through attractively packaged educational campaigns. One of its most prominent initiatives is the “Don’t Know Kasih No!” campaign, part of the #AwasModus educational program designed to raise public awareness of the increasing prevalence of digital fraud. This campaign integrates storytelling, humor, educational messages, and a light, easily digestible visual format. With more than 46 million views for the first series and 49 million views for the collaboration with actors from the film Agak Laen, it stands as one of the most successful banking campaigns in Indonesia. The campaign has also received multiple national and international awards, including Citra Pariwara, Marketing Excellence Awards, YouTube Awards, and MMA Smarties (PT Bank Central Asia Tbk & Dentsu Indonesia, n.d.).

The impact of the campaign is also quantitatively significant, contributing to a 64.6% increase in clicks to BCA’s security education page, a 38% reduction in fraud reports, a 41% decrease in customer financial losses, and growth in MyBCA application downloads as well as new digital account openings. These results demonstrate that creative and relevant content marketing can serve as an effective communication tool to strengthen brand awareness and build public trust in BCA. Prior studies have noted that interactive message structures help shape positive brand attitudes, increase trust, and influence purchase intentions (Kang & Park, 2018; Lundqvist et al., 2013). Additionally, storytelling strategies in digital content have been shown to foster emotional connections, enhance brand perception, and stimulate consumer engagement in decision-making processes (Chan et al., 2021; Shalahuddin & Nurfaizah, 2023).

By integrating omnichannel marketing strategies, engaging content, and the organic spread of electronic word of mouth (e-WOM), BCA has created marketing communication that is not only informative but also educational, entertaining, and memorable. This condition provides a strong foundation for exploring more deeply how the elements of content marketing, omnichannel marketing, and electronic word of mouth influence consumer purchase decisions, particularly through the mediating role of brand awareness.

Based on these phenomena, this study aims to analyze the influence of Content Marketing, Omnichannel Marketing, and Electronic Word of Mouth on Purchase Decisions through Brand Awareness in BCA’s “Don’t Know Kasih No!” advertisement. This research is important for understanding how digital marketing strategies shape perceptions, enhance trust, and impact consumer decision-making in choosing banking services in the digital era.

2) RESEARCH METHOD

This study employs a quantitative explanatory design to examine the causal relationship between Content Marketing, Omnichannel Marketing, and Electronic Word of Mouth (eWOM) toward Purchase Decision, with Brand Awareness as a mediating variable. The research object is BCA’s digital advertisement “Don’t Know Kasih No!” and the unit of analysis is individual respondents who meet the criteria of Indonesian citizens aged 17–40, active social media users, BCA customers, and have been exposed to the advertisement. Because the exact population size is unknown, a non-probability purposive sampling technique was used, with criteria including residence in Indonesia, membership in the Millennial or Gen-Z cohort, active social



media usage, exposure to the BCA advertisement, and status as BCA service users. Using the Cochran formula, the minimum required sample size was determined to be 100 respondents, although the researcher aimed to collect more responses to enhance result accuracy.

Data were collected using a structured online questionnaire distributed through Google Forms, employing a 5-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree.” Primary data consist of respondent perceptions regarding the research variables, while secondary data were obtained from academic journals, books, and credible digital sources related to marketing, eWOM, and consumer behavior. The study includes three variable groups: independent variables (Content Marketing, Omnichannel Marketing, eWOM), a mediating variable (Brand Awareness), and a dependent variable (Purchase Decision). All variable indicators were adapted from validated instruments in previous research.

Data were analyzed using the PLS-SEM approach through SmartPLS. The measurement (outer) model was tested through convergent validity (factor loading and AVE > 0.50), discriminant validity (HTMT < 0.85 or 0.90 depending on conceptual similarity), and reliability tests using Cronbach’s Alpha (> 0.60) and Composite Reliability (> 0.70). After the measurement model was validated, the structural (inner) model was evaluated using R-Square to assess explanatory power, Q-Square for predictive relevance, path coefficients, and model fit indices such as SRMR. Hypothesis testing was conducted through the bootstrapping procedure using a two-tailed test at a 5% significance level, where hypotheses are supported if the t-statistic exceeds 1.96 and the p-value is below 0.05. The research procedure consists of identifying the research problem, reviewing literature, developing the conceptual framework, designing the instrument, collecting data, analyzing results, and generating conclusions and recommendations.

3) RESULT AND DISCUSSION

a. Results

The findings of this study show that Content Marketing, Omnichannel Marketing, and Electronic Word of Mouth (eWOM) have a positive and significant influence on Brand Awareness in the BCA digital advertisement “Don’t Know Kasih No.!”. The path coefficient values indicate that eWOM has the strongest influence on Brand Awareness (1.358), followed by Omnichannel Marketing (1.318) and Content Marketing (1.311). These results suggest that higher content quality, more consistent omni-channel experiences, and more positive consumer reviews lead to stronger brand awareness of BCA among audiences.

Furthermore, Brand Awareness is found to have a very strong influence on Purchase Decision, with a path coefficient of 4.281. This indicates that the stronger the respondents’ recognition and familiarity with the BCA brand, the more likely they are to choose and use BCA’s services. The F-Square analysis also demonstrates that the effect of Brand Awareness on Purchase Decision falls into the medium category (0.174), confirming its essential role as a driver of consumer decision-making.



The study also reveals that several variables show direct effects on Purchase Decision. Content Marketing has a large effect (F-Square 0.348), indicating that the quality of the advertisement content plays a crucial role in shaping consumer choices. Meanwhile, eWOM and Omnichannel Marketing exert medium-level influences, suggesting that consumer reviews and ease of access across platforms also contribute to how respondents decide to use BCA's services.

Descriptive data show that respondent perceptions of all variables fall within the "Fairly Good" category. The humor in BCA's advertisement is considered effective in capturing attention, but it is not strong enough to significantly motivate users to share the ad. In the omnichannel aspect, respondents agree that BCA services are easy to access, although transitions between platforms still require improvement to enhance user experience. Consumer reviews on social media are perceived as relevant, yet the level of trust in these comments still needs to be strengthened. Brand awareness toward BCA is relatively high, but BCA is not always the first banking brand that comes to mind for respondents. Purchase Decision also shows stable yet suboptimal results, particularly in terms of recommendation and loyalty.

Overall, this study highlights that BCA's marketing strategy—through digital content, multi-platform integration, and strengthened eWOM—is effective in enhancing brand awareness and purchase decisions. However, BCA needs to improve the call-to-action in its advertisements, create smoother transitions across platforms, and better manage the credibility of digital information to build stronger consumer trust. These improvements are essential for strengthening loyalty, increasing recommendations, and enhancing BCA's competitiveness in the digital banking landscape.

Table 1. Outer Loading Results

	Brand Awareness	Content Marketing	E-WOM	Keputusan Pembelian	Omnichannel Marketing
X1_q1		0,971			
X1_q10		0,975			
X1_q11		0,975			
X1_q12		0,972			
X1_q13		0,981			
X1_q14		0,976			
X1_q15		0,984			
X1_q16		0,982			
X1_q2		0,985			
X1_q3		0,977			
X1_q4		0,978			
X1_q5		0,979			
X1_q6		0,970			
X1_q7		0,977			
X1_q8		0,975			
X1_q9		0,975			



	Brand Awareness	Content Marketing	E-WOM	Keputusan Pembelian	Omnichannel Marketing
X2_q1					0,958
X2_q2					0,959
X2_q3					0,964
X2_q4					0,966
X2_q5					0,952
X2_q6					0,969
X2_q7					0,979
X3_q1			0,965		
X3_q2			0,970		
X3_q3			0,971		
X3_q4			0,978		
X3_q5			0,975		
X3_q6			0,965		
X3_q7			0,980		
Y_q1				0,963	
Y_q10				0,962	
Y_q11				0,954	
Y_q2				0,983	
Y_q3				0,967	
Y_q4				0,976	
Y_q5				0,969	
Y_q6				0,957	
Y_q7				0,965	
Y_q8				0,940	
Y_q9				0,944	
Z_q1	0,938				
Z_q2	0,938				
Z_q3	0,952				
Z_q4	0,957				
Z_q5	0,936				
Z_q6	0,954				

Table 2. Average Variance Extracted Results

Variabel	(AVE)	Nilai Kritis	Evaluasi Model
Brand Awareness	0,894	>0,5	Valid
Content Marketing	0,955		Valid
E-WOM	0,945		Valid
Keputusan Pembelian	0,925		Valid
Omnichannel Marketing	0,929		Valid



Table 3. Cross Loading Factor Test Results

	Brand Awareness	Content Marketing	E-WOM	Keputusan Pembelian	Omnichannel Marketing
X1_q1	0,374	0,971	0,264	0,644	0,429
X1_q10	0,357	0,975	0,208	0,627	0,445
X1_q11	0,376	0,975	0,210	0,640	0,437
X1_q12	0,339	0,972	0,222	0,618	0,422
X1_q13	0,331	0,981	0,196	0,632	0,426
X1_q14	0,396	0,976	0,229	0,630	0,401
X1_q15	0,351	0,984	0,217	0,618	0,426
X1_q16	0,363	0,982	0,230	0,634	0,447
X1_q2	0,353	0,985	0,223	0,611	0,409
X1_q3	0,361	0,977	0,232	0,623	0,428
X1_q4	0,344	0,978	0,226	0,627	0,425
X1_q5	0,327	0,979	0,187	0,598	0,440
X1_q6	0,356	0,970	0,256	0,615	0,415
X1_q7	0,354	0,977	0,220	0,623	0,446
X1_q8	0,355	0,975	0,255	0,636	0,408
X1_q9	0,365	0,975	0,196	0,604	0,438
X2_q1	0,542	0,438	0,261	0,611	0,958
X2_q2	0,519	0,424	0,219	0,610	0,959
X2_q3	0,515	0,470	0,183	0,599	0,964
X2_q4	0,517	0,390	0,210	0,577	0,966
X2_q5	0,500	0,362	0,245	0,606	0,952
X2_q6	0,514	0,417	0,238	0,628	0,969
X2_q7	0,540	0,450	0,249	0,604	0,979
X3_q1	0,564	0,203	0,965	0,527	0,229
X3_q2	0,505	0,242	0,970	0,513	0,205
X3_q3	0,498	0,204	0,971	0,501	0,208
X3_q4	0,554	0,226	0,978	0,541	0,255
X3_q5	0,503	0,201	0,975	0,515	0,233
X3_q6	0,538	0,251	0,965	0,553	0,267
X3_q7	0,528	0,227	0,980	0,529	0,218
Y_q1	0,640	0,637	0,544	0,963	0,608
Y_q10	0,651	0,635	0,555	0,962	0,588
Y_q11	0,672	0,633	0,503	0,954	0,591
Y_q2	0,681	0,625	0,503	0,983	0,620
Y_q3	0,630	0,623	0,479	0,967	0,564
Y_q4	0,708	0,586	0,537	0,976	0,604
Y_q5	0,709	0,602	0,505	0,969	0,642
Y_q6	0,698	0,595	0,513	0,957	0,614
Y_q7	0,647	0,627	0,524	0,965	0,598



	Brand Awareness	Content Marketing	E-WOM	Keputusan Pembelian	Omnichannel Marketing
Y_q8	0,703	0,554	0,512	0,940	0,617
Y_q9	0,635	0,639	0,547	0,944	0,592
Z_q1	0,938	0,335	0,488	0,635	0,519
Z_q2	0,938	0,330	0,560	0,653	0,464
Z_q3	0,952	0,299	0,518	0,632	0,494
Z_q4	0,957	0,392	0,493	0,695	0,542
Z_q5	0,936	0,327	0,516	0,661	0,517
Z_q6	0,954	0,383	0,507	0,678	0,530

Table 4. Fornell Lacker Results

	Brand Awareness	Content Marketing	E-WOM	Keputusan Pembelian	Omnichannel Marketing
Brand Awareness	0,946				
Content Marketing	0,365	0,977			
E-WOM	0,543	0,229	0,972		
Keputusan Pembelian	0,697	0,639	0,541	0,962	
Omnichannel Marketing	0,541	0,438	0,238	0,628	0,964

Table 5. Construct Reliability Results

Variabel	Cronbach's Alpha	Composite Reliability	Syarat Minimum	Keterangan
Brand Awareness	0,976	0,981	> 0,7	Reliabel
Content Marketing	0,997	0,997		Reliabel
E-WOM	0,990	0,992		Reliabel
Keputusan Pembelian	0,992	0,993		Reliabel
Omnichannel Marketing	0,987	0,989		Reliabel

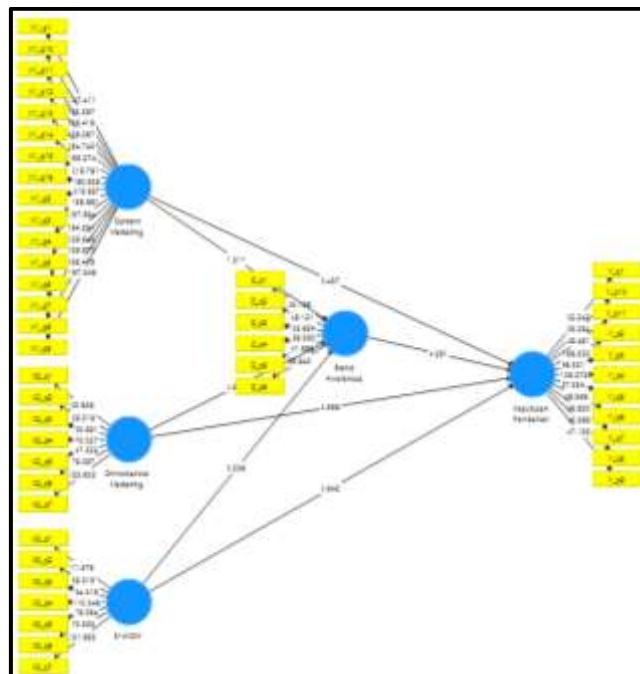


Figure 1. Path Diagram Inner Model

Table 6. Q Square

Variabel	Composite Reliability	Keterangan
<i>Brand Awareness</i>	0,418	Tinggi
Keputusan Pembelian	0,658	Tinggi

b. Hypothesis Testing

Table 7. Total Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Brand Awareness -> Keputusan Pembelian	0,302	0,306	0,071	4,281	0,000
Content Marketing -> Brand Awareness	0,230	0,233	0,069	3,527	0,000
Content Marketing -> Keputusan Pembelian	0,366	0,368	0,057	6,437	0,000
E-WOM -> Brand Awareness	0,427	0,426	0,071	6,038	0,000
E-WOM -> Keputusan Pembelian	0,234	0,230	0,064	3,642	0,000
Omnichannel Marketing -> Brand Awareness	0,398	0,393	0,082	4,875	0,000
Omnichannel Marketing -> Keputusan Pembelian	0,248	0,247	0,069	3,589	0,000

**Table 8. Total Indirect Effect**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Content Marketing -> Brand Awareness -> Keputusan Pembelian	0,128	0,132	0,033	3,503	0,000
E-WOM -> Brand Awareness -> Keputusan Pembelian	0,129	0,130	0,036	3,549	0,000
Omnichannel Marketing -> Brand Awareness -> Keputusan Pembelian	0,120	0,121	0,038	3,182	0,002

The hypothesis testing in this study was conducted using the Structural Equation Modelling – Partial Least Square (SEM-PLS) method by examining the original sample values, t-statistics, and p-values. A hypothesis is accepted if the t-statistic value exceeds 1.65 (one-tailed) and the p-value is below 0.05. The results for each hypothesis are as follows:

1) Hypothesis 1 (H1): Content Marketing has a positive and significant effect on Brand Awareness.

The analysis shows that Content Marketing has a positive and significant influence on Brand Awareness, with an original sample value of 0.230 and a p-value of 0.000 (< 0.05). Therefore, H1 is accepted.

2) Hypothesis 2 (H2): Omnichannel Marketing has a positive and significant effect on Brand Awareness.

The results indicate that Omnichannel Marketing significantly affects Brand Awareness, with an original sample value of 0.398 and a p-value of 0.000. Thus, H2 is accepted.

3) Hypothesis 3 (H3): eWOM has a positive and significant effect on Brand Awareness.

eWOM demonstrates the strongest influence on Brand Awareness, with an original sample value of 0.427 and a p-value of 0.000. Therefore, H3 is accepted

4) Hypothesis 4 (H4): Brand Awareness has a positive and significant effect on Purchase Decision.

The analysis reveals an original sample value of 0.302 and a p-value of 0.000, confirming that H4 is accepted. This indicates that higher Brand Awareness increases the likelihood of consumers choosing BCA services.

5) Hypothesis 5 (H5): Content Marketing has a positive and significant effect on Purchase Decision.

Content Marketing significantly affects Purchase Decision, with an original sample value of 0.366 and a p-value of 0.000. Hence, H5 is accepted.

6) Hypothesis 6 (H6): Omnichannel Marketing has a positive and significant effect on Purchase Decision.

The results show an original sample value of 0.248 and a p-value of 0.000, leading to the acceptance of H6.



7) Hypothesis 7 (H7): eWOM has a positive and significant effect on Purchase Decision.

The original sample value of 0.234 and p-value of 0.000 indicate that eWOM significantly influences Purchase Decision. Therefore, H7 is accepted.

In addition to the direct effects, the study also examined indirect effects through the mediating variable Brand Awareness. The Specific Indirect Effect results are as follows:

8) Hypothesis 8 (H8): Content Marketing influences Purchase Decision through Brand Awareness.

The original sample value of 0.128, t-statistic of 3.503, and p-value of 0.000 indicate a significant indirect effect. Thus, H8 is accepted.

9) Hypothesis 9 (H9): Omnichannel Marketing influences Purchase Decision through Brand Awareness.

The indirect effect shows an original sample value of 0.120, t-statistic of 3.182, and p-value of 0.002. Therefore, H9 is accepted.

10) Hypothesis 10 (H10): eWOM influences Purchase Decision through Brand Awareness.

The results show an original sample value of 0.129, t-statistic of 3.549, and a p-value of 0.000, confirming that H10 is accepted.

Overall, all hypotheses (H1–H10) are accepted, indicating that Content Marketing, Omnichannel Marketing, and eWOM exert not only direct effects on Brand Awareness and Purchase Decision but also indirect effects through Brand Awareness as a mediating variable. These findings emphasize that BCA's digital marketing strategies—through advertisement content, multi-platform integration, and consumer reviews—play a critical role in enhancing brand awareness and encouraging consumer purchase decisions.

4. CONCLUSION

This study demonstrates that Content Marketing, Omnichannel Marketing, and eWOM received generally positive evaluations from respondents and significantly influence both Brand Awareness and Purchase Decision in the context of BCA's digital advertisement "Don't Know Kasih No!.". These three variables not only show direct effects on consumer purchase decisions but also exert indirect effects through Brand Awareness as a mediating variable. Overall, BCA's digital marketing strategy is effective in attracting audience attention, strengthening brand awareness, and encouraging purchase decisions. However, improvements are still needed—particularly in enhancing call-to-action elements, ensuring smoother transitions across platforms, and increasing the credibility of online consumer reviews.

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