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The Effect of Tagline "Beli Sekarang, Bayar Nanti" on Decision to Use Shopee Paylater



Abstract: - This study aims to determine the effect of the tagline "Beli Sekarang, Bayar Nanti" on decision to use Shopee PayLater for Generation Z in Bekasi, West Java, Indonesia. The theoretical studies used in this research are persuasive communication; SOR (Stimulus-Organism-Response) theory; marketing communication; tagline (familiarity, differentiation, message or value), and purchase decision. This is a quantitative research; distributing questionnaires to 100 respondents in Bekasi area. The sampling technique in this study is nonprobability sampling, namely purposive sampling. Data analysis techniques used is descriptive analysis and simple linear regression analysis. The results showed that there is a relationship between the tagline "Beli Sekarang, Bayar Nanti" and the decision to use Shopee PayLater with a correlation coefficient value of 0.510. The effect of the tagline "Beli Sekarang, Bayar Nanti" on the decision to use Shopee PayLater is 26%.

Keywords: Tagline, Purchase Decision, Shopee PayLater, Generation Z

BACKGROUND AND OBJECTIVE

Since Covid-19 pandemic, the paylater feature has been increasingly in demand by the public. This has been proven by DailySocial with survey results showing a percentage of 78.4% that the Shopee PayLater service is the most widely used throughout 2021. Then after that, in second place, there is Gopay Later with 33.8%. Next is the paylater feature on Kredivo as much as 23.2%. The next places are Akulaku paylater feature as much as 20.4% and Traveloka PayLater as much as 8.6%. Then 3.3% and 2.8% of respondents use paylater at Indodana and Home Credit respectively. The remaining 0.4% of respondents use the paylater feature in other e-commerce.

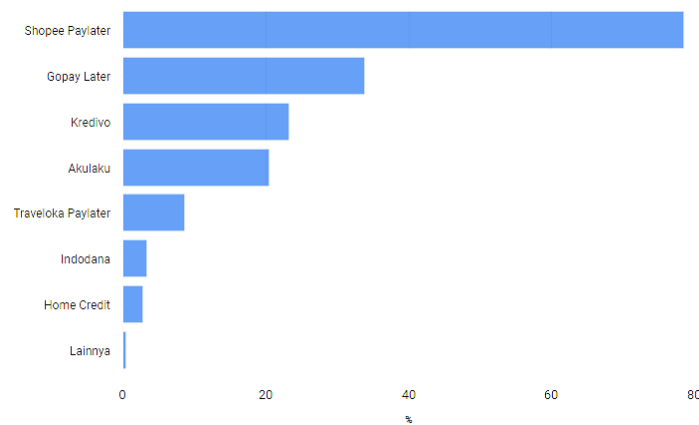


Figure 1 Mostly Used PayLater in 2021

Source: DailySocial

Having paylater feature, online shopping activities become more practical and with a faster process. Moreover, Shopee PayLater users can make transactions even though new payments will be made at a later time, because users do not need to delay transactions if there are no funds yet (Saretta, 2023). One of the ways Shopee promotes this paylater feature is by using the tagline "Beli Sekarang, Bayar Nanti" (Buy Now, Pay Later). The use of taglines is common and is able to give a deep impression so that it is easy to remember. One of the functions of the tagline itself is to inform visitors that to fulfill their desires, they are in the right place (Putra, 2021).

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Taking a good tagline strategy, it will certainly influence consumer usage decisions, so that it can be said that consumers have chosen one of the many alternative choices available. According to Peter and Olson Christiana, decision making is the process of integrating knowledge to evaluate two or more alternatives and choosing one of them (Sulwahyudi, 2018).

Based on these two things and to limit the problems studied so as not to expand or deviate from the actual subject matter, the researcher will discuss the effect of the tagline "Beli Sekarang, Bayar Nanti" (Buy Now, Pay Later) on the decision to use Shopee PayLater and how strong the relationship between the tagline and the decision to use Shopee PayLater.

METHODS

The research is limited to those who are Generation Z, between the ages of 17 years and 26 years. They are Shopee users who have had a Shopee account for more than 3 (three) months and have a valid identity card (KTP). For information, those who are eligible to have KTP is ones who are 17 years old. Another criteria is about the place to live. Researchers choose the respondents who live in Bekasi (West Java, Indonesia) area.

Tagline is a shortened arrangement of words, no more than seven syllables and is placed on the side of the logo and has a certain meaning or philosophy about a product/brand (Safitri, 2022). Mortiaty, et al. explained further that taglines have three characteristics, namely being simple, easy to remember and strengthening the brand (Clarisa & Utami, 2022). Tagline as a Unique Selling Point (USP) for a product / brand that distinguishes it from other brands, so taglines also play a role in increasing brand awareness because they can influence consumer decision making. According to Darno, having a good tagline strategy, there are several tagline categories that are important indicators of its success in carrying out its function as a corporate or product identity, namely familiarity, differentiation, and message or value (Yustanti, Ariska, & Ervina, 2022).

Another variable in this research is about purchase decision. Purchase decisions are activities to solve problems in determining choices from several alternatives as actions that are considered appropriate in buying by going through the stages of the decision-making process. Kotler and Keller say that in making purchasing decisions, there are several stages that will be carried out by consumers starting from problem recognition, information search, alternative evaluation, purchase decisions, and post-purchase behavior (Firmansyah, 2019).

In variable X or the independent variable consists of familiarity, differentiation, and message of value. Meanwhile, variable Y or the dependent variable consists of problem recognition, information search, alternative evaluation, purchase decisions, and post-purchase behavior.

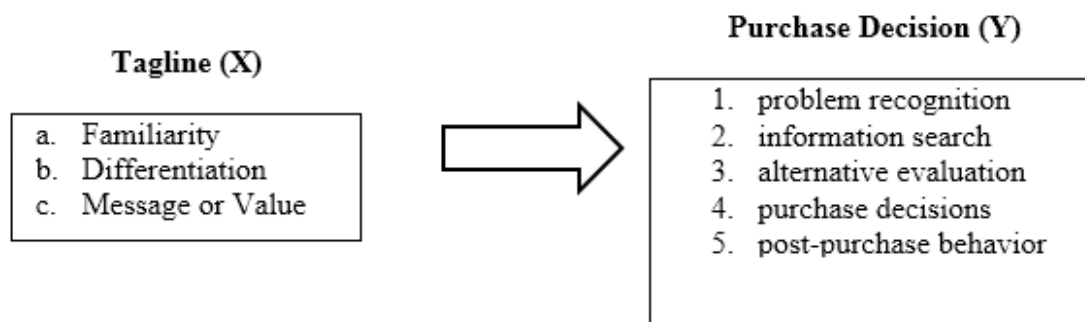


Figure 2 Theoretical Framework

The hypotheses in this study are:

H₀ : There is no effect of the tagline " Beli Sekarang, Bayar Nanti" on the decision to use Shopee Paylater for Generation Z in Bekasi.

H_a : There is an effect of the tagline " Beli Sekarang, Bayar Nanti" on the decision to use Shopee Paylater for Generation Z in Bekasi.

RESULTS AND DISCUSSION

The type of research used in this study is quantitative research using a questionnaire as a primary data collection tool (Arifa, 2022). The population used in this study is Generation Z (17 to 26 years old) who live in Bekasi, West Java, Indonesia. The number of respondents in this study consisted of 100 people. The research criteria for respondents are: those who are generation Z (17 years to 26 years old), have a Shopee account for 3

months, and live in Bekasi City. Generation Z itself is a generation born between 1997 and 2012. The census results in 2020 noted that the majority of Indonesia's population is generation Z, with a proportion of 27.94% of the total 270.2 million population in Indonesia (<https://databoks.katadata.co.id>).

The output of descriptive analysis processing results is shown in table 1.

Table 1 Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tagline	100	19	40	27.69	4.771
Keputusan Penggunaan	100	28	77	54.86	10.953
Valid N (listwise)	100				

Source: Research Data, 2023

Looking at the results of the descriptive analysis in the table above, it can be seen that the tagline variable (X) with a total data (N) of 100 has an average value of 27.69 with a minimum value of 19 and a maximum value of 4, while the standard deviation is 4,771. Meanwhile, the usage decision variable (Y) with a total of 100 data (N) has an average value of 54.86 with a minimum value of 28 and a maximum of 77, while the standard deviation is 4.771.

Based on the results of the determination analysis, the R^2 (R Square) value is 0.260 or 26%. This shows that the percentage contribution of the influence of the independent variable (tagline "Buy Now, Pay Later") on the dependent variable (decision to use Shopee PayLater) is 26%. In other words, the variation in the independent variable (tagline "Beli Sekarang, Bayar Nanti ") used in this model is able to explain 26% of the variation in the dependent variable (decision to use Shopee PayLater). While the remaining 74% is influenced by other variables that are not included in this research model.

Based on the results of the validity test, it shows that each item in variable X and variable Y has an item value that exceeds the r table value of 0.195 so it can be concluded that all items in variable X and variable Y are said to be valid.

In variable X, statement number 1, namely "The Shopee PayLater tagline "Beli Sekarang, Bayar Nanti" (Buy Now, Pay Later) is "easy to remember" received the highest score of 312 and 64 respondents out of 100 respondents answered agree. The high score indicates that Shopee is right in using the tagline "Beli Sekarang, Bayar Nanti" on the Shopee PayLater feature. This means that the tagline "Beli Sekarang, Bayar Nanti" can be easily remembered by consumers and can be recognized in an advertisement related to the tagline.

In variable Y statement number 7, namely "I find out information about the Shopee PayLater feature through the Shopee application" received the highest score of 323 and 54 respondents out of 100 respondents answered agree. The high score indicates that most consumers know about the Shopee PayLater feature because they see the feature option in the Shopee e-commerce application or platform. In addition, in statement number 9, namely "I find out information about the Shopee PayLater feature through the advertising tagline "Beli Sekarang, Bayar Nanti" received a score of 292 and 52 respondents out of 100 respondents answered agree. This high score indicates that some consumers know about the Shopee PayLater feature because they see an advertisement that shows the tagline.

Based on the high acquisition in these two statements, it can be said that consumers are trying to find more information to meet their unmet needs, in this case through personal and marketing sources by looking at the features available in Shopee e-commerce and by seeing Shopee PayLater advertisements. This is also in line with the statement that purchasing decisions come from stages ranging from problem recognition, information search, alternative evaluation, purchase decisions and post-purchase behavior (Wirawan & Elsie, 2022).

In each of the highest statements in variable X and variable Y, it shows that there is a relationship between the tagline and the usage decision. Because the tagline is easy to remember, consumers will also find it easy to find out information about the product from the tagline, namely Shopee PayLater.

In this study, the results of the t test are known, namely $t_{count} > t_{count}$ ($5.874 > 1.985$) which shows that H_0 is rejected, meaning that there is an influence of the tagline "Beli Sekarang, Bayar Nanti" on the decision to use Shopee PayLater. Through the t test results, it can be stated that the tagline as a unique selling point of a product plays a role in increasing brand awareness because it can influence consumer decision making. In addition,

t count is positive, which means that the tagline "Buy Now, Pay Later" has a positive effect on the decision to use Shopee PayLater.

The results of the determination analysis (R²) show that 26% of the decision to use Shopee PayLater is influenced by the tagline "Beli Sekarang, Bayar Nanti", while the remaining 74% is influenced by other variables not discussed in this study, where the decision to use Shopee PayLater may also be influenced by lifestyle, sudden needs, environmental factors, and others. In addition, the results of the simple correlation analysis (R) are 0.510, and are between 0.40 - 0.599, which means that there is a moderate relationship between the tagline and the usage decision. From these two analysis results, it shows the prediction of researchers that by using the tagline "Beli Sekarang, Bayar Nanti", it is possible for the number of Shopee PayLater users to increase over time.

Based on the results of research and analysis that has been carried out by researchers, the conclusion obtained is that there is an influence of the tagline "Beli Sekarang, Bayar Nanti" on the decision to use Shopee PayLater. This is shown from the t test results, where the t value is greater than the t table value ($5.874 > 1.985$) so that H₀ is rejected. So it can be concluded that there is an influence of the tagline "Beli Sekarang, Bayar Nanti" on the decision to use Shopee PayLater. The tagline "Buy Now, Pay Later" is increasing, the decision to use Shopee PayLater is increasing. In addition, the tagline "Buy Now, Pay Later" influences the decision to use Shopee PayLater by 26%, while the remaining 74% is influenced by other variables not discussed in this study. The results also show that there is a moderate relationship (R value of 0.510) between the tagline "Beli Sekarang, Bayar Nanti" and the decision to use Shopee PayLater.

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