Deferred Proof: A Narrative Framing Analysis of the #BuktiBaktiBCA CSR Campaign on Instagram and Youtube, 2024–2026

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Abstract

The #BuktiBaktiBCA corporate social responsibility (CSR) campaign promises "proof" (*bukti*) in its very hashtag. This article analyses how that proof is framed and how the comment space is reinterpreted by audiences as a space for service accountability. Drawing on Entman's (1993) framing analysis, the study examines 11 units of campaign content published between 2024 and 2026 across three Bakti BCA pillars (education, the environment, and tourism villages and micro, small and medium enterprises [MSMEs]): six posts from BCA's official Instagram and YouTube channels, four branded-collaboration posts on the Instagram accounts of media outlets (Kompas, Liputan6, Narasi TV, and Tempo), and one creator post. The collaboration posts are treated as branded content rather than independent news coverage. The findings indicate that proof is more often deferred or displaced than presented: to links and other episodes, to future impact, to validation by judges and third parties, or to audience participation in the form of votes and comments. Structural diagnoses of causes are avoided in every unit. Under programme-documentation content on the official Instagram account, the comment section is dominated by complaints about banking services, whereas comments on the Genera-Z Berbakti competition content are conditioned by calls to action in the content descriptions. Because content type, audience, and source status differ, differences in response volume across channels cannot be read as differences in effectiveness. The article concludes with practical recommendations for banking CSR communication and notes the limitations of a small, purposive corpus.

***Keywords**: framing; banking CSR; #BuktiBaktiBCA; branded content; Instagram.*

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A. INTRODUCTION

Banking institutions depend on public trust. Accordingly, corporate social responsibility (CSR) communication in this sector does not merely report activities; it also constitutes an effort to build legitimacy (Ahmad et al., 2021). Such legitimacy is now constructed not only through annual sustainability reports but also through lively and interactive digital narratives. Widiastuti et al. (2023) affirm that CSR communication on social media encourages brand advocacy behaviour and customer identification with the bank. Schröder (2021) shows that German banks devote a significant share of their social media content to CSR issues in order to build engagement and two-way trust. Liu et al. (2023) find higher consumer engagement when banking CSR communication elicits emotional responses from the public rather than merely conveying transactional announcements. In light of these studies, social media is treated here not simply as a dissemination channel but as an arena of meaning construction in which reputation is at stake.

PT Bank Central Asia Tbk (BCA) pursues its sustainability commitment

through five pillars set out in its Sustainability Report, namely *Bakti Pendidikan* (education), *Bakti Lingkungan* (environment), *Bakti Kesehatan* (health), *Bhakti Budaya* (culture), and Sustainable Tourism and MSMEs (PT Bank Central Asia Tbk, 2026). Its communication campaign carries the hashtag #BuktiBaktiBCA, with the actor Nicholas Saputra serving as Bakti BCA Ambassador (*Duta Bakti BCA*). The campaign was launched with the video "*Kisah Jejak Bukti Bakti BCA*", published on YouTube on 24 April 2024 and on BCA's official Instagram account on 27 May 2024. The hashtag literally promises proof, which makes it pertinent to examine how that proof appears in the campaign's narratives. This study confines itself to the three pillars with the most prominent campaign activity in 2024–2026, namely *Bakti Pendidikan*, *Bakti Lingkungan*, and Sustainable Tourism and MSMEs. The student innovation competition Genera-Z Berbakti (2025–2026) is also analysed, with the caveat that the competition combines all five Bakti BCA pillars.

Preliminary observation of the corpus reveals a gap that merits investigation. The *Bakti Pendidikan* Reel on the @goodlifebca account recorded 255 likes and 139 comments, and according to the authors' observation those comments were dominated by complaints about banking services rather than responses to the programme. The Desa Wukirsari Reel received 212 likes and 35 comments with a similar pattern. By contrast, collaboration posts on media and creator accounts relating to the Genera-Z Berbakti competition recorded far larger figures, for example 18.9 thousand likes and 111 comments on the creator post, and 28.6 thousand likes and 195 comments expressing support and hopes for the Genera-Z programme on the Narasi TV post. These figures cannot be interpreted directly as differences in effectiveness. The content types differ, ranging from programme documentation to competition content that invites audiences to comment and vote, as do the audiences of the accounts that publish the content. Moreover, the collaborative posts are more accurately classified as "branded content" than as independent coverage. It is precisely these differences that call for analytical scrutiny, rather than treating all such content as equivalent.

Framing studies of CSR communication have generally focused on the themes, actors, and moral values made salient in messages. One aspect of the frame that is rarely examined in its own right, however, is proof: when, where, and through whom the claim that a CSR programme "works" is conveyed to the audience. Yet claims of programme success lie at the core of moral evaluation and treatment recommendation in Entman's (1993) framework, so that the way proof is constructed and positioned determines whether such claims are credible. On social media platforms the matter becomes more complex, because proof may be presented, deferred, or fragmented across formats and speakers, while audiences can respond immediately through the comment section. This study addresses that gap by analysing the narrative framing of the #BuktiBaktiBCA campaign on Instagram and YouTube (2024–2026), positioning proof as the principal unit of analysis rather than as a mere narrative supplement.

The novelty of this study lies in positioning proof as a unit of framing analysis rather than as a narrative supplement, and in reading the comment space as an arena

in which audiences test a bank's claims of CSR success. Unlike CSR framing studies that generally focus on themes and actors, this article examines how proof is constructed in a campaign whose hashtag invokes "proof" and how audiences respond to the design of its posts. The study aims (1) to identify how "proof" is framed that is, promised, presented, or deferred in #BuktiBaktiBCA campaign content across three Bakti BCA pillars; and (2) to analyse how audiences use the comment space, including the extent to which that space is reinterpreted as a space for service accountability, and how post design namely content descriptions, calls to vote, and calls to comment conditions those responses. The article therefore addresses two questions: how is "proof" framed in #BuktiBaktiBCA campaign content across three Bakti BCA pillars, and how is the comment space used by audiences and conditioned by post design? Its central argument is that a campaign carrying a "proof" hashtag tends to defer or displace proof and to avoid structural diagnosis, while audiences use the comment space to demand accountability for the bank's core services.

B. LITERATURE REVIEW

Recent scholarship regards CSR communication on social media as an organisational effort to maintain congruence between its conduct and prevailing norms and values, since incongruence may result in social or economic sanctions (Schacker, 2022). Schacker (2022) also shows that research on CSR communication on social media still requires more rigorous and replicable ways of identifying and operationalising concepts, which is the reason this article sets out its unit-coding criteria explicitly. In the banking sector, Zafar and Sulaiman (2021) examine CSR narratives within the Islamic banking paradigm. Gupta et al. (2021) discuss the use of social media as a medium of CSR communication for building consumer–brand relationships in the banking sector of a developing economy. In the Indonesian context, Fauzan et al. (2024) find that social media influencers have a positive effect on banks' CSR communication, and that CSR communication has a positive effect on customer value co-creation. These studies indicate that banking CSR on social media is read in relation to the bank–customer relationship rather than as a stand-alone activity.

Recent studies of CSR communication on social media highlight engagement and trust. Widiastuti et al. (2023) and Schröder (2021) discuss social media CSR in the banking industry, while Liu et al. (2023) emphasise the role of emotional responses. Zarzycka et al. (2023) examine CSR messages on Twitter as an effort to build stakeholder trust, and Zheng et al. (2026) propose a multilayered framework for designing CSR narratives for social media engagement in the hospitality industry. Kwon et al. (2024) analyse 886 Instagram posts from twelve global corporations in 2019–2021 and find that corporations strategically frame their CSR commitments through CSR advertising. Most of these studies treat the message as an input variable and engagement as an outcome. The questions of how such messages construct claims of programme success, and of what audiences do in the interaction space, remain largely unanswered.

1. Framing Analysis

Entman (1993) conceives of framing as the selection and salience of particular aspects of reality in order to promote a problem definition, causal interpretation, moral evaluation, and treatment recommendation. These four functions constitute the

principal framework of this article. The model is commonly applied to Instagram content in Indonesia (Nafi'ah, 2025; Naila et al., 2024), but has not yet been applied to banking CSR campaigns. In the CSR context, framing affects reputation and perceptions of corporate motives (Ennenbach & Barkela, 2026), and corporations themselves take part in framing their messages (Kwon et al., 2024). Each unit is therefore read through Entman's four elements with two additions: (1) the position of the change agent, that is, who is portrayed as producing change; and (2) the status of proof, that is, whether proof is presented, deferred, or displaced onto another party. Audience responses are coded separately as the location of framing at the receiver's end.

2. Message Source, Branded Content, and Agenda-Setting

Research on message sources shows that the reception of CSR claims depends on who conveys them. Dalla-Pria and Rodríguez-de-Dios (2022) find that message source and the framing of CSR motives influence message credibility, reputation, and word-of-mouth communication. Jiang and Park (2021) examine the effects of CSR appeals and message sources on consumer responses to branded content on Instagram. Beckert and Koch (2022) show that, in sponsored influencer content, the prominence of brand placement moderates the effect of disclosure labels, so that the context of presentation helps to determine how audiences assess source credibility.

The role of the news media as agenda-setter in CSR communication is examined by Vogler and Eisenegger (2021). Their longitudinal study in Switzerland finds that the visibility and tone of CSR news coverage are positively associated with corporate reputation, whereas corporate CSR communication via Facebook shows no effect on reputation. This finding underscores that agenda-setting and third-party credibility arguments apply to editorial coverage, whose agenda is determined by the newsroom. They do not automatically apply to branded collaboration, that is, posts co-produced with the company and published on a media outlet's account. In branded content, the agenda and key messages are set jointly with the company, and the media account functions as a production partner and distribution channel. This article therefore draws a firm distinction between (a) branded-collaboration content, which is analysed as the corpus, and (b) independent news coverage for example, reporting by ANTARA and Kompas.com on BCA service disruptions which is used only as context.

C. METHOD

1. Design and Unit of Analysis

This study employs qualitative framing analysis of digital texts, complemented by a descriptive count of comments. The unit of analysis is a single post (a Reel, a YouTube video, or an Instagram post) together with its content description, audiovisual narrative, and comment section. Framing is read through Entman's (1993) four elements, supplemented by the position of the hero (change agent) and the status of proof, as outlined in the analytical framework.

2. Corpus and Selection Criteria

The corpus comprises 11 units selected purposively on the basis of four criteria: (1) relevance to the campaign, that is, bearing the hashtag #BuktiBaktiBCA or the Bakti BCA label; (2) publication within the 2024–2026 period; (3) representation of the three programme pillars; and (4) variation of channel. Table 1 details the units. The units are grouped as follows: three official Instagram posts (P1, L1, D1), three official YouTube videos (P2, L2, D2), four branded-collaboration posts on media accounts (M1–M4), and one creator post (K1).

Posts M1–M4 are collaboration posts on the Instagram accounts of media outlets, not independent editorial news articles. Several markers reveal their branded character, for example the "*Info Tempo*" label at Tempo, the photo credit "*Dokumen BCA*" at Kompas.com, and captions that direct audiences to BCA channels (bca.id/genzberbakti and the Solusi BCA YouTube channel). These units are therefore referred to as branded-collaboration content. Independent news coverage (ANTARA and Kompas.com on phishing and service disruptions) does not form part of the corpus and is used only as context.

3. Data Collection

The data were accessed by the authors on 20 October 2026 via the Instagram account @goodlifebca and the YouTube channel @SolusiBCA. Figures for likes, comments, shares, and views were recorded as displayed by the platforms at that time and are subject to change. Comments were read from the comment section of the account that published each post, as shown in the screenshots (BCA's official account for P1, L1, and D1; the Solusi BCA channel for P2, L2, and D2; the media accounts for M1–M4; and the creator's account for K1).

Table 1. Research corpus

Code	Unit	Pillar	Channel	Content type	Upload date	Engagement metrics
P1	Reel video "*Kisah Jejak Bukti Bakti BCA*"	Education	Instagram @goodlifebca	Programme documentation	27 May 2024	255 likes; 139 comments, predominantly negative (complaints about the app, ATM, and QRIS errors)
P2	Genera-Z Berbakti 2026: Ep. 1, "*8 Kampus Adu Ide Berdayakan Desa*"	Education	YouTube Solusi BCA	Competition	20 June 2026	1.7K likes; 6,873,101 views; 269 positive comments supporting the programme

Code	Unit	Pillar	Channel	Content type	Upload date	Engagement metrics
L1	Reel "*Panen Raya Kopi Cikoneng*"	Environment	Instagram @goodlifebca	Programme documentation	19 May 2025	211 likes; 5 negative comments (service complaints)
L2	"*Inovasi Pelestarian Penyu Bersama Bakti BCA*"	Environment	YouTube Solusi BCA	Programme documentation	23 May 2025	15 likes; 1,683 views; 8 negative comments (service complaints)
D1	Reel "*Mengukir Cinta di Desa Wukirsari*"	Tourism villages and MSMEs	Instagram @goodlifebca	Cross-platform teaser	21 December 2024	212 likes; 35 negative comments (app errors and service)
D2	"*Telusur Jejak Desa Bakti BCA di ITB Berlin 2026*"	Tourism villages and MSMEs	YouTube Solusi BCA	Documentation	16 April 2026	7 likes; 1,432 views; 1 positive comment supporting the programme
M1	"*UNPAD Menangkan Genera-Z Berbakti 2026, Siap Jalankan Program di Desa Wisata Situs Gunung Padang*"	Education	Instagram @kompascom	Branded collaboration	7 July 2026	6.5K likes; 138 positive comments supporting the programme; 276 shares
M2	"*Hebat!*" Nicholas Saputra praises the way a UNCEN finalist overcame nervousness	Education	Instagram @liputan6	Branded collaboration	16 July 2026	2.4K likes; 10 positive comments supporting the programme; 42 shares
M3	Call to submit proposals for the Genera-Z Berbakti Community Service Programme	Education	Instagram @narasi.tv	Branded collaboration	14 April 2025	28.6K likes; 195 positive comments (audience interested in applying); 1 share
M4	"*UIN Bandung vs UGM Adu Inovasi di Genera-Z Berbakti 2026*" (*Info Tempo*)	Education	Instagram @tempodotco	Branded collaboration	29 June 2026	11.6K likes; 240 positive comments supporting the programme; 751 shares

Code	Unit	Pillar	Channel	Content type	Upload date	Engagement metrics
K1	Reel by Jerhemy Owen, "*Pertama kali ikut KKN*"	Education	Instagram @jerhemynemo (tagging @goodlifebca)	Creator post	13 August 2026	18.9K likes; 111 positive comments supporting the programme; 437 shares

4. Coding Procedure

Coding was carried out jointly by the authors in order to facilitate data analysis. Each unit was coded in a matrix comprising Entman's four elements, the position of the hero, and the status of proof. Single coding without an intercoder check constitutes a limitation; the findings are therefore to be read as analytical interpretation rather than as generalisable measurement.

Comments were coded into four mutually exclusive categories: (a) responses to the CSR programme (positive, negative, or neutral); (b) complaints or grievances about banking services (crosstalk, or off-topic); (c) support for competition teams or finalists; and (d) other, including technical questions. Service complaints were deliberately separated from negative attitudes towards CSR, because a complaint about a bank's features or services does not automatically signify rejection of its social programme. The number of comments in each category was counted on the basis of the comments available on each piece of content.

5. Comparability

The content types in the corpus are not equivalent, and comparison is therefore confined within two groups. The first group is programme documentation (P1, L1, L2, D1, D2), that is, content showing programme activities or locations. The second group is Genera-Z Berbakti competition content (P2, M1–M4, K1), that is, content featuring participants, judges, and calls to the audience. Comparison between official and external channels is made only within the second group. Because some captions steer comments—for example, by inviting audiences to vote for a favourite team post with and without such calls are recorded in Table 3 so that comment patterns are not read as spontaneous audience attitudes.

D. RESULT AND DISCUSSION

1. Overview of Framing

Analysis of the 11 units shows that the #BuktiBaktiBCA campaign frames the three pillars in different ways, yet with one recurring pattern: the hashtag promises proof, whereas the frame within the posts more often defers or displaces it. Table 2 summarises the frame elements of each unit according to Entman (1993). The subsections that follow discuss each pillar in turn, followed by the Genera-Z Berbakti competition content, comment patterns, and the discussion.

Table 2. Entman framing matrix by unit

Unit	Problem	Cause	Moral evaluation	Solution	Change agent and status of proof
P1	Limited access to education in Indonesia.	Shortage of teaching staff in remote parts of the country.	A positive narrative of supporting educators as a form of proof of BCA's commitment to education.	The *Bakti Pendidikan* programme.	BCA as catalyst, educators as change agents, schoolchildren as the ultimate beneficiaries. Proof takes the form of visual documentation and the Bakti Ambassador; detailed data are **deferred** to a link to the BCA website.
P2	A shortage of ideas for sustainable village empowerment.	Few village-empowerment initiatives are undertaken by students.	Existing village-empowerment programmes have been only temporary; through Genera-Z, students are required to design sustainable programmes.	Students' innovative ideas, with a promise of tangible impact in the future.	Students as protagonists, BCA as programme organiser, villages as the destination. Proof is **displaced** onto validation by judges and audience participation in the form of team support through votes in the YouTube comment section.
L1	The economic transformation of coffee farmers.	Coffee cultivation has not been carried out properly owing to limited technical knowledge.	Older cultivation methods were suboptimal; through BCA's empowerment programme, yields are improved.	Plantation revitalisation, field schools, and financial literacy.	BCA's mentoring as the dominant actor. Proof is **presented** as figures stated in the video: production up 350% and farmers' income up by as much as 206.57%.
L2	Natural cycles are disrupted by climate change, so that hatchlings are predominantly female.	Climate change and global warming: the higher the temperature, the more female hatchlings are born.	A call to protect the sea; the turtle ecosystem is the audience's responsibility.	The Intan Ruang incubator (claimed to be the first in Indonesia), with a hatching success rate of up to 90%.	The Banyuwangi Sea Turtle Foundation (BSTF) as change agent, BCA as programme supporter. Proof is **presented** as figures: more than 25,000 hatchlings released and more than 400 turtle nests relocated.

Unit	Problem	Cause	Moral evaluation	Solution	Change agent and status of proof
D1	Not stated explicitly; only an intimation that the preservation of *wayang* and *batik* in Indonesia is beginning to fade.	Not explained in either the video or the text.	A call to preserve *wayang* and hand-drawn *batik*.	Not shown; the unit functions as a teaser for the full video on YouTube.	The village as change agent; BCA is present through its logo, channel, and hashtag. Proof is **deferred** by directing audiences to BCA's YouTube channel.
D2	Few tourism villages are known internationally.	Lack of access to promote village potential on the international stage.	A call to raise the profile of tourism villages' potential in order to sustain culture and the economy.	Inviting representatives of BCA-assisted tourism villages to attend ITB Berlin, the world's largest and oldest tourism industry trade fair.	The Ministry of Tourism together with BCA as change agents, village representatives as objects. Proof is **presented** by bringing three delegations from three BCA-assisted villages, as shown in the video.
M1	The problem is conveyed through the empowerment programmes offered, such as sanitation, waste management, and preservation of local culture.	Not explained directly in the post, but inferable from the benefits of the three programmes offered.	Designing village-empowerment programmes that are realistic to implement and suited to needs on the ground.	Implementation of sanitation programmes, circular-economy-based waste management, youth empowerment, and preservation of local culture in the Gunung Padang Site tourism village.	Unpad students as change agents, BCA as organiser. Proof is **deferred**; concrete action is as yet only promised.
M2	The nervousness of a finalist from Universitas Cenderawasih.	Individual psychology.	The Bakti Ambassador's appreciation of a professional and courageous attitude.	Pausing to regain composure; the audience is invited to share ways of overcoming nervousness.	The finalist as hero; village social problems are not discussed; the Bakti Ambassador as supporter, BCA as event organiser. The programme becomes a stage for self-development; proof is **not relevant** in this frame.

Unit	Problem	Cause	Moral evaluation	Solution	Change agent and status of proof
M3	Students are hindered by a lack of funding and bootcamp training for community service.	Access to funding.	A call for students to bring about change by taking part in Genera-Z.	Submitting a proposal to the Genera-Z Community Service Programme.	Students as change agents, the media account as reminder and promoter. Proof of impact is **promised** for the future through the caption.
M4	The feasibility of solutions for developing the Terong Creative Tourism Village, Belitung, which serves merely as material for debate.	Not explained in the content.	A call to support the ideas, concepts, and programmes proposed by students for village empowerment.	Team innovation and debate.	The UGM and UIN Bandung student teams as change agents, BCA as facilitator. Proof is **displaced** into feasibility tested by a panel and support for a favourite team via YouTube.
K1	The absence of a waste-processing system in the village.	Minimal facilities and support for village development.	The key opinion leader (KOL) judges the students to be "really cool" (*keren banget*) because they focus not only on the environment but also on tourism potential and local culture.	Students establish a maggot-house waste-processing facility and biopore infiltration holes, and conduct programme outreach.	UGM community service (*KKN*) students as change agents, the KOL as validator, BCA as facilitator. Proof is **deferred** to a link.

2. Education (*Bakti Pendidikan*)

The official Instagram Reel (P1) frames the *Bakti Pendidikan* programme through a narrative of accumulated goodness: one small act of service will multiply and realise the aspirations of children in eastern Indonesia. The problem is defined as limited access to education, yet the causal diagnosis consists only of a statement that more educators are needed, without concrete figures. Moral evaluation is built through the rhetorical question "*Setuju, bukan?*" ("You agree, don't you?"), which steers the audience towards assent and transfers its positive valence to BCA. Proof is presented through visual documentation and Nicholas Saputra as Bakti Ambassador, while detailed data are diverted to a website link. The change-agent position takes the form of a chain with BCA as its starting point as facilitator, a corporate credibility strategy: BCA positions itself as a credible source without claiming the entire outcome, preserving the impression that *bakti* ("service" or "devotion") is a collective endeavour (Dalla-Pria & Rodríguez-de-Dios, 2022).

The YouTube video Genera-Z Berbakti 2026 (P2) reframes *bakti* as a

competition. The problem is addressed broadly as a lack of village-empowerment action by students, but the narrative dwells on changes to the rules of the game, so that competitive tension replaces analysis of social problems. Moral authority is handed to the judges, and the solution is formulated as innovative ideas with a promise of future impact. The meaning of "proof" shifts from documentation of outcomes to validation by authority and audience participation via the comment section, consistent with Kwon et al. (2024), who find that corporations strategically frame their CSR commitments through CSR advertising.

Both units defer concrete proof, whether to a website or to future impact, and neither explains the root causes of the social problem. This reflects the weak operationalisation of CSR claims noted by Schacker (2022), not merely a rhetorical choice. The response spaces also differ: P1 records 139 comments dominated by service complaints (93 comments; Table 3), so that the CSR space is reinterpreted as a space for service accountability. When audiences perceive incongruence between the claim of *bakti* and their service experience, the comment space becomes an arena of social sanction (Schacker, 2022), and banking CSR is read in relation to the bank–customer relationship rather than as a stand-alone activity (Gupta et al., 2021). In P2, comments are conditioned by the voting format set out in the caption, so that the response space is more controlled; this reflects the design of the call to action more than differences in audience attitudes.

3. *Bakti Lingkungan* (Environment)

The Instagram Reel on the revitalisation of the Cikoneng coffee plantations (L1) frames *Bakti Lingkungan* as the economic transformation of farmers. Its causal diagnosis is explicit (cultivation had not been carried out properly), so the problem is reduced to a deficit of technical knowledge, and structural factors such as prices and market access do not appear. The solution consists of plantation revitalisation, field schools, and financial literacy, with success expressed in figures. The sentence reporting increased coffee production positions BCA's mentoring as the actor that brings success to the farmers, while the partners Yayasan Kopi Nasional and the Bogor Regency Office of Food Crops, Horticulture and Plantations (Distanhorbun) are mentioned only afterwards and the farmers become recipients of change. This can be read as strategic framing (Kwon et al., 2024) that also reinforces source credibility (Dalla-Pria & Rodríguez-de-Dios, 2022).

The YouTube video on sea turtle conservation (L2) frames the problem as the disruption of natural cycles by climate change: global warming raises the temperature of beach sand, so that hatchlings are predominantly female. The solution is the Intan Ruang incubator, claimed to be the first in Indonesia, with a hatching success rate of up to 90%. The grammar is collaborative, since BCA appears as a supporter of its partner, the Banyuwangi Sea Turtle Foundation (BSTF); the protagonist is the innovation itself, and the turtles are non-human beneficiaries. A diagnosis is present but stops at global factors and natural conditions, avoiding structural causes, and proof takes the form of figures and technological achievements

rather than human figures. The environmental issue is also paired with an economic one. BCA is the dominant actor in the coffee unit but a supporter in the turtle unit, a difference that reflects framing design more than the nature of the programmes (Kwon et al., 2024).

Both units likewise defer explanation of the structural roots of the problem and locate proof in figures or technical achievements, so that claims are difficult to verify and to hold publicly to account (Schacker, 2022). In L1 only five comments are displayed, which cannot serve as a basis for generalisation, but they refer to BCA's features and services more than to the content of the programme, reinforcing Gupta et al.'s (2021) finding that banking CSR on social media is read in relation to the bank–customer relationship.

4. Sustainable Tourism and MSMEs

The Reel on the Wukirsari tourism village, which foregrounds the preservation of *wayang kulit* (shadow puppetry) and hand-drawn *batik* (D1), frames culture as affirmation rather than as a problem to be solved. No problem is formulated, no threat to culture is named, and no cause is explained. Moral evaluation invites the public to preserve *wayang kulit* and hand-drawn *batik*. No solution is shown, because the unit functions as a cross-platform teaser for the second episode of Bakti BCA the Series on YouTube. The actor in the caption is the village, whereas BCA appears only through its logo, channel name, and hashtag. A gap emerges between label and content: the hashtag #BuktiBaktiBCA is displayed, but no contribution by BCA is evidenced in the video. The only "proof" is a third-party recognition that is not an outcome of BCA's programme, namely that Wukirsari is among the tourism villages recognised by UNESCO, while substantiation is deferred to YouTube; this gap between claim and proof makes the claim difficult to verify (Schacker, 2022). The unit's 35 comments, according to the authors' observation, consist of complaints about features and services, consistent with Gupta et al. (2021).

The YouTube video "*Telusur Jejak Desa Bakti BCA di ITB Berlin 2026*" (D2) frames empowerment as a before-and-after transformation through a dramatised tourism-promotion narrative. The problem is that the assisted villages do not yet have access to the international tourism market; the causal diagnosis is implicit in the Bakti BCA partnership, namely a lack of business-management skills, destination marketing, and access to global markets. The solution is the participation of three assisted villages in ITB Berlin 2026 and the promotion of tour packages based on culture, nature, and local wisdom. The temporal marker "last year", with achievements of hundreds of international tourists and hundreds of millions of rupiah, gives Bakti BCA credit for the change without mentioning other factors. The content description shifts into a tourism-promotion register with the label "*Desa Binaan Bakti BCA*" ("Bakti BCA-assisted village"), which attaches the brand to the destination, so that the beneficiary community is transformed into a product for consumption and visitors are positioned as consumers. Because the video is promotional, the testimonials are curated and scripted rather than spontaneous

voices, and there are no figures for actual visits or income distribution. This can be read as strategic framing (Dalla-Pria & Rodríguez-de-Dios, 2022; Kwon et al., 2024). The video records 1,432 views, and its comments, according to preliminary observation, are positive and respond to the video and the programme.

Both units place the village or its residents as the visible protagonists, but BCA's contribution is affixed through labels such as "assisted programme", the logo, the hashtag, and temporal attribution rather than through described actions, particularly in the Instagram Reel. Proof takes the form of testimonials and third-party validation rather than figures. The difference between the comment spaces (service complaints on Instagram, responses to the content on YouTube) reflects differences of channel and audience and cannot be read as a difference in programme reception; what differs is framing design and platform context (Kwon et al., 2024).

5. Genera-Z *Berbakti* Competition Content: Branded Collaboration and Creator

The four collaboration posts on media Instagram accounts (M1–M4) and the one creator post (K1) are analysed as branded content. They are compared with P2, the competition content on the official YouTube channel, and not with the programme documentation.

Kompas (M1) frames Genera-Z Berbakti as the story of the victory of the Unpad team, which outperformed IPB in the final round. Village problems appear only as the content of the winning proposal sanitation, circular-economy-based waste management, youth empowerment, and preservation of local culture without any diagnosis of causes. Moral evaluation rests on ideas judged ready to be realised, whereas concrete action is as yet only promised for the Gunung Padang Site tourism village. The change agents are the students, and BCA is present as organiser and as the channel through which audiences can support their favourite team. The comments are dominated by congratulations and hopes for the programme.

Liputan6 (M2) shifts the programme into a human-interest frame. The problem raised is the nervousness of a finalist from Universitas Cenderawasih, with an individual psychological cause. The finalist succeeds in controlling her emotions and performs well, and Nicholas Saputra, as judge and Bakti Ambassador, offers appreciation that serves as a form of moral support. Village social problems are not discussed. The closing question, which asks the audience to share ways of overcoming nervousness, turns the programme into a stage for self-development. Audience responses express pride in the finalist and support for the programme's continuation.

Narasi TV (M3) frames the programme as an opportunity for students, with the "problem" being access to funding and training. The solution is to join the programme and submit a community-service proposal. Urgency is built through a countdown to the 30 April 2025 deadline, and the casual address "*Aku tunggu ide kamu*" ("I'm waiting for your ideas") positions the media account as a recruiter on behalf of the programme. The hashtag #BuktiBaktiBCA is attached as a label, while impact is promised for the future. The comments show many students who feel the

same way, together with technical questions about proposals, indicating that an angle close to the audience's own concerns elicits responses relevant to the content of the message.

Tempo (M4) frames the programme as a three-stage contest of assessment (Idea Pitch, Think Tank, and Head-to-Head) between UGM and UIN Bandung. The development of the Terong Creative Tourism Village in Belitung serves merely as material for debate. The content shows the teams presenting and arguing, and the content description is geared towards building interaction so that audiences support their favourite team via the Solusi BCA YouTube channel. Most comments express support for the respective teams and positive responses regarding the programme's continuation.

The Jerhemy Owen Reel (K1) was posted on the creator's account, tagging @goodlifebca. In terms of Entman's (1993) framework, no problem is formulated and no cause appears. Moral evaluation is delivered by the creator as a personal assessment of the Genera-Z Berbakti students from UGM, who are praised for focusing not only on the environment but also on helping to develop tourism potential and local culture. The solution is an invitation to follow the community service (*KKN*) journey of the winning Genera-Z team from UGM at the link bca.id/genzberbakti, so that proof is deferred to the link. The change agents are the students undertaking community service in Terong Village, while the creator functions as a validator and as an intermediary speaking a language familiar to his audience. The creator's position as validator is consistent with Beckert and Koch's (2022) finding that, in sponsored influencer content, the prominence of brand placement moderates the effect of disclosure labels, so that the context of presentation helps to determine how audiences assess source credibility. According to preliminary observation, the comments are mostly positive, expressing support for the creator and the students and hopes for similar programmes.

A synthesis of these units reveals the same pattern as on the official channels. Village problems are scarcely formulated and never diagnosed. The change agents are students, with Nicholas Saputra or the creator as providers of validation, while the village becomes the arena or the destination. "Proof" shifts from impact to feasibility tested by a panel or to audience participation (Schacker, 2022). BCA scarcely appears as an actor at sentence level, but its traces are present through bca.id links, the Solusi BCA YouTube channel, and support expressed via comments. Each media account adopts a different angle: the competition result (Kompas), a finalist's personal story (Liputan6), a call to submit proposals (Narasi TV), and the tension of assessment (Tempo). This variation reflects the format and style of each account rather than independent editorial judgement: in branded content the agenda and key messages are set jointly with the company, and the media account functions as a production partner and distribution channel, so that Vogler and Eisenegger's (2021) agenda-setting argument, which concerns editorial coverage, does not apply automatically.

6. Comment Patterns

Table 3 summarises the comment patterns for each unit, including whether the caption conditions the comments. Two findings stand out. First, under programme documentation on the official Instagram account (P1, L1, D1), the displayed comments, according to the authors' observation, consist more of banking-service complaints than of responses to the programme, and the number of comments on L1 is very small. Second, on competition content (P2, M1, M4), the comments largely comprise team support, congratulations, and technical questions, and the content descriptions of most units explicitly steer those comments. Given these conditions, the predominance of positive comments on competition content largely reflects the design of the call to action and cannot be read as evidence that external channels are more effective in building legitimacy.

Table 3. Comment patterns by unit

Code	Comment source account	Total comments	Dominant pattern	Caption call to action	CSR responses	Service complaints	Team support	Other
P1	IG @goodlifebca	139	Service complaints and grievances.	No comment format; contains the rhetorical question "*Setuju, bukan?*".	0	93	1	45
P2	YouTube Solusi BCA	269	Comments follow the campus-vote format.	The content description asks for comments in the form "Campus Name #GeneraZBerbakti".	19	3	241	6
L1	IG @goodlifebca	5	Complaints about features and services. Small number of comments.	No prompt to comment; contains only a narrative of partner collaboration for village empowerment.	0	5	0	0
L2	YouTube Solusi BCA	8	Complaints about features and services.	A narrative call to create a sea that is healthy, sustainable, and life-giving.	0	8	0	0
D1	IG @goodlifebca	35	Complaints about features and services.	An invitation to watch the full episode on YouTube.	1	23	11	0
D2	YouTube Solusi BCA	1	Positive; responds to the video and requests information.	An invitation to visit the BCA website.	1	0	0	6

Code	Comment source account	Total comments	Dominant pattern	Caption call to action	CSR responses	Service complaints	Team support	Other
M1	IG @kompascom	138	Congratulations and hopes for the programme.	An invitation to vote for a favourite team in the comment section.	5	0	129	4
M2	IG @liputan6	10	Pride in the finalist and support for the programme.	A closing question on how to overcome nervousness.	2	0	5	3
M3	IG @narasi.tv	195	Shared student experiences and technical questions about proposals.	A call to submit proposals: "*Aku tunggu ide kamu*".	6	3	86	100
M4	IG @tempodotco	240	Support for respective favourite teams.	A call to support a team.	0	2	200	38
K1	IG @jerhemynemo	111	Support for the creator and students; hopes for similar programmes.	An invitation to follow a link, not a call to comment.	10	0	79	20

7. Service Context

Independent news coverage from periods close to the dates of the comments shows that the reliability and security of services were a live public issue. Bisnis.com (25 May 2024) reported a BCA Mobile service disruption that left a number of users unable to transact. IDN Times (12 May 2025) reported a disruption to BCA's e-channel facilities, including m-BCA, which @HaloBCA acknowledged was still being handled; complaints included transactions that could not be completed and QRIS payments that were declined even though the balance had been debited. CNBC Indonesia (20 May 2025) reported complaints from customers of various banks, including BCA, about accounts blocked by the Financial Transaction Reports and Analysis Centre (PPATK), while BCA stated that it complied with legal provisions.

Two of the three comment dates show a temporal correspondence with this coverage. Negative comments on the post of 27 May 2024 appeared three days after the reporting of the m-BCA disruption, and comments on the post of 23 May 2025 appeared eleven days after the e-channel disruption and four days after BCA's statement on account blocking; both sets are dominated by complaints about disrupted mobile banking and QRIS services, in line with the themes of the coverage. By contrast, comments on the post of 21 December 2024 do not fall close to any coverage collected, because the nearest issue, phishing on 11 November 2024, lies

some six weeks earlier. This is consistent with part of the audience carrying its service experience into the CSR space, and with service disruptions recurring rather than being tied to a single event. For framing analysis, a campaign that promises "proof" of social good meets an audience that demands proof in core services: in terms of Entman's (1993) framework, receivers reinterpret the CSR comment section as a space for service accountability.

8. Discussion: Deferred Proof

The first finding answers the first research question. Of the 11 content units analysed, only three (D2, L1, and L2) present proof in the form of figures or achievements within the post itself. In the remaining units, proof is deferred to links or other episodes (P1, D1, K1) or to future impact (P2, M1, M3), displaced into validation by judges or third parties (P2, D1, M1, M4, K1), or displaced into audience participation (P2, M1, M3, M4). In other words, the hashtag #BuktiBaktiBCA functions more as a label that promises proof than as proof itself. This reading concerns the way the frame is constructed, not the quality or existence of the programmes on the ground, which lie beyond the reach of this study's data.

Table 4. Patterns of deferral and displacement of proof

Pattern	Units	Features
Proof presented as figures or achievements	L1, L2, D2	Production up 350% and coffee farmers' income up 206.57% (L1); hatching rate of up to 90%, more than 25,000 hatchlings released and more than 400 turtle nests relocated (L2); and delegations from three BCA-assisted tourism villages attending ITB Berlin 2026 (D2).
Proof deferred to links, other episodes, or future impact	P1, D1, K1, P2, M1, M3	Data on the website (P1); episode 2 on YouTube (D1); bca.id link (K1); promised impact (P2, M1, M3).
Proof displaced onto validation by judges, third parties, or creators	P2, D1, M1, M2, M4, K1	Judges and panels (P2, M1, M4); UNESCO (D1); the Bakti Ambassador's appreciation (M2); the creator's assessment (K1).
Proof displaced onto audience participation	P2, M1, M3, M4	Votes and support for favourite teams via comments; calls to submit proposals.

The second finding answers the second research question. Audiences use the comment space on CSR posts for two different purposes. Under programme documentation on the official account, the comments, according to the authors' observation, consist largely of service complaints, so that the CSR space is reinterpreted as a space for accountability for the bank's core services. This accords with the notion that customers evaluate a bank's CSR in relation to its core services (Pérez & Rodríguez del Bosque, 2014) and with the view that legitimacy is at once pragmatic and moral (Suchman, 1995): claims of social good that are not accompanied by proof may be called to account through perceived service quality. On the Genera-Z competition content, by contrast, comments are largely conditioned by content descriptions in the form of directed calls to action, so that the response space is more

controlled and appears more positive.

The third finding concerns source status. The four collaborating media accounts carry branded content, not independent news coverage, with markers such as the "*Info Tempo*" label and the photo credit "*Dokumen BCA*". Consequently, arguments about third-party source credibility and media agenda-setting (Bucheli et al., 2020; Dalla-Pria & Rodríguez-de-Dios, 2022) cannot be applied straightforwardly to explain the larger numbers of likes and comments on collaboration posts. Those figures are also influenced by the reach of the publishing account, the competition content type, and the calls to action in the content descriptions. On this basis, the study does not conclude that external amplification makes CSR legitimacy easier to establish. Such a conclusion would require equivalent comparative data for example, the same programme-documentation content on official and partner channels as well as independent news coverage.

The fourth finding concerns what audiences do not do. In both content groups, comments responding to the substance of the CSR programmes are very few: 44 of 1,157 comments (3.8%), comprising 2 of 194 comments (approximately 1%) on programme documentation and 42 of 963 comments (4.4%) on competition content. Audience attention shifts to the bank's core services on the official account, and to teams and finalists on competition content (740 comments, approximately 77% of that group). The two diversions run in different directions, but the result is the same: the claims of proof in the posts are scarcely discussed, tested, or questioned by audiences. This complements the textual framing findings, because proof that is deferred or displaced by content producers is likewise not demanded through comments. The difference between "complaint" and "support" comments is therefore better read as a difference in the object of attention than as a difference in the level of programme acceptance. This finding should be read with caution, because the corpus is small, several units contain only 5–10 comments, and the low level of response to programme substance may also reflect commenting habits on corporate accounts in general.

A. CONCLUSION

This article shows that, across the 11 units of #BuktiBaktiBCA campaign content analysed, proof is more often deferred or displaced than presented. In the education pillar, the frame takes the form of a narrative of accumulation in the Reel on educators and children in eastern Indonesia, and of the Genera-Z Berbakti competition with validation by judges. In the environment pillar, the frame takes the form of the economic transformation of the Cikoneng coffee farmers and the innovation of the turtle incubator, with numerical proof. In the tourism villages and MSMEs pillar, the frame takes the form of cultural affirmation of Wukirsari village and the elevation of BCA-assisted villages to the international stage through ITB Berlin 2026, with BCA's contribution affixed as that of a supporter and facilitator. In the Genera-Z competition content on media and creator accounts, students become the change agents, the village becomes the arena, and proof shifts to feasibility tested

by a panel and to audience participation. On the audience side, the comment space under programme documentation on the official account tends to be reinterpreted as a space for service accountability, whereas comments on the Genera-Z competition content are largely conditioned by calls to action in the content descriptions.

This study has several limitations. The corpus is small and was selected purposively, so that the findings cannot be generalised. Coding was performed by a single coder without an intercoder check. The metrics and comments are a snapshot taken at the time of data collection. Causal relationships between news coverage of services, comments, and reputational perceptions were not tested. The framing and reasoning devices of Gamson and Modigliani (1989) were not coded separately. Future research could employ a systematic sample of comments, double coding, matching of comment dates with service events, and equivalent comparative content on official and partner channels.

On the basis of these findings, five practical recommendations can be derived for banking CSR communication. First, present proof within the post itself for example, one achievement figure and its source in the caption or visual and treat links as a complement rather than as the sole location of proof. Second, formulate the problem and its causes in measurable terms, including factors beyond the technical capacity of beneficiaries, so that the programme does not appear to oversimplify the issue. Third, clarify the roles of BCA and its partners by describing actions, not merely labels such as "assisted" (*binaan*) or hashtags. Fourth, provide a service pathway on CSR posts for example, replies or pinned notes that direct complaints to official service channels so that the CSR space does not continue to serve as a venue for grievances. Fifth, label collaboration content transparently as branded content, and design calls to comment in the awareness that such calls influence how audience responses are read.

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