Beyond Transactions: Mobilizing Digital Banking Communication for Environmental Awareness

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Abstract. In the digital era, individuals are learning more and more about digital banking as a way to handle money and a way to modify how individuals respond in social and environmental conditions. Because climate change is becoming a bigger problem and people want to live more sustainably, banks are expected to go beyond just showing they care about corporate social responsibility (CSR) and start utilizing incorporated sustainability strategies. This study examines the incorporation of environmental communication via blu by BCA Digital, a digital-native Indonesian bank, through its interdisciplinary engagement with the waste management platform Rekosistem. Using framing theory and strategic sustainable communication, a qualitative content analysis was done on 47 communication materials that came out between 2022 and 2024. These materials included Instagram posts, app notifications, press releases, promotional presentations, and internal reports. The findings reveal three communication strategies: (1) behavioral framing that links waste sorting to financial incentives via Rekopoint, (2) the integration of sustainability into the digital product ecosystem, exemplified by blUnion, and (3) participatory storytelling that engages individuals emotionally. These tactics make environmental messages look like they belong, don't annoy people, and are vital to them. The work contributes to the literature on green fintech and participatory CSR by demonstrating the incorporation of environmental narratives into standard financial transactions, enabling a shift from symbolic CSR to concrete behavioral transformation. In practice, it allows banks and other financial institutions a method to talk to one other about how to grow their businesses while also taking care of the environment in the digital age.

Keywords: Sustainability Communication, Digital Banking, Ecosystem Collaboration, Environmental CSR, Circular Economy, Behavioral Transformation

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1 Introduction

Environmental deterioration has become one of the most urgent issues of the twenty-first century, necessitating systemic transformation that encompasses not only governmental policy but also private sector innovation and active public engagement [1], [2]. Climate change, plastic pollution, and unsustainable consumption patterns have amplified demands for cross-sector collaboration, even from companies not typically linked to environmental stewardship. The financial sector, in particular, has been told to go beyond symbolic corporate social responsibility (CSR) and into more integrated sustainability strategies that can affect the behavior of a large number of stakeholders [3].

In the digital age, this need is even more urgent because internet platforms now control how values are shared, understood, and acted on. Digital banks, which service millions of customers through mobile-first interfaces, are becoming more than just places to do business. They are also becoming social actors that may change how people see themselves and how they act in the environment [4]. In developing nations like Indonesia, which is the fourth most populated country in the world and is quickly becoming more digitally connected to banking and facing a growing waste crisis [5], combining digital banking with environmental responsibility is both an opportunity and a research gap.

This study examines the role of digital banking communication in fostering environmental consciousness through three interconnected frameworks: framing theory, strategic corporate social responsibility (CSR), and ecosystem collaboration. Framing theory asserts that institutional messages selectively emphasize certain facets of reality to influence audience interpretation and behavior [6]. A frame delineates issues, assigns causative factors, renders moral evaluations, and suggests solutions. In environmental communication, framing affects how people see responsibility, whether they see it as personal or structural. This affects both their knowledge and their actions [7–10]. In digital banking, where communication happens through short-form forms like push notifications and app ads, framing becomes a design challenge because complicated ecological issues need to be shown in a way that is easy to understand, emotionally powerful, and actionable.

Philanthropy or reputation management were often the main goals of traditional CSR. But recent research shows that there is a move toward strategic CSR, where sustainability is included into the main business processes and user experiences [3], [11]. Strategic CSR integrates the goals of a business with the requirements of society, which creates value for both parties and builds trust with customers. When it comes to digital banking, CSR authenticity is especially important for Gen Z and Millennials, who care more about brands' social and environmental responsibilities than anything else. [12], [13]. Blu makes strategic CSR real by adding environmental incentives like Rekopoint to financial transactions. This goes beyond just symbolic campaigns and into real sustainability.

To be sustainable, people from different fields need to work together. Ecosystem theory stresses the importance of working together with different types of people, such as enterprises, startups, NGOs, and government agencies, to create value [14], [15]. In digital finance, working together lets environmental principles be built into products that users see instead of just campaigns. blu's relationship with Rekosistem is an example of what Carayannis et al. [16] call platform-based sustainability. This is when ecological responsibility is built into digital infrastructures through gamification, prizes, and community participation. This concept situates sustainability as an integral aspect of quotidian financial decision-making rather than an external adjunct.

In this context, the study analyzes blu by BCA Digital, a digital-native bank within the BCA Group, and its collaboration with Rekosistem, a technology-oriented waste management platform. Since 2022, this partnership has worked to make environmental responsibility a part of user journeys, from installing waste stations and setting up internal recycling systems to adding incentive-based elements like Rekopoint to blu's digital community ecosystem, blUnion. This cooperation uses digital tools like push alerts, in-app features, gamification, and multi-channel storytelling to link ecological action with financial benefit. This is different from traditional CSR campaigns that focus on top-down corporate narratives.

Although previous research has examined CSR communication in banking [17] and the function of digital platforms in sustainability messaging [18], limited studies have analyzed how digital-native banks integrate environmental narratives into routine financial communication. The potential of financial platforms to serve as environmental agents is particularly underexplored in emerging nations. This study, informed by framing theory [6] and ecosystem collaboration frameworks [14], examines the following research questions:

1. How are environmental ideals framed and conveyed inside blu's digital ecosystem?
2. What effect does adding sustainability to user-facing features have on how people act in a way that is good for the environment and how they see the brand?

By answering these questions, the study adds to three areas of research: (1) framing theory, by applying it to platform-based sustainability communication; (2) strategic CSR, by showing how digital integration can turn responsibility from a symbolic idea into an action; and (3) ecosystem collaboration, by showing how partnerships between fintech and waste management can make environmental stories come to life. In practice, it gives financial organizations a way to communicate about how to reconcile corporate expansion with protecting the environment in the digital age.

2 Method

This study utilized a qualitative content analysis methodology to investigate the integration of environmental communication inside the digital ecosystem of blu by BCA Digital. The approach was selected for its efficacy in discerning latent meanings, framing tactics, and affective cues within multimodal resources. In accordance with Krippendorff [19] and Schreier [20], both theory-driven and data-driven methodologies were employed to achieve a balance between conceptual rigor and contextual sensitivity. The interpretation of blu's sustainability narratives was informed by framing theory [6], strategic corporate social responsibility (CSR) [3], and ecosystem collaboration frameworks [14], [16], establishing a connection between textual production and communicative aim.

The dataset included forty-seven pieces of communication released between 2022 and 2024. These included thirty-nine Instagram posts, five press releases, and three sustainability reports. Instagram and press releases were examples of content that the public could see. Sustainability reports, on the other hand, were examples of contextual documentation that showed operational KPIs and institutional commitment. All resources were intentionally selected from blu's official digital channels to document the bank's partnership with the waste-management platform Rekosistem, guaranteeing authenticity and comprehensiveness across the three-year duration.

Four analytical dimensions were derived from existing literature. Framing analysis [6] found the most important narrative functions: defining the problem, suggesting a cure, judging the morality of the situation, measuring the campaign's effect, and raising general awareness. CSR positioning [3] differentiated between symbolic CSR, which pertains to campaign-driven manifestations of social responsibility, and strategic CSR, which relates to integrated, quantifiable practices that correspond with corporate processes. Ecosystem integration [14], [16] looked at how well different sectors worked together through separate campaigns, waste-station interactions, and feature-level integration like Rekopoint. Emotional tone, based on Morsing and Schultz [25] and Pearson et al. [8], encompassed affective framing via urgency, empowerment, thankfulness, pride, and neutral-positive expression.

A single researcher manually coded the data to ensure interpretive consistency and contextual knowledge. Single-coder analysis restricts inter-coder reliability by nature, but thorough documenting of coding decisions kept things clear and strict. We used decision rules to assign dominant codes. For example, in framing, explicit calls to action activated treatment-recommendation codes as dominant. In emotional tone, urgency took precedence over secondary effects when they were both present. To make things clearer and easier to repeat, all borderline judgments were written down in an audit trail. The coding procedure utilized iterative reading cycles, facilitating the emergence of codes inductively within the theoretical framework. Descriptive codes were improved by comparing them to each other in an axial way to make sure they all made sense together. Sustainability reports were qualitatively reviewed to provide context for quantitative patterns, but they were not included in frequency tables, which only showed the forty-four public-facing items (Instagram and press releases).

After coding, descriptive statistics were computed to characterize frequency distributions across the four analytical dimensions, elucidating predominant categories and temporal trends from 2022 to 2024. Qualitative interpretation employed an abductive reasoning process, cycling between data patterns and theoretical frameworks to elucidate the evolution of environmental narratives. To show the real-world results talked about in Section 3, we used representative extracts from Instagram captions, press announcements, and sustainability reports, all in two languages (Bahasa Indonesia with English translation).

3 Results and Discussion

This research examined 39 Instagram posts, 5 press releases, and 3 sustainability reports (2022–2024) generated by blu by BCA Digital in partnership with Rekosistem. The findings indicate a gradual advancement in environmental communication tactics, emphasizing the temporal shifts in framing, CSR positioning, ecosystem integration, and emotional tone. Table 1 displays the allocation of coded categories among the 40 communication pieces.

Table 1. Distribution of Communication Categories (Instagram & Press Releases, 2022–2024, n = 44)

Category	Sub-Category	n	%
Framing (Entman)	Treatment recommendation (call-to-action)	28	63.6%
	Problem definition (environmental issue)	7	15.9%
	Moral evaluation (gratitude)	6	13.6%
	Campaign impact reporting	2	4.5%
	General awareness/motivation	1	2.3%
CSR Positioning	Symbolic CSR (campaign-driven)	25	56.8%

	Strategic CSR (embedded feature)	19	43.2%
Ecosystem Integration	Standalone campaign	17	38.6%
	Feature integration (Rekopoint)	15	34.1%
	Ecosystem touchpoint (Waste Station)	12	27.3%
Emotional Tone	Motivation & urgency	23	52.3%
	Empowerment & responsibility	10	22.7%
	Gratitude & community pride	6	13.6%
	Celebratory pride	3	6.8%
	Neutral-positive	2	4.5%

3.1 Results

The coding results show that the treatment recommendation frames were the most common category, making up 63.6% (n=28) of the sample. These frames included a lot of direct calls to action to get people to take part in environmental projects like the #bluBuatBaik Virtual Run. For example, one Instagram post told people to "Ayo Mulai Berlari Hari Ini Sambil Berbuat Baik" [“Start Running Today While Doing Good”] (Instagram, 1 October 2022). This is an example of blu's behavioral framing technique, which linked environmental participation with personal motivation. This focus on action-oriented framing shows how blu used motivating imperatives to get people involved, especially during campaign-based efforts in 2022–2023.

But by 2024, problem definition frames (13.6%, n=6) were more common. These frames focused on the environmental issues that were at the heart of the crisis, like plastic waste and sustainable consumerism. Posts like “AYO, BAWA TUMBLER kemanapun untuk kurangi botol plastik sekali pakai” [“BRING YOUR TUMBLER everywhere to reduce single-use plastic bottles”] (Instagram, 13 October 2022) pushed people to make real, daily changes in how they act. This change shows that blu's message slowly changed from being informed of events to using sustainable practices every day.

In the meantime, campaign effect reporting (15.9%, n=7) and moral evaluation (4.5%, n=2) frameworks were employed to illustrate quantitative results and community appreciation, while general awareness (2.3%, n=1) stayed on the outside. These data collectively indicate a transition from motivational framing to problem-based and impact-driven communication, demonstrating how Blu operationalized Entman’s [6] framing functions within a fintech context by gradually integrating environmental responsibility into user involvement.

The research of CSR positioning demonstrates that symbolic CSR (56.8%, n=25) and strategic CSR (43.2%, n=19) are almost evenly matched, but they are changing. In 2022, blu's communication was mostly about symbolic CSR, with most messaging focusing on the brand's social goodwill through campaign-driven content. For instance, "Sobatblu, masih ada waktu untuk daftar #bluBuatBaik Virtual Run" [“Sobatblu, there is still time to register for #bluBuatBaik Virtual Run”] (Instagram, September 26, 2022). These kinds of posts increased attention and participation, but they were still on the fringes of blu's financial ecology.

Starting in 2023, strategic CSR became more popular, and communication focused on sustainability practices that were already in place. The garbage station and Rekopoint program were two new environmental features that were featured in press releases and sustainability reports. They connected environmental action to quantitative consequences. For example, "The first waste station has been built at The Flavor Bliss, Alam Sutera, as part of the #bluBuatBaik initiative with Rekosistem." ["The first waste station has been built at The Flavor Bliss, Alam Sutera, as part of the #bluBuatBaik initiative with Rekosistem"] (Press Release, November 14, 2023). By 2024, strategic CSR had become very important. This was shown by blu's sustainability reports, which showed how much rubbish was collected and how many active users were redeeming Rekopoints. This shows that blu has moved from event-based symbolic CSR to an operationalized model that fits with Kotler and Lee's [3] idea of strategic CSR, where sustainability is built into corporate processes and creating value for stakeholders.

An examination of ecological integration reinforces this direction. There were three main patterns: standalone campaigns (38.6%, n=17), feature integration via Rekopoint (34.1%, n=15), and ecosystem touchpoints through garbage stations (27.3%, n=12). The main focus of the 2022 communication was on independent campaigns that depended on people working together. For example, "Ikutan yuk #bluBuatBaik Virtual Run dan sumbangkan langkahmu untuk bumi." ["Join the #bluBuatBaik Virtual Run and give your steps to the planet"] (Instagram, September 18, 2022). By 2023, the story had grown to include waste stations as hybrid touchpoints that linked physical actions with digital tracking. "Now, waste stations are in a few public places as a way to sort trash that is connected to the blu app." ["Waste stations are now available at several public locations as waste sorting facilities connected to the blu app"] (Press Release, 2023). By 2024, Rekopoint integration became more important as a way to get people to participate with rewards: "Lebih dari 15 ton sampah berhasil dikumpulkan melalui waste station, dengan ribuan poin Rekopoint ditukarkan oleh pengguna aplikasi blu" [“More than 15 tons of trash were picked up at waste stations, and users of the blu app redeemed thousands of Rekopoints.”] (BCA Digital Sustainability Report, 2024). This shows the shift toward platform-embedded sustainability, where environmental behavior becomes a normal part of financial transactions. This is in line with Freeman et al.'s [14] ecosystem collaboration framework and Carayannis et al.'s [16] idea of platform-based sustainability innovation.

Lastly, an examination of the emotional tone showed that blu's communication always relied on urgency and empowerment. Urgency was the most common reason, accounting for 52.3% (n=23) of the total, and it was most common in posts made early in the campaign. For example, "Sobatblu yang udah daftar #bluBuatBaik Virtual Run, pamerin semangatmu!" ["Sobatblu who have signed up for the #bluBuatBaik Virtual Run, show your excitement!"] (Instagram, 27 September 2022).

This tone made people want to get involved right away and showed how campaign-based CSR can get people moving. Empowerment was present in 22.7% (n=10) of the dataset, redefining environmental responsibility as an individual decision. For instance: "BRING YOUR BAG!" Use your shopping bag to cut down on single-use plastic. "BRING YOUR BAG!" Let's utilize your shopping bag to cut down on plastic that can only be used once. (Instagram, October 6, 2023). Most of the time, people expressed thankfulness (13.6%, n=6) and pride (4.5%, n=2) in posts about group accomplishments. Most of the time, press releases had neutral-positive tones (6.8%, n=3). The tone changed from campaign urgency in 2022 to empowerment and shared ownership in 2023 and 2024. A report from 2024 summed up this group story: "Setiap langkah dan setiap kilogram sampah yang dipilah adalah kontribusi nyata nasabah blu terhadap bumi." ["Every step and every kilogram of waste sorted is a real contribution by blu customers to the Earth"] (BCA Digital Sustainability Report, 2024).

This emotional path from urgency to empowerment to shared pride shows how blu strategically used affective framing to move from short-term mobilization to long-term user engagement in sustainability.

3.2 Discussion

The results of this study demonstrate a distinct temporal progression in blu by BCA Digital's environmental communication, offering novel insights into the integration of sustainability within the financial ecosystem of a digital-native bank. This discussion links the empirical patterns found in Section 3.1 to pertinent theoretical frameworks, specifically framing theory (Entman, 1993), strategic CSR (Kotler & Lee, 2022), and ecosystem collaboration (Freeman et al., 2020; Carayannis et al., 2021), positioning the contribution within the wider discourse on participatory and platform-based sustainability communication.

The prevalence of treatment recommendation frames (63.6%) supports Entman's [6] assertion that framing steers public focus towards particular actions. up blu's initial ads, inspiring slogans like "Ayo Mulai Berlari Hari Ini Sambil Berbuat Baik" ("Start Running Today While Doing Good") were used to get people to join up. This pattern is in line with symbolic CSR approaches, which say that being responsible for the environment is a moral duty and a way to fit in with others, not just a corporate process [3], [23]. Over time, however, blu's framing technique changed to focus on defining problems and reporting their effects. This made ecological messaging more relevant by linking it to real-world results like collecting trash and redeeming rewards. The launch of Rekopoint in 2024, which linked waste sorting to monetary rewards, exemplifies a sophisticated implementation of framing theory within the fintech sector—where environmentally friendly actions are not only promoted but also institutionalized through digital incentives integrated into everyday transactions.

Aggregated proportions show that symbolic CSR (56.8%) is still higher than strategic CSR (43.2%) in the full sample. However, the trend from 2022 to 2024 shows a clear rise in strategic CSR and a drop in symbolic CSR, which is in line with a shift from campaign-driven to embedded practices. Early campaign-oriented messages like #bluBuatBaik Virtual Run stressed social participation, which helped blu's image as a responsible business. But by 2023–2024, blu's marketing started to show a more integrated sustainability approach. In this model, CSR goals were monitored by operational KPIs, such as the amount of waste collected and the level of user engagement. This change is a good example of Kotler and Lee's [3] idea of strategic CSR, which stresses the need of aligning the interests of society and businesses. It also fits with Porter and Kramer's [24] Creating Shared benefit (CSV) concept, which says that environmental actions create benefit for both the corporation and its stakeholders. Blu changed its image from being just a financial middleman to becoming a company that helps people live more sustainably through purposeful CSR.

The content patterns connected to ecosystem integration make this trend more stronger. The move from separate campaigns (38.6%) to garbage station touchpoints (27.3%) and feature-level integration through Rekopoint (34.1%) shows a stronger commitment to sustainability based on ecosystems. This change is similar to what Carayannis et al. [16] said about innovation ecosystems being places where people can work together to create value. Blu implemented Freeman's [14] stakeholder cooperation model by placing garbage stations as hybrid nodes that link physical recycling behavior to digital tracking. This extended sustainability responsibilities beyond the company's borders. The Rekopoint system shows how to integrate sustainability into a platform by adding environmental incentives to the fintech interface and letting users turn eco-friendly actions into money. This model shows how fintech can be used to manage the environment across different sectors.

The change in emotional tone—from urgency (52.3%) to empowerment (22.7%) and gratitude/pride (18.1% combined)—shows how affective framing may be used strategically to keep people interested throughout the campaign. Early efforts were mostly urgent and motivational, which is in line with the mobilization logic of symbolic CSR communication [23]. As blu moved toward strategic and participative CSR, the emotional tone grew more empowering and positive, focusing on shared responsibility and user co-ownership. The phrase "Setiap langkah dan setiap kilogram sampah yang dipilah adalah kontribusi nyata nasabah blu terhadap bumi" ["Every step and every kilogram of waste sorted is a real contribution by blu customers to the Earth"] sums up this idea of working together to make things better. These participation tales correspond with Morsing and Schultz's [25] framework of engagement approach in CSR communication, wherein audiences are not merely passive recipients of moral appeals but active collaborators in sustainable initiatives. In theory, this study adds to the body of knowledge by applying framing theory to the fintech field and showing how digital banks may turn environmental framing into user behaviors that can be put into action. It enhances the dialogue on strategic CSR by illustrating how sustainability may be integrated into digital financial infrastructures via platform-based collaboration and emotional involvement. Combining story framing, ecosystem innovation, and emotional anchoring creates a new way of communicating that goes beyond typical CSR models.

The findings provide a replicable paradigm for digital banks and financial organizations aiming to integrate sustainability into their service ecosystems. Instead of depending on one-time campaigns or symbolic actions, institutions can create systems that connect financial behavior to environmental impact. These systems could include reward-based incentives (like Rekopoint), ecosystem touchpoints (like waste stations), and material that resonates with people's emotions. Blu by BCA Digital shows how a fintech company may reconcile growth goals with environmental responsibility in ways that appeal to people who are used to using technology. It does this by connecting behavioral motivation, emotional engagement, and operational indicators. This makes blu a good example of how environmental communication may change from a performative CSR gesture to a systemic sustainability architecture based on user participation and platform design.

4 Conclusion

This study analyzed how blu by BCA Digital, a digital-native bank in Indonesia, facilitated environmental communication through its cross-sector engagement with Rekosistem. The content analysis of 44 items published between 2022 and 2024 demonstrated a distinct temporal evolution from symbolic to strategic sustainability communication. Early advertising were mostly made up of treatment referral frames and urgent emotional tones that got people to take part in activities like the #bluBuatBaik Virtual Run. Over time, the story changed to focus on defining problems, reporting on their effects, and making sustainability a reality through things like garbage stations and Rekopoint. This change shows that blu is changing its strategy from CSR based on awareness to sustainability activities that can be measured and are part of the ecosystem.

In theory, this study expands framing theory (Entman, 1993) by illustrating its relevance in the fintech ecosystem, where environmental significance is both discursively generated and integrated into digital interfaces and incentive systems. Additionally, it contributes to the literature on strategic CSR (Kotler & Lee, 2022) by demonstrating that corporate social responsibility may transcend symbolic initiatives to become an integral aspect of user experience. The work also supports ecosystem collaboration theory (Freeman et al., 2020; Carayannis et al., 2021) by demonstrating how digital banks can facilitate cross-sector relationships that combine financial and environmental value generation. Blu also shows participatory CSR (Morsing & Schultz, 2006) by using affective framing tactics to change users from passive audiences to co-creators of sustainability outcomes.

The results provide a practical guide for banks that want to make environmental stewardship a part of their service ecosystems. Digital banks can incorporate sustainability into their operational logic by creating digital features that reward eco-friendly behavior, establishing physical-digital touchpoints like waste stations, and maintaining engagement through emotionally resonant communication, rather than relying solely on philanthropic narratives. This model shows how fintech may bring together user engagement, technical possibilities, and sustainability measures under one communication framework.

This study, however contributory, possesses inherent limitations. The analysis concentrated on a singular institution and a particular collaboration inside a specified time framework (2022–2024). Subsequent research may expand this investigation by integrating cross-comparative studies among various financial institutions or by utilizing audience-focused methodologies, including sentiment analysis, user interviews, or digital ethnography, to explore how users assimilate and respond to environmental frames. Moreover, quantitative content modeling or machine learning methodologies could improve the replicability and scalability of environmental communication studies within the fintech sector.

Ultimately, blu by BCA Digital's path shows how a digital bank may go beyond just doing transactions and become a force for change in people's behavior. Blu closes the gap between talking and doing by making sustainability a part of its ecosystem. It uses technology, teamwork, and emotional engagement to turn environmental knowledge into quantitative impact.

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