The Effectiveness of Bank BTN's Youtube Ads Against Purchasing Decisions

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Abstract

Bank BTN has always been nominated for a top of top brand awards from 2016 to 2019. This phenomenon shows the brand image of Bank BTN, which has long been known as an icon of the bank with the best homeownership credit products as a positive value that can influence purchasing decisions. The purpose of this study was to determine whether the Bank BTN's Youtube ads were effective. The dimensions of the Bank BTN YouTube ads included empathy, persuasion, impact, and communication on the BTN bank Youtube ads. The variables used in this study include empathy, persuasion, impact, communication, advertising effectiveness, and purchase decisions. This type of research is a descriptive study with a quantitative approach with 100 respondents. The analytical tool used in this research is the EPIC Model method with SPSS software. The results of this study indicate that Bank BTN Youtube advertisements are proven to be effective. Furthermore, there is partially a positive and significant influence between empathy, persuasion, impact, and communication on purchasing decisions. Meanwhile, simultaneously the influence of empathy, persuasion, impact, and communication affect purchasing decisions.

Keywords— *empathy, persuasion, impact, communication, purchase decisions*

Abstrak

Bank BTN selalu masuk dalam nominasi *top brand award* sejak 2016 hingga 2019. Fenomena ini menunjukkan bahwa citra merek Bank BTN yang telah lama dikenal sebagai ikon bank dengan produk kredit pemilikan rumah terbaik sebagai nilai positif dapat mempengaruhi keputusan pembelian. Tujuan penelitian ini adalah untuk mengetahui apakah iklan Youtube Bank BTN efektif. Dimensi iklan YouTube Bank BTN yang meliputi empati, persuasi, dampak dan komunikasi pada iklan Youtube bank BTN. Variabel yang digunakan dalam penelitian ini meliputi empati, persuasi, dampak, komunikasi, efektivitas periklanan, dan keputusan pembelian. Jenis penelitian yang digunakan adalah penelitian deskriptif melalui pendekatan kuantitatif dengan 100 responden. Alat analisis yang digunakan dalam penelitian ini adalah metode Model EPIC dengan perangkat SPSS. Hasil penelitian ini menunjukkan bahwa iklan Youtube Bank BTN terbukti efektif. Selanjutnya, secara parsial terdapat pengaruh yang positif dan signifikan antara empati, persuasi, pengaruh dan komunikasi terhadap keputusan pembelian. Sedangkan secara simultan pengaruh empati, persuasi, dampak dan komunikasi berpengaruh terhadap keputusan pembelian.

Kata kunci: *empati, persuasif, pengaruh, komunikasi, keputusan pembelian*

INTRODUCTION

Consumer behavior appears in every individual, group, or organization making a purchase decision. Consumer behavior studies the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences satisfy their needs and wants. The purchasing decision is a process where consumers recognize the problem, seek information about a particular product or brand, and evaluate how well each of these alternatives can solve the problem which then leads to a purchase decision. Social media is currently a communication tool that is easy to use to get information quickly. Social media is used as a tool to increase the ability of users to share, cooperate among users and perform collective actions, all of which are outside the institutional or organizational framework.

The purpose of advertising is a specific communication task that is achieved with a specific target audience over a certain period. The purpose of advertising can be classified based on the main purpose, whether the purpose is to inform, persuade or remind. Reporting from katadata.co.id, the most frequently accessed social media is Youtube. This makes people use social media in positive ways, one of which is the use of social media Youtube. KPR Bank BTN is one of the brands that has received the TOP title. This is what makes consumers consider buying Bank BTN KPR products. Bank BTN is known for its ease of submitting KPR and low-interest rates. The effectiveness of a company in making advertisements will certainly influence purchasing decisions. Effectiveness is a communication effect that can cause certain effects following the objectives to be achieved from what is communicated. The results of this study can be strengthened by previous research conducted by Pamungkas (2017), Marisa (2013), and Sutianingsih (2010) which states that empathy, persuasion, impact, and communication have a positive and significant effect on purchasing decisions. Based on the description above, it can be concluded that the purpose of carrying out this research is to find out whether Bank BTN advertisements on Youtube are effective, whether Bank BTN Youtube ads have a significant effect on purchasing decisions.

LITERATURE REVIEW

According to Kotler and Armstrong (2013), the main factors that influence consumer purchasing behavior are cultural factors, social factors, personal factors, and psychological factors. Effendy (2014) mentioned that the effect of communication has a certain effect following the objectives to be achieved from what is communicated. In this study, the owner of the BTN Property Youtube account acts as a communicator which provides messages on the convenience of kpr at Bank BTN through social media, namely Youtube. Kotler and Armstrong (2013) said that advertising is a marketing communication activity that uses mass media in the process of delivering its message. In general, advertising helps explain a product, while for companies, advertising is a very important marketing tool. Consumer decision-making is a problem-solving process. This is due to differences in personal characteristics as well as social influences (Kotler and Armstrong, 2013).

This study focuses on the effectiveness of Bank BTN's YouTube ads and Bank BTN's Youtube ads to influence purchasing decisions. So that the framework in this study is described in figure 1. The framework above shows (1) the effectiveness of Empathy on Bank BTN Youtube advertisements; (2) Persuasion effectiveness on the BTN YouTube advertisement; (3) Impact effectiveness on Bank BTN Youtube advertisements; (4) Communication effectiveness on Bank BTN's Youtube advertisements; (5) Effect of the Effectiveness of Bank BTN Youtube Ads on Purchasing Decisions. The hypothesis is

a temporary answer to the formulation of a research problem. Therefore, the formulation of research problems is usually arranged in the form of a question sentence.
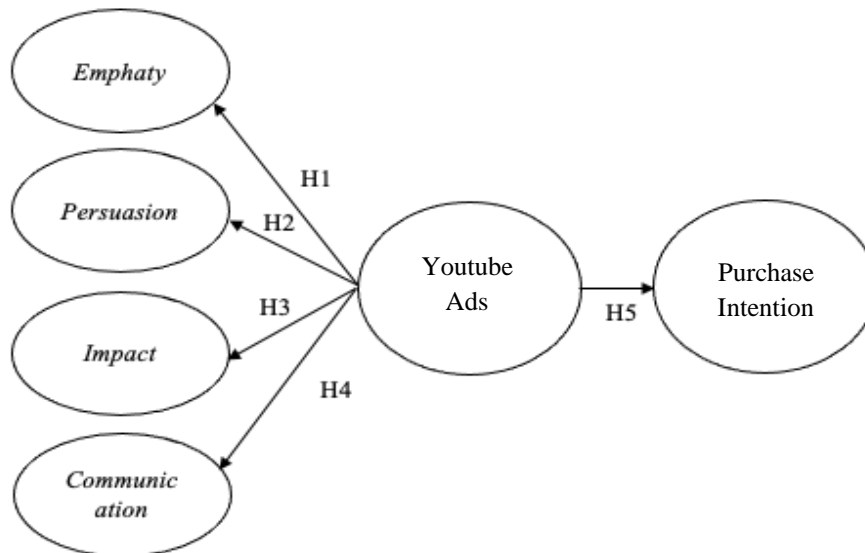
Figure 1. Research Model

Previous research has found a relationship between the variables of empathy, persuasion, impact, and communication in an advertisement on purchasing decisions, including research conducted by Sapolo, Amani, and Idawicasakti (2017) showing that empathy, persuasion, impact, and communication have a significant effect on purchasing decision. It means that the better the empathy, persuasion, impact, and communication of an advertisement, the greater it can encourage purchasing decisions and vice versa. Furthermore, research conducted by Dinda and Rara (2018) shows that empathy, persuasion, impact, and communication have a positive and significant effect on purchasing decisions. Thus, hypotheses can be proposed as follows:

   H1: The effectiveness of empathy on Bank BTN Youtube ads
   H2: The effectiveness of empathy on the BTN YouTube advertisement

Research conducted by Sapolo, Amani, and Idawicasakti (2017), shows that empathy, persuasion, impact, and communication have a significant effect on purchasing decisions. This means that the better the empathy, persuasion, impact, and communication of an advertisement, the greater it can encourage Purchasing Decisions and vice versa. Furthermore, research conducted by Dinda and Rara (2018) shows that empathy, persuasion, impact, and communication have a positive and significant effect on purchasing decisions. Then from research conducted by Indah and Maulida (2017) shows that empathy, persuasion, impact, and communication have a positive and significant effect on Purchasing Decisions. Based on the previous studies, this research proposes hypotheses below:

   H3: Impact effectiveness on Bank BTN Youtube ads
   H4: Communication effectiveness on Bank BTN's Youtube advertisements
   H5: Effect of Youtube advertising effectiveness on purchasing decisions

RESEARCH METHOD

This type of research is a descriptive study with the help of quantitative data collection in which the research location includes the audience for the BTN YouTube advertisement. The population in this study are consumers who make purchase decisions or not, with the sample in this study being the BTN Bank Youtube ad viewers with a total of 100 respondents. Data collection techniques in this study using primary data. The measurement scale used in this study is a Likert scale. The answers that have been given by respondents for each instrument item with a Likert scale have a level from strongly disagree to strongly agree.

RESULT AND DISCUSSION

Based on the data from the questionnaire results that were distributed online to 100 respondents who watched Bank BTN's YouTube ads found several results. Respondents who view Bank BTN's Youtube ad are predominantly male, namely 61 people or 61%. %. This happened because men felt that they were the head of the family and needed a place to live, so they sought more information about houses. 49 respondents view Bank BTN's Youtube ads with a vulnerable age of 25 to 30 years or 49%. This happens because, at this age, social media such as Youtube are more dominant so that it can lead to a purchase decision for KPR products at Bank BTN. The majority of respondents who view Bank BTN's Youtube ads in this study are entrepreneurial status with a total of 35 people or 35%. This shows that entrepreneurs have sufficient income to carry out mortgages so they tend to seek KPR information. Most of the viewers of Bank BTN's Youtube ads have pocket money above IDR 2,000,000, which is as many as 65 people. This figure proves that the viewers of Bank BTN Youtube advertisements are those who have above average income and have a higher purchasing power of Bank BTN KPR products.

Based on the output of the validity test table, it is known that the significance value of 0.05 is 0.1966 = r table then compares the correlation index with the Pearson product-moment value therefore it can be concluded overall that r count is greater than r table and the instrument used is said to be valid. Based on the reliability test, which contains a summary of the results of the research instrument reliability test, it can be dreamed that each of the purchasing decision variables, empathy, persuasion, impact, and communication results in a Cronbach's Alpha value >0.6. The questionnaire items for each variable were declared reliable or consistent in measuring these variables.

Based on the normality test, it can be seen that the normality test results show a residual significance value of 0.967 > 0.05. Thus, all data in this study have been normally distributed. Based on the heteroscedasticity test, it can be seen that the significance value (Sig.) The Empathy variable (X1) is 0.807. For the Persuasion variable (X2) of 0.709. For the Impact variable (X3) it is 0.861. And for the Communication variable (X4) of 0.993. Because the significance value of the four variables is greater than 0.05 (> 0.05). So, it can be concluded that there is no symptom of heteroscedasticity in the regression model. Based on the multi-collinearity test, the VIF value for the Empathy variable (X1) is 2.788 smaller than 10.00 (2.788 <10). The VIF value for the Persuasion variable (X2) is 2.741 smaller than 10.00 (2.741 <10). The VIF value for the Impact variable (X3) is 2.876, smaller than 10.00 (2.876 <10). And the VIF value for the Communication variable (X4) is 2,123 less than 10.00 (2,123 <10). So it can be said that the two variables do not have problems in multi-collinearity.

From the results of the simple tabulation analysis, the empathy variable refers to the description of the respondent's most dominant answer to the three emphatic variable statements is "agree" with a weight of four points. Then the most dominant respondent's answer to the three persuasion variable statements is "agree" with a weight of four points. Then the most dominant respondent's answer to the

three impact variable statements is "agree" with a weight of four points. From the results of simple tabulation analysis, then the total of each respondent's answer was tested for the average score covering the variables of empathy, persuasion, impact, and communication.

The results of the analysis of the measurement of the effectiveness of the variables of empathy, persuasion, impact, and communication in the BTN YouTube advertisement, when included in the EPIC Model scale range, indicate that the ad is included in the effective category. Therefore, it can be concluded that the variables of empathy, persuasion, impact, and communication are effective in measuring the effectiveness of Bank BTN's YouTube advertisements. Based on the calculation of the EPIC rate, the average score of empathy, persuasion, impact, and communication variables is obtained, which is included in the rating scale is included in the effective category. The four independent variables, namely empathy, persuasion, impact, and communication show that all scores are considered effective. This shows that Bank BTN's Youtube ads are effective in attracting audience empathy, influencing audience buying interest, leaving a good impression, and conveying messages, well, and correctly.

The results of the SPSS output show the influence between the independent variable and the dependent variable in this study. Based on the table above, it can be seen that the R square value is 0.762 or 76.2%. This means that the purchasing decision variable (Y) can be explained by 76.2% by the variable empathy (X1), persuasion (X2), impact (X3), and communication (X4), while the remaining 23.8 is explained by other variables not examined. The results of multiple linear regression show that there is a constant value equation (α) in the table above which is equal to -0127, meaning that the value of the empathy, persuasion, impact, and communication variables is considered constant (zero). So it can be seen that if there are no independent variables this will not affect the purchase decision. The regression coefficient value (β1X1) shows the magnitude of the change in the value of the independent variable empathy and has a positive value in column B in Unstandardized Coefficients of 0.168 which means that if empathy changes it will affect the purchase decision. Furthermore, the regression coefficient (β2X2), persuasion also has a positive value in column B Unstandardized Coefficients, which is 0.403, which means that if there is a change in persuasion it will also affect purchasing decisions. Furthermore, the regression coefficient (β3X3) impact also has a positive value in column B Unstandardized Coefficients, which is 0.211, which means that if there is a change in the impact it will also affect purchasing decisions. Furthermore, the regression coefficient value (β4X4) communication also has a positive value in column B Unstandardized Coefficients, which is 0.217, which means that if there is a change in communication it will also affect purchasing decisions.

The F test (simultaneous) is used to measure how far the influence of the independent variable together with the dependent variable is through the provisions of the significance value below 0.05 and the F count is greater than the F table. Then there is an effect of simultaneous independent variables on the dependent variable. From the results of calculations using SPSS, it is found that the F count is 76.060 (Sig F = 0.000). So, F count> F table (76.060> 2.47) and Sig F <5% (0.000 <0.05%). Thus, it indicates that the variables empathy (X1), persuasion (X2), impact (X3), and communication (X4) together have a significant influence on the purchasing decision variable (Y). Based on the results of the t-test analysis, it can be seen that the t-count value of 2.108 is greater than the t-table of 1.661. So that empathy has a positive and significant effect on purchasing decisions. The persuasion attribute variable has a T-count value of 4,900 which is greater than t-table 1,661. So it can be concluded that persuasion has a positive and significant effect on purchasing decisions. The impact attribute variable has a value of count 2,370 greater than table 1,661. So it can be concluded that the impact has a positive and significant impact on purchasing decisions. While the variable communication attribute has a value of T-count 2.766 greater

than t table 1.661. So it can be concluded that communication has a positive and significant effect on purchasing decisions.

Based on the results of research using the EPIC Model, it can be concluded that this study can answer the first problem formulation, namely the variables of empathy, persuasion, impact, and communication of Bank BTN's Youtube advertisements which are effective to be used to measure the effectiveness of Bank BTN's Youtube ads. Measurement of the effectiveness of Bank BTN's Youtube advertisements carried out with the EPIC Model is declared effective, this is based on calculations for the variables of empathy, persuasion, impact, and communication. The steps taken in this study were to perform a simple tabulation analysis, then test the average score and test the EPIC Rate. The results of this study can be strengthened by previous research conducted by Indah and Maulida (2017), Sapolo, Amani, and Idawicasakti (2017) and Dinda and Rara (2018) which stated that the variables empathy, persuasion, impact, and communication were effective for measure the effectiveness of an ad.

Based on the results of the research part, it can be concluded that this research can be the answer to the second problem formulation, namely the BTN Bank Youtube ad that has a positive and significant effect on purchasing decision variables. Because the better empathy, persuasion, impact, and communication will have an impact on the higher the purchasing decision. Thus, product advertisements that have good empathy, persuasion, impact, and communication will tend to be more easily accepted by consumers. The results of this study can be strengthened by previous research conducted by Sapolo et al (2017), Marisa (2013), and Sutianingsih (2010) which states that empathy, persuasion, impact, and communication have a positive and significant effect on purchasing decisions.

CONCLUSION

Research proves that Bank BTN's Youtube ads are effective. This shows that Bank BTN's Youtube ads are effective in attracting audience empathy, influencing audience buying interest, leaving a good impression, and conveying messages, well, and correctly. Research proves that empathy, persuasion, impact, and communication on Youtube advertisements have a positive and significant effect on the decision to purchase KPR at Bank BTN. This shows that the better empathy, persuasion, impact, and communication on Bank BTN Youtube ads, the higher also the purchase decision. The distribution of questionnaires was carried out online coupled with the COVID-19 pandemic conditions which required researchers to always maintain distance between individuals to prevent the spread of the COVID-19 virus from spreading. This condition is a limitation of research because there is no direct interaction between the researcher and the respondent, so it is considered that they do not receive accurate information about the respondent in question. Based on the discussion you have made, conclude the finding. The conclusion must answer the research objectives in the introduction. Conclusions must contain the results obtained and written in narrative form (not in bullet form). Further research is suggested to add other variables that can influence purchasing decisions on KPR Bank BTN Youtube ads. For the company, it is hoped that Bank BTN can continue to improve the empathy, impact, persuasion factors of its advertisements in a sustainable manner.

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