

Discourse Study of BCA Hoax News on Social Media

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Abstract: Hoax discourse on social media using the name of BCA poses a serious threat to customers because it is widely spread through various platforms using persuasive language and visuals resembling official information. This study aimed to identify the types of hoaxes and analyzed how hoaxes related to BCA are constructed in social media discourse. This study employed a descriptive qualitative method with data collected from Instagram, Facebook, WhatsApp, and TikTok during 2022–2024. The analysis applies Teun A. Van Dijk's critical discourse analysis, focusing on macrostructure, superstructure, and microstructure. The results showed that the dominant types of hoaxes are clickbait, fake news, and misinformation. These hoaxes are constructed using persuasive language and are adapted to the characteristics of each social media platform. The analyzed data consisted of six items from Instagram, two from Facebook, two from TikTok and one from Whatsapp. This study found that hoax discourse about BCA on social media is dominated by clickbait, fake news, and misinformation, which are constructed through persuasive language, imitation of official formats, and adaptation to each social media platform, making them easily believed and spread by users.

Keywords: Critical Discourse Analysis, BCA Hoax News, Social Media.

INTRODUCTION

Currently, information dissemination is increasingly rapid and widespread through various social media platforms. The dissemination of information through social media has become increasingly rapid and accessible (Kamal, 2019). Social media is not only a means of communication, but also affects the form and structure of language. This is in line with Rijal et al., (2023) view that language changes every year due to the use of communication technology media. these developments have contributed to the emergence of various forms of digital discourse , including the emergence of fake news constructed through persuasive and manipulative language (Hatta, 2020). However, behind the changes, ease of access and speed of information, social media also presents significant challenges, especially related to the spread of hoax news. The spread of hoaxes creates uncertainty regarding the credibility of online information (Ajizah, 2020). Hoaxes refer to false or misleading information intentionally disseminated to influence public opinion or serve particular interests (Yulvira, 2024). According to Mastel, (2017), hoaxes are mostly spread through websites (34.90%), messaging applications such as WhatsApp and Telegram (62.80%), and social media such as Facebook, Twitter, Instagram, and TikTok. The increase in hoax news on social media causes public trust to decrease in certain service products such as banking service products (Olan et al., 2024). One sector that is often targeted by hoax news is the banking sector, especially Bank Central Asia (BCA), which is one of the largest private banks in Indonesia



with a wide range of customers and sophisticated digital banking services. Hoaxes on behalf of BCA are usually spread through social media and instant messaging applications with the aim of tricking people into providing personal information or clicking on malicious links. The spread of false information not only harms the individuals who are deceived but can also undermine public trust in the banking system (Apriya et al., 2023).

Previous scholars have examined hoaxes on social media from various theoretical and methodological perspectives. Chaerul Yani (2019), examined hoax prevention strategies in maintaining social harmony using the national vigilance approach, where the results show that education and socialization from the government are needed to reduce the spread of hoaxes. Rahmadhany et al. (2021) used the diffusion of innovation theory to analyze communication patterns in the spread of hoaxes and hate speech, their findings indicate that digital literacy plays an important role in reducing the spread of false information. Rahadi (2017) discussed the abuse of freedom of speech in the spread of hoaxes using the concept of freedom of speech, and concluded that social media ethics need to be improved. Wulandari (2019) apply the theory of public opinion formation to see the impact of hoaxes in the 2019 election, where hoaxes were proven to influence students' opinions of presidential candidates. Nurrahmi & Syam (2020) also examined students' information behavior in dealing with hoaxes using Wilson's (1996) information behavior model, and found that students with good information literacy are more critical in filtering news. Meanwhile, Desriana Butar (2024) analyzed the pattern of spread and impact of hoaxes with a content analysis approach, finding that social media algorithms accelerate the spread of hoaxes and cause public distrust.

Hoaxes on social media have been carried out with various approaches, but there are still few studies that specifically discuss hoaxes in the banking sector. Most studies focus more on social impact, communication patterns, and individual behavior in spreading or responding to hoaxes. Therefore, this study offers a renewal with a more specific focus on the banking sector, especially hoaxes on behalf of BCA. By using Teun A. van Dijk's critical discourse analysis theory, this research will reveal how the hoax discourse structure is built and spread. This research is also expected to provide insight into the pattern of hoax distribution in the banking sector and contribute to improving people's digital literacy related to financial information on social media.

To understand how hoax news texts are formed using van Dijk perspective, it is important to analysis and know the various elements that form them. Therefore, there are several research questions that arise: what are the types of BCA hoax news on social media? How is BCA hoax discourse constructed on social media?

This research assumes that hoax discourse in the banking sector is systematically constructed through persuasive language, imitation of official formats, and adaptation to the characteristics of each social media platform, making the information easily believed and spread by users.

Based on the background above, this study aims to identify the characteristics of hoax discourse in banking information spread on social media, analyze how the structure, content, and messages in hoax news are constructed by social media users using van Dijk's critical discourse analysis approach, and provide education to the public to be wiser in filtering the banking information they receive. In addition, this research also aims to help banks and regulators understand the pattern of hoaxes and design more effective communication strategies to counteract fake news. With this approach, this research is expected to provide academic and practical contributions in understanding how banking hoaxes are constructed and how people can be more critical in responding to information spread on social media.

METHOD

This study employed a descriptive qualitative approach. This approach deals with linguistic data in the form of narratives or news on social media. The type of data in this study was a hoax discourse about BCA. The discourse was a combination of images and text narratives spread on social media. The data were collected from several social media accounts that uploaded hoaxes about BCA, such as Instagram accounts (@indonesia.bcaprioritas, @bcakcupalembang, @bca.manado), Facebook accounts (BCAPaylater), TikTok accounts (@Yudinawas, @7bankbca), and WhatsApp broadcast messages from unknown sources. These accounts were selected due to their frequent dissemination of hoax related concerning BCA. These social media platforms were chosen because they are widely used and easily accessed by the public. Based on general observation, hoax information related to banking, especially BCA, is often found and spreads quickly on platforms such as Instagram, Facebook, WhatsApp, and TikTok.

The data for this research were collected from social media platforms. The platforms include Instagram, Facebook, WhatsApp, and TikTok. The data consisted of linguistic expressions presented in captions, which were collected through screenshots. The researcher collected a total of 11 data samples, consisting of 6 from Instagram, 2 from Facebook, 1 from WhatsApp, and 2 from TikTok. The selection of these platforms is based on their high user engagement and the frequent circulation of hoax news. This study focuses only on data obtained from social media to ensure its relevance to the research objectives. The data were collected during the period of 2022–2024. Based on reports from the

Financial Services Authority (OJK), cybercrime, including banking fraud and phishing, has shown a significant increase in recent years. Therefore, this study allows for a more comprehensive analysis of the trends in the spread of hoaxes in the banking sector.

Research instruments are tools used to collect data (Rijal, 2021). In this research, the instrument used was documentation, which involved collecting screenshots of social media posts on Instagram, Facebook, WhatsApp, and TikTok that contained hoaxes related to BCA. In addition, non-participatory observation was also conducted to observe the spread of hoaxes without being directly involved in the interaction. The obtained data were then classified using a checklist based on the type of hoax, social media platform, source of the post, and date of publication. After the data was collected, classification was done based on the type of discourse. Furthermore, the analysis was conducted using a discourse approach, and the results of the analysis were presented descriptively. The descriptive qualitative method enabled the researcher to examine the structure and linguistic patterns of hoax discourse in detail, including its forms, structures, and the ways false messages are constructed through linguistic and visual elements. This approach aims to reveal the phenomenon of hoaxes spread on social media, especially those related to banking services such as BCA. Theoretically, this study employed a qualitative approach with a critical discourse analysis method that refers to van Dijk's theory. The presentation of data analysis results is presented in the form of words, announcements, advertisements, and tweets presented in narrative form.

RESULTS & DISCUSSION

Results

This section presents the findings of the research and discussion based on the data collected from social media platforms. The discussion focuses on the types of BCA hoax news on social media and how hoax discourse is constructed using Teun A. van Dijk's Critical Discourse Analysis approach. The findings are presented systematically according to the research objectives and research questions.

Table 1. Hoax discourse data includes

No	Data	Media Social	Source	Date	Hoax Type	Structure Level
1	Windfall for BCA account owners	TikTok	@Yudinawas account	July 28 th 2024	Clickbait	Microstructure
2	BCA Lottery Registration Form	Facebook	Unknown account	June 23 rd 2024	Clickbait	Macrostructure
3	BCA Pay later offers from unofficial links	Facebook	BCAPaylater	November 23 rd 2024	Clickbait	Macrostructure
4	Promo update BCA Prioritas	Instagram	@indonesia.bcaprioritas	April 27 th 2022	Fake News	Macrostructure
5	DMs from fake	Instagram	@Topx_auto_junkya	April 5 th	Fake News	Microstructure

	BCA accounts		rd	2024		
6.	Online loan hoax in the name of BCA	TikTok	7bankbca	October 23 rd 2024	Fake News	Microstructure
7.	Virus Pop-up scam mode when opening M-banking	WhatsApp	Unknown	December 22 nd 2024	Misinformation	Microstructure
8.	Changes in transaction fees	Instagram	@Aljiambary_	January 29 th 2024	Misinformation	Microstructure
9.	Interbank transfer Rp.0	Instagram	@Bca.manado	July 23 rd 2023	Misinformation	Macrostructure
10.	Credit card data claim	Instagram	@bcakcupalembang	July 29 th 2023	Misinformation	Macrostructure
11.	MyBCA with just your name and account number	Instagram	@bcakcupalembang	July 29 th 2023	Misinformation	Macrostructure

Source: Data processing result, 2026

From the 11 data samples collected from social media platforms during 2022–2024, several types of hoaxes were identified. There are three data categorized as clickbait hoaxes, which appear on platforms like TikTok, Facebook, and WhatsApp. These hoaxes usually use interesting and exaggerated titles to attract attention and make people curious to click. There are also three data categorized as fake news hoaxes, mostly found on Instagram and TikTok. This type of hoax is made to look like official information from trusted institutions, especially by copying the identity of Bank BCA, so people easily believe it.

In addition, there are five data categorized as misinformation hoaxes, which are mostly found on Instagram. These hoaxes look like normal or informative content, but actually contain wrong or misleading information that can confuse readers. From the sources, It was also observed that many accounts spreading hoaxes attempted to imitate official bank accounts by using similar names, logos, or visual designs. Some others use unclear or anonymous identities that are not verified. This shows that pretending to be an official account and using unclear sources are common ways used to spread hoaxes on social media.

Types of Hoax Clickbait

Clickbait is a type of hoax that uses sensational, provocative, and attention-grabbing titles or visuals with the aim of piquing the reader's curiosity to click on a particular link.

Data 1: Hoax Clickbait

“Rezeki Nomplok Bagi pemilik rekening BCA, Dapat BSU subsidi gaji karyawan Rp. 1 Juta, Cek sekarang juga. Rejeki 1 Juta bagi pemilik Rekening BCA dapat bantuan pemerintah nih.”

TikTok account @Yudinawas account (Windfall for BCA account owners) posted on July 28, 2024

Based on a TikTok post by @Yudinawas, this content looks convincing at first because it uses a BCA ATM card image, which makes it feel like official information from a trusted bank. Social media users, particularly BCA customers, may easily perceive the information as credible. The choice of words is also very important. Phrases like “Rezeki Nomplok” and “Cek Sekarang Juga” are used to make people feel excited and in a hurry. The discourse creates a sense of urgency that encourages users to respond immediately, so users may respond impulsively or rush to check it without verifying whether it is true or not.

The title “1 million Windfall for BCA Account Holders” is also made to attract attention. It sounds like good news and directly targets a specific group, so it becomes more interesting to click. This is a common clickbait strategy, where the main goal is to get people’s attention and increase interaction, not to give accurate information.

Overall, this content focuses on how words, tone, and visuals are used to influence people’s reactions. It shows how small details in language and presentation can shape how people think and act. That’s why this data is included in the microstructure level.

Data 2: Hoax Clickbait

BCA Lottery Registration Form

“Program berhadiah khusus Nasabah Bank BCA Yang sudah ada GEBYAR UNDIAN GRAND PRIZE TABUNGAN BANK BCA hadir dan memenangkan Grand Prize seperti : Grand Prize Mobil, 1 unit Mobil Alphard, 1 unit Mobil CR-V Turbo, 1 unit Mobil HR-V CVT, 1 unit Mobil Xpander, 1 unit Mobil Fortuner, 1 unit Mobil BR-V, 1 unit Mobil Brio, 1 unit Mobil BMW, 10 Unit Motor Scoopy, 8 unit motor Xmax, 10 unit TV Led 50 in, 20 Unit Smartphone promax 14, 10 paket wisata Singapura, 10 paket umroh gratis. Masih banyak keuntungan lainnya. Info lebih lanjut tentang pengundian GRAND PRIZE BANK (BCA) silahkan klik menu (Daftar sekarang) yang kami sediakan.

“The New Gebyar”, “Hadiah BCA” Facebook posted in June 23rd, 2024.

This Facebook post from June 23, 2024 shows a “BCA Lottery Registration Form” with many attractive prizes like cars, motorbikes, smartphones, and even Umrah packages. At first, this kind of content looks very convincing and exciting, especially for BCA customers. The prizes are big and make people feel like they have a real chance to win, so they become interested quickly.

The post uses words like “Grand Prize” and “Daftar sekarang” to push people to act fast. It creates a feeling that the opportunity is limited, so users may rush to click the link or register without checking the truth first. This is different from other data that use fear, because this one used rewards and benefits to attract attention.

The content is also designed to look like an official announcement from BCA, so people

trust it more easily. In reality, it is just a trick to get personal data or direct users to a suspicious link. Because it is shared on Facebook, it can spread very fast through shares and reposts, especially among users who are easily tempted by giveaways.

Overall, from Van Dijk's perspective, the discourse operates at the macrostructure level because it shows a bigger pattern of how hoaxes spread in society using social media and people's behavior. It is not only about the words, but also about how the platform and user habits support the spread of this kind of content. This hoax is categorized as clickbait because it uses attractive and exaggerated prizes to grab attention and mislead people.

Data 3: hoax clickbait

"BCA Pay Later offers from unofficial links.

BCA Paylater (November 14 at 4:36 PM) Ajukan sekarang Paylater BCA Merupakan fasilitas kredit yang dapat digunakan sebagai alternatif pembayaran. Limit kredit hingga Rp 20 juta

dengan tenor cicilan sesuai kebutuhan. Bebas biaya admin. Bisa bayar scan QRIS.

Dipastikan saldo aktif di rekening 1 juta agar pengajuan dapat di ACC! paylater BCA

PINJAM DANA RP20.000.000 DI PAYLATER BCA

[Layanan Aktivasi Paylater - ID.MY.ID]

(Terdapat cap "TIDAK HOAKS" dari Mafindo dan tanda "SCREENSHOOT BY")"

Facebook account @BCAPaylater November 14, 2024.

This post from the Facebook account @BCAPaylater (November 14, 2024) offers a PayLater loan up to Rp 20,000,000 and looks like an official BCA promotion. The content is made to be convincing with simple and attractive details like free admin fees, flexible installments, and QRIS payment. It also tells users to keep a minimum balance so their application can be approved, which can make people feel the process is easy and guaranteed. Because of this, many users may be tempted to try it quickly without checking if the information is real.

What makes this different from other data is that it doesn't create panic, but instead gives hope and benefits to attract attention. It even uses labels like "TIDAK HOAKS" to build more trust, which is actually misleading. This shows how scammers use social media and the name of a trusted institution like BCA to trick people. From Van Dijk's perspective, the discourse reflects macrostructural elements because it represents broader social patterns and institutional imitation strategies.

Types of Hoax Fake News

Fake news is the most common type of hoax used to mislead the public. Fake news is false information that is deliberately created and spread as if it came from an official source,

such as a government agency, bank, or other trusted institution. The main purpose of spreading fake news is to deceive, trick, or take advantage of the victim, whether in the form of personal data, money, or trust.

Data 4: hoax fake news

Promo Update BCA Prioritas.

"Ayo Buruan Upgrade BCA Prioritas (PROMO Berlaku Hingga April 2022) PROMO Upgrade menjadi Nasabah Prioritas Persyaratan: Cukup ada saldo mengendap minimal 10jt di rekening, Anda sudah bisa mendaftar menjadi Nasabah Prioritas. (Terdapat cap merah besar dengan tulisan "HOAKS" serta logo KOMINFO)"

Instagram account @indonesia.bcaprioritas, April 24, 2022

An Instagram upload from @indonesia.bcaprioritas promotes an upgrade to BCA Prioritas with only Rp 10 million balance. At a glance, this looks like a very attractive and easy offer, especially since becoming a priority customer usually requires a much higher amount. This kind of information can make users feel excited and think they have a rare opportunity, so they may trust it right away without checking the official requirements.

Compared to other data, this one focused more on giving an easy and "too good to be true" offer rather than using fear or pressure. People might feel lucky instead of panicking, which makes them less careful. Even though there is a "HOAKS" label and Kominfo logo, the content still shows how scammers try to copy official promotions to confuse users. That's why it is included in the macrostructure level, because it shows a bigger pattern of how hoaxes spread and affect people's understanding on social media. The discourse can be classified as fake news because it imitates official institutional communication while presenting misleading information.

Data 5: hoax fake news

DMs from fake BCA accounts

"Hallo BCA

Mohon maaf atas ketidaknyamanannya, jika ada kendala maupun pertanyaan seputaran perbankan BANK BCA, silahkan hubungi customer service kami di bawah agar dapat terhubung langsung dengan layanan live chat via

WhatsApp Tks~Sinta."

Instagram post @Topx_auto_junkyard, April 5, 2024

A hoax related to banking fraud was identified from an Instagram account, @Topx_auto_junkyard, posted on April 5, 2024. This fraud involved a fake Instagram account impersonating Bank BCA under the name "laayanan.id", attempting to deceive

users by offering customer service assistance via WhatsApp.

The post targeted social media users, especially housewives on Facebook and Instagram, who were looking for online banking information. The data took the form of screenshots of conversations with polite, professional language and emojis for credibility. The message convinces victims to contact a WhatsApp contact, possibly to request sensitive information such as account numbers or OTP codes.

This data is categorised as a Fake news hoax, as the mode is done through direct messages, taking advantage of users' lack of digital literacy in verifying official accounts. This kind of disinformation is rampant on social media with the aim of stealing personal data through fake support services. The Instagram account laayanan.id uploaded a message on behalf of BCA, directing customers to WhatsApp contacts suspected of being fraudulent accounts to build victim trust. In van Dijk's Critical Discourse Analysis, this data is more appropriately analysed at the micro level because it focuses on text structure and language strategies. The choice of words, the use of emojis, and a professional looking yet casual communication style are used to trick victims. This strategy is effective in digital fraud because it adapts to the communication patterns of social media users.

Data 6: hoax fake news

Online loan hoax in the name of BCA

"Sekarang bank BCA telah resmi di buka sama bapak presiden Prabowo untuk melakukan pinjaman online, pinjaman aman dan Amanah, bunga ringan, tanpa agunan walaupun BI cheking jelek bisa"

TikTok account @7bankBCA, October 23, 2024

Data 6 comes from the TikTok account @7bankbca and was posted on October 23, 2024. The picture shows the atmosphere inside the BCA Syariah office. There is a man who is talking to a bank employee wearing a blue uniform and headscarf, with his hands raised as if in a gesture of greeting or explaining something. There is narrative text which states that "Bank BCA telah resmi dibuka oleh Presiden Prabowo untuk layanan pinjaman online dengan bunga ringan dan tanpa agunan, bahkan bagi yang memiliki riwayat kredit buruk (BI checking jelek)."

Based on the analysis, researchers categorize the post into a type of fake news hoax, because the information conveyed is misleading and contains untrue claims, such as the statement that Bank BCA has been officially opened by President Prabowo to provide online loans without collateral and without considering BI checking. Several grammatical inconsistencies also indicate that the information does not originate from an official institutional source. Which shows that this information does not come from an official

source. According to Teun A. van Dijk's critical discourse analysis theory, this data is best suited at the micro level, as the analysis focuses on the text structure and language use used in this hoax. The micro level includes how information is constructed through text, word choice, and how the hoax message can influence the thinking of individuals who read it. Persuasive and manipulative linguistic strategies are employed to increase readers' trust.

Types of Misinformation hoax

Misinformation refers to the spread of inaccurate or false information, which is spread without malicious intent. In the context of hoax news, misinformation is false information spread due to error or ignorance, rather than a deliberate attempt to deceive or manipulate.

Data 7: misinformation hoax

Viral pop-up scam mode when opening M-banking

"Pesan Peringatan di Aplikasi m-BCA: "Viruses found. Please remove them immediately dengan menyebut aplikasi "Picsart. This virus is a Trojan. It can cause devices to be accessed by remote applications without authorization." Tersedia pilihan "Quit" dan "App Delete". "Teman dan saudaraku, jika M-Banking kamu muncul seperti ini, jangan sekali-kali klik untuk hapus virus, karena saldo kamu akan terkuras. Biarkan sehari atau 2 hari kemudian tampilan virusnya akan hilang dengan sendirinya. Dan m-Banking akan bisa dibuka kembali."

WhatsApp message, December 2022

This content shows a warning pop-up in m-BCA saying "Viruses found. Please remove them immediately" and mentions the Picsart app as a Trojan. When people see this, especially BCA users, they can easily feel scared because it is related to their bank account. The message then tells users not to delete the virus and claims that if they do, their balance will be drained. This kind of statement can make users panic and just follow the message without checking if it is true.

The way the message is written is simple but very effective. It uses fear, like the sentence "your balance will drain," to control how people react. Instead of asking users to click something, this message actually tells them not to act, which makes it a bit different from other hoaxes. It creates confusion and makes people believe they are protecting their account, when actually they are just being misled.

This message is usually spread through WhatsApp groups or forwarded chats, so it spreads quickly. Because it often comes from friends or family, users are more likely to trust the information without conducting verification. This is what makes it dangerous, because the wrong information can spread widely in a short time.

Overall, this content focuses on how language is used to influence people's feelings

and decisions. It shows how simple words can create fear and shape people's behavior. That's why this data is included in the microstructure level. It is also categorized as misinformation, because the information is false and misleading, even though it may be shared without bad intention by some users

Data 8: misinformation hoax

Changes in transaction fees

"Nomor: 0311/Bank BCA/VI/2024 Tentang :Perubahan tarif transaksi"

Pengumuman

Sehubungan dengan adanya peningkatan kualitas layanan transaksi transfer antar Bank di tahun 2024, mulai hari ini malam pukul 00.00 WIB, Bank BCA melakukan perubahan skema Tarif transaksi dari Rp. 6.500/transaksi dan BI FAST Rp. 2.500 Akan dirubah menjadi RP. 150.000/Bulanan (UNLIMITED).

Untuk perubahan skema tarif transaksi rekening Bank BCA dengan ini Bapak/Ibu Nasabah Bank BCA untuk Persetujuannya ataupun Konfirmasinya dibawah ini: SETUJU dengan tarif baru Ro. 150.000 perbulan Unlimited transaksi. TIDAK SETUJU dan mau tetap ke tarif lama Rp. 6.500 pertransaksi. Untuk KONFIRMASI TIDAK SETUJU dilahkan isi FORMULIR melalui Tautan Link yang kami kirim. Pastikan data yang di isi sudah benar, Jika Bapak/Ibu tidak ada KONFIRMASI maka kami anggap SETUJU dengan tarif baru, Untuk potongan setiap bulannya akan langsung Auto Debet dari rekening Tabungan."

Instagram account @aljiambary, January 29, 2024

Data 8 comes from the Instagram account @aljiambary with a design that resembles an official announcement, equipped with a text calling for immediate action. The meaning is to create a sense of urgency so that the target audience responds immediately without conducting adequate verification. The language used is formal and persuasive, featuring administrative elements such as 'letter number,' 'announcement', and 'confirmation' to appear credible.

The content can be classified as misinformation because it imitates an official banking announcement while directing users to access a fraudulent link, as the text invites the reader to click on the link provided to fill in the consent or rejection form for the transaction rate change. The information presented is made to look like an official announcement from BCA Bank, when in fact this is a fraud mode aimed at stealing customers' personal data. This strategy is commonly associated with phishing practices in which users are encouraged to provide sensitive information such as account credentials or personal banking data. From Van Dijk's perspective, this discourse operates at the microstructure level because the

analysis focuses on linguistic and visual strategies used to manipulate readers. The micro level covers how information is constructed linguistically and visually to influence individual perceptions. In this case, the hoax utilises language structures that resemble official documents as well as the use of trap links to attract victims.

Data 9: misinformation hoax

Interbank transfer Rp.0

GRATIS TRANSFER ANTAR BANK LAIN Rp. 0

“WARNING”

Content shared by the Instagram account @Bca.manado (July 23, 2023) displays a promotion claiming “Free Transfer Between Other Banks Rp. 0,-” along with a big “WARNING” sign to show that the information is actually false. At first, this kind of message can easily catch users’ attention because the promise of free interbank transfers appears financially beneficial. This can make users quickly believe it and expect the service to exist.

What makes this different from other data is that this content is not spreading the hoax, but correcting it. It shows how misleading information can already spread widely before receiving official clarification from the institution. Even simple claims like this can confuse many people if they don’t check the source carefully. That’s why it is included in the macrostructure level, because it reflects a wider pattern of how misinformation spreads and how institutions try to respond. This content can be classified as misinformation, since it involves false information that can mislead the public.

Data 10: misinformation hoax

Credit card data claim

(Gambar menampilkan sebuah unggahan dengan klaim kebocoran data BCA yang diberi tanda silang merah)

Setelah dilakukan pengecekan, data yang diklaim beredar tersebut BERBEDA dengan data yang dimiliki oleh BCA.

Tambahan informasi di bagian bawah:

BCA berizin dan diawasi oleh Otoritas Jasa Keuangan - BCA merupakan peserta penjaminan LPS.

Instagram post @bcakcupalembang, July 29, 2023

In this data, in the form of images with additional text, which shows uploads from hacker forums that are claimed to sell BCA customer data. The visualization is meant to reinforce the impression that the data leak really happened. The language uses technical terms such as “database” and “deep web,” which can make it easier for ordinary people to believe. Social media users who spread these hoaxes can come from a variety of

backgrounds, but the most vulnerable group to believe them are general bank customers, including users with limited understanding of cybersecurity and digital verification.

The data displayed in this upload shows a hoax with the type of Misinformation, because the information disseminated claims that BCA's credit card data has been spread, even though after checking by official parties, the claim does not match the data owned by BCA. Disinformation like this often occurs on social media with the aim of causing panic, distrust of financial institutions, or even to encourage certain actions from unwary users, such as clicking on malicious links or providing personal data. This data can be categorized at the macro level, as it relates to a broader social discourse, namely public trust in the banking security system and how information is strategically produced and disseminated on social media. At this level, hoaxes not only impact individuals, but also affect public perceptions of financial institutions and regulations related to data security.

Data 11: misinformation hoax

MyBCA with just your name and account number

"Klaim akses ke myBCA hanya dengan nama dan no. rekening (Gambar menampilkan sebuah unggahan dengan klaim bahwa akses ke myBCA bisa dilakukan hanya dengan nama dan nomor rekening, yang telah diberi tanda silang merah). Aplikasi myBCA hanya dapat diakses Nasabah dengan menggunakan BCA ID dan password yang dibuat oleh Nasabah sendiri. Untuk bertransaksi, Nasabah juga harus memasukkan PIN yang HANYA diketahui oleh Nasabah sendiri." Tambahan informasi di bagian bawah: BCA berizin dan diawasi oleh Otoritas Jasa Keuangan - BCA merupakan peserta penjaminan LPS"

Caption

*"Dear Nasabah Setia BCA,
WASPADA TERHADAP PENIPUAN!"*

Instagram post @bcakcupalembang, July 29, 2023

The data shows BCA's clarification that the claim of access to MyBCA with only name and account number is a hoax. BCA emphasized that its security system still requires a BCA ID, password, and PIN, which are only known by the account holder. The discourse is designed to create the impression that the information is credible and trustworthy. The language used tends to be manipulative by mentioning certain numbers, such as the price of access to the account, to increase the reader's trust in the claim. The spread of this hoax is usually done by social media users with the aim of deceiving or causing panic among bank customers. The motives behind the dissemination of such hoaxes range from financial fraud to the intentional spread of panic among users. Social media such as Facebook and

Instagram facilitate the spread of such hoaxes due to their viral nature and the ease of sharing information without verification. In this case, the hoax data is constructed in the form of images with additional text, showing screenshots of uploads from irresponsible parties.

The data displayed in this upload shows a hoax with the type of Misinformation, because the information disseminated claims that access to myBCA can be done only with the name and account number. Whereas, in reality, the myBCA application can only be accessed with a BCA ID and password created by the customer himself, and for transactions a PIN is required which is only known by the customer. Disinformation like this is often used to mislead the public and has the potential to cause fear or encourage careless actions such as sharing personal data. Based on the data above, this data can be categorized at the macro level, as it relates to the broader social structure of how information is produced, disseminated and received by the public in the context of the digital financial system. At this level, hoaxes not only impact individuals but also affect public perception of the security of the banking system as a whole. Such hoaxes can undermine public trust in banking institutions and create unnecessary anxiety among customers.

Discussions

The findings indicate that hoax discourse related to BCA on social media is predominantly constructed through clickbait, fake news, and misinformation strategies. Although the forms and narratives vary across platforms, the primary objective remains similar, namely to manipulate users and influence public perception. Clickbait hoaxes generally employ sensational headlines, exaggerated rewards, and urgent instructions to attract users' attention and encourage immediate responses. Meanwhile, fake news hoaxes imitate official banking communication styles, institutional logos, and administrative formats to create the impression of credibility and legitimacy. In addition, misinformation hoaxes often contain inaccurate or misleading financial information that may cause confusion, panic, and distrust among users.

From Van Dijk's Critical Discourse Analysis perspective, macrostructure and microstructure elements play important roles in shaping hoax discourse. At the macrostructure level, the discourse is dominated by themes related to financial rewards, security threats, service changes, and banking promotions. These dominant themes are strategically constructed to attract attention and create emotional reactions among social media users. The findings demonstrate that hoax creators adapt their discourse according to users' psychological tendencies, such as fear, curiosity, urgency, and financial motivation.

At the microstructure level, hoax discourse is constructed through persuasive linguistic strategies, including the use of imperative expressions, emotional vocabulary, short sentences, and informal communication styles. Expressions such as “check now,” “register immediately,” and “urgent warning” are intentionally used to encourage impulsive reactions without adequate verification. In several cases, visual elements such as institutional logos, screenshots, warning symbols, and administrative layouts are also utilized to strengthen the appearance of authenticity and increase users’ trust in the information presented.

The findings also reveal that each social media platform influences the construction and dissemination of hoax discourse differently. Instagram and TikTok tend to emphasize visual presentation and short persuasive narratives targeting younger audiences and users with limited digital literacy. Facebook is frequently used to distribute hoaxes resembling official announcements and promotional information, particularly targeting older users. Meanwhile, WhatsApp facilitates the rapid spread of hoaxes through broadcast messages and forwarded content, making misinformation easier to circulate without source verification. These platform characteristics contribute significantly to the speed and effectiveness of hoax dissemination in digital communication.

The results of this study are consistent with previous studies which found that hoaxes commonly utilize manipulative language, emotional appeals, and misleading narratives to influence public opinion (Rahadi, 2017; Rahmadhany et al., 2021; Wulandari, 2019). However, this study offers a more specific contribution by focusing on hoaxes in the banking sector, particularly those related to BCA. Unlike previous studies that mainly examined political or general social hoaxes, this research highlights how financial and institutional trust are strategically exploited in digital hoax construction.

Furthermore, the findings support Van Dijk’s argument that discourse is closely related to social power, manipulation, and ideological construction. In the context of banking hoaxes, language functions not only as a communication tool but also as a strategic instrument used to influence users’ perceptions, decisions, and online behavior. Therefore, improving digital literacy and public awareness is essential to reduce the spread of banking-related hoaxes and encourage more critical responses toward information circulating on social media.

This study is limited to textual and visual discourse analysis on selected social media platforms. Future research is recommended to explore users’ responses to banking hoaxes and examine the effectiveness of digital literacy programs in preventing the spread of misinformation in online financial communication.

CONCLUSION

This study concludes that hoax discourse related to BCA on social media is predominantly constructed through clickbait, fake news, and misinformation strategies. The findings reveal that hoax creators employ persuasive language, emotional appeals, institutional imitation, and platform-based communication patterns to increase users' trust and encourage rapid information dissemination. Using Van Dijk's Critical Discourse Analysis, this study demonstrates that both macrostructure and microstructure elements play significant roles in shaping hoax discourse. In addition, the characteristics of each social media platform influence how hoaxes are constructed and distributed. Therefore, improving digital literacy is essential to reduce the spread of banking-related hoaxes and increase public awareness regarding online financial information.

This study is expected to contribute to the development of digital literacy and public awareness regarding banking-related information circulating on social media. Social media users are expected to be more critical and careful in receiving and sharing information, especially information related to banking services and personal data security. Future research can further examine users' responses to hoax discourse and explore more deeply the effectiveness of digital literacy education in preventing the spread of banking hoaxes on social media.

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