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The Advertisement Design of "Student Saving Program"

Flyer: Awareness_Comprehension-Conviction-Desire- Action (ACCDA) Evaluation

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Abstract In this comparative-descriptive quantitative research, the author designed the print-ad of student saving, namely 'Simpanan Pelajar or SimPel' by using informative message approach. This is based on the lack of promotional activities, especially print advertising, conducted by the Financial Services Authority (Otoritas Jasa Keuangan) and the banks that issued this program. After that, the author measures the effectiveness of the print ad using One Way ANOVA t-test analysis with the concept of advertising pyramid, which consists of Awareness, Comprehension, Conviction, Desire, and Action (ACCDA). The author uses purposive sampling technique in choosing respondents. The results show that the flyer design of Simpanan Pelajar has the level of high effectiveness among the students from different majors of MAN 13 Jakarta.

Keywords: communication design; print advertising; creative strategies; informative message approach; students saving; Simpanan Pelajar

INTRODUCTION

Currently, the interest in saving among youths in Indonesia is still low. This is due to their lack of knowledge of the saving benefits. They think that saving is an activity executed by having a regular job. In fact, many benefits of saving can be obtained, such as learning to plan own finances.

Actually, there are some banks in Indonesia have issued personal saving for youths with various features, such as a customizable debit card, minimum deposit, and low administrative cost. Based on the data from the Financial Services Authority (OJK), the ratio of savings ownership to

Gross Domestic Product (GDP) in Indonesia is still low at around 31 percent. This is lower than Singapore (49 percent) and the Philippines (46 percent). This ratio could be increase 4-based on a large number of students in Indonesia, which is reaching forty-four million (Sari 2016).

Based on the phenomenon, the Financial Services Authority (OJK) has launched a saving program called Simpanan Pelajar on June 14, 2015. This saving targeted at students on very easy rules. Some of the features are a minimum deposit and free administration fee. In addition, the student's name listed in the passbook. The banks that first participated in this program amounted to eight banks, which are Bank Mandiri, BNI, BRI, BCA, BTN, Bank Permata, Bank Jabar-Banten, and Bank Jatim. Then, there are also six sharia banks, which are Bank Muamalat, Bank Syariah Mandiri, BRI Syariah, BCA Syariah, and Panin Syariah (Afriyadi 2015).

The existence of 'Simple' as a youths saving would require promotional activities, such as through advertising. Advertising becomes one of communication channels in giving awareness and increasing interest. However, some banks have not

optimized advertising as a medium of promotion. In facts, the government through the National Mediumterm of Development Plan (Rencana Pembangunan Jangka Menengah Nasional) 2014-2019, also designed this saving program as a means of channeling funds from the Indonesia Smart Program (Program Indonesia Pintar) (Cermati.com 2016)

To that end, the author designed a print ad for the Simpel. Then, test the effectiveness by distributing questionnaires to students in four different majors at MAN 13 Jakarta. In this case, the author wants to see the effectiveness of print ad design in each of these majors.

For that, the research questions are

- How effective is the 'SimPel' ad design by the MAN 13 Jakarta students?
- Are there any differences in the effectiveness of the 'SimPel' ad design from students of different majors in MAN 13 Jakarta?

LITERATURE REVIEW

A. Marketing Communication and Advertising Advertising is one of the promotion mix elements that effective for reaching consumers in one period. (Soefijanto 2012, 5). (Wells, et al. 2007, 5).

Creative Strategy and Message Approaches

Paying attention to the elements of the creative aspects in realizing an ad is very important. For that, it takes a creative strategy to package ad that is good and attractive to prospective customers. One of the strategies used by advertisers is to determine their message appeals. The message appeals divided into two types, namely informative and emotional appeal. An informative appeal is a messaging approach that emphasizes the fulfillment of consumer needs for the practical, functional, and useful aspects of a product.



While the emotional appeal is a messaging approach that emphasizes more on how social needs and consumer behavior in purchasing a product. (Morissan 2010, 343-345).

The messages appeals strategy also known as Hard Sell and Soft-Sell Strategies. Hard-sell strategy refers to information messages designed to emphasize product features and benefits (tangible). While the soft-sell strategy refers to designed messages using a mood approach, dreams, and feelings that touch or present an attractive brand image (Intangible) (Wells, et al. 2007, 383).

A guide needed in applying the creative strategy for the creative team. This guide is a document called Creative Brief. The brief format generally consists of the problem, objective, target market, positioning strategy, type of creative strategy, selling premise, color, font and sound execution. (Wells, et al. 2007, 396).

B. Advertising Model of Response

There are several response models to measure how effective a stimulus is. Some of these models include the effect hierarchy model, the AIDA model, and several other models. In measuring the effectiveness of advertising, there is a term of Pyramid Advertising Model consisting of Awareness, Comprehension, Conviction, Desire, and Action (ACCDA).

_Awareness is the first level that becomes the first communication goal of a product—/ service from a Brand. Then, comprehension is the second level that communicates information about the features of the product/service.

Conviction is the third level that is an advanced information to persuade an audience to believe in the value of the product/service. Desire is the fourth level in which the audience reaches the stage of confidence to make a decision. Finally, Action is the final level where there is additional information such as an attractive address or promotion so that the audience is willing to make a purchase (Arens, Weigold and Arens 2011, 279).

METHODOLOGY

This study was a design evaluation examining the appropriateness of the headlines and body-copy using quantitative-descriptive approach. Questionnaire is a list of questions that must be filled by the respondents. The purpose of spreading the questionnaire is to find complete information about a problem without worrying if respondents give answers that are not in accordance with the reality in filling out a list of questions (Kriyantono 2006, 97).

The school of MAN 13 Jakarta has four majors, specifically Science, Social, Religion, and Language. The author assumes that the students in each of these majors have different behavioral characteristics. In this case, the author would like to examine the student's habits profile in saving before seeing the effectiveness of the print ad design.

Then, the Anova one-way t-test used to see the difference in the effectiveness of the print ad design. Anova is an acronym of "analysis of variant" which is

one of comparative analysis to test the mean difference of data over two groups.

THE PRINT AD DESIGN

The first step in this research is to make the print ad design of 'SimPel' for the target consumer of youths who are at the age of 13 to 18 years. The purpose of this ad is to give awareness and arouse interest in 'SimPel' saving program. To that end, the message approach in this ad uses informative appeal, by providing knowledge of the features contained in 'SimPel'.

The author defines the 'ease of saving' as the main idea of the print ad design, which is embodied in the display copy and body copy. In the display copy, the phrase of 'Nabung Mudah di Simpel, Yuk' used as Headline. Then, the 'SimPel' features explained in body copy. The phrase of 'Nabung Mudah di SimPel, Yuk' also used as the Call to Action sentence at the end of body copy. This repetition strategy expected to make the readers remember 'SimPel' as a saving name.

The key visual in this ad is the Simpel's saving book. This saving book design has the same standards introduced by OJK. However, each bank may use different colors that match the color of their corporate brand. The tone in this print ad uses a simple design, with the use of red and white colors, which signifies the purpose of the launch of 'SimPel', as a form of citizen participation especially youths, in the success of the national development. Mandatory in this print ad is the logo of OJK, SimPel, and SiKAPI. There is also a web address of sikapiuangmu.ojk.go.id as an information place about this saving program.



Figure 1
The Print Ad Design of Simpanan Pelajar

FINDINGS AND DISCUSSION

Respondents Profile

The questionnaire distributed to 40 respondents who came from different majors. The secondary school of MAN 13 Jakarta has four different majors, specifically Science, Social, Religion, and Language. The language majors divided into Arabic and Japanese language.



Based on the savings ownership, twenty-three students (57%) already have bank savings. Most of them had their savings based on the emotional motivation rather than the rational motivation. The motivations that classified, as emotional motivation is the promotions offered and the design of the book and the debit card of the saving. While the motivation, which can be, classified as rational motivation, is the regular cost of the saving.

Furthermore, based on students who do not have the savings, which amounted to 17 students (42.5%), the reason is more for rational reasons. The reasons are due to the difficulty of administrative factors, the lack of information about the saving, and the assumption about the need for saving.

The Effectiveness of SimPel's Ad Design

Overall, the print ad design of SimPel has a high effectiveness as seen in diagram 1. Thirty-six out of forty students (90%) are in the higher category. While the four other students (10%) into the middle category.



Diagram 1

The Effectiveness of SimPel's Ad Design

The author mapped the evaluation of this print ad design based on the advertising pyramid model, which consists of awareness, comprehension, conviction, desire, and action. Based on diagram 2, all dimensions have a higher level of effectiveness with the range of numbers from 30 to 40 respondents. However, there is interesting data about the dimension of comprehension in which twenty-eight respondents entered in moderate level and only twelve respondents entered in the higher level.

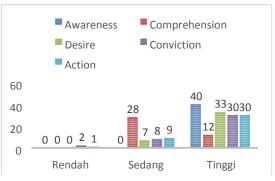


Diagram 2

The Evaluation of SimPel's Ad Design based on ACCDA Models

The Effectiveness of SimPel's Ad Design from Different Majors of MAN 13 Students

The author determines the effectiveness of the print ad design from the respondents from different majors, the analysis of one-way ANOVA difference t-test is used. The hypothesis sentence is as follows.

Ho: There is no difference between the average score of SimPel ad effectiveness by MAN 13 students from different majors

Ha: There is a difference in average score of SimPel ad effectiveness by MAN 13 students from different majors.

The first step to test a one-way ANOVA difference is to find the homogeneity of variances using the Levene test as the validity of the research. As shown in the table, the Levene value is 2.032, and the significance value is 0.111. As the significance, value is greater than 0.05, then the groups of the sample have the homogeneity of variances.

Test of Homogeneity of Variances

Xtotal								
Levene Statistic	df1	df2	Sig.					
2.032	4	35	.111					

Then, the author tested a one-way ANOVA, where the significance value obtained was 0.606. Because the significance value is greater than 0.05, then there is no difference in the mean score of the design of SimPel's ad effectiveness by the MAN 13 students from different majors.

Table 1 ANOVA

Xtotal

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	16.100	4	4.025	.687	.606
Within Groups	205.000	35	5.857		
Total	221.100	39			

Furthermore, the author made multiple comparisons to see the inter-group similarities based on the Anova's one-way test result. The post-hoc test table shows how the proximity of difference and similarity between each group. It could recognize that the students from Arabic and Science majors have high similarity among them because it has the biggest significance value (0.940). While the high difference comes from the students of social and Japanese language majors with the lowest significance value (0.175).



Table 2
Multiple Comparisons Dependent Variable: xtotal LSD

Multiple Comparisons Dependent Variable: xtotal LSD								
(I) jurus responde	san (J) jurusan en responden	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval			
					Lower Bound	Upper Bound		
	ips bahasa arab	-1.60000	1.32557	.236	4.2911	1.0911		
Ipa baha	sa jepang agam	-1.10000	1.32557	.412	3.7911	1.5911		
	a	10000	1.32557	.940	2.7911	2.5911		
		40000	1.53064	.795	3.5074	2.7074		
	ipa bahasa	1.60000	1.32557	.236	_	4.2911		
Ips	arab bahasa jepang agama ipa ips bahasa	.50000	1.08233	.647	1.0911 1.6972	2.6972		
		1.50000	1.08233	.175	6972	3.6972		
	jepang	1.20000	1.32557	.372	-	3.8911		
		1.10000	1.32557	.412	1.4911	3.7911		
					1.5911			
		50000	1.08233	.647	-	1.6972		
		1 00000	1 00000	262	2.6972	2.1072		
bahasa arab		1.00000	1.08233	.362	1.1972	3.1972		
uruo	agama	.70000	1.32557	.601	-	3.3911		
	Ü	.10000	1.32557		1.9911	2.7911		
		-1.50000	1.08233		-	.6972		
		-1.00000 30000	1.08233 1.32557		2.5911 3.6972	1.1972 2.3911		
	Ipa	.50000	1.32337	.940	3.0712	2.3711		
	Ips bahasa arab agama			.175				
bahasa				.362				
jepang				.822	3.1972			
Agama	ipa ips bahasa arab bahasa				2.9911			
		.40000	1.53064	.795	2.7074	3.5074		
	jepang	-1.20000	1.32557	.372	3.8911	1.4911		
		70000	1.32557	.601	3.3911	1.9911		
		.30000	1.32557	.822	2.3911	2.9911		

CONCLUSION

Based on the research results, the author concludes that the print ad design of the Simpanan Pelajar has high effectiveness among MAN 13 Jakarta students based on the advertising pyramid model of effects. However, there is one element of moderate effectiveness, which is the Comprehension. In addition, there are no effectiveness differences between SimPel's ad designs by 13 MAN students from different majors. This finding suggests that the use of a long body copy is not very powerful for the youth segment.

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