



THE CUSTOMER PERCEPTION OF LINKAJA'S ONLINE COMMERCIAL "ZONA NYAMAN TIDAK UNTUK DITINGGALKAN"

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Abstract

The background in this study begins with the COVID-19 pandemic which began to spread in Indonesia since March 2020. It has been 2 years since the COVID-19 pandemic hit, the world economy has almost dropped dramatically but has almost returned to normal. The COVID-19 pandemic changed the order of human life in all fields, including marketing and advertising. Although LinkAja is an e-wallet application that is owned by very large state-owned companies such as Telkomsel, Bank BRI, etc., LinkAja is still very much impacted. . The primary data that will be researched by the researcher are the opinions and reactions of 5 informants who have watched the "Comfort Zone Not to be Abandoned" commercial by LinkAja. Meanwhile, the secondary data that will be used in this research is the history of the LinkAja application from Wikipedia and the official LinkAja website.

Keywords:

Pandemic, COVID-19, Perception, Advertising, Internet, Online, LinkAja, Impression, Interest, Application, E-wallet, Mobile, Smartphone

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INTRODUCTION

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The rapid development of technology has changed the lifestyle of traditional society into a millennial society. Not only millennials, teenagers who are already smart in the use of technology have also started to create company startups, use the latest technology facilities and start learning to make money with advanced technology.

However, the COVID-19 pandemic began to spread in Indonesia since March 2020. It has been 2 years since the COVID-19 pandemic hit, the world economy has almost dropped dramatically but has almost returned to normal. The COVID-19 pandemic in 2020 changed the order of human life in all fields, including marketing and advertising. At present, the life of modern society shows an increasingly high need for information along with advances in information and communication technology. The COVID-19 pandemic has also affected business activities in all fields around the world to decline and lose money, this also has an impact on the LinkAja application even though LinkAja is owned by giant state-owned companies that have enormous capital such as Telkom, Bank Mandiri, Bank BNI, etc.

The increase in information and communication technology has resulted in the world no longer recognizing boundaries, distance, space, and time. These industry players must be able to adapt quickly and be more creative to determine the steps to be taken in marketing a product or brand. Entrepreneurs must also adapt to how to sell their products and services without having to meet face-to-face, namely online or online (in the network). Online means through the internet and digital.

LinkAja is the flagship server-based payment processor or program of PT Fintek Karya Nusantara (Finarya), registered with Bank Indonesia. Since February 21, 2019, Finarya has officially received a license/permit from Bank Indonesia as an Electronic Money Issuing Company and Legal Entity Digital Financial Service Provider. Finarya has also implemented an Information Security Management System. LinkAja is one of the fintech (financial technology) companies that advertises its application through social networking (Facebook, Twitter, and other social networking programs).

LinkAja is a joint e-wallet application of various State-Owned Enterprises (SOEs), namely Telkom's T-Cash, Bank Mandiri's Mandiri e-Cash, BNI's UnikQu, Telkom's T-Money and BRI's T-Bank. This migration began on June 30, 2019. Finarya is a subsidiary of 10 State-Owned Enterprises (BUMN). As a subsidiary of SOEs, Finarya is also open to synergize with private parties who have similar vision and mission.

PT Finarya itself was established by Telkomsel with other BUMN members, such as Bank Mandiri, BNI, BRI, BTN, Pertamina, Jiwasraya Insurance, and Danareksa. This name change does not change the way TCash works and services which have been transformed into LinkAja. Telkomsel is the largest shareholder in PT Finarya, which is 25%. Then there is BRI as much as 20%, BNI 20%, Bank Mandiri 20%, BTN 7%, Pertamina 7%, and Jiwasraya 1%.

Based on LinkAja's principles, LinkAja's goal is to encourage financial inclusion and economic inclusion to drive national economic growth. Its vision is to become the nation's preferred digital financial platform ("National Champion") that is superior and trusted, and its mission is to build an ecosystem and payment platform and financial services that suit the needs of the middle class/fringe and MSMEs in Indonesia.

In October 2020, Grab Pte.Ltd. officially became Finarya's new shareholder. In March 2021, PT Dompot Karya Anak Bangsa was officially listed as Finarya's new shareholder. However, LinkAja is faced with the emergence of e-wallet competitors such as Gopay, BCA Mobile and OVO and others. In fact, based on Q2 2019 data from App Annie, the top 5 e-wallet applications with the most monthly active users are still occupied by local players namely GoPay, Ovo, Dana, LinkAja and Jenius.

According to a research institute (Snapcart) that conducts research on consumer behavior in transacting with digital payment applications, LinkAja is in the last position as the favorite digital payment application among its three e-money competitors (Fajar, 2019). Data on e-money users in 2019 also states that LinkAja is in the last rank with a total of 23 million users (Pusparisa, 2019).



Since then, LinkAja has officially competed with GoPay and Ovo who have already entered the fintech world, with a total of 22 million registered users. LinkAja's monthly active user graph looks stable despite the merger of several e-wallet and e-money applications in Q2 2019. iPrice research shows that LinkAja stayed in the third position from Q2 2018 to Q1 2019.

For data on the number of application downloads, there was a decline in Q4 2018. LinkAja, which was still in the T-Cash application at that time, fell two ranks overtaken by Ovo and Dana, which were indeed aggressively promoting cashback in that quarter. LinkAja will reportedly collaborate with Gojek so that it can be used as an alternative payment besides GoPay in the Gojek application.

LinkAja seeks to implement various product strategies such as Payment financial technology (fintech) company PT Fintek Karya Nusantara (LinkAja) is implementing three strategies to increase the number of users and transactions. This fintech made by a State-Owned Enterprise (BUMN) competes with GoPay from Gojek, OVO, DANA, and ShopeePay. The biggest reason is that the use of digital wallets makes it easier to procure goods, handle transactions using customers, and transfer money using a more efficient cost burden than using bank services.

Recognizing the increasing potential for the use of digital financial services, LinkAja is strengthening its support in facilitating the needs of both sides at once, namely merchants (sellers) and consumers in a supply chain ecosystem who are LinkAja's business partners. The financing services planned by LinkAja will first be realized within the supply chain ecosystem of businesses run by SOE businesses, especially at the MSME level.

This ecosystem has lower risk due to the visibility of payment transaction data and strong relationships with SOEs as principals. The scheme is in line with LinkAja's business strategy and focuses to continue realizing the vision of accelerating financial inclusion in Indonesia through digital technology-based financial services. With this big vision and LinkAja's focus on improving business fundamentals, the path to profitability will become clearer and have a greater impact.

DEFINITIONS AND THEORIES

In essence, each commercial must be presented in such a way that its content can create and inspire public understanding that one product needed is provided by another. The process of affirmation/enhancement of the displayed commercial requires the affirmation of certain strengths and attitudes (positive consumer attitudes towards the product).

Marketing

According to Priansa (2017) marketing comes from the word market. In simple terms, the market can be understood as a place where a group of sellers and buyers meet to exchange goods. The market is a place where consumers are willing to interact with their needs and needs in order to meet their needs and needs. Marketing is an activity that aims to create more than just space utilization.

Utility is the ability of a product or service to fulfill human needs. A commercial is certainly produced through a communication process, namely when the sender sends a message to the receiver. This process is a marketing communications model consisting of two elements whose participants are the sender and receiver (Guolla, Belch, & Belch, 2017, p. 85).

Marketing Communication

Marketing communication is a direct or indirect way to communicate, persuade, and remind consumers about the products and brands that the company runs. Marketing communications represent the "voice" of the company and its brand and are how companies interact and build relationships with consumers. Marketing communication has six advantages. First of all, it shows the company's strength well. Integrated information management can be directly controlled when creating marketing content.

Even if the company wants to show the benefits of the latest products and services. The marketing team can provide other groups, such as the customer service team, with detailed and



predefined marketing concepts. The process is simple and the chance of misunderstanding is very low. In this way, the process of demonstrating product innovation and advantages will be much faster, more precise and more complete. Second, increase brand awareness.

Increasing brand awareness is especially important for companies with new brands. If your company already has a good IMC (Integrated Marketing Communications), then the branding process will be much more efficient and effective. The brand itself has a long-term impact that needs to be sustained. This means that this integrated approach will stabilize the branding process.

This increase and balance of brand value are achieved through the implementation of Integrated Marketing Communications (IMC). Third, it expands marketing objectives. IMC allows companies to disseminate information effectively and efficiently. Even with some media technologies, you can publish promotional information with just one click. This helps businesses expand their content marketing goals.

The more audiences use your marketing content, the more sales opportunities you have. Fourth, it builds company image and value. IMC allows companies to create a real image and value. This comes from consistent and reliable information to enhance the company's reputation. A good image makes it easier for customers to convert or buy, even if they have never been near your product. They trust your products because they are proven to be of the highest quality and best deals. Fifth, enable customers to easily access product and service information. Easy to find on the same platform, product, and company information enhances the customer experience.

The A-T-R Theory

The A-T-R theory teaches that audiences can be influenced by advertising, as a result we will find a group of people who relatively continue to use or buy the products of these commercials. To get a group of people who use a product or service permanently, a message delivery technique called A-T-R stands for Awareness, Trial, and Reinforcement (Ehrenberg, 1974 in Soraya, 2018-2019). The A-T-R theory has other abbreviations, namely Awareness, Trial and Repeat.

Awareness is the first attempt to achieve public awareness, or audience perception, that the needs of individuals and the general public are being addressed by the mainstream media and more broadly by product companies. This is done by increasing the public's understanding that they want products and people. The effort will succeed when the public realizes that the advertised product is being sold around.

Trial is the second stage, which is to experiment with the commercial. The stage is executed after the first attempt is successful, then continued with the second attempt, which is trying the product (buying the product if it is a business clan) or following what is done in the commercial (if the commercial is an educational public service commercial).

Then the last one is Reinforcement. What is meant is an attempt to reinforce the product in which it is advertised as positive or a good result for the one who owns the company or the one advertised. The process of affirmation/reinforcement of the displayed commercial must have the power and process of affirming a certain attitude (positive attitude of the consumer towards the product).

In another version, "Reinforcement" can be replaced with "Repeat", which is repetition. In repetition, this stage can be called very difficult and heavy. Their success also depends on the success of the awareness and trial process. If the previous steps have been successful and well received by consumers, then it is not too difficult to repeat them. Indeed, a positive consumer experience will automatically encourage future purchases if the same need arises again. If there is no satisfied/positive experience when consuming a product, consumers are reluctant to make repeat purchases. These three stages become a unity that must be together with one another and are important for advertisers so that their goal, namely reaching the audience to recognize, try, then try or use the advertised product.



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Elements in Advertising

In an advertising show, there are various elements contained in it. So that it can make the commercial have a deep meaning and attract more attention from the audience who watches it. In this regard, the following are the elements in advertising according to Rossiter and Percy (Goenawan, 2018):

Heard word and sound effects: consists of words that are heard in a writing that makes consumers able to understand the message in the commercial.

Music: musical illustrations that are used when commercials are aired. Music as an advertising element can be divided into two types, namely jingles and background music.

Seen word (visible words): words that are visible on ad impressions to clarify the impression. The words used must support the product benefits communicated in advertising.

Picture: includes images used in advertising impressions related to the advertised object.

Color: the composition of color harmony and lighting settings with the advertised object.

Movement: The movement seen during a commercial broadcast that can affect a person's emotions to dissolve in it.

Humor is a short story that tells a funny story with the hope of making the reader laugh. The cuteness of a humor can be caused by several things, such as the behavior of the actors, common events but twisted, criticism of the situation, stupidity, misunderstanding, clashes between cultures and other things (Wikipedia, 2018).

From the explanation of the purpose of advertising, according to Terence A. Shimp (Fitriah, 2018: 14-15), in general advertising has the most important communication functions for business companies and other organizations, namely: **Informing (informing)** makes consumers aware of new brands, and facilitates the creation of a positive brand image.

Then, **Persuading.** Ads that function to arouse audiences according to the advertised message, this includes emotional appeal, conveying information about the characteristics of a product. **Effective advertising** can persuade customers to try or buy the advertised product or service. Next, **Reminding.** Advertising keeps the company's brand embedded into the minds or minds of consumers.

Effective advertising can also increase consumer interest in existing brands, leading them to buy brands they might not otherwise choose. Next is **Adding Value.** Advertising strengthens brands by influencing consumers. Effective advertising makes your brand look more elegant and classy, prestigious and superior to competitors' offerings. Lastly, **Assisting.** Advertising's primary role is that of a partner that facilitates other endeavors. For example, advertising can be used as a means of communication to initiate promotions such as coupons or sweepstakes. An important role in advertising is assisting company representatives.

RESEARCH METHODS

The research subjects are 5 informants on internet commercials that have been managed and implemented by LinkAja. The commercial that the researcher chooses is "Zona Nyaman Tidak untuk Ditinggalkan". The parts that will be analyzed are message content, visual description, text and audio. In a study, researchers must determine the method that will be used in the study. Sugiyono (2019: 2) states that: The research method can be interpreted as a scientific way to obtain valid data to discover, develop, and prove certain knowledge so that in turn it can be used to understand, solve, and anticipate problems.

The type of research of the researcher is qualitative research, qualitative research is also called naturalistic research. It is called qualitative because the nature of the data collected is qualitative rather than quantitative because it does not use measuring instruments. Qualitative data obtained is usually subjective, namely data obtained from sources in the form of opinions or



perceptions of sources on a matter. Subjective data is data that cannot be measured or observed, because it is in the form of individual opinions or perceptions.

The research was conducted by means of interviews and observations. In qualitative research methods, there are data collection techniques, this research is included in the type of descriptive qualitative research which can be interpreted as a mechanism for solving the investigated case using describing the state of the subject/object of research (a person, institution, society, & others) in the present according to the information that appears or as it is (Santoso, 2020).

Primary data that will be researched by the researcher in the form of the results of questions and answers to several sources as many as 5 people regarding the impressions of this commercial honestly, via Zoom and Whatsapp. Meanwhile, the secondary data that will be used in this research are articles from Wikipedia about LinkAja and the official LinkAja website. The researcher collects data for research through interviews/questions and observations of 5 selected resource persons. Interviews/interviews were conducted with 5 resource persons by asking one question along with the advertising video that the researcher had provided through Zoom and one question on WhatsApp social media. Interviews in qualitative research are conversations that have a purpose and are preceded by several informal questions. Research interviews are more than just conversations and range from informal to formal.

In addition, the researcher also records things related to the research theme to make it easier to analyze customer perceptions of the "Zona Nyaman Tidak untuk Ditinggalkan" commercial. Data collection techniques are carried out by searching and observing as much information as possible on the internet and analyzing the commercial. The qualitative research method is a research method used to research natural object conditions, where the researcher is the key instrument.

RESULTS AND ANALYZATIONS

There are 5 informants (Steven, Tania, Vania, Arcellia and Gracia), 2 of them are students, while 3 have graduated and are already working. All of these interviewees have never used the LinkAja app. Based on the opinions of the 5 interviewees, connected to the A-T-R theory (Awareness-Trial-Reinforcement), in the Awareness stage, the interviewees knew about the LinkAja commercial through YouTube social networking (the author aired the video with an interview on Zoom), then in the Trial stage, the "Zona Nyaman Tidak untuk Ditinggalkan" commercial is expected to attract new users to use LinkAja, but, based on the author's research, most of the interviewees said that the commercial is still too long or wordy, although the commercial is informative about the product to be advertised.

In the Reinforcement or Repeat stage, some of the interviewees who refused to be interested in the commercial will use and learn to understand the contents and advantages of LinkAja until they are willing to use the application one day only if the application has a lot of promotions, and there is one interviewee who is immediately interested in using the application, while others stop at the Trial stage because they are not interested in using the LinkAja application at all because they use other e-wallet applications similar to LinkAja.

Based on additional written interviews on Whatsapp, most of the interviewees admitted that they were not interested in using the LinkAja application after watching the commercial, the reasons varied. Some of them include, Tania is not interested in using the LinkAja application because there is no reason that can encourage her to use the application. There is no specialty compared to other apps. She will download and use the app if there are promos for new users that are bigger compared to other apps.

Steven, another interviewee, answered that he would download the app if there were a lot of promos. Arcellia answered that she is not interested because she feels that there are many other applications that are more booming or trending and choose (almost) the same functions as LinkAja. Vania answered no, because based on this commercial, the features of LinkAja are the





same as other e-money applications, so she still prefers the application that has been used so far. Gracia answered that she is interested in using the LinkAja app after watching the ad.

CONCLUSIONS AND SUGGESTIONS

From the results of the research that the author has conducted, it can be concluded that:

1. Almost all of them think that the commercial is very creative and explains the various facilities provided by LinkAja and LinkAja's ability to pay for anything. Starting from paying PDAM, electricity tokens, online motorcycle taxis, paying for food delivery and sending goods at home, bank transfers with lower fees, paying MyPertamina for gasoline, and alms through LinkAja Syariah specifically for users who are Muslim, and finally, one of the payment methods for online shopping. Others stated that the ad was very good both in content and visuals.
2. LinkAja's commercial titled "Zona Nyaman Tidak untuk Ditinggalkan" has one weakness, which is that the duration of the commercial is still too long for the internet, even though the commercial explains the facilities in detail.
3. Almost all interviewees stated that they are not interested in using the LinkAja application because they are used to using more well-known applications such as GoPay, BCA Mobile, etc. While one interviewee stated that she is only interested in using the LinkAja application. While one interviewee stated that he was only interested in using the LinkAja application if there were many promotions and another interviewee immediately stated that he was interested.

The author's suggestion to Finarya/LinkAja regarding the commercial "Zona Nyaman Tidak untuk Ditinggalkan":

1. The ad should be made shorter without reducing the explanation of the functions and advantages of the LinkAja application.
2. The makers of LinkAja (Finarya) should improve the performance or unique features in the application or increase promos in using the application.

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Jakarta, 27 / 10 / 2022

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