

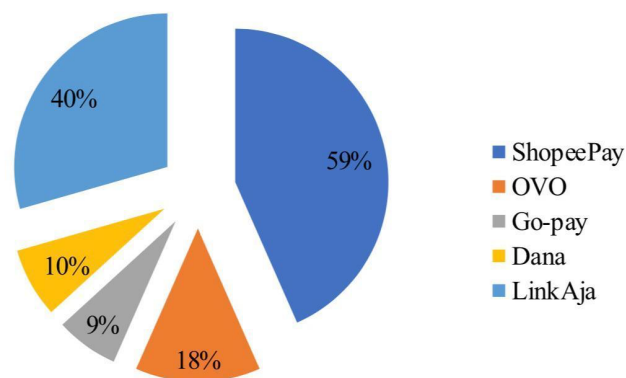
CHAPTER I

INTRODUCTION

1.1 Research Background

The growth of e-wallet in Indonesia is very rapid, as evidenced by the ease and flexibility offered by the e-wallet itself as an online payment method as well as the QR code scan feature to pay offline. This makes e-wallet the most important means of payment that most Indonesians are interested in, especially in trade and so-called electronic business (e-business). One form of e-business activity is known as digital payments or e-wallet. This transaction uses application technology as an online payment medium that can be accessed from your smartphone and does not require cash to make payments. Currently, the number of fintech (financial technology) users continues to grow. ShopBack survey results show that the use of electronic wallets as a payment method is the most requested by the general public, reaching 65% compared to other payment methods (Shopback, 2021).

Picture 1. 1 The Most Helpful and Easier E-wallet for Indonesians in 2020

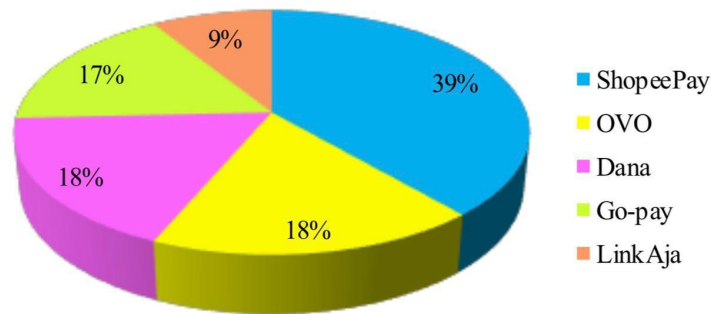


Source: Rangkuty, 2021

Digitalization of the economy during the Pandemic Era has made trading in non-local markets more difficult, even when there is physical separation.

Technology has helped and made it easier for the populace to meet their needs in the pandemic era. From picture 1.1, it can be seen that the growth in Covid-19 usage in Indonesia was driven by four products with the best developers from each company. ShopeePay, OVO, Go-pay, Dana, and LinkAja have succeeded in mobilizing the populace with the most helpful and convenient means of conducting business throughout the pandemic. It is better to use a wallet that was created in Indonesia in the 19th century.

Picture 1. 2 E-wallet that has won the trust of the Indonesian people in 2020



Source: Rangkuty, 2021

From picture 1.2, it can be seen that the development of the use of e-wallets during the COVID-19 pandemic in Indonesia was lit by four products with the best developers from each company. ShopeePay, OVO, Go-pay, Dana, and LinkAja have succeeded in gaining public trust in transactions during the pandemic. Be aware that the use of electronic wallets during the Indonesian COVID-19 Pandemic is increasing. As an emerging market nation, Indonesia has already made strides toward innovation in the payment system for economic digitalization. Since the COVID-19 Pandemic, Indonesia has not had a large amount of economic activity that is believed to be taking place, but rather e-commerce and the use of a digital payment system (e-wallet). Indonesia has significant potential for e-commerce market expansion and e-wallet innovation, both of which have already received widespread public support. Growing population is not a problem,

but rather a way for small businesses and other industries to participate in e-commerce and contribute to the improvement of domestic economic growth. Of the five e-wallet products that managed to dominate the Indonesian market, ShopeePay controlled 39%, OVO controlled 18%, Dana controlled 18%, Go-pay controlled 17%, and LinkAja controlled 9%. As we know, controlling 9% of the market in Indonesia is a great achievement (Rangkuty, 2021).

Picture 1. 3 LinkAja Logo



Source: LinkAja official website

Through its official website, LinkAja is a server-based payment service provider which is the flagship product of PT. Fintek Karya Nusantara (Finarya). Also mentioned, Finarya has been officially licensed by Bank Indonesia since February 21, 2019, as a cryptocurrency issuer and digital financial service provider for legal entities. Finarya has also implemented an information security management system. Finarya is a subsidiary of 10 public companies (BUMN). As a subsidiary of BUMN, Finarya is also opened to synergize with private parties who have a similar vision and mission (LinkAja, 2019).

LinkAja used many tools of marketing communication to promote their products and services. According to the prior research, Link Aja used promotion mix as their marketing communication tools. This tool of marketing communication used by LinkAja has successfully influenced their users

repurchase intentions by 68.4% (Fikri & Lisdayanti, 2020). LinkAja also had a history with using personal selling in their sponsored events and public relation in several channels as their marketing communication tools, (Alda & Wulandari, 2020). For marketing communication, LinkAja was pretty much experienced with the tools before.

LinkAja aims to promote economic and financial inclusion to encourage national economic growth and has a vision to become the leading trusted digital financial platform in the country, and has missions to build ecosystems, payment platforms and financial services that are tailored to the needs of the community, middle class, aspirants, and MSMEs in Indonesia. In line with its goals, vision and mission, Link Aja continues to build an ecosystem to make it easier for users, especially for payments for daily needs such as data credit, electricity tokens, gas station payments, public transportation and many more, mainly thanks to partnerships with several public companies. LinkAja provides financial services in the form of a digital wallet that can be used to pay for various needs from shopping to paying bills. The services provided by LinkAja are in the form of applications that can be downloaded through the Apple App Store or Google Play Store. To introduce its services, in this recent case, Link Aja uses marketing communication tools in the form of advertisements.

Advertisement can be found anywhere in several forms including digital and printed in the postmodern era. Especially during industry 4.0, Advertisement plays an important role. With Advertisement, many companies can introduce their products or brands to the public. Advertisement also helps them a lot as part of their marketing strategy. According to Adobe's business, the 2018 BIA/KELSEY Local Advertising Estimate Project Total local Advertising revenue in the US will reach \$151.2 billion in 2018, up from \$143.8 billion in 2017 and representing a growth rate of 5.2%. Traditional media will comprise 64.7% of revenue, with online/digital security of 35.3%. BIA/Kelsey defines local Advertisement as all Advertising platforms that provide access to a local audience for national, regional, and local marketers. This growth will significantly emerge later in 2020 worldwide. For example, when the Coronavirus brought many industries to a standstill, spending on Advertising around the world has been increasing steadily.

Fortunately, the market is seeing healthy growth in 2021 and is expected to continue on the road and surpass one trillion US Dollars by 2026 (Pusat Sumber Daya Adobe, 2022).

Advertisement growth is also emerging in Indonesia as the 4th largest country in the world by population and also the most advertisement tolerant country in Southeast Asia, as explained by The Trade Desk Country Manager Indonesia. Advertisement in Indonesia has the same impact on the industry. especially in marketing, which aims to introduce products, services, or brands to the wider community. The company is creative in planning and broadcasting its advertisements. Advertisements are unique and can attract people's attention so that many people are interested in getting to know the product and buying it. Companies are also starting to look beyond the company or clan bureau and are starting to use promotional specialists in various fields to help companies develop and implement the various components of their promotion plans (Morrissan, 2015).

Advertisement can be defined as any paid form of nonpersonal communication about an organization, product, service, or idea by an identified sponsor (Morrissan, 2015). Advertising is a way to promote a product, brand or service to the public to drive interest, sales. Advertisements can take many forms, from print media to digital media such as interactive videos. The impact of attractively generated ads will show in several metrics such as increased sales or brand recognition. LinkAja released an ad entitled Sawadee krub on February 13, 2022.

In LinkAja's advertisement, Sawadee Krub tells the story of two men whose fates are opposite and shows the benefits of using LinkAja, such as eliminating anger because of difficulties in making purchases or paying transactions and making activities more useful by using LinkAja. This advertisement caught the attention of 1,410,681 viewers on LinkAja's official Youtube channel, LinkAja Indonesia. The reciprocity achieved is quite positive in this advertisement, as evidenced by the responses contained in the YouTube comments column.

Picture 1. 4 LinkAja's Advertisement “Sawadee Krub” on YouTube.



Source: LinkAja Indonesia Channel on YouTube

With the LinkAja Sawadee krub ad as shown in picture 1.4, LinkAja seems to maximize aspects that can be used to increase the attractiveness of its own ads. The use of narratives with storyboards and scripts has proven to be able to attract people to get to know LinkAja's products. In addition, the use of an explicit logo is also a big attraction to introduce the product. Based on pre-research observation, unlike other financial products and services advertisements, LinkAja's Sawadee Krub advertisement used comic appeal, making the advertisement feel light and funny. This approach to comic feeling was rarely used in advertisements about financial products and services. For example, financial products and services advertisements usually felt like they were offering security, safety, and the easy use of their financial products and services. LinkAja was the recent financial provider that advertised their products and services with this comic way of advertisement approach.

Table 1. 1 LinkAja Advertisement in 2022

No	Title	Upload Date	Viewers	Likes
1.	Selamat Tahun Baru untuk Setiap Jiwa Hebat!	January, 1	252	5
2.	Pake QRIS Gampang Abis, PeDe Aja!	January, 5	15.831	117
3.	Mau Ini Itu? Yakin Aja dulu, siapa tau kejadian	January, 30	466	11
4.	Yuk, Jelajahi Kota Virtual LOKABORASI powered by LinkAja!	February, 9	3.190	8
5.	Sawadee Krub ~ Cek Rahasia Jadi Pedes Dalam 1 Hari-Nya, Kakak!	February, 13	1.420.791	1.7K
6.	Sekarang Waktunya Kamu Jadi Superpedes!	February, 24	768,952	41
7.	Bisnis Dengan DigiPOSAja, Untungnya Lebih Lengkap!	February, 25	1.646	46
8.	Zona Nyaman Tidak untuk Ditinggalkan!	March, 31	2,867,528	9
9.	Cara Sambung Rekening Kartu Prakerja Pakai LinkAja	April, 1	1.819	9
10.	Semua Usaha Bisa Mudah bersama Mitra LinkAja!	April, 8	1.340	13
11.	Ku Tuai Berkah yang Kau	April, 11	11.429	396

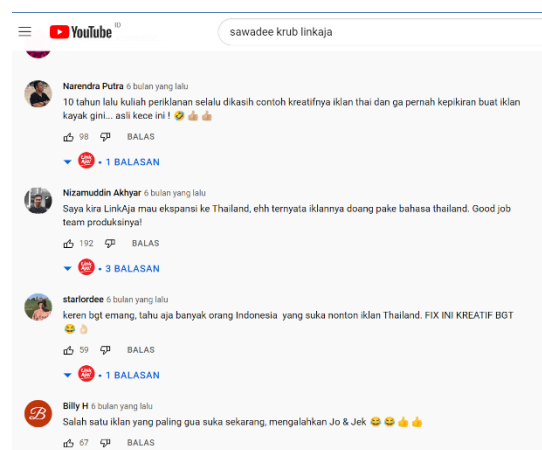
	Tanam (Official Video) #MakinBerkah			
12.	Ku Tuai Berkah Yang Kau Tanam (HD Version) #MakinBerkah	April, 13	15.503	129
13.	Cara Top Up Saldo LinkAja di Retail, Mudah Loh!	June, 16	523	6
14.	Cara Bayar BBM Di MyPertamina Pakai LinkAja	July, 12	316	3
15.	Cara Daftar LinkAja Modalin Melalui Aplikasi Digipos	July, 15	713	10
16.	Lebih Hemat Beli Pulsa & Paket Data dengan LinkAja	July, 19	279	3
17.	Gini Caranya Jadi MVP Pakai LinkAja! #AyoPakaiQRIS	August, 16	106	5
18.	Scan QRIS Sana-Sini Pake LinkAja, PeDe Jadi MVP!	August, 19	921	61
19.	Cara Bayar PBB di Aplikasi LinkAja	August, 30	60	5

Source: Author's processed data, 2022

The results of the pre-research observation show that during 2022 there were 18 advertisements uploaded by the official LinkAja YouTube account. Table 1.1 shows the number of views, likes, and months of uploads. From the comparison table, it can be seen that the Sawadee Krub ad has the highest number of likes. Even though the number of viewers is the second highest compared to the

"Comfort Zone Not to Leave!" but sawadee krub ad is the latest ad. The LinkAja Sawadee Krub advertisement, the object of the author's research, is based on a comparison with the advertisements released by the official LinkAja YouTube channel in 2022.

Picture 1. 5 LinkAja's Advertisement “Sawadee Krub” Comment on YouTube



Source: LinkAja Indonesia Channel on YouTube

Based on the results of pre-research observations in the comments column of the official YouTube channel link like as shows in picture 1.5, many audiences gave positive comments and liked the concept of the LinkAja Sawadee krub ad. So based on this, there is a relationship between when consumers like the ad, the consumer can also be said to like the brand. According to pre-study observations about the positive comments from the audience about this ad, researchers are interested in examining whether it will affect consumer perceptions of LinkAja.

(Purnaningwulan, 2015) the purpose of advertising is to persuade listeners, viewers, and readers so that they decide to take certain actions. In addition, advertisement aims to introduce a product, attract consumers' attention to the existence of the product, and make them want to buy it. Advertisement can be used to build a long-term image for a product or as a trigger for quick sales. In this case, the audience is LinkAja consumers.

Consumer Perception is the process through which a person selects, organizes, and interprets certain information to form certain meanings about certain products or brands. The perception process is based on several stages that are Stimulus, Registration, and Interpretation. Based on the previous research there is a relationship between Advertising and consumer perception, this is due to the purpose of persuasion in Advertising (M. Yudha Prawira, Marisi Butarbutar, Sherly Sherly, 2019).

The previous research that the author used as a reference in this study was the first to examine "Influence of Advertisement on consumer perception and buying practices" by Priyanka Kardam and Dr. Kavita (2021). This study shows that Advertising has a significant influence on the way consumers subconsciously think. Different effects can be seen in each form of media. Due to the availability of audio and video media for information transmission, television, and social media platforms such as Instagram, Facebook, and Youtube, have greater influence than print media. The second study examines "Persepsi Konsumen Pada Iklan Produk Converse Di Media Instagram Terhadap Minat Beli Ulang" by M. Syahri Ramadhani 2022.

This research shows that everyone's perception is developed depending on the input received regarding what is seen, felt, and heard. Instagram media may be utilized as a promotional tool to affect a potential customer's mindset. Product ads shown on Instagram, on the other hand, will continue to make changes and employ the most recent improvements in terms of materials, colors, and product shapes to impact customers. The third study examines "Analisa Persepsi Konsumen terhadap Iklan Video pada Instagram" by Maharina Nursaif, Lusianus Kusdiby, and Rafiati Kania (2020). This research shows that consumers' impressions of advertisements posted on Instagram vary. However, in general, consumers have a favorable impression of the advertisement and a favorable attitude toward it. Customers are interested in purchasing products advertised in Instagram video ads. As a result, video ads on Instagram may be considered a successful Advertisement channel. Based on the explanation above, it can be seen that the difference between this research and the research conducted by the author is in the variables and research objects. Previous research has focused on how Advertisement affects consumer

perceptions and buying practices, but the author's research only focuses on how Advertisement affects consumer perceptions. Previous research has also shown that Advertisement has a significant influence on the way consumers think subconsciously.

While my research focuses on the effect of advertising on consumer perceptions, it is interesting to study because, in accordance with the above description, apart from LinkAja, it is a local Indonesian e-wallet that has been officially licensed by Bank Indonesia and also one of the e-wallets that controls 9% of the Indonesian market, so it is interesting to study as the subject of research. The LinkAja Sawadee Krub advertisement is an Indonesian advertisement in collaboration with Tang Jai Tham Creative Lab (TJT) and adapted to Bangkok as a background for shooting. The positive response from the public can be seen from many viewers, positive comments, and the way the advertisement is packaged with comic appeal. It is rarely used in advertising financial products and services. In addition, this research is important because consumer perceptions can affect brand image, brand awareness, and purchasing decisions. So, it is interesting to study how it affects consumer perceptions of a brand.

In addition, there is a difference in urgency, which is the reason the author is conducting this research. One of them is an e-wallet that is developing in Indonesia, so it is interesting to research. See how LinkAja can influence consumer perceptions through Sawadee Krub advertisements. There is also an update in this research, namely, the researcher adds a theory about marketing tools so that it can be better understood that advertising is one of the marketing tools that can be used. Based on this background, the writer is interested in conducting research entitled "The Influence of LinkAja's Sawadee Krub Advertisement on Consumer Perception".

1.2 Research problem

Based on the explanation above, the researcher has formulated several problem points as the focus of research in the form of:

How much is the influence of Sawadee Krub LinkAja advertisements on consumer perception?

1.3 Research Objective

Based on the research problems that have been mentioned by the researcher above, the objective of the research here is:

To measure the influence the Sawadee Krub LinkAja advertisement has on consumer perceptions.

1.4 Research Benefits

a. Theoretical Benefits

The researcher hopes that this study can help other academics in the future to do research on advertising subjects by using this study as a reference.

b. Practical Benefits

The researcher hopes that this study can be useful for business persons or companies that run businesses in finance, especially e-wallet providers, to increase their marketing through unique advertisements.

1.5 Time and period of Research

Table 1. 2 Time and Period of Research

No.	Research Stages	Year 2022							
		May	June	July	Aug	Sept	Oct	Nov	Dec
1.	Pre-Research								
2.	Submission and Topic Title								
3.	Arranging Chapter I-III								

4.	Collection Desk Evaluation								
5.	Desk Evaluation Revision								
6.	Research								
7.	Arranging Chapter IV-V								
8.	Thesis Defence								

Source: Author's processed data, 2022

1.6 Research Writing Systematics

To make it easier to read, in general this research will be divided into five chapters consisting of:

CHAPTER I INTRODUCTION

1.1 Research Background

1.2 Research Problem

1.3 Research Objectives

1.4 Research Utility

1.5 Time and Period of Research

1.6 Research Writing Systematics

CHAPTER II LITERATURE REVIEW

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2.1.1 Communication Theory

2.1.2 Marketing Communication

- 2.1.3 Marketing Communication Tools
- 2.1.4 Advertising
- 2.1.5 Consumer Perception
- 2.2 Previous Research
- 2.3 Research Framework
- 2.4 Research Hypothesis
- 2.5 Scope of Research
- CHAPTER III RESEARCH METHODS**
- 3.1 Types of Research
- 3.2 Operationalization of Variables and Measurement Scale
 - 3.2.1 Operationalization of Variables
 - 3.2.2 Measurement Scale
- 3.3 Population and Sample
 - 3.3.1 Population
 - 3.3.2 Sample
- 3.4 Data Collection Techniques
 - 3.4.1 Primary Data
 - 3.4.2 Secondary Data
- 3.5 Validity and Reliability Test
 - 3.5.1 Validity Test
 - 3.5.2 Reliability Test
- 3.6 Data Analysis Techniques
 - 3.6.1 Descriptive Statistical Analysis
 - 3.6.2 Successive Interval Method (MSI)
 - 3.6.3 Classic Assumption Test
 - 3.6.4 Determination Coefficient
 - 3.6.5 Simple Linear Regression Analysis
 - 3.6.6 Hypothesis Testing Design

CHAPTER IV RESEARCH RESULT

- 4.1 Data Collection
- 4.2 Responds Characteristics
 - 4.2.1 Characteristics of respondent based on the screening question

- 4.2.2 Characteristics of respondent based on gender
- 4.2.3 Characteristics of respondent based by age
- 4.2.4 Characteristics of respondent based by domicile

4.3 Research Results

- 4.3.1 Descriptive Research Results Variable (X) Advertising
- 4.3.2 Descriptive Research Results Variable (Y) Consumer Perception
- 4.3.3 Metode of Successive Interval (MSI)
- 4.3.4 Classical Assumption Test Result
- 4.3.5 Coefficient Correlation Test Result
- 4.3.6 Coefficient of Determination Test Result
- 4.3.7 Simple Linear Regression Test Result
- 4.3.8 Hypothesis Test Result

4.4 Research Result Discussion

CHAPTER V CONCLUTION AND SUGGESTION

5.1 Conclusion

5.2 Suggestion

- a. Theoretical Suggestion
- b. Practical Suggestion

BIBLIOGRAPHY

ATTACHMENT