

"THE INFLUENCE OF #DIBIKINSIMPEL VERSION OF YOUTUBE BANK BCA ADVERTISING ON QRIS USERS PERCEPTIONS"

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ABSTRACT. There is one major change in consumer behavior or "The Consumer Megashifts" due to the COVID-19 pandemic, namely Go Virtual, this is a factor in increasing the cashless society of the community. However, the development of usage is not proportional to financial literacy and the perception of QRIS users is less than optimal. Bank Indonesia cooperates with Bank BCA which is the Top Strongest Brand based on the customer perception index to expand information on the use of QRIS. Bank BCA provides education by creating advertising content through Youtube about a cashless society, one of which is the #DibikinSimpel version of the advertisement entitled "Semua Yang Mungkinkah Jadi Mungkin Dong Sama BCA Mobile". This ad has the most viewers on the Bank BCA Youtube account. This study aims to determine whether there is an influence between Youtube Ads (X) on QRIS User Perceptions (Y). This study uses a quantitative method with a descriptive method. Researchers used 400 respondents as a sample. Based on the results of the study, there is a relationship between the Youtube Advertising variable (X) which has a significant and positive effect on QRIS User Perception (Y). Results Tcount (48.756) > T table (1.966). This study has the results of the coefficient of determination from the influence of Youtube ads having an influence of 85.74% on QRIS User Perceptions, the remaining 14.26% which is influenced by other factors not examined in this study.

Keywords: advertising, perception, consumer megashifts, QRIS

1 INTRODUCTION

Advertising is a form of promotion that is best known to the public, advertising has a broad reach so it is often discussed by many people (Morissan, 2018). The existence of advertisements made can make it easier for consumers to store information and direct persuasive communication to users regarding attitudes related to products (Kertamukti, 2015: 21). In advertising, companies choose mass media so that more people know, online media is used as one of the choices to advertise quickly and cheaply. Ad serving is influenced by the amount of internet use that is considered by companies to advertise their products (Ammarie & Nurfebriani, 2018). Pramesti, R.C., Mursityo, Y.T., and Rokhmawati (2019) who stated that Youtube is a vital medium for the current generation. There is an increase in users and company interest in watching Youtube by 40% every year. Advertisements shown on media such as Youtube aim to foster a certain feeling towards the product by provide a perception to the communicant about a truth, what the customer continues about goods or services offered (Pratama, 2019). Perceived advertising will influence decisions behave to consumers later, for that consumers must have a good perception in their minds because determine the decisions that occur to shape consumer behavior.

The relationship between advertising and perception is strengthened by previous studies that have variables X and Y the same as this study. In a study entitled "The Effect of Political Advertising on the Perceptions of Medan City Voters in 2018" by Akhyar Anshori, which used outdoor media such as billboards, there were results that 49% of respondents stated that political advertising had an effect on perceptions of voter confidence and only 14 % of respondents stated that advertising has no effect on respondents' self-confidence perceptions of voters. The research has variables X and Y which are the same as with this study, only the advertising media and the objects to be studied are different. In addition, previous research which strengthening the link between advertising and perception is a study entitled "The Influence of Internet Advertising and e-WOM on Perception and Purchase Intention of B2C E-Commerce Costumers

in Indonesia" which was researched by Anggara Tegar Rachmat Hidayat and Budi Astuti in 2019. The researcher states that internet advertising has a positive influence on customer value perceptions when shopping on B2B e-commerce sites with a probability value of 0.000 (<0.05). This study has similarities between variables X and Y but there are differences, namely in this study using a different theory, namely signaling theory and the research object used.

In this study, the researcher used Variable X, namely the Effect of Youtube Ads. According to Nurfebiaraning in (Purnama et al., 2019) advertisements displayed both through Youtube and television have something in common, namely Audio-Visual. Y variable used in this study is perception. According to Alex Sobur in a book entitled Psikologi Umum (2016: 387). The process of individual perception has 3 main components of indicators, namely: Selection as a process of filtering the senses against external stimuli, then interpretation is the process of processing information based on experience, to reactions. The existence of this perception is very important because it is the final process of observing individual phenomena so that individuals can understand about the state of the surrounding environment that occurs and is concerned within the individual (Menati Fajar Rizki, 2018). The current COVID-19 pandemic is an appeal from Bank Indonesia to the public to minimize physical contact transactions. This study also states that cash can be a vector of transmission of COVID-19 so that there is a shift in consumer behavior by using mobile payments. (Fatoni et al., 2020). One form of activity that has had major changes is Go Virtual. There is a phenomenon to reduce physical contact and digital media. This is one of the factors in increasing the cashless society in payment transactions. One of the easiest digital payments to make today is the use of a QR Code. The development of QR Code technology in Indonesia is increasingly seeing the convenience and practicality it offers. The use of QR codes in sales transactions provides benefits for users. The benefit offered from the QR Code is that the credible aspect takes place quickly. The implementation of QRIS as a national effective takes place from January 1, 2020, to provide for the transitional era of preparation in the Payment System Service Provider (PJSP). The growth of financial technology is very pervasive in people's daily lives. Based on data provided by the Ministry of Communication and Information, millennials have an important role in the use of digital financial services, 95% use smartphones and 49% use internet banking. However, this development is not comparable to financial literacy in millennials, so it is very important to have financial literacy. So that the financial literacy provided by millennials is very important to do.

The QRIS payment method itself is still not well understood by some people. There are quite a lot of obstacles due to lack of knowledge about interest in using payment methods that are less than optimal and information about using QRIS makes people not quite familiar with QRIS and its use. So that an understanding of the perception of QRIS greatly affects the usefulness of QRIS. (Setiawan & Mahuni, 2020). Bank Indonesia is actively cooperating with bank merchants that provide payment transaction services in Indonesia. One of the merchants who have collaborated in increasing the use of QRIS-based transactions is Bank BCA. Based on Brand Finance stated the results for the Top 10 Strongest Brand category which is a brand performance based on the customer perception index. The results show that Bank BCA is the most powerful brand because it is able to provide functional and emotional benefits to customers. It can be seen that there is a commitment to improve developments that advance in the field of transactions to the public for the category of financial technology services, a company commitment is needed because perceptions of QRIS can be influenced based on providers who fulfill their commitments.

This study aims to determine and measure the effect of the BCA #DibikinSimpel Youtube Advertisement entitled "All That Is Possible to Be Dong Sama BCA Mobile" on QRIS users. This research uses descriptive statistical quantitative methods. In descriptive statistical analysis there is also a search for the strength of the relationship between variables through regression analysis and making comparisons by comparing two sample or population averages (Sugiyono, 2010). In this study apply the survey method. According to Sugiyono (2013: 6), the survey method is used to obtain data on specific populations naturally. In research, researchers use data collection by distributing online questionnaires.

2 LITERATURE REVIEW

2.1 Advertising

Advertising is the most widely known promotion because it has a broad reach power. This makes advertising a very important promotional tool. Advertisements served on the media The masses are able to create a symbolic attraction from consumers to the products of the company offered besides the message conveyed can attract the attention of consumers about the advertised product. In

promotions carried out through advertisements, the intended target audience may differ depending on the product segmentation offered. Likewise, the nature and purpose of advertising is very diverse. One of the goals in promoting using advertising is to further develop awareness and get a response from customers regarding the goods or services offered (Morissan, 2018). Based on research conducted by Ammarie & Nurfebiaraning (2018), advertising has several components in the form of video consisting of video (visual) and audio, namely:

A. Video Component

An element that can be seen on the screen the element is displayed visually. Visual advertising elements can be organized so as to produce a successful ad. The thing to decide on the ad is the video: Action sequence, location, lighting, graphics, colors, to talent.

B. Audio Component

The audio component consists of sound, music and sound effects. Voices can be heard through live presentations by recording which are displayed along with visual displays in advertisements. Music is also an important element, the presence of music can create a positive mood so that consumers can be more receptive to advertised products (Morissan, 2018). Music in advertising videos is often called a jingle, a jingle that shows the audience is able to create attention and contain a simpler advertising message. The existence of music in the form of jingles can cause feelings and emotions in the audience when watching advertisements. In addition, there are sound effects that support advertisements so that they can provide various sound effects.

In the #DibikinSimple version of the Youtube Advertisement of Bank BCA entitled "Everything Is Possible, Dong Sama BCA Mobile" contains elements in the form of the video displayed, there is a sequence of actions from the use of the payment method to the story displayed, the location shown in the advertisement, lighting, graphics, colors, to the cast that shows the scene in the ad. There are also audio component elements that are presented in the form of sound during advertisements, music that is heard as a form of emotional encouragement for the audience as well as jingles that are heard during advertisements and sound effects to support sound effects.

2.2 User Perception

Branca, Woodworth and Marquis (in Walgito, 2004: 86) Perception is a method that starts from the process of sense detection, which is a way of obtaining the stimulus personally through the instrument. Sensory or sensory reactions. Stimulus that has been captured is then continued in the process of perception of the sensing process. As a precursor, this process takes place when individuals acquire stimulus by using all the functions of the five senses that are used to get a stimulus from outside the individual. Perception is an individual mechanism in managing, selecting and interpreting an information message that forms a form of image that has a meaning (Kotler & Armstrong, 2018).

Perception is a way in which an individual is affected by various factors. Internal factors such as needs, expectations, user experience, product beliefs and moods. Another thing that can affect is the characteristics of the stimulus seen such as size, color and intensity or in a place where the stimulus is received. Perceptions are also affected by the stimulus from the section surrounding consumer needs in a related manner. Consumers are moved to take action depending on the perceptual activity they receive, so they need to see whether or not there is an influence of the #DibikinSimple Version of the Youtube Advertisement of BCA "Everything Is Possible, Dong Sama BCA Mobile" on the perception of QRIS users. Actions taken by consumers depend on perceptions and conditions received by consumers.

According to Alex Sobur, there are three main components in the perception process (Sobur, 2010: 447):

1. Selection is a filtering process that is used using the senses to stimuli or stimuli that come from outside. The intensity and type in receiving information can be a little or a lot.
2. Interpretation is a process in allocating information received in the interpretation of meaning for individuals in a process that takes place stimuli that individuals get will be formulated in the mind. Interpretation of meaning in individuals can be affected in various factors such as prevailing norms, individual personality, motivation to experience in using the product. But perception also depends on the individual's ability to organize the information obtained, namely the process of complex information becomes increasingly simple.
3. Reaction is an action that takes place in the process of selecting and interpreting information.

2.3 Stimulus Response (S-R)

Stimulus-Response model, also known as S-R, is the simplest communication model. In theory, this model has a behavioristic flow. This model shows the relationship with the nature of the stimulus-response. In this model, it shows that there is communication that forms the basic action reaction process. This process can also be considered as the process of exchanging or transferring messages in information and thoughts. The S-R method is assumed to be verbal or non-verbal, animation or action in a certain action that can move other individuals to respond in a certain way. In the process, the S-R theory method has a reciprocal nature and causes many effects. In the resulting effect, it can make changes in the next communication act. In the S-R method that takes place can produce a positive or negative process. The S-R model ignores the role of communication in the process which specifically in humans. Implicitly there is an idea in the S-R method in human behavior (response) can be estimated. It can be concluded that the ongoing communication is considered stagnant, namely that individuals can behave because of a stimulus from outside, not because of the will, will or desire of the individual freely (Mulyana: 145). This was also conveyed by Skinner according to the book "Introduction to Psychology" that a certain behavior or response (R) will cause a reaction to a certain stimulus (S). This theory is known as the S-R Theory.

Research using the Stimulus-Response Theory is the applied theory in this study, to find out whether there is a perception created or not by the community in using the QRIS payment method from the stimulus provided, namely the BCA Bank Youtube advertisement #DibikinSimple with the title "Everything Is Possible, Dong Sama BCA Mobile"

3 RESULT

3.1 Ad Descriptive Analysis

Based on descriptive analysis, the YouTube ad component has a percentage of 84.38%, this includes the very high category with a total score of 29,704. The advertising component consists of sub variables, namely Video and Audio. For the video sub-variable, the statement with the highest percentage is "In my opinion, the storyline, namely the forward flow seen in the #Dibikinsimple version of the YouTube advertisement of Bank BCA entitled "Everything That Is Possible, Dong Sama BCA Mobile" attracts attention" by 87%. The audio sub-variable statement "I think the sound effect that is heard at the end of the video on the #DibikinSimple Version of the Youtube Advertisement with the title "Everything Possible is Possible, Dong Sama BCA Mobile" is in accordance with the scene advertisement that is shown" has the highest percentage rate of 86, 06%. about the sound effect that sounds good. This means that the BCA advertisements that are displayed are advertisements that are interesting and pleasant to hear.

3.2 Descriptive Analysis of Perception

Meanwhile, based on a descriptive analysis of user perceptions consisting of aspects of Selection, Interpretation and Reaction, it has a very high continuum line. There is a total score of 12,584 with a percentage of 87.38% which is included in the very high category. For the selection aspect, there is the highest percentage high, namely 84% regarding the statement "There is a #DibikinSimple Version of the Youtube Advertisement of BCA Bank entitled "Everything Is Possible So Maybe Dong Sama BCA Mobile" has made me understand more deeply about the use of the QRIS payment method based on the stimulus received. While the next aspect, namely the interpretation of the highest statement, is "After watching the #DibikinSimple Version of the Youtube advertisement of Bank BCA entitled "All That Is Possible So Maybe Dong Sama BCA Mobile" can be more convincing in my perception of using the QRIS payment method during the COVID-19 pandemic" by 85 ,62%. As well as the statement selection sub-component. After watching the #DibikinSimple version of the BCA bank youtube ad entitled "Everything Is Possible to Be Like BCA Mobile" Gives a positive perception impression on the use of the QRIS payment method, the percentage is 87.56%. This means that the advertisements displayed are able to attract attention to understand the use of QRIS and build a positive perception impression on users.

3.3 Normality Test

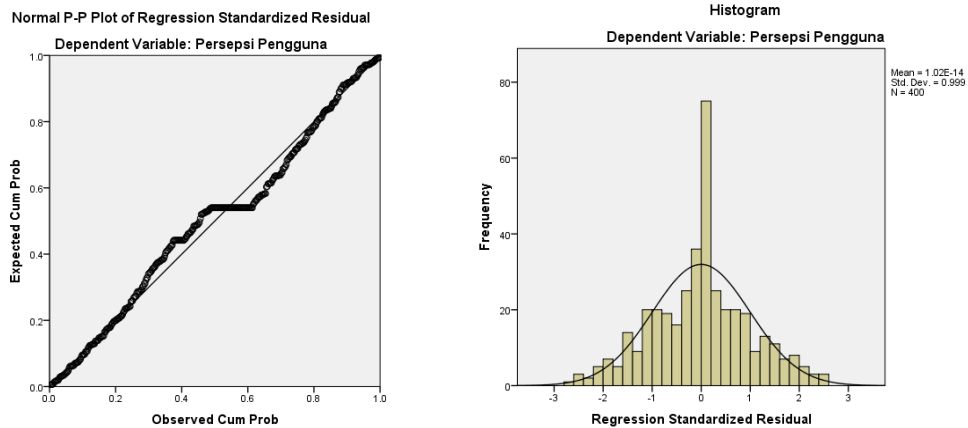


Figure 3.1: Normality P-Plot Graph & Normality Test Histogram Graph

Normality test using Plot P has results with visible points spread around the diagonal line and the spread follows the direction of the diagonal line, this indicates that the regression model meets normality. Normality test also uses line graph analysis on bar charts. It can be seen that the dependent curve of the Y variable that forms the image is like a bell. If an image of a bell or mountain is formed in the middle of the curve, it can be concluded that the data is normally distributed (Bidang Kajian Kebijakan Dan Inovasi Administrasi Negara, 2019)

3.4 Correlation Analysis

Correlation analysis was used to determine the relationship between Variable X, namely the Effect of the #DibikinSimpel Version of the Youtube Bank Advertisement entitled "Everything That Could Be Possible, Dong Sama BCA Mobile" and Variable Y, namely User Perception. Correlation analysis was performed using Pearson Product Moment correlation with the help of IBM SPSS software. Are as follows :

Table 3.1 : Pearson Product Moment Correlations

		Correlations	
		Pengaruh Iklan	Persepsi Pengguna
Pengaruh Iklan	Pearson Correlation	1	.926**
	Sig. (2-tailed)		.000
	N	400	400
Persepsi Pengguna	Pears on Correlation	.926**	1
	Sig. (2-tailed)	.000	
	N	400	400

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Author's Processed Data (2022)

Based on the data shown in table 4.8, it can be seen that the correlation coefficient obtained is 0.926. So the correlation level of the two research variables is 0.926. The results of the correlation of the X variable, namely the Effect of Advertising (X) and the User Perception Variable (Y) can be categorized as having a very strong relationship level of 0.926.

3.5 Coefficient of Determination

The existence of a coefficient of determination test (r^2) is used to determine how much influence the variable (X) is having, namely the #DibikinSimpel version of the Youtube Advertisement of BCA Bank on the Variable (Y), namely the perception of QRIS users.

Table 3.2 : Coefficient of Determination Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.926 ^a	.857	.856	1.92591

a. Predictors: (Constant), Pengaruh Iklan

b. Dependent Variable: Persepsi Pengguna

Source: Author's Processed Data (2022)

Based on the table, the coefficient value (r) is 0.926, then to find out the amount of influence of the #DibikinSimpel version of the Youtube Advertisement of BCA Bank on QRIS users, it is shown by the coefficient of determination with the following formula:

$$\begin{aligned}
 KD &= r^2 \times 100\% \\
 &= (0,926)^2 \times 100\% \\
 &= (0,857) \times 100\% \\
 &= 85,74\%
 \end{aligned}$$

Information :

KD = Coefficient of Determination Value

r = Correlation coefficient value

Based on the calculation of the coefficient of determination, a value of 85.74% is obtained, this shows that Youtube Ads (X) have an influence of 85.74% on User Perception (Y) while the remaining 14.26% is influenced by other factors not examined. in this research.

3.6 Hypothesis Testing

Table 3.3 : Coefficient of Determination Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.360	.586		2.323	.021
Pengaruh Iklan	.387	.008	.926	48.796	.000

a. Dependent Variable: Persepsi Pengguna

With $\alpha = 5\%$ and $df = 400 - 2 = 398$, so that the ttable is 1,966. It can be seen from table 4.11 that the tcount value is 48,796, so $t_{count} (48,796) > t_{table} (1,966)$, then H_0 is rejected. This means that there is an influence of the #DibikinSimpel Version of the Youtube Advertisement of BCA Bank on Perception QRIS users.

4 CONCLUSION

There is an effect of the #DibikinSimple version of the Youtube Bank BCA advertisement entitled “Everything Is Possible to Be Dong Same as BCA Mobile” on the perception of QRIS users, this is indicated by the tcount result of 48.795 which is greater than ttable using a significant level of 5% (0.05) which shows that H0 is rejected, H1 is accepted, which means that the #DibikinSimpel version of the Youtube Bank BCA advertisement has an influence on QRIS User Perception. There is a large amount of influence on the BCA Bank Youtube Advertisement The #DibikinSimpel version is used with the results of the analysis using the coefficient of determination. The value of r is 0.926 so that the coefficient of determination is 85.74%. This has the meaning that The #DibikinSimpel version of the Youtube Bank BCA advertisement has a significant influence on QRIS User Perception (Y) by 85.74% and the remaining 14.26% is influenced by other factors not examined. Based on Sobur (2016: 392) states that there are external factors that can influence perceptions which consist of: intensity, size, familiarity and repetition, this is not examined in this study.results.

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